

Annual Report
2019-2020



GHASHFUL



**REDESIGNING
LIVELIHOODS
AND
WELLBEING**



GHASHFUL

Annual Report
2019-2020

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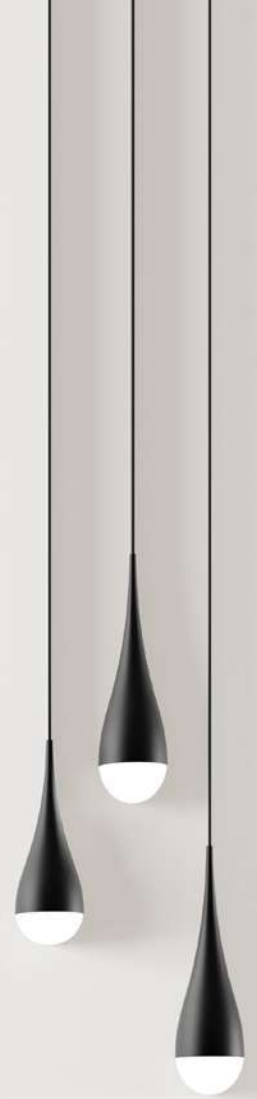
"DEVELOPMENT SHOULD HAPPEN BOTTOM UP JUST LIKE GARDENING. WE WATER THE FIELD AND SEEDLINGS TURN INTO PLANTS AND ONE DAY FLOWERS BLOSSOM."

SHAMSUNNAHAR RAHMAN PARAN

FOUNDER, GHASHFUL

Late Shamsunnahar Rahman Paran, the founder of Ghashful was an icon, trailblazer woman in the development sector of Bangladesh. She was popularly known as "Paran Apa". In newly independent country Bangladesh, she started informal social work in urban slum areas of Chattogram, through relief work, women's empowerment, family planning and in rehabilitation of War heroines (women freedom fighters) to give them a life free of agony, a life with dignity.

Paran Rahman was a passionate social change maker. She contributed in path-breaking roles in working with untouchables, marginalized communities. In 2009, she was the Founder of Lions Club of Chittagong Parijat Elite, Lions Club International, District 315- B4, Bangladesh and a Melvin Jones Fellow of the Lions International Foundation for humanitarian works too. We uphold the values ingrained in our heart by our Founder Shamsunnahar Rahman, our dear Paran Apa. We, "Ghashful family" promise to be worthy of her legacy.



C O N T E N T S

05

Our Vision, Our Mission,
Our Values, Legal Status

12

Ghashful Organogram

06

Working Area

13-23

Organizational Governance &
Management

07-08

- President's Foreward
- From CEO's Desk

24-28

- Ghashful Evolutionary Mileposts
- Awards & Accolades: For Program

09-11

Our Story

29-30

Our Donor and Partners

- Developing Partners
- Banking Partners
- Government Partners
- Networking Partners
- CSR Partners • Auditors

31-32

Program Support Unit

- Human Resource & Training
- Finance & Accounts
- IT & MIS • Monitoring & Evaluation • Internal Audit
- Communications, Research & Publications

34-37

COVID- 19 Learning and
Responses of Ghashful

38-48

Significant Events in
2019-2020

49-50

Freedom Fighter Khanjani

52-59

Social Reporting

- SDG Activities Reporting
- SDG Scoreboard 2019-2020
- Touching lives: Impact Report
- Socially Responsible CSR Reporting

61-68

Community Health Program

70-81

Education Program

- Formal
- Non Formal
- Internship Program

83-94

Enhancing Resources and
Increasing Capacities of
Poor Household Towards
Elimination of Their Poverty
(ENRICH) Project

- Improved Livelihood and Dignity of Impoverished Elderly Senior Citizens

96-102

Agriculture

Promoting Agricultural
Commercialization Enterprise
(PACE)

- New Initiative of Ghashful : Sustainable Enterprise Project (SEP)

103-107

Fight Against Climate Change

- Adaptation to Technologies

109-110

Child Protection Program

111-119

Youth Development Through
Enhancing Progressive Skills
and Creativity (YES) Project

121-132

Microfinance and Financial
Inclusion

134-137

Stakeholder's Information

- Credit Rating • Contributing to GOB Exchequer

139-184

Financial Statements

Audit Reports

185-186

Acronyms



OUR VISION

Ghashful envisions a conscious, self-reliant Bangladesh with equality where everyone's basic rights are ensured to live with dignity.



OUR MISSION

Ghashful exists to reduce inequity and to do inclusive development and ensure rights of the poor, vulnerable and marginalised including women, children, adolescent boys and girls and creating opportunities for them to be self-reliant.



OUR VALUES

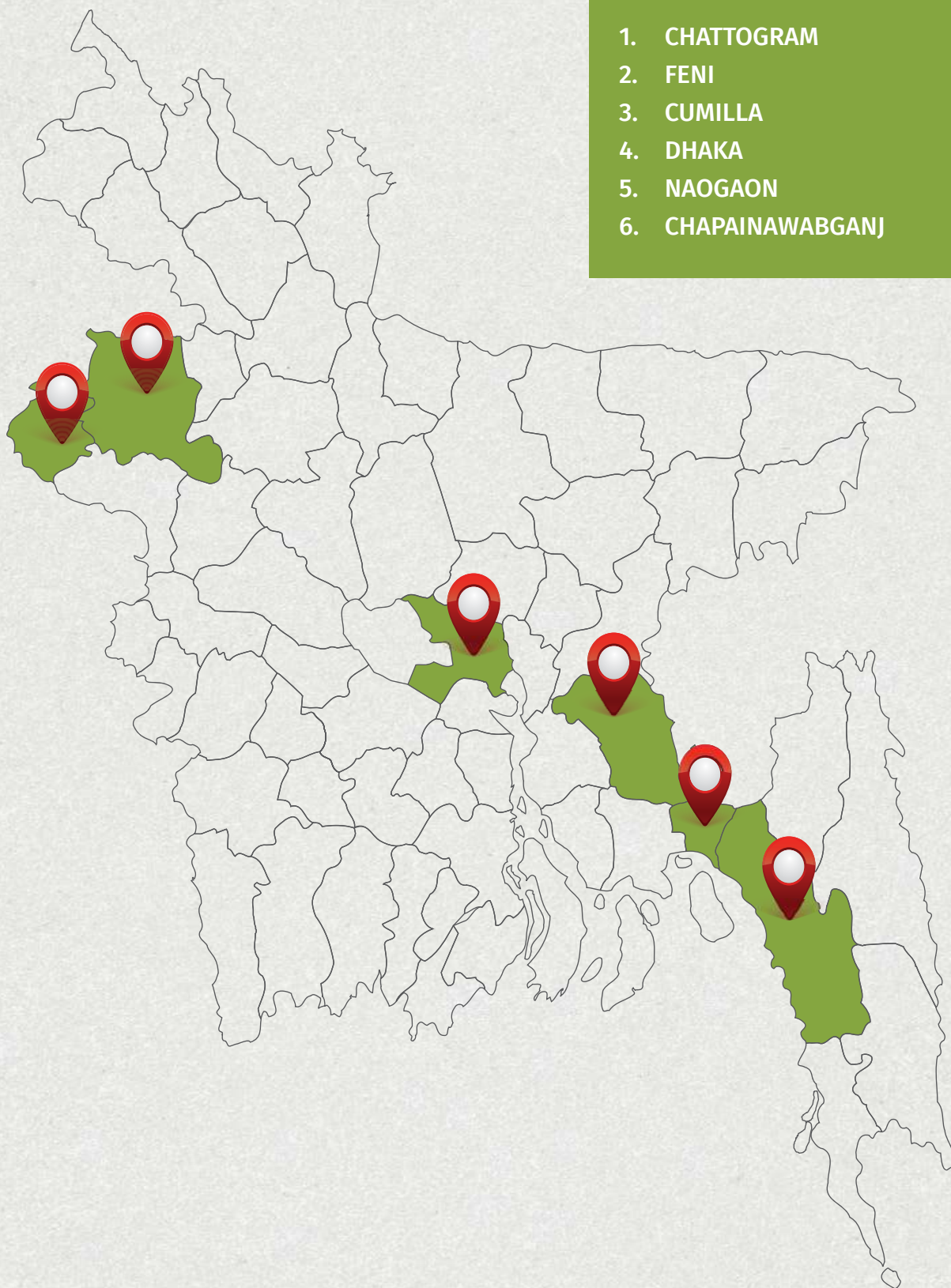
- Integrity
- Effectiveness
- Partnership
- Inclusiveness
- Innovation

LEGAL STATUS AND REGISTRATION

Sl.	Registering authority/ Title	Registration number	Date of registration
1	District Population Control and Family Planning	FP/Ctg/1/78	16.02.1978
2	Social Welfare Department	CTG:959/1983	04.08.1983
3	NGO Affairs Bureau	FD/DSS/FDO/R376/1990	08.04.1990
4	Microcredit Regulatory Authority	00399-01209-00160	16.03.2008
5	Joint Stock Companies	CHC-229	29.03.2004
6	E-TIN No.	674371708135	
7	VAT No. (BIN)	000482501-0503	

GHASHFUL WORKING AREAS

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





PRESIDENT'S FOREWARD

The whole world has been tackling the most serious threat since the World War II; life as we know came to a standstill in most of the continent due to deadly Corona Virus pandemic. We are still trying to fight with it and move forward. The pandemic had huge negative impacts on the economy of all the countries of the world including Bangladesh. Ghashful as a Non-Government Organization is working on almost all the indicator of human development including education, human right, poverty eradication, safe and sustainable agriculture, financial inclusion health, improved livelihood of the elderly and many more. Ghashful did not leave behind the marginalized people even in the face of adversity during this pandemic. Instead, we tried our best to help as much as it was possible. The members of Ghashful family continued their activities in compliance with the health protocol. Together we are trying to get accustomed to the new way of life known as the 'New normal'.

Following the footstep of Late Paran Rahman, the Founder, Ghashful has been working towards building an equitable society. And, Ghashful, as a partner of the government has been working to achieve the sustainable development goals through its various activities.

Life moves on and so should we. We must move forward as a team. We all have that dream and conviction. I am pleased to forward the publication of Ghashful Annual Report 2019-2020.

I am very much thankful to Almighty Allah that even after a pandemic it is the reflection of success and achievements

of different programs and projects for the year 2019-2020. I ensure that it will continue to spread its growth throughout the country for sustainable development of the marginalized and underprivileged community.

Ghashful's Advisory Committee, General Body and the Executive Committee are whole heartedly involved and dedicated to deliver leadership in proper execution of the organization. I would like to convey my heartfelt thanks to all the stakeholders and the staff members for their commitment and obligation through performances, enthusiasm, trustworthiness and diligence for Ghashful in the reporting year.

Finally, I would like to thank the Government, the partner organizations, the donors and all the members of Ghashful for their assistance, commitment and hard work they have put to establish Ghashful as a successful organization. I would also like to thank everyone involved in publication of the Annual Report.

Let us follow the health protocol, stay healthy and hope Ghashful a successful drive ahead.

Monzur-Ul-Amin Chowdhury, PhD

President
Ghashful



FROM CHIEF EXECUTIVE OFFICER'S DESK

For more than 43 years Ghashful has been working for an equitable world for all to live with dignity. Last year we had the most challenging financial year of all. We are trying to move forward by tackling this challenge. Towards the end of 2019 a new virus named COVID-19 started to spread around the world. It looked like the world has lost its normal rhythm, stopped all of a sudden. Where the developed countries of the world were in a state of turmoil, it was a very difficult to deal with this pandemic for Bangladesh too. But, we are a resilient nation. In the past, we have faced many social and natural disasters, financial constraints and many other obstacles and challenges but every time we have succeeded to overcome and we will also achieve the same this time. We are very thankful to the Almighty for this.

Ghashful has been working to eliminate poverty as a partner with government to achieve the sustainable development goals. We have been working to ensure good health, eliminate poverty, reduce dropout rates among school-going children, gender equality, prevent maternal and child mortality, improved livelihood of elderly people, Implementing skilled manpower and anti-militancy programs and projects for the youth. Ghashful is working as a supporting force for the overall development of the marginalized and underprivileged people through their own innovative ideas.

I convey my sincere thanks and gratitude for the cordial cooperation and support we have received from all our stakeholders, development partners, networking members, PKSF, financial institutions and government sectors. We look forward for their continuous cooperation and support in future too.

Ghashful is committed to need based redesigning livelihood and wellbeing to create quality life and work in the next days. Besides regular programs and projects, we always welcome innovative and effective initiatives.

Thanks to our Advisory Committee, General Body and Executive Committee members, Employees, beneficiaries and well-wishers for their hard work and persistent effort to face this catastrophic disaster with much courage and success.

We promise to follow the health protocol, hygiene and stay healthy to serve the vulnerable community and conquer the upcoming year with immense success.

Aftabur Rahman Jafree

CEO
Ghashful

OUR STORY

JOURNEY OF BEING A PIONEER ORGANIZATION IN BANGLADESH

Ghashful started its glorious journey in 1972 with a keen philanthropic motive and devotion towards building a liberation war ravaged nation.

With the support and inspiration from family and friends, Late Shamsunnahar Rahman Paron got engaged in social work and rehabilitations of War heroines (women freedom fighters) and social work.

মুক্তিযুদ্ধে নির্যাতিত বীরাজনাদের সামাজিক মর্যাদা আর অধিকার প্রতিষ্ঠায় পরাণ রহমান

ইউনিসেফ-এ নারী উন্নয়ন কর্মসূচি'র একসময়কার প্রধান, জওশন আরা রহমান তাঁর স্মৃতিচারণমূলক এক লেখায় মুক্তিযুদ্ধে নির্যাতিত বীরাজনাদের সামাজিক মর্যাদা আর অধিকার প্রতিষ্ঠায় পরাণ রহমানের কীর্তি নিয়ে লিখতে গিয়ে তার স্বচক্ষে দেখা এক মর্মস্পর্শী ঘটনার বিবরণ দেন। তিনি একবার প্রাতিষ্ঠানিক কাজে চট্টগ্রাম সফরে যান। তাঁর ভাষায় সেই সফরে তিনি পরাণ রহমানের নিমন্ত্রণে ঘাসফুল পরিদর্শনে গিয়ে মুগ্ধ হয়ে পড়েন। জনহিতকর যুগোপযোগী অনেকগুলো কর্মকাণ্ডের মধ্যে তিনি দেখলেন মাটিতে একই পাটিতে বসে পরাণ রহমান এক নির্যাতিতা মহিলার সাথে আলাপ শুরু করেছেন। সাথে তিনিও বসলেন। তার লেখায় উল্লেখ করা ছদ্মনামের মামুনা খাতুন খুব বেদনাসিক্ত অতীতের এক কাহিনী শোনালেন। মুক্তিযুদ্ধের সময় সে কিভাবে নির্যাতিত হয়েছে, লাঞ্ছিত হয়েছে। পরবর্তীতে তাঁর কোথাও ঠায় ছিল না। সমাজ গ্রহণ করেনি নষ্ট নারী আখ্যা দিয়ে। সেই দুর্দিনে যার কোমল স্পর্শে নির্যাতিতা মামুনা আশ্রয় খুঁজে পেয়েছিলেন, যার দৃঢ় সাহসে পুনরায় মাথা তুলে দাঁড়াতে পেরেছিলেন তিনি হলো ঘাসফুল প্রতিষ্ঠাতা প্রয়াত শামসুন্নাহার রহমান পরাণ। নির্যাতিতা বললো, অকুল সাগরে যেমন মানুষ একটি তৃণখন্ড ধরেও বাঁচতে চায়, আমিও তেমন করে পরাণ রহমানের বাড়িয়ে দেয়া হাত আঁকড়ে ধরলাম এবং জীবনে প্রথমবারের মতো উপলব্ধি করলাম - নারীরাও মানুষ। বুঝতে পারলাম আমিও মানুষ। নিজের মধ্যে যে কর্মশক্তি লুকিয়ে আছে তার অনুসন্ধান করার প্রেরণা পেলাম। তাঁর চর্চা করার সুযোগ পেলাম। দু'টো দুর্বল হাতকে শক্তিতে পরিণত করার দীক্ষা নিলাম পরাণ রহমানের কাছে। তারপর সম্মুখের পানে এগিয়ে গেলাম। জীবন কর্মচাঞ্চল্যে উজ্জীবিত হলো। এখনো চলছে সেই জীবনশ্রোতে। নিজের অর্জিত অর্থ দু'হাতে স্পর্শ করলাম। জীবন-এর অর্থ খুঁজে পেলাম। ভাবলাম সুকঠিন পথ-পরিক্রমা অতিক্রম করে অনেক দূর এগিয়েছি। মানুষের দৃষ্টি সম্মুখের পানে রাখতে হয় সর্বদা। এ শিক্ষা পেয়েছি পরাণ আপার কাছে। এটি ছিলো মামুনার নিজ মুখে বলে যাওয়া গল্প। আমি মন্ত্রমুগ্ধের মতো গল্পটি শুনে গেলাম। বিশ্বয়কর অনুভূতি নিয়ে বারবার মুগ্ধ হয়ে পড়ছিলাম কীর্তিমান পরাণ রহমানের বীরাজনা পুনর্বাসনের গল্পটি শুনে।



Jowshan Ara Rahman,

Former Chief,
Programme Planning section, UNICEF,
Dhaka, Bangladesh

Family Planning

Later, in the year 1978, with strong commitment to serve the vulnerable communities, Ghashful began an integrated program approach in Family Planning as the first registered non-government development organization in Chattogram. In 42 years of program operations, Ghashful reached the most marginalized poor people, prioritizing women.

Paran Rahman was a role model, inspired the youth and ignited the dream to establish NGO especially in Chattogram in order to work in social development sector.

From the very inception, Ghashful always prioritized the focus of its programs according to the needs of the vulnerable communities. The impactful activities of the organization made it unique and a pioneer organization in the development sector. Some of the trailblazer activities of the organization are as follows:

Bay of Bengal Project

Ghashful implemented this project as a pilot project with the assistance of FAO and SIDA under the United Nations on 1st April of 1982. Through this project Ghashful trained local fishermen living in various parts of South bank of the river Karnaphuli, such as Charlakshya, Dangarchor, Dhayd, Jaldha, on how to do deep-sea fishing, weaving, mounting nets,

how to work as a team during natural disaster, etc. Ghashful attracted the attention of many national and international researchers and donors, and many development organizations came forward to work with these marginalized fishermen in Chattogram with the guidance and support of Late Shamsunnahar Rahman Paran.

Shishu Bikash Kendro (Early Childhood Development Center)

An unprecedented history was created by Paran Rahman in Chattogram by founding a small school in East Madarbari Shebok Colony in 2002, as the children from this sweeper community never went school and it was beyond their imagination to do so. Later, City Corporation established a school. But, visionary Paran Apa to stop school drop out of marginalised children,

in 2005 with self-financing, the school was transformed into an Early Childhood School/Child Development Center (Shishu Bikash Kendro) due to having overlapping problem with a local primary school (S. Colony Govt. Primary School). Besides, nurturing the children at pre school level, Primary School children are also given free tutorial education support till now.

TBA (Traditional Birth Attendant) Service

Since 1978 Ghashful started family planning services for urban slum dwellers through TBA. In 1993, Ghashful provided training to midwives to dedicatedly serve the poor and marginalized women who are urban slum dwellers. With the rapid population growth in the country these TBA workers were trained to raise awareness on

significance and methods of birth control, sexually transmitted diseases such as AIDS, immunization, prevention of malnutrition among pregnant and lactating mothers, reduction of mortality rates of mother and child, etc.

Training and Health Services for Garment Workers

In 1978/79 Late Paran Rahman through her own innovation, prepared a Tailoring/Basic Stitching Handbook (Shelai Shahayika) and trained young girls and women of Chittagong slum and helped them to provide job in Desh Garments, the first export oriented ready-made garment industry in Bangladesh. Later, Ghashful started working for the wellbeing of the garment workers back in early eighties during the development of Garment Industries in Bangladesh and was the first non-government organization to take the initiative. Currently, Ghashful is working on healthcare, nutrition, and training for the garment workers through Community Health Program. Under this project emergency healthcare and essential medications are provided to the garment workers at their workplace. Raising awareness about HIV/AIDS, TB, and SRHR



(Sexual and reproductive health and rights) among the workers are also part of this project. Ghashful's CHP staffs visit at least 4 garments industries each day to provide healthcare and nutrition services as needed.

Mothers' Club

The Founder of Ghashful, Late Paran Rahman did social innovations and formed a club named “The Mothers' Club” in 1986 to raise awareness among the women of low income families and keep them united. Ghashful

conducted awareness programs on education, health, and environment in order to make these marginalized and poor people aware of the importance of wellbeing and education in one's life.

Free Books for NGOs from The Government

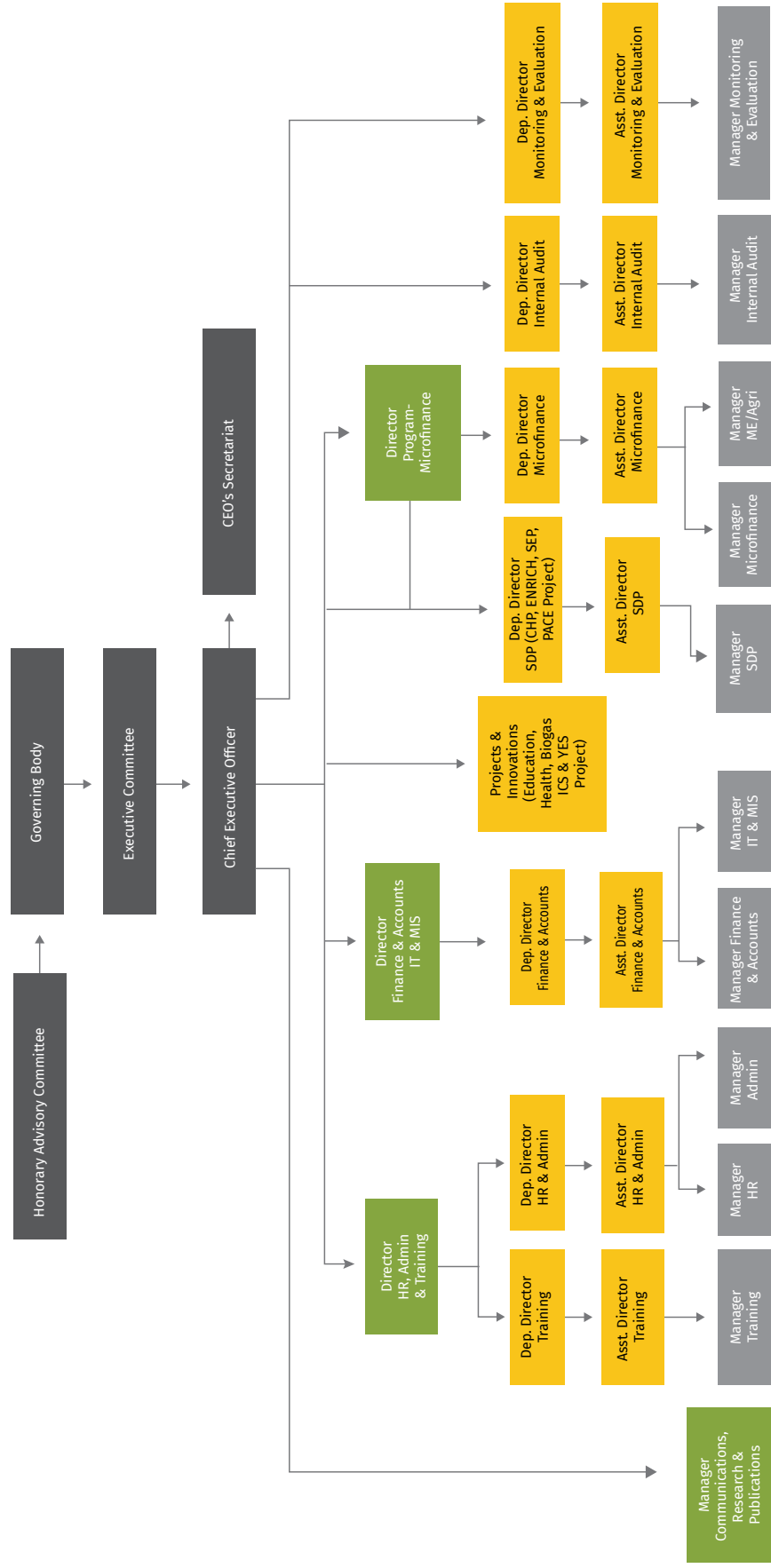
In 2013 Ghashful was the first NGO to receive 690 sets of free books from the Government of Bangladesh. It is challenging for the poor parents to afford text books for their children every year for which they cannot send their children to schools. Ghashful

believes in “education for all”, and through this initiative Ghashful as well as other NGOs and non-formal educational institutes could obtain free books from government for the needy children to continue their education.



Photo of the Founder from Archive

GHASHFUL - ORGANOGRAM



ORGANIZATIONAL GOVERNANCE & MANAGEMENT

GENERAL BODY

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

The Annual General Meeting (AGM) of the reporting year was held virtually on June 13, 2020. The organizational activities of the previous year have been updated in the AGM. The meeting has also approved organizational yearly budget, audit report, appointment of external auditors etc.

MEMBERS OF THE GENERAL BODY



**Dr. Monzur- Ul -Amin
Chowdhury**
President



Dr. Moinul Islam Mahmud
Vice President



Shahana Muhit
General Secretary



Kabita Barua
Joint General Secretary



Zareen Mahmud Hosein
CPA, FCA- Treasurer



Prof. Dr. Zainab Begum
Member



Prof. Dr. Golam Rahman
Member



Shib Narayan Kairy
Member



Golam Mostafa
Member



Md. Sahidullah
Member



Dr. Salima Hoque
Member



Md. Ohiduzzaman
Member



Nazneen Rahman
Member



Jahanara Begum
Member



Shamiha Salim
Member



Yasmeen Ahmed
Member



Nazma Zaman
Member



Shamima Akter
Member



Md. Anamul Hoque
Member



Shahana Muzammel
Member



Parveen Mahmud, FCA
Member

HONORARY ADVISORY COMMITTEE

The Advisory Committee of Ghashful is providing essential strategic directions to the organization to continue the activities effectively. The committee consists of 2 honorary members.

MEMBERS OF ADVISORY COMMITTEE:



MAJ. GEN. SYEED AHMED BP, A.W.C., P.S.C. (RTD.)

MAJ. GEN. SYEED AHMED is a freedom fighter and has received gallantry award Bir Protik from the Government of the People's Republic of Bangladesh. He has served as an advisor of BRAC BD Mail Network Ltd. Maj. Gen. (Rtd) Ahmed served the Bangladesh Army for over 33 years in various capacities. He is a freedom fighter and was the Bangladesh Ambassador to Kuwait and later High Commissioner to Kenya, Tanzania and Uganda during the closing year of his government career.



ROUSHAN ARA MUZAFFAR (BULBUL)

Mrs Roushan Ara Muzaffar is a home maker and has been contributing in the development field as a social worker and patron for a long period. She is associated with Ghashful since inception. She upholds the vision and mission of Ghashful. She is involved in Lionism. She is the wife of Late Muzaffar Ahmed Mia, Industrialist and Social worker of Chattogram.

EXECUTIVE COMMITTEE

A 7-member Executive Committee is vested with the management of the organization. Distinguished professionals, activists and entrepreneurs are elected by the governing body for three years and bring forth their diverse skills and experiences for the highly effective governance of Ghashful. All types of major rules, regulations and policies are formulated by the Executive Committee before they come into action.

MEMBERS OF EXECUTIVE COMMITTEE

A brief profile of the members of Ghashful Executive Committee (EC) are as follows:



Dr. Monzur-Ul-Amin Chowdhury- President

Prof. Dr. Monzur-Ul-Amin Chowdhury, President of Ghashful and Adjunct Faculty, School of Liberal Arts and Social Science (SLASS) in Chittagong Independent University (CIU) Chittagong was born in Noajishpur under Raozan Upazila in Chattogram. He is also the Adjunct Faculty, Department of Sociology and Sustainable Development of Premier University. He was awarded D.P.I Scholarship by GoB. Dr. Monzur is a Senate member of CU since 1986, former member of Finance Committee and former Vice-President of Chittagong Chamber of Commerce & Industry. He has 20 published research articles and seminar papers. One of his research works “The Working Children in Transport Sector (Tempo) in Chittagong Metropolitan City- A Sociological Profile” published in 2013; and another one “The Working Children in Road Transport Sector in Chittagong City, Bangladesh: A Sociological Profile”, was published in 2018. His interest in education & research was shaped by his father Abdul Hoque Chowdhury, Ekushey Padak recipient and an eminent scholar on history and culture. He has been with Ghashful since 2003 and Vice President of Ghashful for 3 Consecutive terms.



Dr. Moinul Islam Mahmud- Vice President

Dr. Moinul Islam Mahmud, graduated from Chittagong Medical College, and served as a Lecturer in Physiology. He later joined IPGM and built his professional career as Resident Physician. Dr. Moinul finished Post Graduation in Medicine (MCPS) and did his Diploma and Fellowship in Gastroenterology from Vienna University in 1985. He was independent Director of Chittagong Stock Exchange Limited for consecutive 4 terms. He was Sr. Medical Officer of Meghna Petroleum limited, Chattogram. Currently he is the Managing Director of Sensiv (Pvt) Ltd. a leading Diagnostic Laboratory in Chattogram. He served as the Chairman of the Chittagong Club Limited for four consecutive terms. He is serving as a President & In-charge of Chattogram Kidney Foundation and involved in many philanthropic activities.



Shahana Muhit - General Secretary

Shahana Muhit, completed her Honours and Master's degrees in Sociology from Chittagong University. She joined Ghashful as a member of the General Body in 2014 and served as the General Secretary of Ghashful Executive Committee in the last 2017-2020 financial year. She is currently contributing for the development and growth of the organization as a member of Ghashful General body. She is General Manager, Bangladesh General Insurance Limited Co. (BGIC).



Kabita Barua- Joint General Secretary

Kabita Barua, joined Ghashful General Body in 2010 as a member. She is Director (Administration) of Ekushey Hospital and Zone Secretary of Dhrubo Parishad Music College, and is involved in various social development activities. She was the secretary of Sangeet Bhavan for a long time.



Zareen Mahmud Hosein, CPA FCA- Treasurer

Zareen Mahmud Hosein is the Founder and ED of HerStory Foundation. The organization focuses on quality education and gender equality in Bangladesh through storytelling, capacity building and awareness. She is also the Founding Partner of Snehasish Mahmud & Co., Chartered Accountants. She is also the Managing Editor of taramonbd.com, an online media platform for and by women. Ms. Hosein serves on the Boards of the Aga Khan Foundation Bangladesh, Sajida Foundation, Bangladesh Mohila Samity, Shasha Denims Limited. She is the President, Entrepreneurs' Organization Bangladesh. Ms. Hosein is also an Acumen Bangladesh Fellow for 2020. She is also the recipient of the Women of Excellence Award from the Women Economic Forum in 2018 in New Delhi, India. Ms. Hosein started her career in New York City Mayor's Budget Office and then worked in KPMG LLP in New York before moving to Bangladesh. She has a BA in Economics from Smith College and an MPA from New York University. She is a Certified Public Accountant and a Fellow of the Institute of Chartered Accountants of Bangladesh.



Professor Dr. Zainab Begum- Member

Prof. Dr. Zainab Begum was born on 3rd January, 1944 in Chattogram. She is the retired Joint Secretary in the ministry of LGRD and Co-operatives of the Govt. of Bangladesh. She joined the Govt. Education Service in 1966 as lecturer of Zoology at Chittagong College and gathered 35 years of experience in teaching and administration. She did her Ph.D from the University of Clermont- Ferrand, France in 1978 with a prior one year intensive course in French Language at CAVILAM, Vi Chowdhury, France and DEA degree in Protistology from the same university in the year 1975 and 76 respectively. In 1978 on returning from France she joined Department of Zoology, Chittagong College as Asst. Professor and served as the Head of the Department in the capacity of Associate Professor, Professor, and finally Selection Grade Professor. She was the Head of the Dept. for about 30 years till 1998.

She was selected by the Govt. of Bangladesh on deputation as the Joint Secretary, Ministry of LGRD and Co-operatives in 1998 to represent women empowerment in higher grade officials of the Govt. She is the President of Ghashful Paran Rahman School Management Committee. She introduced Qudrat-E-Khuda Gold Medal Award to authors, scientists who contributed in popular science written in Bangla Language.



Parveen Mahmud, FCA- Member

Parveen Mahmud, FCA is the Chairperson, Underprivileged Children's Educational Programme (UCEP)-Bangladesh. Ms. Mahmud started her career with BRAC, served as Deputy Managing Director of Palli Karma-Sahayak Foundation (PKSF), and was the Founding Managing Director of the Grameen Telecom Trust.

She was Partner, ACNABIN & Co., Chartered Accountants. Ms Mahmud is Past President and first female Council Member, Vice President and President of the Institute of Chartered Accountants of Bangladesh (ICAB). She is also the first female board member and first female President of a professional accounting body of the South Asian Federation of Accountants (SAFA), the apex accounting professional body of the SAARC.

Ms. Mahmud serves as independent director of Apex Footwear Limited, Marico Bangladesh Ltd., Berger Paints Bangladesh Ltd., and serves in various Boards including Grameenphone Ltd., Bishsho Shahitto Kendro, TIB,CPD, PKSF, BRAC International etc. Ms. Mahmud was the Chairperson of Shasha Denims Ltd., Acid Survivors' Foundation and Micro Industries Assistance Services (MIDAS).

She is the President, Lions Club of Chittagong Parijat Elite, Lions Club International, District 315- B4, Bangladesh and a Melvin Jones Fellow.

EXECUTIVE COMMITTEE MEETINGS & ANNUAL GENERAL MEETING HELD IN 2019-2020

Four Executive Committee meetings were held in the reporting period, 2019-2020.



38th AGM virtually held on 13 June, 2020



38th AGM virtually held on 13 June, 2020

No. of meeting	Date of meeting	No. of members attended	Total Number of Members
1st	25.07.2019	5	7
2nd	10.12.2019	5	7
3rd	22.11.2019	6	7
4th	18.01.2020	5	7

Board Committees:

The Executive Committee of Ghashful constiuted the following Board committees:

Finance and Audit Committee (FAC):

- Parveen Mahmud, FCA – Chair
- Shamiha Salim – Vice Chair
- Golam Mostafa – Member
- Kabita Barua – Member
- Maruful Karim Chowdhury – Secretary

Meetings during 2019-2020: A total of three meetings were held during the year.

Ghashful Paran Rahman School Management Committee:

- Professor Dr. Zainab Begum–Convenor
- Shamiha Salim – Joint Convener
- Dr. Monzur-Ul-Amin Chowdhury – Member
- Kabita Barua – Member
- Aftabur Rahman Jafree – Member
- Humayra Kabir Chowdhury– Secretary

Meetings during 2019-2020: A total of two meeting was held during the year.

Ghashful CEO



Aftabur Rahman Jafree - Chief Executive Officer

Aftabur Rahman Jafree joined Ghashful as Chief Executive Officer in 2003. Mr. Jafree got involved in various activities of the organization since 1978 by serving as the General Body member of Ghashful. He is an alumnus (Old Faujian Association) of the Chittagong Faujdarhat Cadet College and completed his post-graduate degree from the University of Chittagong. Mr. Aftabur Rahman Jafree is involved with various social and networking organizations. He is a board member of the Divisional Child Labor Welfare Council - Chattogram, Convener of the World Child Labor Day Celebration Council - Chattogram, a member of the District Child Labor Monitoring Committee - Chattogram, member of the CDF General Body, Board member of FNB, INAFI, BSAF, NEARS and STI/AIDS Network Bangladesh. He is a lifetime member of the Population Health Movement (PHM) and Chattogram Maa-o-Shishu and General Hospital.

Ghashful Senior Management Team



Faridur Rahman
Director
Operations



Mafizur Rahman
Deputy Director
Admin & HR



Maruful Karim Chowdhury
Deputy Director
Finance & Accounts



Khaleda Akter
Assistant Director
Training & HR

Senior Management Team (SMT)

Under the leadership of Mr Aftabur Rahman Jafree, Chief Executive Officer, SMT is working to run the organization with policy guidelines from Executive Committee and implement program, projects through project support unit and the following committees through transparency and accountability.

Program / Project Implementation Team (PIT)

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

Right To Information Focal Person :

- Syed Mamunur Rashid- Manager, Administration




Ghashful Sexual Harassment Committee

- Ms Khaleda Akter- Convenor
- Mr Rezaul Karim Chowdhury- Member (Coordinator- BLAST, Chattogram)
- Ms Jasmeen Sultana Paru- Member (CEO of Ellma)
- Ms Nudrat A Karim- Member
- Ms Laila Noor- Member





GENDER POSITIONING

Ghashful has been trying to maintain a balanced male and female ratio, which was not only reflected in the General Body and Executive Committee but also in Ghashful management at different levels. It will take some more time to increase female participation at all management levels.

Gender Positioning of Directors

Executive Committee Members	General Body Members	Honorary Advisor
		
MALE 02	MALE 08	MALE 01
FEMALE 05	FEMALE 13	FEMALE 01
TOTAL 07	TOTAL 21	TOTAL 02

Gender Positioning of Employees

Top Level	Mid Level	Junior/ Field Level	Support Staff
			
MALE 04	MALE 73	MALE 184	MALE 34
FEMALE 01	FEMALE 09	FEMALE 102	FEMALE
TOTAL 05	TOTAL 82	TOTAL 286	TOTAL 34

SALUTING THE LEADERS of GHASHFUL

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



Name	Md. Lutfur Rahman
Designation & Period Associated With Ghashful	Patron 1972 - 2000
Profession	Tax Lawyer and Social Worker
Date Of Demise	01/08/2000



Name	Shahana Anis
Designation & Period Associated With Ghashful	Chairman, Ghashful Executive Committee 1993-2003
Profession	Entrepreneur
Date Of Demise	01/09/2006



Name	A.M.M. Abbas Chowdhury
Designation & Period Associated With Ghashful	Member, Ghashful General Body 2003-2007
Profession	Social worker
Date Of Demise	28/04/2007



Name	Prof. Dr. Mosarraf Hossain, PhD
Designation & Period Associated With Ghashful	Member, Ghashful General Body 2003-2005 Vice-Chairman, Ghashful Executive Committee 2005-2009
Profession	Professor at Chittagong University
Date Of Demise	06/07/2009



Name	Alhaj Mohammad Al Mamun Chowdhury
Designation & Period Associated With Ghashful	Member, Ghashful General Body 2003-2009
Profession	Advocate
Date Of Demise	11/11/2009



Name	Hosnara Begum
Designation & Period Associated With Ghashful	Treasurer 1978-1982 Chairman, Ghashful Executive Committee 1985-2001
Profession	Social Worker, Founder, Dhonikunda Hosnara High School, Porshuram, Feni
Date Of Demise	26/06/2013



Name	Shamsunnahar Rahman Paran
Designation & Period Associated With Ghashful	Founder, Executive Director (1978-2003), Chairperson (2003-2011), Member, General Body (2011-2015)
Profession	Social Worker
Date Of Demise	18/02/2015



Name	Dr. Mohammed Mahtabuddin
Designation & Period Associated With Ghashful	Member, Ghashful General Body 2005-2018
Profession	Physician
Date Of Demise	11/12/2018

GHASHFUL EVOLUTIONARY MILEPOSTS

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

1972

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

1978

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

1979

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

1981

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

1982

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

1883

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

1987

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

1990

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

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

1991

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

1993

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

1995

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

1997

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

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

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

1998

2003

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

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

2005

2008

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

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 in collaboration with BTN

2009

2010

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

Started Biogas Plant Installation with the support of IDCOL

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

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

Launched eye care services and awareness for unprivileged community

2012

2013

Launched ENRICH & DIISP Projects with the support of PKSF

Launched CHWEVT Project with the support of MJF

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

2015

2016

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

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

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

2017

2018

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

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

2019

2020

Ghashful implemented a sub-project under "Sustainable Enterprise Project" as a partner organization with PKSF in October 2020. Ghashful is implementing this sub-project named "Eco Friendly Mango Production and Trade for Sustainable development of the Enterprises" for two years and five months in all the union of Shapahar and Niamatpur Upzillas in Naogaon District. The project will end in April 2023.

AWARDS & ACCOLADES RECEIVED FOR PROGRAM



Ghashful received the Best NGO in Family Planning in Chattogram Division award from the Ministry of Health and Family Welfare on the occasion of World Population Day: 1998



Ghashful received the Best Health Worker in Chattogram award from the Ministry of Health and Family Welfare on the occasion of World Population Day: 1997



Ghashful received Presidential Award on Population Control from the Government of the People's Republic of Bangladesh: 1990



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



Ghashful received the Best Organization of Chattogram award from the Government of People's Republic of Bangladesh: 1991



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



Ghashful received the Best NGO Worker in Family Planning in Chattogram Division award from Sheikh Hasina, the Honorable Prime Minister of the People's Republic of Bangladesh: 1997

In Bangladesh



Ghashful received in 11th ICAB National Awards for Best Presented Annual Reports 2010 from the Institute of Chartered Accountants of Bangladesh (ICAB): 2010 joint 3rd Position.



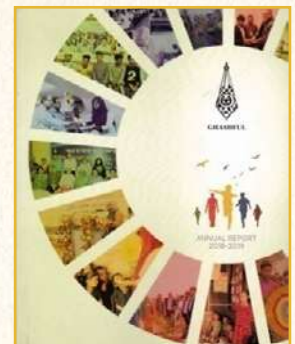
Ghashful received ICAB award on the Best Presented Annual Report in 2015 in the category of the 'Certificate of Merit'.



Ghashful received 'Second Position' 19th National Award for Best Published Accounts' and Reports 2018 from The Institute of Chartered Accountants of Bangladesh (ICAB).



Ghashful received 'Second Position' 20th National Award for Best Published Accounts' and Reports 2019 from The Institute of Chartered Accountants of Bangladesh (ICAB).





In 2019 Ghashful received joint Bronze Award for best corporate award in NGO category from (ICMAB) Institute of Cost and Management Accountants of Bangladesh.

In South Asian Federation of Accountants (SAFA)



In 2018 Ghashful received joint 1st Runner Up Non-Governmental Organizations from South Asian Federation of Accountants (SAFA).



In 2019 Ghashful received joint 2nd Runner Up Non-Governmental Organizations from South Asian Federation of Accountants (SAFA).

OUR DONOR PARTNERS



act:onaid



BCCP Bangladesh Center for Communication Programs



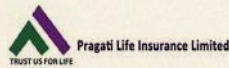
Save the Children



IDCOL
TOGETHER FOR TOMORROW



নারীপক্ষ



Business Finance for the Poor in Bangladesh



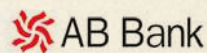
International Council on Management of Population Programmes
Recognised for making a critical difference in population programmes



DEVELOPMENT PARTNERS

- SIDA
- FAO
- Population Concern (UK)
- BLAST
- D-net
- BFES ICT4D
- INAFI
- Ispahani - Islamia Eye Care Institute

BANKING PARTNERS



GOVERNMENT PARTNERS



পরিবার পরিকল্পনা অধিদপ্তর



Bureau of Non-Formal Education (BNFE)

NETWORKING PARTNERS

- Credit & Development Forum (CDF),
- Bangladesh Shishu Adhikar Forum (BSAF),
- Bangladesh Fund Raising Group (BFRG),
- Adolescent Development Foundation-Bangladesh,
- National STD/AIDS network of Bangladesh,
- STD/HIV/AIDS Prevention Co-ordination Committee, Chattogram,
- Campaign for Popular Education (CAMPE),
- Coastal Fisher Community Network (COFCON),
- Aging Resource Center- Bangladesh (ARC-B),
- Forum for the Rights of the Elderly,
- NEARS
- VHSS
- INAFI
- Chattogram Society for the Disabled (CSD),
- Federation of NGOs in Bangladesh (FNB),
- Coalition for the Urban People (CUP),
- Naripokkho
- World Child Labor Day Celebration Council, Chattogram,
- Divisional Child Labor Welfare Council, Chattogram;
- District Child Labor Monitoring Committee, Chattogram (DCLWC),
- District Women and Child Abuse Prevention Committee, Chattogram,
- District Legal Aid Committee (DLAC), Chattogram;
- District Disaster Management Committee, Chattogram;
- Child Protection in Emergencies (UNICEF),
- Sustainable Development Goals (SDG)
- PADOR
- SAM
- DUNS
- START Fund etc

CSR PARTNERS



Shasha Foundation



Lions Club of
Chittagong Parijat Elite

AUDITORS



Rahman Rahman Huq
Chartered Accountants
KPMG in Bangladesh

PROGRAM SUPPORT UNITS

Human Resources, Administration & Training

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

HRD of the organization. HRD also organizes training and orientations on administrative issues. Ghashful is always concerned about equal opportunity irrespective of gender, ethnicity, region and differently-abled groups.

Capacity Building



Ghashful has been organizing training for the employees to improve job skills and to develop their capacity. Based on the identified development needs in performance and recommended development interventions, Ghashful HRD is more active with all forms of training, especially the in-house training



and external training conducted in the reporting year. Ghashful strongly believes that enhanced knowledge, skills and attitudes of its staff members have significant value and contribution to the development interventions.

Challenges:

Internal & External training were closed from March 2020 to June 2020 due to COVID-19 situation. Later on

line training is introduced and adapted.

Finance & Accounts

The Finance and Accounts Department of Ghashful is claimed to sustaining a reliable level of transparency and accountability through maintaining the Internal Control System and Disclosure of Data and information in a very systematic manner. The department plays a

vital role in improving program efficiency, enhancing management decision making capabilities and promoting transparency and accountability of the entire organization.

INFORMATION TECHNOLOGY (IT) & MANAGEMENT INFORMATION SYSTEM (MIS)

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

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

Monitoring And Evaluation

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

In 2020, the department conducted monitoring on field level and management level issues and delivered 5 monitoring reports covering all the core programs, projects and supporting departments. The reports are produced based on the monitoring findings. The shared findings facilitated quick remedial measures for the respective programs.

Internal Audit

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

of the management control, governance and risk management services Ghashful.

The services of the department include routine system and special audits, investigations and annual inventory verification. **In the reporting year, the internal audit team has conducted 107 audit visits and submitted the reports to CEO.**

Communications, Research & Publications

Ghashful communications maintains websites and it has an efficient reporting and publication unit which prepare several types of organizational, action research

reports both for internal and external uses. All sorts of publication are produced from this unit too.



**COVID- 19
LEARNING AND RESPONSES
OF GHASHFUL**

COVID- 19 Learning And Responses of Ghashful

In the year 2019, while implementation of various programs and events of Ghashful were all going on smoothly, it could never be anticipated that what a tragic global concern had been coming forth in the year 2020. The worldwide pandemic Coronavirus disease (COVID-19) had brought everything at a halt. The virus was confirmed to have spread to Bangladesh in March

2020. The first three known cases were reported on 8 March 2020. The daily activities of Ghashful and overall growth of the organization faced severe challenges since the government declared General holiday across the country from March 26, 2020 in order to control the epidemic caused by COVID-19.

Report on Various Initiatives of The Organization to Deal With Pandemic COVID-19

The pandemic had been spreading day by day over the whole nation and the number of affected people had been increasing. Following government's guideline, Ghashful took preventive measures and initiatives to raise awareness about this epidemic. From the second week till the end of March all the Ghashful's programs,

project officials, customers, beneficiaries were made aware through sending official emails, leaflets, and training them to maintain social distancing and creating small groups at the workplace to confront this deadly virus. All the offices were provided with adequate handwash and hand sanitizers.

Description of the initiatives	Number	Numbers of beneficiaries	Name of the working areas
<u>Distribution of leaflets</u> Every officer, employee and the field officer of the organization has raised awareness and read the warnings on the leaflet to the members of their Shomiti (Association) and to its beneficiaries.	6000	60,000	Chattogram, Feni, Cumilla, Dhaka, Naogaon and Chapainawabganj
<u>Awareness Training and Discussion</u> All officers, employees and the leader of the beneficiaries in 12 working areas, 2 project offices and head office of Ghashful were trained regarding what needs to be done in case of virus-related disaster through building awareness, discussing and training.	20	2500 (Approximately)	Chattogram, Feni, Cumilla, Dhaka, Naogaon and Chapainawabganj
<u>Distribution of Handwash and Hand Sanitizer</u> Adequate amount of handwash and hand sanitizers were distributed in every office of Ghashful in its working areas	-	1000 (Approximately)	Chattogram, Feni, Cumilla, Dhaka, Naogaon and Chapainawabganj



staying home to prevent the epidemic. In some areas when a member or a beneficiary was in crisis, help was provided through other solvent members living near by. During the general holiday important information and news were disseminated through Facebook, e-mail, telephone by the organization. The organization continued their campaign through social media and email by disseminating the 31 directives of Hon'ble Prime Minister regarding Corona virus through email.

Campaign On 31 Directives Of The Hon'ble Prime Minister



When the Government declared general holiday on 26 March, 2020 across the country to control the epidemic, all the offices of Ghashful were declared closed till 4 April, 2020. Official notices, which was in accordance with the government official announcement, were given to all the officers and employees with

proper instruction and necessary advice regarding what to do during the holidays. The first phase of the general holiday was from April 5 April 11, 2020, second phase was from April 12 April 25, 2020, third phase was from April 26 May 5, 2020, fourth phase was from May 6 May 16, 2020 and the fifth phase was extended till May 30, 2020. Keeping safety in mind Ghashful has been following all the instructions given by the government on a priority basis.

During the holidays all the programs and project officers remained connected to all our beneficiaries through telephone. Through telephone services, Ghashful staffs continued the campaign extensively for the beneficiaries by providing them information about various health services, contact numbers of the nearest hospitals, importance of social distancing and significance of

- The organization continued their campaign through social media and email by disseminating the 31 directives of the Hon'ble Prime Minister regarding Corona virus pandemic and also provided assistance to the general public to stay home and stay safe.
- Number of beneficiaries- 1000 (Approximately)
- Working areas- Chattogram, Feni, Cumilla, Dhaka, Naogaon and Chapainawabganj

COVID- 19 Learning And Responses of Ghashful



In a joint venture of Ghashful, IDF, and OPCA (Organization for the Poor Community Advancement), PPE was distributed among the rural physicians, and UP health providers and fertilizer and much-needed seeds were distributed among the farmers in Mirsharai Upazila. They distributed food among the special need and autistic people in that area as well. This event took place on April 22nd, 2020 at Mastan Nagar of the Upazila. The program was inaugurated by Alhaj Jashimuddin, the chairman of Mirsharai Upazila Parishad.

Mr. Mahubur Rahman Ruhel, an IT expert spoke as the Chief Guest at the event. Mirsharai Upazila Awami League president Mr. Jahangir Kabir Chowdhury was present as

a special guest. Mirsharai Municipality Mayor Giasuddin, former Chairman of Durgapur Union Parishad Saiful Islam Khoka, Zonal Manager of Ghashful Md. Nasir Uddin, Area Manager of IDF Mr. Rubel Chondro Das, President of Chittagong North District Students League Mr. Tanvir Topu, and former convenor of Mirsharai Upazila Mainur Islam Rana were present among others at the event. At the event 1200 PPE were distributed among rural physicians, UP health providers, administrative people and journalist. Food was distributed among 500 special need and autistic people, and vegetables, paddy seeds and fertilizer were distributed among 500 poor farmers. Ghashful donated 50,000 BDT (Fifty thousand) for the event.

With the assistance of Microcredit Regulatory Authority, the officers and employees of Ghashful donated their one day's basic salary that amounted to BDT 1,71,152 (One lakh seventy-one thousand one hundred and fifty-two Taka) to Prime Minister's Relief and Welfare Fund in order to strengthen the government activities to help the unemployed poor marginalized people during this epidemic.



PPE & Dry Food Distribution In Niamatpur, Naogaon

With the initiative of Ghashful, Personal Protective Equipment (PPE) was distributed among 50 UP officers and employees as well as health care and food aid to 100 marginalized farmers from Khudro Nritattik Jonogoshiti (Ethnic Minorities) community on May 4, 2020.

The event was inaugurated by the Chairman of Niamatpur Upazila Parishad Md. Farid Ahmed. UNO of Niamatpur Upazila Ms. Joya Maria Perera was present as Chief Guest. Babu Ishwar Chandra Barman, Vice President of Bangladesh Awami League of Niamatpur

Upazila was present as the special guest. Chairman from Niamatpur UP Alhaj Bazlur Rahman Nayeem, Chairman from Babbicha Union Parishad Obaidul Haque was also present as Special guest. Mr. General Secretary Mr. Abu Bakar Siddique and Joint Secretary Mr. Belal Hossain from Niamatpur Press Club, president of Niamatpur Press Club Md. Tofajjal Hossain were present among other guests. In inauguration speech Md. Farid Ahmed thanked the organization and appreciated such initiative. In his speech, the UNO commented

that Ghashful has distributed relief in the most orderly manner among the relief materials distributed so far at the Upazila level and thanked the Ghashful's authority. TV channel representatives from My TV, Joyjatra and Mohona attended the event. Ghashful Microfinance &

Financial Inclusion Deputy Director Md. Shamsul Haque, Area Manager Md. Anwar Hossain, Regional Director Md. Abul Kalam Azad, Md. Sharif Ahmed, Regional Accountant Md. Shohag Babu and many other representatives of Ghashful were present this relief distribution.



ACTIVITIES OF GHASHFUL'S CHAIRMAN DURING COVID-19



The whole country came to a standstill when general holiday was declared by the government across the country from March 26, 2020 in order to control the epidemic caused by COVID-19. During this time of quarantine Chairman of Ghashful and Sociologist Dr. Monzur-Ul-Amin Chowdhury campaigned on “stay home, stay safe” through Ghashful's staffs and various media. He called on all to deal with the worst epidemics of the century with utmost caution and patience. During the campaigns, he was interviewed twice as a prominent social researcher by the C-plus TV channel. On May 10, 2020, when a helpless unemployed female in Motijhorna area of Chittagong Lalkhan Bazar got humiliated and tortured inhumanly by the landlord for not being able to pay the rent, he strongly protested about the incident as sociologist and a responsible citizen. Besides, as a sociologist, he gave an explanation of such abusive behavior in such a difficult time. He called on all to build a humane world through humane behavior. On 11th May he appeared in a second interview on increase of crimes in Chattogram. He opined that the criminals and offenders will act and deviate. This is first and foremost duty of the law enforcing agencies, social forces and the law abiding people to resist them collectively and they must be brought under law, irrespective of their political colour and party affiliation.

SIGNIFICANT EVENTS IN 2019-20

International Woman's Day

"I AM GENERATION EQUALITY: REALIZING WOMEN'S RIGHTS" (প্রজন্ম হোক সমতার, সকল নারীর অধিকার):



Ghashful is unique in many respects. Ghashful has always been, is and will be working realizing women's rights. Women should be encouraged and given importance in every walk of life. These were the words of the speaker celebrating the International women's day at Ghashful Head office on the March 8, 2020. On the day of the occasion Chairman of Ghashful Executive Committee Professor Dr. Monzur-Ul-Amin Chowdhury started the ceremony by cutting a cake along with Executive Committee member and Mrs. Parveen Mahmud FCA, CEO of Ghashful Mr. Aftabur Rahman Jafree, Director

(Operation) Mr. Faridur Rahman, Deputy Director Admin and HR Mr. Mafizur Rahman, and all other employees of Ghashful Head office. CEO of Ghashful Mr. Aftabur Rahman Jafree congratulated and thanked all the female employees of Ghashful for their hardwork and dedication towards the organization. Moreover, Ghashful officials attended the rally organized by the office of Chattogram District Commissioner and Deputy Director of Women's Affairs on the 5th of March and a special discussion meeting at the Shishu Academy Auditorium on March 8, 2020.

Virtual Annual General Meeting (2019-20) and New Executive Committee (2020-2023) Of GHASHFUL

The Annual General Meeting (2019-20) of Ghashful was held on 13 June, 2020 at the Ghashful Head Office through video conference. The meeting was chaired by Dr. Monzur-Ul-Amin Chowdhury, President, Ghashful, Members of General Body, Aftabur Rahman Jafree, Chief Executive Officer, Ghashful Management Team and Senior officials of Department of Social Services attended the virtual AGM. In pandemic COVID 19, Ghashful was the first NGO in Chattogram and PKSf Partner to do virtual AGM. Among the members of the General Body connected online were Prof. Dr. Golam Rahman, Prof. Dr. Zainab Begum, Shahana Muhit, Kabita Barua, Muhammad Ohiduzzaman, Naznin Rahman,

Golam Mustafa, Yasmeen Ahmed, Jahanara Begum, Nazma Zaman, Parveen Mahmud FCA, Shamiha Salim, Zareen Mahmud Hosein CPA, FCA, Shib Narayan Kairy, Dr. Salima Haque and Shamima Akter. Mr Swapna Kumar Haldar, Deputy Director, Department of Social Services (Registration & Control), Dhaka; Mr Muhammad Shahidul Alam, Deputy Director, Department of Social Service, Chattogram also joined online as observers.

At the beginning of the meeting all the members paid homage to the deceased Founder of Ghashful, late Shamsunnahar Rahman Paran, the founding Chief Patron of the organization the late M. L. Rahman

former President of Ghashful Executive Committee late Hosneyara Begum and late Shahana Anis, former Vice President of Ghashful Executive Committee late Prof. Dr. Mosharraf Hossain, General Body member late Abbas Uddin Chowdhury, late Advocate Al Mamun Chowdhury and Dr. Mahtab Uddin Hasan, BRAC founder Sir Fazle Hasan Abed, National Professor Dr. Anisuzzaman, Caretaker Government Advisor Prof. Dr. Jamilur Reza Chowdhury, Former Director General of Bangla Academy Dr. Ashraf Siddiqui, Prof. Dr. Burhan Uddin Khan Jahangir, veteran politician and former Minister Mohammad Nasim and all others whom we lost due to COVID-19. At the end of the tribute, Shahana Muhi, General Secretary of Ghashful Executive Committee, presented various developmental activities of the organization for the current financial year. Zareen Mahmood Hosein, Treasurer of Ghashful Executive Committee, presented the financial statement of the organization for the current financial year. The members took part in the discussion on General Secretary and Treasurer's report and also outlined the necessary directions and actions for the coming financial year including the overall



development activities undertaken by Ghashful and evaluating the progress of the newly started projects.

A new 7 members Executive Committee (2020-2023) for next three years was formed, members are: President – Dr. Monzur-Ul-Amin Chowdhury, Vice- President – Shib Narayan Kairy, General Secretary – Shamiha Salim, Joint-General Secretary Kabita Barua, Treasurer – Golam Mostafa, Members – Prof. Dr. Zainab Begum and Parveen Mahmud FCA. The Chairman called an end to the virtual meeting by thanking everyone and wishing them success in the future.

World Child Labour Prevention Day 2020 Observed



As of mid-April, 1.5 billion children and youth were affected by school closures in 195 countries, from pre-primary to higher education. It's a matter of great concern that this school closure can cause a rise in child labour. Short and long term plans need to be taken to eliminate child labour. These were the thoughts shared by the speakers at the virtual meeting of the World Child Labour Day Celebration Council on 13th June, 2020. The virtual meeting of the Council for the celebration of World Child Labour Prevention Day, a platform consisting of like-minded development organizations and various government organizations



in Chattogram was held at the head office of Ghashful. While eminent Sociologist and President of Ghashful, Prof. Dr. Monzur-Ul-Amin Chowdhury presided over the meeting, the Convener and CEO of Ghashful Mr. Aftabur Rahman Jafree delivered a welcome speech. Among others were Dhaka ILO Representative Aminul Islam Mukul, UNICEF Chittagong Field Office Child Protection Officer Jesmin Flora, Director of BSAF Abdus Shahid Mahmud, Project coordinator from MJF Razia Shaheen, Member Secretary of District Child Affair Council of Bangladesh Shishu Academy, Chittagong Nargis Sultana, Representative from the Department

of Inspection for Factories and Establishments Raju Barua and Dr. Biswajeet, and other representatives

from several notable government and no-government organizations were present in the meeting.

International Day For Universal Access To Information



International Day for Universal Access to Information is celebrated in Bangladesh as well as all over the world.

On the 28th of September, 2020 with the collaboration of the District Commissioner Office and working NGOs in Chattogram district observed the day with great enthusiasm. The theme of the day for the year was “Access to Information: Leaving no one behind” (তথ্য সবার অধিকার, থাকবে না কেউ পিছনে আর). On the day of the celebration, a colourful rally started from the Circuit House yard. The rally was inaugurated by the District Commissioner (in charge) Yesmin Parveen Tibrizi. After the rally was over, a meeting was held in the auditorium of Circuit House, presided by the Additional Deputy Commissioner (General) Md. Kamal Hossain, and Executive Magistrate Farhana Jahan Upoma was the master of the ceremony.

National School Meal Policy 2019



Transparency, accountability and an interference-free environment are needed for the successful implementation of National School Meal Policy. In collaboration with World Food Program (WFP) Ghashful organized a workshop at the district level, regarding mass literacy campaign and “National School Meal Policy” at the auditorium of the Pitstop restaurant on 28th November 2019. Hon’ble Vice Chancellor of Bandarban Prof. D F Imam Ali was the Chief Guest at the event. The meeting was presided over by Sociologist, senate member of Chittagong University and President of Ghashful Dr. Monzur-Ul-Amin Chowdhury. Aftabur Rahman Jafree, CEO of Ghashful made the opening remarks. Md. Abdullah Al Mamun Patwari, the Program Policy Office of WFP

discussed the purpose and context of the National School Meal Policy. A brief summary of the National Food Policy 2019 was presented by the Deputy Director of the Department of Primary Education of Chattogram Division, Md. Sultan Miah. Deputy Director of Mass Literacy Campaign, Mr. A K M Enamul Haque discussed the reality and what needs to be done to make the policy successful and effective. Civil Surgeon Chattogram Dr. Sheikh Fazle Rabbi, Dr. Yusuf Elahi Professor at Chattogram Veterinary University and Deputy Director for Department of Social Services Md. Shahidul Islam were present as special guests. Education Officers of various Thanas, and representatives from many government and non-government organizations attended the workshop.

Roundtable Discussion Of Chattogram World Child Labour Prevention Day Celebration Council



Chattogram World Child Labour Prevention Day Celebration Council took the initiative to organize a roundtable discussion meeting on July 1, 2019 at Caritas Auditorium to celebrate the World Child Labour Prevention Day with the help of UKAID, MJF (Manusher Jonno Foundation) and World Vision Bangladesh. “Children shouldn’t work in fields, but on dreams” was the theme of the day for the year.

Vice Chancellor of Chittagong Premier University, an eminent sociologist Dr. Anupan Sen was the Chief Guest at this roundtable discussion about children in Bangladesh. Additional District Commissioner

(Development) Md. Nurul Alam Nizami chaired the meeting. Welcome speech was given by the Chattogram District Child Affair Officer of Bangladesh Shishu Academy Mrs. Nargis Sultana. Dr. Monzur-Ul-Amin Chowdhury, a respected member of Chittagong University Senate, a prominent sociologist and the President of Ghashful presented the keynote paper at the roundtable discussion. He mentioned in his keynote that, the condition of child labour in the public transportation sector is horrifying. Research shows there are currently more than 50% illegal drivers with fake driving licenses. He thinks it is extremely necessary for the Government to take immediate initiatives to stop children working in all the high-risk sectors such as transportation, and come up with a rehabilitation plan for them. The biggest challenge is the implementation of the government’s commitment to eliminate child labour by 2021 or 2025, and formulate and implement laws, structural arrangements, finances, projects in support of it. CEO of Ghashful Mr. Aftabur Rahman Jafree participated in the roundtable discussion among others. Representatives from many notable government and non-government organizations, journalists, teachers, and Coordinators from Ghashful’s Second Chance Education Project and YES project attended the meeting.

The National Mourning Day Observed

On 15th August 2019, a discussion meeting and ‘Dua Mahfil’ was organized at the premises of Union Parishad by Guman Mardan Union Parishad in collaboration with Ghashful to observe the 44th death anniversary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman. On the day of the occasion, the Chairman of the parliamentary standing committee of the Ministry of Expatriates’ Welfare and Overseas Employment, Barrister Anisul Islam Mahmud, MP attended the meeting as the Chief Guest while the Chairman of Union Parishad of Guman Mardan Md. Mujibur Rahman presided over the meeting. At the beginning of the meeting, the guests paid homage to the Father of the Nation Bangabandhu and stood in silence for a minute. UP Secretary, Md. Taiyeb conducted the meeting and the Deputy Director – HR and Admin of Ghashful Mafizur Rahman gave the welcome speech. Deputy Director of Social Service Department, Chattogram District, Shahidul Islam and others were special guests. Five distressed women were given cheques as a donation at the event. On the same day in ENRICH office at



Mekhol the National mourning day was observed. Project Coordinator-Md. Nasir Uddin presided over the meeting while the Chairman of Mekhol Union Parishad Md. Salauddin attended the meeting as the Chief Guest. In both the unions freedom fighters’ family members, UP members, officials of ENRICH project of Ghashful, and local community people attended the meeting. A video documentary titled “Chiranjeevi” based on the biography of the Father of the Nation was displayed at the programs.

Ghashful's Achievement In ICAB And SAFA



The Institute of Chartered Accountants of Bangladesh (ICAB) awarded 22 organizations and the South Asian Federation of Accountants (SAFA) awarded 28 organizations for their best presented annual reports 2018 in 10 categories including banks, financial institutions, manufacturing, agriculture, etc. In the NGO category, Ghashful won the second prize in the 19th ICAB award and won the first-

runner up prize in SAFA award. Commerce Minister Tipu Munshi handed over the awards to the winners at the event, held at the Pan Pacific Sonargaon Hotel in Dhaka on 30th December, 2019. Mr. Aftabur Rahman Jafree, CEO of Ghashful received the award on behalf of Ghashful. Deputy Director, Finance and Accounts, Mr. Maruful Karim Chowdhury also attended the event.

Inauguration of Loan Disbursement at Shyam Bazar Branch in Dhaka



Aftabur Rahman Jafree, CEO of Ghashful inaugurated the loan disbursement at Shyam Bazar Branch (Branch Code-54) in Dhaka on December 30, 2019. Local leaders and other Ghashful employees were present during loan disbursement.

Ghashful Head Office Visited By Admin Cadres

On 2nd September, 2020, a delegation from the 69th Basic Training Course, conducted at the Bangladesh Public Administration Training Center (BPATC), visited Ghashful. During the visit, the trainees introduced the on-going programs of Ghashful and were made aware of the challenges of the development sector. They expressed their gratefulness to Ghashful for contributing to impactful development activities for the country. Among the visitors there was Asst. Trainee Commissioner Humaira Sultana, Aqib Osman, Shahadath Hossain, Nasreen Sultana, Lailatul Hossain, Md. Rifatul Huq, Mahmudul Hasan Russel, Md. Borhanuddin Mithu, Md. Jobayer Habib, Md. Toki Faisal Talukder, Md. Jahidul Islam, Kishore Kumar Das, Obaidur Rahman Sohel, Abdullah Khairul Islam, Md. Imamul Hafiz Nadim, Marzan Hossain, Asst. Police Super A K M Asif Ud Dowla, Chowdhury Md. Tanveer, Abdullah Al Noman. During the visit Aftabur Rahman Jafree, CEO of Ghashful gave a welcoming speech. Syed Lutful Kabir- Deputy Director Microfinance and financial Inclusion of Ghashful did a digital presentation on the organization's various activities. Deputy Director



of Admin and HR Mofizur Rahman, Deputy Director Finance & Accounts Maruful Karim Chowdhury, Asst. Director of Finance Smriti Chowdhury, Asst. Director of MIS Md. Abu Zafor Sardar, Manager Admin Syed

Mamunur Rashid, Second Chance Education Project Field Coordinator Sirajul Islam, Trainer of Second Chance Education project Zobaidur Rashid were present during the visit.

Ghashful's Participation In PKSF Development Fair, 2019



Hon'ble Prime Minister Sheikh Hasina inaugurated the "Development Fair 2019," organized by the Palli Karma-Sahayak Foundation (PKSF), at Bangabandhu International Conference Center (BICC) in Dhaka on November 14, 2019. In her inaugural speech, she mentioned that poverty is our main enemy. Her government has all along given the highest importance to poverty alleviation, and had always taken up development programmes for the welfare of people, aiming at achieving sustainable development goals. In connection to this, PKSF Development Fair

was, indeed, a significant initiative that intends to help micro-entrepreneurs of the country to contribute to the socio-economic development of Bangladesh.

Finance Minister AHM Mustafa Kamal was present as the Special Guest at the inaugural function, while PKSF Chairman Dr Qazi Kholiquzzaman Ahmad presided over it. PKSF Managing Director Mohammad Moinuddin Abdullah delivered the welcome address at the event, Ministers, advisers to the prime minister, parliament members, diplomats, distinguished persons and high civil and military officials along with many volunteer and development workers from around the country attended the Development fair. At the function, Lifetime Achievement Award was given to the former Agriculture Minister Begum Matia Chowdhury for her outstanding contributions to the development of agriculture, ensuring welfare of the farmers and alleviating poverty. Ghashful took active participation along with the 130 other organizations from 14th to 20th November. Ghashful had displayed a variety of products produced by the organization's beneficiaries through an attractive stall.

Celebrating the Life: Observance of The Fifth Death Anniversary of Shamsunnahar Rahman Paran, Founder, Ghashful



Ghashful observed the fifth death anniversary of Shamsunnahar Rahman Paran, Founder, commemorating 43 years journey of Ghashful and paid homage in thoughtful ways. Paran Rahman left this world on February 18, 2015. Ghashful also remembered Bangabondhu Sheikh Mujibur Rahman with the advent of Mujib Year: the year declared to celebrate on the occasion of the centennial birth anniversary of the founding leader of Bangladesh, Sheikh Mujibur Rahman.

Children's Art Competition



On the occasion of the 5th death anniversary of Ghashful founder Shamsunnahar Rahman Paran, an Art competition for children was held at Bangladesh Shishu Academy, Chattogram on February 14, 2020. About 500 children from different schools of Chittagong



City took part in the competition which started at 11 am. Researcher and Sculptor D. K. Das Mamun from the University of Chittagong, former principal of Chittagong Art College Professor Rita Dutta and Artist Samina Nafies were present at the occasion as judges.

In the joint judgment of the three judges, the first place was attained by Mohammadia Govt. Primary School's student Shubhramoyi, the second place by Abrar Fatin Abeed of PTI School and the third place by Hasan Mohammed Tahiyar from James English Medium School under "Ka" group. In "Kha" group first prize was attained by Hameem Sertaa Anwa from Kapashgola Govt Primary School, second prize by Samia Islam Nancy from Orbit School and third prize was won by Syeda Showriya Afreen from Udayon School.

Prizes were distributed among the winners in the Remembrance Program event on 5th Death Anniversary held on February 22, 2020 at Bangabandhu Auditorium, Chittagong Press Club. Ghashful took this initiative to introduce a healthy culture among the children. Chittagong District Child Affairs Officer of Chittagong Shishu Academy Nargis Sultana, Kabita Barua, Joint Secretary of Ghashful Executive Committee, Lecturer of Premier University Sadiqua Sultana Chowdhury, Deputy Director Admin and HR of Ghashful Mr. Mafizur Rahman and others were present at the event.



Doa Mahfil

On 18 February 2020, Milad and doa mahfil was held at Ghashful Head office.

Bangladesh Betar

On 18 February 2020, commemoration of Paran Rahman was broadcast from Bangladesh Betar Chattogram Kendra at 6.00 pm in Kathika.

Bangladesh Television



A TV discussion on life and work of Shamsunnahar Rahman held at Bangladesh Television Chattogram Kendra on February 18, 2021 at 10.30 pm. Moderated by the President of Ghashful Dr. Monzur-ul-Amin Chowdhury, the discussants were the notable poet and journalist Abul Momen, and Ghashful Executive Committee Members Prof. Dr. Zainab Begum, former Joint Secretary and Parveen Mahmud FCA.

Remembrance Program

Remembrance Program was held on the 5th Death Anniversary at the evening on February 22, 2020 at Bangabandhu Auditorium, Chittagong Press Club.

Chairman of Ghashful's Executive Committee Dr. Monzur-ul-Amin Chowdhury presided over the remembrance program. Vice-Chancellor of Bandarban University Prof. Dr. A. F. Imam Ali attended the occasion as Chief Guest. Mr Mohammed Abdul Karim, Former Principal Secretary, Honorable Prime Minister's office and Advisor, BRAC, Alhaj Rafique Ahmed, CEO of Mamta, Daw Nai Prue Naly, CEO of Ananya Kallyan Sangathon, Mr. Rousseau Mahmud, Editor of Shuprobhat newspaper and Member of Ghashful's Executive Committee Mrs. Parveen Mahmud, FCA, attended



the event as special guest. Address of welcome delivered by CEO of Ghashful Mr. Aftabur Rahman Jafree. Former colleague of Late Paran Rahman, Mohammed Shakhawat Hossain Majumder, Assistant General Manager (Audit) of PKSF expressed his gratitude and working experience. Deputy Director (Admin and HR) Mr. Mafizur Rahman and Director of Operation Mr. Faridur Rahman expressed their feelings on behalf of Ghashful. Her younger daughter Jhuma Rahman, Zareen Mahmud Hosein, Treasurer to the Executive Committee of Ghashful, granddaughter Sadia Rahman shared their memories with beloved Paran Rahman. Former Principal Begum Rokeya Alam, Secretary of CDR and biographer of Paran Rahman Mrs. Jannat A Ferdousi also shared their memories among the other guests. Nasreen Islam conducted the event as the MC. Many prominent guests and representatives from different GO and NGOs attended the memorial.

Paran Rahman Award 2020



The event honoured three distinguished women, for their unique contributions for the society with "Paran Rahman Award 2020".

The award winners were Mrs. Razia Samad Dalia for her social services, successful entrepreneur of Ethnic group, Mrs. Manjulika Chakma and successful entrepreneur from grass-root level Mrs. Momena Begum.

“PARAN RAHMAN AWARD” 2020: TO INSPIRE WOMEN EMANCIPATION AND ACKNOWLEDGE UNSUNG HEROES FOR MAKING A BETTER WORLD

Brief introduction of the recipients of the PARAN RAHMAN AWARD 2020 are as follows:

A Dedicated, Quiet Doer And Social Worker Razia Samad Dalia

Razia Samad Dalia was born in 1st December, 1943. Her father was Khan Bahadur Fazlur Rahman, a very prominent political leader in Sherpur and former Chief Whip of Pakistan Parliament and her mother was Lutfunnesa. She completed her BA in 1964 and got married in that same year. She started her career as a teacher after the death of her husband in 1983. In the year 1990 she left the luxury life in Dhaka and moved to Sherpur because of her dedication to serve her local community. With self finance she established Upama School and Upama Hospital in Sherpur. In 1983 she started Abdus Samad Memorial Scholarship, established Khan Bahadur Fazlur Rahman Foundation in 1995 and Sherpur Diabetes Shomiti in 1997. She also holds important positions in several national, social and service organizations at the same time. We convey our gratitude and congratulation to the compassionate, humane social worker Mrs. Razia Samad Dalia.



Successful Entrepreneur From Ethnic Group Manjulika Chakma

Manjulika Chakma was born on 20th January, 1947 in Rangamati District of Chittagong Hill Tract. She is the 3rd child among ten children of Late Kali Ratan Kheesha and Late Panchalota Kheesha. She started her career as a teacher in a local school right after passing her matriculation in 1961. In 1965 with an investment of only 500 takas she established her own business named “Bain Textile”. Her handicraft company created new horizons in weaving industry. She completed her BA from Rangamati College in 1973. Bain Textile is now exporting its handmade goods to many foreign countries including United States of America, France, Japan, Malaysia, Australia and many more. Getting inspired by her there are now more than 35 handicraft stores in Rangamati Hill District. In 2009 with the initiative of UNDP and CHTDF she presented a joint research report “Strong Backs Magic Finger” with Dr. Niaz Zaman, a teacher and a researcher from Dhaka University which was later published by Independent University of Bangladesh in 2010. She is not only a successful entrepreneur but also play a vital role in her family and social services. Congratulation to Manjulika Chakma, the majestic, hardworking and empowered women of our society.



A Successful Entrepreneur And Inspiration To The Marginalized Women

Momena Begum

Momena Begum, the daughter of Majnu Sarkar and Rehana Begum was born in 25th December, 1984 in Murad Nagar of Cumilla District. She started her struggling career working in garments factory right after she appeared for the S.S.C examination in 2000. She got married in 2003 and became a mother in 2004. After she had her firstborn, she had to quit her job to take care of her child. But she always wanted to do something on her own. In 2005 she borrowed 15 thousand takas from Ghashful's microcredit program and started her own business. Initially, she started selling baby clothes and ladies inner garments and started to climb the ladder of success little at a time. Around 2009 she established her own store M.T. Fashion. By 2009 Ghashful has extended a helping hand by paying eight lakh taka at different stages for the production of her own products. In order to market the products and fulfil the social responsibility, she created an amazing marketing network with a local woman from low income families, lady hawkers, parents waiting at the school gate, garments workers and even local beggars. At present, this successful woman entrepreneur plays a vital role in improving her social status and family well-being by earning three to four lakh takas per month. Ghashful congratulates the struggling women and the role model of success Mrs Momena Begum for being the inspiration in the future to many marginalized women.



TRIBUTE TO TRAILBLAZER PARAN APA BY NGOS



Bangladesh NGO sector respects and remembers Shamsunnahar Rahman Paran as Paran Apa. Especially, NGOs of Chattogram remembers Mrs Shamsunnahar Rahman Paran for her path-breaking role in social development. As a tribute Alhaj Rafique Ahmed, CEO of

Mamata, CEO of Ananya Kallyan Sangathon and others handed over a crest to Ghashful in her memory on Remembrance Program on her 5th death anniversary on 22 February 2020.

MEDIA COVERAGE OF THE EVENT





**HOMAGE TO
THE FREEDOM FIGHTER
AFIA KHATUN KHANJANI**

FREEDOM FIGHTER AFIA KHATUN KHANJANI LAID TO REST WITH DUE DIGNITY IN HER OWN VILLAGE



Comilla's heroic freedom fighter Afia Khatun Khanjani died of old age on December 23, 2019 in Bagichagaon. The Ghashful family is deeply saddened by her demise. It is worth mentioning that with the dedicated efforts of the late Shamsunnahar Rahman Paran, the founder of Ghashful, it became possible to rescue this tortured woman from an abandoned barn and get recognition as a freedom fighter through a long struggle.

Khanjani had a very melancholic past. In 1971, during the liberation war, Afia Khatun Khanjani was brutally assaulted by the Pakistani army in the camp. At the end of the war when she returned home from the camp of the Pakistani army, she was expelled from the village as an ill-disciplined woman. But this Khanjani saved the lives of hundreds of people in the area during the liberation war risking her life. She was later evicted from her own village and rejected by her community. For long, Paran Rahman was desperately searching her, and in 1999 suspected she was in her own village or in the surroundings. Paran Rahman went to Shonapur, Jagannath Dighi and desperately tried to locate her. Later in the early 2000s she rescued Khanjani in a very vulnerable condition from a barn (cow shed) behind her parent's home. Khanjani and her daughter Ruksana had to live in the cow shed, food was given there. When rescued they had only one good saree which both of them shared.

Ghashful is proud to have been by the side of the great freedom fighter all the time in her lifetime. The heroic



daughter was buried in the village of Sonarpur with due state status under the leadership of Chittagong Upazila Nirbahi Officer Masud Rana on December 24, 2019.

For a long time, Shamsunnahar Rahman Paran, went door to door in various sectors in order to receive the recognition of Khanjani's heroism and appealed for help in different places. Finally, in 2013, in response to the request of Shamsunnahar Rahman Paran, "Naripakkho" signed an agreement for the next two years from 2014 to provide a monthly allowance at the rate of Tk 1,200 per month, which continued till 2017. Birangana Afia Khatun Khanjani, was recognized as a freedom fighter on a very small scale on April 10, 2014 in the presence of 50 people, including the headmaster of a local school in Comilla and an assistant teacher and neighbors, under Paran Rahman's initiative. She was later honored in various places at the public-private level. Paran Rahman had applied in writing at various levels of state and private, including the Ministry of Freedom Fighters, for recognition of Khanjani as a heroic freedom fighter. After Shamsun Nahar Rahman Paran's death on November 27, 2015, the Bangladesh Federation of Business and Professional Women's honored her on the occasion of their 35th birthday. According to the decision of the 37th meeting of the National Freedom Fighters Council held on 10 October 2016, Afia Khatun was recognized as a freedom fighter. The nation will always remember her sacrifice.



SOCIAL REPORTING

SOCIAL REPORTING

Ghashful's Contribution in Achieving SDGs and Program Impact

The Sustainable Development Goals (SDGs), also known as Global Goals, were adopted by all United Nations Member States in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. Bangladesh is implementing SDGs with full political commitment under the leadership of Honourable Prime Minister, Sheikh Hasina as she envisages transforming Bangladesh into a middle-income country by 2021 and a developed country by 2041.

Bangladesh is participating in the Voluntary National Reviews (VNRs) of Sustainable Development Goals (SDGs) at the High Level Political Forum (HLPF) on Sustainable Development. Our VNRs represent the views and efforts

of all stakeholders of development in Bangladesh with business, non-government organizations, academia, and civil society organizations embracing the goals for the opportunities they present.

Government of Bangladesh has invested heavily to build a people-centered, inclusive, and modern democracy and to integrate all particularly the marginalized people in our development endeavor subscribing to the principle of 'leave no one behind'. SDGs has 17 goals to set a clear pathway in implementing framework of the 'Whole of Society' approach and subscribing to the principle of 'leave no one behind'. Ghashful is currently working directly and indirectly on all 17 set SDGs as follows:



No Poverty

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



Zero Hunger

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



Good Health And Well Being

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



Quality Education

Ghashful has been working on this goal since its inception. As a development organization Ghashful has been trying to supplement this goal through its Formal and Non-Formal Education, Second Chance Education (SCE), Ghashful Paran Rahman School, Evening Learning Center through ENRICH program, Scholarship programs and network with local and foreign university, Internship programs. Ghashful has launched the YES project which provides Vocational and Life skill training to adolescents and creates awareness and sense of leadership among them. (Target -4.2, 4.3, 4.4, 4.b)



Gender Equality

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



Clean Water And Sanitation

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



Affordable And Clean Energy

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



Decent Work And Economic Growth

Ghashful, a non-government development organization acts as a catalyst and facilitates in the process of poverty alleviation and always has been on the side of vulnerable women, adolescents and children. (Target-8.3, 8.7)



Industry Innovation And Infrastructure

Ghashful tries to contribute to achieve this goal by introducing online based reporting, mobile financing services. (Target- 9.c)



Reduce Inequalities

Ghashful provides affordable support to poor and marginalized people and small entrepreneurs through its Microfinance programs, different education-based programs like Second Chance Education, YES project, Child Development Center, Evening Learning center, also provide Community-Based Health programs, Ghashful Legal Support programs and health awareness programs. (Target 10.3)



Sustainable Cities And Communities

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



Responsible Consumption And Production

Ghashful tries to contribute to achieving this goal through Biogas, Compost and Vermin Compost production, financial support for ICS (Improved Cooking Stove) and solar system. In 2017 Ghashful initiated PACE project as a partner as partner with PKSf with an aim of developing the value chain of safe vegetable and spice production. Ghashful implemented a sub-project under “Sustainable Enterprise Project” as a partner organization with PKSf in October 2019. Ghashful implementing this sub-project named “Eco Friendly Mango Production and Trade for Sustainable development of the Enterprises” for two years and five months in all the union of Sapahar and Niamatpur Upazila in Naogaon District. By the end of this subproject in April 2023 it will support achieving the global goal of the main SEP project. The activities of the subproject will be implemented in the business cluster of mango cultivation and trade to improve the overall business and environment of the micro enterprises. (Target- 12.2, 12.4, 12.A)



Climate Action

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



Life Below Water

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



Life On Land

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



Peace, Justice And Strong Institutions

To help achieve this goal Ghashful has implemented Legal Support programs, Advocacy and Governance Program, training programs, ENRICH programs, Social Advocacy projects. (Target- 16.5, 16.6, 16.7)



Partnerships For The Goals

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

SDG 2016-30's Scoreboard Of Ghashful For 2019-2020



76316

NUMBER OF PEOPLE
HAVE BEEN FREED FROM
POVERTY



7280

NUMBER OF PEOPLE ARE
EXEMPTED FROM HUNGER



51832

NUMBER OF PEOPLE HAVE
BEEN PROVIDED WITH
IMPROVED HEALTH AND DIET



6496

NUMBER OF STUDENTS ARE
RECEIVING FORMAL AND
INFORMAL EDUCATION



71601

OF FEMALES HAVE BEEN
EMPOWERED



7545

NUMBER OF PEOPLE HAVE
PROVIDED WITH ACCESS TO
CLEAN WATER AND HYGIENE



56894

NUMBER OF PEOPLE HAVE
PROVIDED WITH ACCESS TO
AFFORDABLE CLEAN ENERGY



97720

NUMBER OF PEOPLE HAVE RECEIVED
DECENT JOBS AND CONTRIBUTING IN
ECONOMIC GROWTH



.....

NUMBER OF PEOPLE HAVE
ACCESS TO SUSTAINABLE
INFRASTRUCTURE



139644

NUMBER OF MARGINALIZED
GROUPS OF PEOPLE WERE
FREED FROM INEQUALITIES



239780

NUMBER OF PEOPLE ARE INVOLVED
IN CREATING SUSTAINABLE CLIMATE
RESILIENT CITIES



60067

NUMBER OF PEOPLE ARE
INVOLVED IN SUSTAINABLE
CONSUMPTION



65544

NUMBER OF PEOPLE ARE INVOLVED
IN TACKLING CLIMATE CHANGE



786

NUMBER OF PEOPLE
SUSTAINABLY USE AQUATIC
RESOURCES



65044

NUMBER OF PEOPLE
PROMOTE SUSTAINABLE USE
OF TERRESTRIAL ECOSYSTEM



10550

NUMBER OF PEOPLE
PROMOTE PEACEFUL AND
INCLUSIVE SOCIETIES



29

DONOR FUNDS AND
PARTNERSHIP

SOCIALLY RESPONSIBLE CORPORATE SOCIAL RESPONSIBILITY (CSR) REPORTING

CSR Contribution of Ghashful in Social Development Program (SDP) from Surplus of FY 2019-20

Surplus of Previous Year	TK 10,414,236
Contribution of Ghashful in SDP	TK 1,488,000
% of Contribution in CSR	14.29%

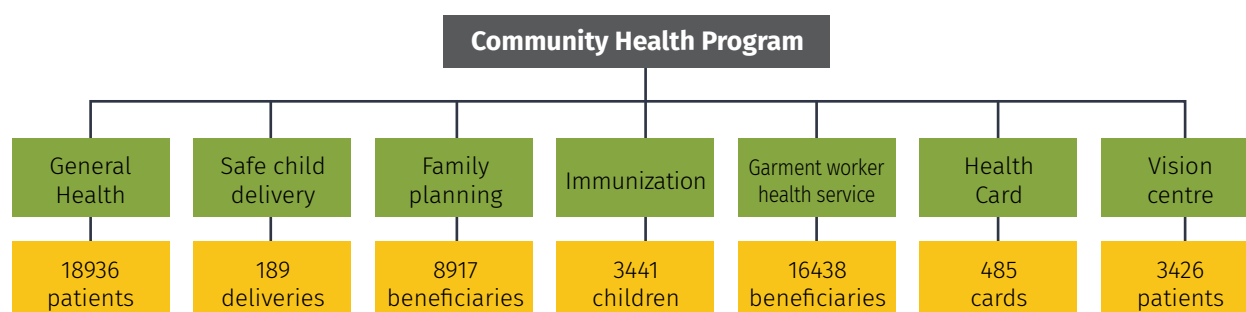
Loan support to Social Development Project and Program on Total Expenses in FY 2019-20

Total Expenses of Social Development Project and Programme	Tk 37,592,059
Loan support from Ghashful	Tk 8,220,480
% of Loan support (Interest Free) on Expenses	21.87%

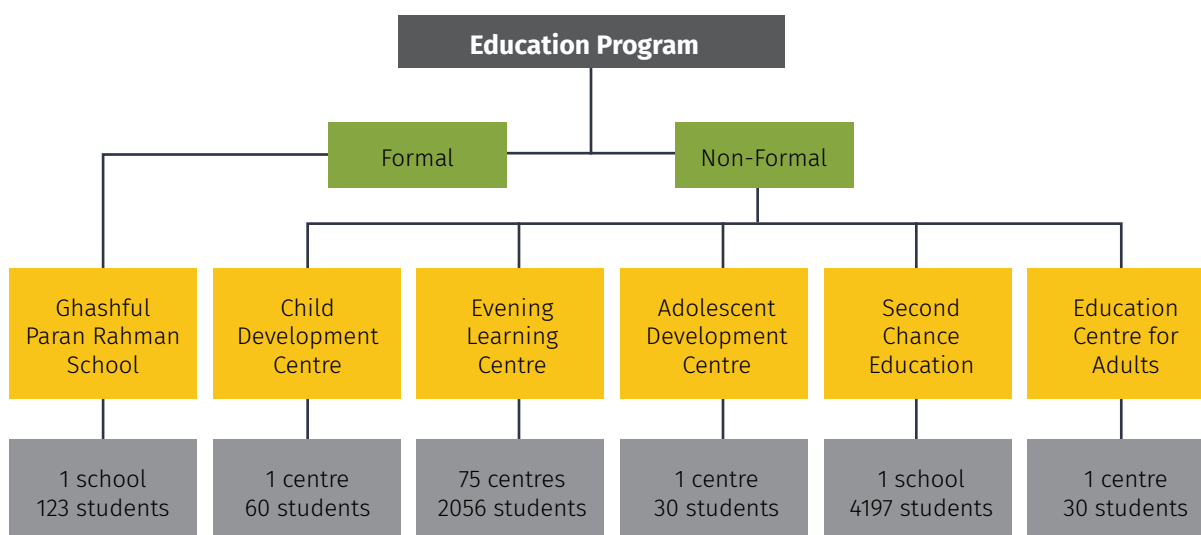
Ghashful has CSR Partnership with Lions Club of Chittagong Parijat Elite, LCI District 315-B4, Bangladesh and Shasha Foundation to support education program through Ghashful Paran Rahman School and Early Childhood Shishu Bikas Kendra. They are supporting vision test, medical checkup for school students. They are also supporting eye health camp, arranging cataract operation at Charitable Lions Foundation (CLF), providing free spectacles to poor clients, etc.

TOUCHING LIVES: IMPACTS OF GHASHFUL PROGRAMMES IN 2019-2020

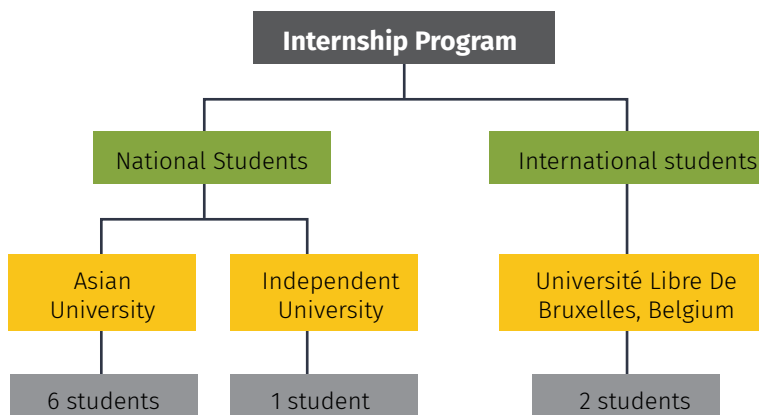
Community Health Program



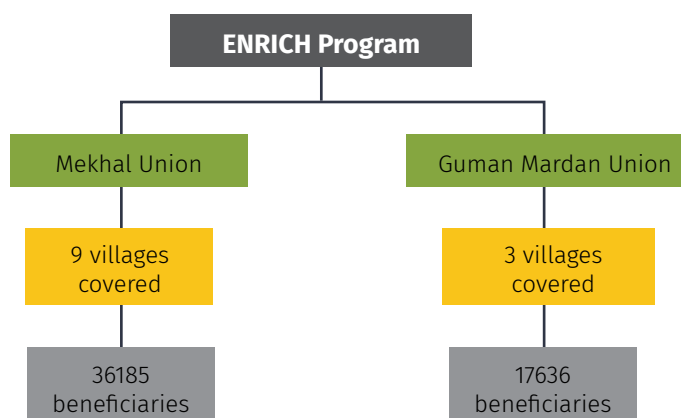
Education Program



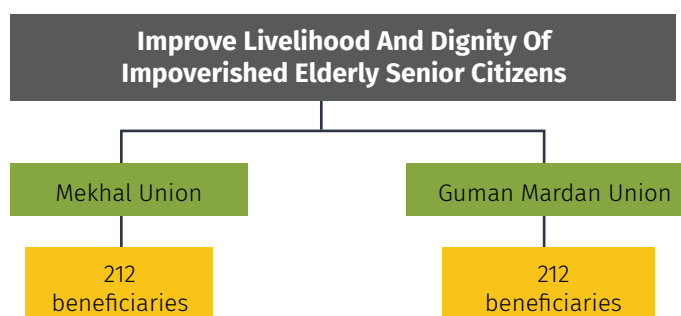
Internship Program



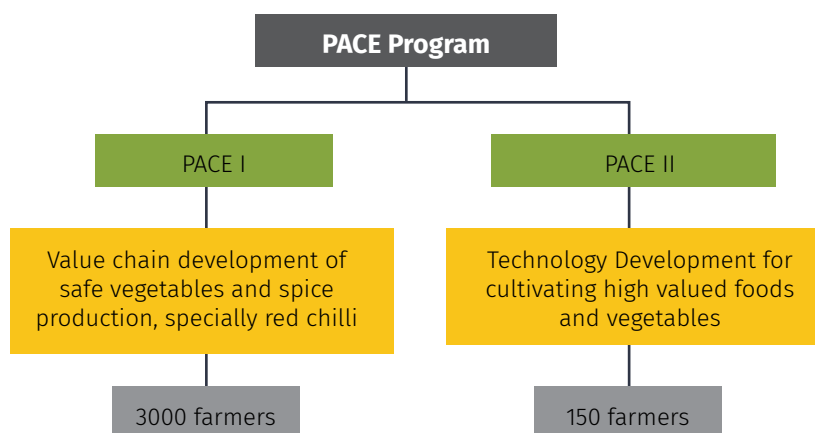
Enhancing Resources And Increasing Capacities Of Poor Household Towards Elimination Of Their Poverty (ENRICH) Program



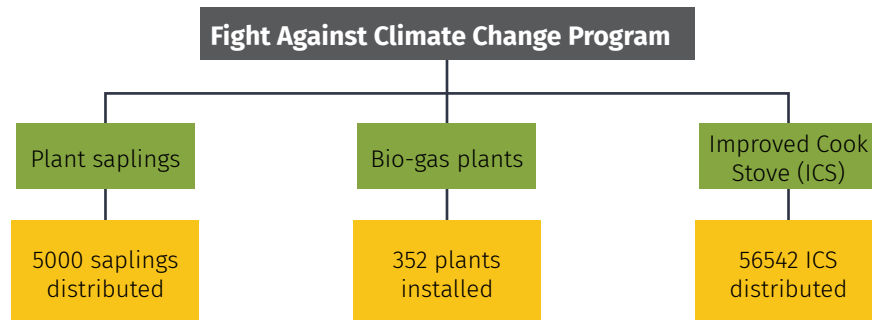
Improve Livelihood And Dignity Of Impoverished Elderly Senior Citizens



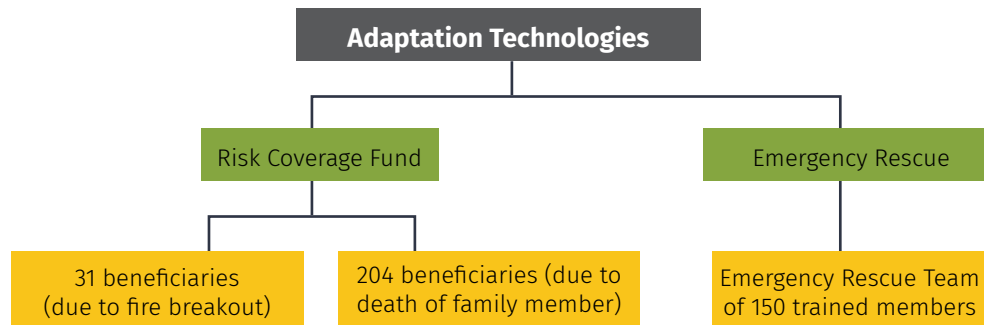
Promoting Agricultural Commercialization Enterprise (Pace) Project



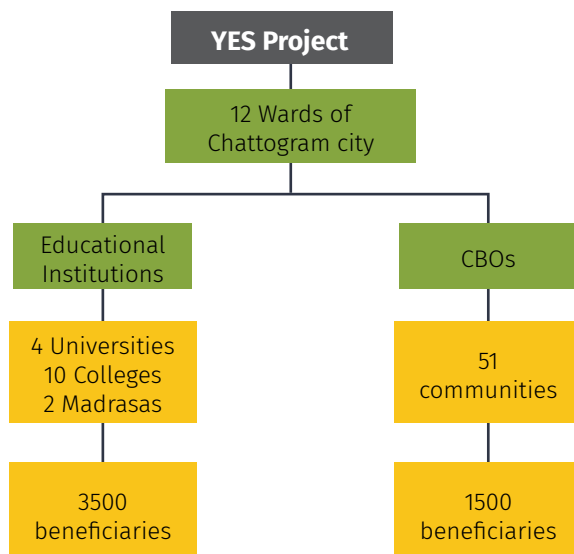
Fight Against Climate Change



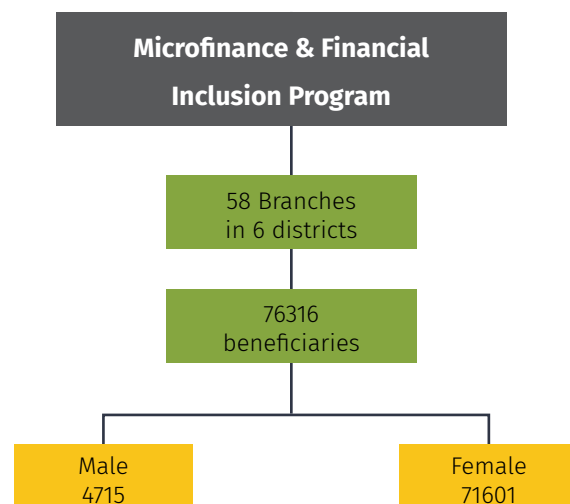
Adaptation Technologies



Youth Development Through Enhancing Progressive Skills And Creativity (Yes) Project



Microfinance & Financial Inclusion





COMMUNITY HEALTH PROGRAM

PROGRAMS

COMMUNITY HEALTH PROGRAM

“It is health that is real wealth and not pieces of gold or silver”- Mahatma Gandhi. Our health is our wealth and one should take good care of their health and wellbeing. Ghashful is implementing Community Health Program (CHP) as one of the most remarkable development interventions, through two types of Health Program titling “Reproductive Health” and “General Health”. CHP aims at extending good health services to the vulnerable and marginalized people and make them aware of preventive health care and of their rights of getting proper services regarding their

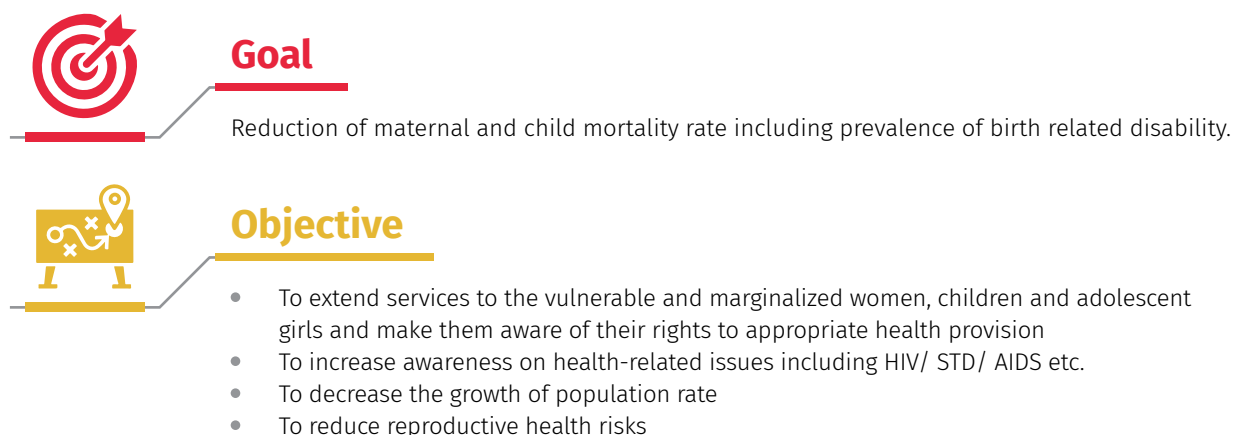
general and reproductive health from the respective institutions of the government for their well-being. The program provides health services through different mechanisms in the operational areas, surrounding all stages of human life to ensure a healthy community. Ghashful has been playing a significant role to ensure health services for the neglected children of the urban and rural working areas.

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



Reproductive Health Program

Goal and Objectives of Reproductive Health





Coverage Area

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



Target Beneficiaries

Vulnerable population especially women, children and adolescents.



Implementation Process

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

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



Clinical Service

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

1. Fixed Clinic
2. Satellite Clinic

Fixed Clinic

Different types of medical services are provided in a fixed clinic. It is a source of regular-basis health service for the community people. Registered physicians, skilled and trained nurses and health assistants along with experienced TBAs are available in the fixed clinic from 9 am to 5 pm to serve the vulnerable community people. The center is well-equipped with medical instruments, and people can avail services to have pathological tests, services from doctors between 9 am-1:30 pm, necessary medicines, including free medicines for extremely poor patients. Also, beside the routine works, special sessions are arranged twice a week where people can get different types of health services including maternal and general health treatments.

Satellite Clinic

The Satellite clinic has no fixed place. The roaming clinic has successfully been providing medical services from door to door at slum areas of Chattogram city and rural areas. The extreme poor urban slum dwellers suffering from various health problems and diseases are unable to afford health care services from the private clinics. They do not have adequate opportunities to avail health services, neither they are aware of their health risks. The TBAs living in slums are primarily responsible

to arrange the clinical sessions at their respective slum areas. The TBAs are generally appointed by Ghashful.

Safe Child Delivery Service: Special Healthcare Services For Pregnant And Lactating Mother

With an aim of confirming due response to the critical health condition of mothers and newborn babies, Ghashful is implementing the safe delivery activities in working areas. Reducing the maternal mortality rate is the prime objective of the program. Ghashful emphasizes appointing skilled attendants at delivery time and referral to a proper service provider for emergency care and thereby strengthening the health care systems and identifying the actions to respond to the delivery related challenges at the community level.

Family Planning Services Healthcare Services For Population Control

A small happy family with two children at best has been the focal point of Ghashful since its inception. In this perspective, Family Planning oriented healthcare services has been one of the top priority-based development issues. Population control has been a key national concern for the Government of Bangladesh. The pressure of the overpopulation on our land as well

as on our socio-economic condition is a great challenge to face along the way to achieving self-reliance. But, the efforts and initiatives from the government are not individually sufficient and viable to combat population growth in an underdeveloped and conservative country like ours, both in urban and rural areas.

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

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

De-Worming Activity

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

Extended Program For Immunization (EPI)

With a view to decreasing health risks, Ghashful has been implementing the EPI as one of the most mandatory healthcare services for the community people. Under the program, the organization is proving supports for immunizing infants and pregnant women in the working area.

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

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

Workplace Healthcare Intervention For Garments Employees

Since 2000, Ghashful has been implementing workplace based healthcare intervention, targeting the garments employees living in Chattogram City Corporation. The city has thousands of garment factories and two of the main EPZs in its boundary. In this perspective, a vast number of garments workers have been targeted for the integrated approach of Ghashful healthcare intervention.

It's a fact that 90% of the garment workers have come from poor families of urban and rural areas. They are not aware of their health care. Moreover, they do not get enough time and money to get treatment outside the workplaces. For this reason, this affects their life skills as they do not get timely information.

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

Family Health Service With Health Card

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

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

The poor and vulnerable people of Bangladesh, especially in rural areas, are deprived of getting proper and sufficient medical services in time, as they lack the necessary knowledge about where to go and from where to seek the needed healthcare services. Considering the obstacles, Ghashful has been implementing the project to establish the rights of the vulnerable and poor community to get access to medical services.

The community people of Ghashful's working areas, including Ghashful Samity members, can get this service for one year. There are two types of cards. A card

holder can get medical services along with maximum five of his/her family members. Card is renewable after the duration of validity with fixed charges for fixed time. Besides getting the general medical treatment, the

cardholder can also avail the facilities of taking diabetic test, pregnancy test at a low price. To grow awareness among the cardholders about family planning, nutrition, sanitation etc. is an added initiative of the program.

COMMUNITY HEALTH PROGRAM (CHP)

Facts And Figure In The Year July 2019-2020

Sl. No	Service	Male	Female	Child	Total	Boy	Girl	Total
1	General Health Services	-	15737	497	18936	232	265	497
2	Family Planning Services	5785	3132	-	8917	-	-	-
3	EPI	-	267	924	1191	458	466	924
4	Safe Delivery	-	-	189	189	106	83	189
5	Pathological-P.T.	-	88	-	88	-	-	-
6	Pathological Test- CBG	88	349	15	452	6	9	15
7	Health Card	50	419	16	485	6	10	16
8	Garments Health service	2633	13795	10	16438	3	7	10

PERFORMANCE HIGHLIGHTS 2019-2020

World Population Day- “Family Planning Is A Human Right.”

On July 11, 2019 a colourful rally, discussion meeting and prize giving ceremony were organized by the District Family Planning Office, Chattogram in collaboration with all the local Non-Government Organizations. The theme of World Population Day 2019 is fulfilling the commitments made at the 1994 International Conference on Population and Development (ICPD) in Cairo, in the 25 years since ICPD took place. On the day of the occasion, a colourful rally started from the Chattogram Circuit House and ended at the Bangladesh Shilpokola Academy, Chattogram. At the end of the rally a discussion meeting was held at the auditorium of Shilpokola Academy and it was chaired by the Additional District Commissioner Md. Kamal Hossain. Additional Divisional Commissioner (Development) Nurul Alam Nizami attended the meeting as the Chief Guest. Among the special guests, there were Deputy Director of Health Dr. Abdus Salam, Deputy Civil Surgeon Dr.

Tayeeb Ali. Deputy Director of District Family Planning Office, Chittagong Dr. U Khe Wheen gave the welcome speech. The employees of Ghashful's Community Health Program took active participation in the event.



Seminar On Dengue Prevention

A seminar on dengue prevention was organized by the Ghashful's Community Health Program at the fixed clinic of Ghashful, situated in Madarbari area on the 13th of August, 2019. The meeting was presided over by the Asst. Director of Ghashful Microfinance and Financial Inclusion Department and the focal person of Community Health Program Md. Tajul Islam Khan. Taimul Alam, Manager, Microfinance and Financial Inclusion, Nazmul Hasan Patwari- Deputy Manager, Medical officer of Ghashful Dr. Fatema Islam attended the seminar as Special guests. The In-Charge of Ghashful Community Health Program Md. Atiqul Islam and branch employees and beneficiaries of Ghashful were also present at the seminar.



World Breastfeeding Week

This year's World Breastfeeding Week slogan is "Empower Parents, Enable Breastfeeding". World Breastfeeding Week is celebrated every year from 1 to 7 August to encourage breastfeeding and improve the health of babies around the world.

On August 5, 2019 Ghashful Community Health Program (CHP) organized a seminar to celebrate the "World Breastfeeding Week" at their fixed clinic center situated in West Madarbari, Chattogram. The meeting was presided over by Md. Tajul Islam Khan- Asst. Deputy Director of Ghashful Microfinance and Financial Inclusion and Focal person of CHP program. Dr. Fatema Islam attended the meeting as the Special Guest. She said that breastmilk acts like an antidote to boost the immune system for a newborn, and a mother needs to

have support from the family, workplace and community to breastfeed optimally. The beneficiaries of Ghashful were present at the seminar, including the In-charge of the Ghashful CHP program Md. Atiqul Islam and the branch level officials.



World AIDS Day

"Communities make the difference". Keeping the theme in mind "World AIDS Day" was celebrated by the Civil Surgeon Office in collaboration with all the local NGOs on December 1, 2019. On the day of the occasion, a rally took place which was inaugurated by the Additional District Commissioner Md. Kamal Hossain. After the rally, a discussion meeting was held at the Civil Surgeon Office, and Civil Surgeon of Chittagong District Dr. Sheikh Fazle Rabbi presided over the meeting. The Community Health Program officers of Ghashful participated in the program along with many other government and non-government organizations.



World Tuberculosis Day

“It’s time to pledge for building Tuberculosis-Free Bangladesh.” Keeping this theme in mind “World Tuberculosis Day” was celebrated by the Chattogram Divisional Health office, Civil Surgeon Office and a few of their affiliates on March 24, 2020. Because of COVID-19 situation, the day was observed in a different way by distributing hand sanitizers and masks among the doctors and patients. Divisional Director of Health Dr. Hasan Shehreyar Kabir, District Civil Surgeon Sheikh Fazle Rabbi, Superintendent of Chattogram General Hospital Dr. Asheem Kuman Nath, many others were present during the occasion. Employees of Ghashful Community Health Program participated actively in the program.



National Vitamin “A” Plus Campaign

As part of the Vitamin “A” plus campaign announced by the government of Bangladesh, Ghashful organized a campaign at East Madarbari Shebok Colony along with three other places under the supervision of Chattogram City Corporation on 11 January, 2020. On the day of the campaign from 9 AM to 4 PM the staffs of Ghashful Community Health Program fed Vitamin “A” Plus Capsules to children aged between six months to sixty-nine months.

The locations where the campaign took place were the fixed clinics at West Madarbari area, Agrabad Bepari Para, Choto pool and East Madarbari Shebok Colony. During the campaign, 850 children between the age of six months to eleven months were given blue capsules

and 1200 children between the age of 12 to 59 months were given the red capsules. In total vitamin “A” plus capsules were feed to 2250 children.



Photo of the Founder from Archive



Photo of the Founder from Archive

GHASHFUL VISION CENTER and EYE CARE

Government of Bangladesh, being a signatory to the vision 2020, executed a global campaign for elimination of avoidable blindness by the year 2020, formulated a nation-eye care plan under the leadership of the Bangladesh National Council for the blind, an apex body under the Ministry of Health and Family Welfare. Development of this plan involved stakeholders across the country including National and International NGOs working in the country for control of blindness.

Approximately 65 percent of Bangladeshis living in rural areas are deprived of getting eye-care services. Most of the eye-care centers and facilities are urban area based. In this perspective, eliminating blindness is one of the major challenges for Bangladesh government. As a part of the country's mission to combat blindness, Ghashful initiated Vision Eye-care Center with the support of ORBIS International and collaboration of

Islamia Eye Institute and Hospital. Through the activities of the Vision Centre, Ghashful has made standard eye treatment facilities available to the poor and vulnerable people of the remote areas.



Working Area

Chattogram and Naogaon District.



Key Interventions Of Eye Care Program

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

Achievement In 2019-20

Area	Camp		Outdoor patient		Indemnified patient		Cataract operation		Spectacle Distribution	
	2019-2020	Cumulative	2019-2020	Cumulative	2019-2020	Cumulative	2019-2020	Cumulative	2019-2020	Cumulative
Nagaon	6	178	1009	22446	164	4069	119	2350	-	-
Chattogram	5	24	856	4999	123	582	50	276	80	449
Total	11	198	3426	28261	650	4277	439	2835	80	449

CASE STUDY

Getting to see the world again!

65-year-old Hiran Barua, from Ward 8 of Guman Mardan Union of Hathazari Upazila, has a family consisting of his wife and 4 sons, among which 2 are married, and 2 are school-going who depends on their father. Even in such an old age, Hiran runs a small tea shop next to his house to earn living for his family. His life is being cut short by poverty. Pressurized with loads of responsibilities, he seldom gets time to visit physician and his health remains constantly neglected. In February 2019, while the ENRICH Health Inspector visited him, he discovered that Hiran has been from eye problems for a long time and the condition of his eye was alarming.

When a special eye camp was organized in Guman Mardan Union under the Ghashful-ENRICH program in collaboration with PKSF, the health inspector informed Hiran Barua about the camp and requested him to come to the eye camp. Specialist doctors from Chittagong Lions Charitable Eye Hospital came for eye treatment. The doctor examined his eyes and told him that he needed eye surgery. Hiran broke down thinking about how to manage money for him and how to run the tea shop and his family in his absence. But with the reassurance and support of the health inspector and sincere cooperation of the health officer Anik Barua, Hiran Barua underwent a free operation on July 28, 2019. After the cataract surgery, he can see everything, and he is now back in business, earning an income and living happily with his family. He shared his feelings saying, "If not for Ghashful, I could never get the surgery done. I had never expected to get my eyesight back." He blesses all concerned, thanked PKSF-Ghashful ENRICH program and expressed deep gratitude.





EDUCATION PROGRAM

EDUCATION PROGRAM

“Education is the most powerful weapon we can use to change the world”-Nelson Mandela. Education is said to be the backbone of a nation. It is one of the key elements of human asset. Access to education is a fundamental human right. Our Constitution has also given this right to the citizens. Education is a key determinant for enhancing the productive capacities of individuals and achieving sustainable economic growth and development, hence, lessen the burden of poverty as it is the best means of increasing human capital. One of the major reasons for rapid economic growth of the East Asian countries (which are known as the ‘East Asian Miracles’) is that unlike other Asian or Latin American countries they gave greater priority to the primary and secondary education rather than highly subsidized higher education in the early stage of their development.

Among all the stages of education, primary education is undoubtedly the most important stage because childhood education establishes intellectual, psychological, emotional, social and physical foundation for children to become more productive citizens in adulthood. The Government of Bangladesh has been emphasizing duly on education, particularly on primary education since the independence although the level of implementation of different educational programs and formulation of the education policies at different times are often being criticized. But the government recognized that primary education is the most important part of the education system, because

it builds the foundation, and unless making this base well-built enough, achieving sustainable progress will not be possible. It has made primary education compulsory since 1994. The EFA (Education for All) program launched by the government is a sign of the importance of primary education conferred by the government. Primary education is also considered to be an important element of social progress in which Bangladesh has made remarkable gains over the past two decades. The country’s Primary School enrollment (% gross) was reported at 116% in 2018 which has increased from 83.8% in 1990 according to the World Bank collection of development indicators. Furthermore, the ratio of female to male pupils in primary school was at 1.07% in 2018 which has increased from 0.84% in 1990, depicting that the country has enhanced the situation of gender parity over the years in primary education sector significantly.

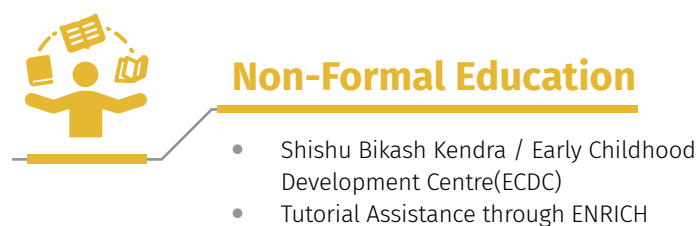
Ghashful started its education program in 1985. Since its inception, Ghashful has been emphasizing on educating the diversified beneficiaries of different projects to reach the target of building up a skilled, well conscious and self-reliant citizens with a view of making a remarkable contribution to achieve SDG. We seek to materialize the vision of ensuring quality education leading towards a society with equity, dignity and security in all perspective. Ghashful has taken a number of initiatives to strengthen education program by incorporating a number of interventions.

Ghashful is implementing the Education programs in two categories:

1 Formal Education

2 Non-Formal Education

The interventions and activities of Ghashful Education Programs are as follows:



- Program
- Adolescent Development Centre
 - Second Chance Education

Ghashful Paran Rahman School- Educating the low income families of our community.

Ghashful started its significant journey in 1972 with the commitment to build a self-sustaining and affluent country. Keeping our constitutional right in mind “Education for all”, Ghashful has been working with non-formal and formal education besides its other development works since its inception. The founder of Ghashful, Paran Rahman took the initiative to provide formal education for the children of the lower middle-class people, small entrepreneurs, blacksmith, truck drivers, day labourers and people from different occupation in West Madarbari in Chattogram. In 2002, with local donation and self-finance, she established “Ghashful Educare KG School” as a model for sustainable education by conducting formal education programs with the commitment of creating a conscious citizen and confident nation. It started its journey with 11 children in nursery and kindergarten.

Later, the school is being run with a good reputation with 223 students from Play to Fifth grade. This school has two different shifts. First shift is from 8.20 a.m. – 10.30 a.m. and the second shift is from 10.45 a.m. – 2.00 p.m. Students have been attending the government approved Primary Education Completion Examination and successfully achieving 100% passing rate every year and often receive different scholarships. Besides, they also participate in various primary school level examinations and competitions and achieve different scholarships. Every Friday the school runs art lessons in school for the children. The students take part in various art competitions and win prize. In 2015 after the demise of Paran Rahman, her children renamed the school as “Ghashful Paran Rahman School” as a tribute to remember her benevolent work for the community.

Norms and Patterns of the Ghashful Paran Rahman School:

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

Ghashful Paran Rahman School during the pandemic

COVID-19 has caused immense negative effects on populace wellbeing, society, education and the economy worldwide. As of 1st June 2020, globally, 1.2 billion learners (68% of the world’s total learners) were affected due to the education institute closure in 144 countries, according to UNESCO. The COVID-19 pandemic and lockdown measures in Bangladesh have led to the closure of most of the educational institutions including Technical and Vocational Education and Training (TVET) centres. Some educational institutions have introduced online learning but both teachers and students are having a hard time adapting to it. The worst sufferers are students who do not have access to internet and internet-enabled devices such as computers and smart phones and who do not have proper study space at home.

Ghashful Paran Rahman School is also not too far from crisis during the pandemic. Due to COVID-19 the school had to close their doors and because of this closure the school have been facing financial crisis. It is not possible to collect school fees due to non-attendance

of students at school, but school rent and teacher’s salary and other expenses have to be paid.

But the students were suffering the most due to school closure and also some students went back to village with parents. Ghashful Paran Rahman School, redirected by giving training to teachers and introducing online schooling following Shangshad TV etc. They tried to trace out students, helping to stop school dropouts. Bigger problem is the substantial disparities among the families in the extent to which they can help their children to learn. The difference includes the amount of time available to devote to teaching, the non-cognitive skills of the parents, resources (not everyone has smartphone, the kit to access the best online materials), also the level of knowledge. It is hard to help the children with something that the parents may not understand themselves. There were 220 students, during pandemic 80 students have been traced out and joining online schooling.

Significant Events in the Reporting Year 2019-2020

International Mother Language Day Observed at Ghashful Paran Rahman School

On the occasion of the International Mother Language Day on 21 February, 2020, the teachers and students of Ghashful Paran Rahman School paid homage to the language martyrs with flowers at the temporary Shaheed Minar of the school. At the end of the tribute, a discussion meeting was organized by the school. Humayra Kabir Chowdhury, the principal of the school was present at the discussion meeting along with other school teachers and students.



Book Festival at Ghashful Paran Rahman School

Free new text book distribution was held at the Ghashful Paran Rahman School on 1st January, 2020. Principal Mrs. Humayra Kabir Chowdhury inaugurated the program by handing over the books to the students with great enthusiasm. All the teachers and many guardians were present during the event.



Observation of The National Victory Day

A captivating parade was held at the Aziz Stadium in Chittagong on the 16th of December 2019 in order to celebrate the National Victory Day. The students from Ghashful Paran School participated in this parade. Divisional Commissioner Abdul Mannan received salute at the parade. After the parade, a student from 7th grade named Khurshida Akter and teachers Tanzina Haque and Nazma Akter received a crest from the Additional District Commissioner Mohammed Kamal Hossain.



A Grand Success of Ghashful Paran Rahman School in PECE Exam

Four students from Ghashful Paran Rahman School appeared in the Primary Education Completion Examination (PECE) held in 2019. The passing rate had

been 100% as all of the students successfully passed the exam with commendable results.

Professional Skills Development Training

On December 14, 2019, a day long training session on “Professional Skill Development” was arranged at the Chattogram Primary Teachers’ Training Institute (PTI). The training session were conducted by the PTI superintendent Kamrun Nahar, Ruma Das, Rowshan Ara Chowdhury, Chobi Rani Nath and Abdul Baten. The Principal of Ghashful Paran Rahman School, Humayra Kabir Chowdhury along with two primary teachers Jannatul Mawa and Runa Akter attended the training program.



NON-FORMAL EDUCATION

Early Child Development Center (ECDC)/ Shishu Bikash Kendro for Dalit (Sweeper) Community

“Education must be an equal opportunity for all”. Since its inception, Ghashful has always been very concerned about the rights for education for the most vulnerable children of our community. To establish the rights for education for the children of the Dalit (Sweeper) community, Ghashful is running an Early

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



Objectives of ECDC

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

Working Area

Chattogram City Corporation area

Targeted Population

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

Main Service Components

Early Child Development Center and Adolescent Center.

Child right activities through ECDC

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

Major activities of ECDC during the Reporting year

Mask and handwash distribution of Rotary Club of Greater Chattogram



As an effort of fighting against COVID-19, hand sanitizers were distributed among the children of Shishu Bikash Kendro on the 28th November, 2019. Also, on 10th March 2020 masks were distributed among 60 students of Second Chance Education Program. During both the events Deputy Director-Admin and HR of Ghashful Mr. Mafizur Rahman, Admin Manager Mamunur Rashid,



Charter President of Rotary Club of Greater Chattogram Mohammed Shahjahan, IPP Emdadul Aziz Chowdhury, Secretary Syeda Kamrun Nahar, Joint Secretary Mohammed Belal, Director in charge Mohammed Amzad and Second Chance Project coordinator Mr. Sirajul Islam including the teachers of the learning center were present during the distribution.

Shishu Bikash Kendra (Early Child Development Center) visited by The Chairman, EC member and Senior Officer of Ghashful



Executive Committee member of Ghashful Parveen Mahmud, FCA visited the Shishu Bikash Kendro on the 19th January, 2020. Also, on 5th March, 2020, the Chairman Prof. Dr. Monzur-ul-Amin Chowdhury along with the Deputy Director of Ghashful Mr. Mafizur



Rahman visited them. During the visit, they distributed toys and candies among the students of the center, and motivated them to study well. They were welcomed by the teacher Miss Shirin Sultana and Jasmin Akhter, Assistant Publication Manager of Ghashful.

Adolescent Development Center

With an aim of developing an adolescent friendly environment through helping the children overcome the obstacles imposed by the surrounding society, Ghashful Child Rights Program expanded the Adolescent Development Center. Unfortunately, the existing society is unaware of the condition of adolescents, a very significant stage of growth in the middle of childhood and adulthood. Excessively imposed confidentiality leads to social stigmatization, and consequently, their natural growth, mentally and physically, is hampered.

The existing reproductive health services are generally inaccessible for adolescents. The education program

implemented by Ghashful Adolescent Development centers focuses on growing awareness of the essential issues by creating access to accurate information and services. The learning process of the intervention has been contributing to a great extent in establishing a sense of equality among adolescent boys and girls coming from different geographic and socioeconomic background. The gender gap has literally been removed at the primary level. The program is also designed to meet the special needs of former students of NFPE by providing life skill trainings and awareness raising activities.

Second Chance Education (SCE): Continuous call for learning

Ghashful Second Chance Education (SCE) project mainly aims at decreasing the dropout rate among school-going children by bringing back the students who had not been enrolled for the next classes in schools.

The Government of Bangladesh (GoB) has decided to implement all Out of School Children (OOSC) Programmes through the Bureau of Non-Formal Education (BNFE) under the Ministry of Primary and Mass Education (MoPME). BNFE has been entrusted with the administrative responsibilities for Second Chance Education (SCE) Program. They accepted charges of Joint Venture (JV) to operate Learning Centres (LCs). BNFE was directly in charge of all operations and BRAC was awarded the role of Implementation Support Agency (ISA) for SCE Pilot Program (Cohort Model), Sub-component 2.5 'Out of School Children', PEDP4. The Second Chance Education Pilot Programme operates 666 LCs equally divided in the rural areas of Gaibandha and urban areas of Chattogram. Ghashful is working as an implementation partner of BRAC and Ghashful has been operating 142 schools as per the needs of 4197 children under this project with 15 staffs and 142 teachers in urban areas of Chattogram City Corporation. The dropout rate case among the children of unprivileged communities is a concerning factor to fulfil the mission of getting free from the curse of illiteracy.

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

Ghashful has been operating the project with remarkable successes through increasing the number

of enrollments of the students of the under privileged and marginalized drop-out children and ensuring that they go back to schools under Chattogram (urban) City corporation areas.

Till the reporting period, Ghashful has been operating 142 schools as per the needs of 4197 children under this project.

The major objectives of SCE:

- To create a second chance to complete primary education for the children who are out-of-school (never enrolled or dropout) for any reasons through flexible learning strategies.
- To create opportunities for the out-of-school children to integrate into formal education system at any appropriate level as per their skills and competencies.
- To create opportunity for the missed out children to complete same level of primary education as formal and to attend primary completion exam so that they can get enrolled in grade six and also can attend skill development courses as appropriate.
- To make the education system responsive to reduce the number of school age children who are out-of-school and support them to achieve quality primary education.

Beneficiaries:

- Children aged between 8-14 years who are out-of-school (never enrolled or dropout) for any reason are the participant group for second chance education.

The following are some major criteria the program can follow-

- Children who are not enrolled in formal primary school considering the exclusion dynamics.

- A fair distribution of age and types of out-of-school children considering the exclusion dynamics.
- A fair distribution among boys and girls.
- A fair distribution of geographical locations.
- A focus on most marginalized and excluded children who are difficult to reach not only geographically (hill, island, coastal, haor etc.) but also socially like children with disabilities, children from different ethnic minority groups etc.
- But one of the main drives could be to universalize the coverage by addressing all the eligible out-of-school children in a particular geographical unit such as Upazila.

Expected Results:

Result 1: Increased access to cost effective basic non-formal primary education (NFPE) to 20,000 children who are out-of-school/dropped out/never enrolled in targeted location.

Result 2: Improved performance of the learners who enrolled in grade I and prepare them for further studies.

Result 3: Increased collaboration between local and central level government officials for piloting second chance education by learning and sharing knowledge from each other.

Working Area:

142 centers Chattogram City Corporation areas 23 CCC Wards with 4 education thanas (Double mooring, Pahartali, Panchlase & Kotwali)

Funded by: Bureau of Non-formal Education BNFE and Supported by : BRAC

Project Duration:

First phase: 1 August 2017 – May 2018
Second phase: 1 June 2018 – March 2022

SCE Project Output in the Reporting Year 2019-20

Serial	Particulars	Achievement
1	Learning Center	142
2	No. of Students	4197
3	No. of Teacher's & Staff	157

Major Events in the Reporting Year 2019-2020

International Mother Language Day Observed by the Second Chance Education Project

International Mother Language Day was celebrated by 142 Child learning centers under Second Chance Education Project of Ghashful on 21st February, 2020. Each and every learning centers were adorned with flowers and alphabet for celebrating the day. In the morning discussion meetings were organized at all the learning centers with all teachers, students and program organizers. Articles on International Mother's Day were read in meetings and the significance of the day was highlighted among the children through questions and answers. The students celebrated the day by reciting poems, performing music, and dance.



Ghashful's Second Chance Education Project's activity during the pandemic

Ghashful provided food aid among the day labourer parents of the students of its Second Chance Education Project through the local affluent residents. Ghashful's Second Chance Education program which runs with the assistance of non-formal Education Bureau and BRAC, provided help to day-labourer parents of 30 students and one very poor person from the neighborhood with the help of the Chairman of the Ghashful Second Chance Education Committee of Roufabad area at the Roufabad Non- Formal Primary School on 1st April, 2020 at 5 P.M. 2 kg. rice and 2kg. Potatoes were distributed at the event.



Help provided among the Children with special needs:

Ghashful provided help to children with special needs as well as the marginalized people during this Corona virus epidemic. On May 7th 2020, with the help of BRAC 31 families with special need children of its Urban Project of Second Chance Education received donation of 1500 taka each. The total amount of the donation was 46 thousand 5 hundred BDT. Trainer of Ghashful Second Chance Education Mr. Zobaidur Rashid, trainer Mr. Mominul Karim of BRAC Second Chance Education program, Quality and Monitoring officer Md. Abdul Ali was present at the event. The field supervisors of Ghashful Second Chance Education and the teachers were also present at the event. It is to be noted that Ghashful has been conducting this educational activity through its 142 learning centers in 21 wards of Chattogram City Corporation since 2017.



National Victory Day Observed with due respect at learning centers under Second Chance Education Project

School dropout and out-of-school students of Second Chance Education Project observed The National Victory Day with due respect. On the day students from Arefin Nagar, and Chandra Nagar Muktijoddha residential area under Jalalabad Ward paid humble homage to the martyrs of the liberation war by constructing a temporary Shaheed Minar, hoisting the national flag, singing the national anthem and participating in a colourful rally. 4197 children of 142 Ashar Alo Shishu Shikhon Kendra participated in an art competition. Students, guardians, parents, project staffs and the elites of the society attended the event with great enthusiasm.



Annual Sports and Cultural Activities of Second Chance Education

Second Chance Education project organized Annual Sports and Cultural Program at Tigerpass Colony, Pahartoli Firoz Shah Colony and Agrabad Talebiya Colony from December 18 to December 21, 2019 respectively. A total of 80 students 10 from each school took part in 8 events. 24 students received 1st, 2nd and 3rd prize among these 80 students and the rest (56) received consolation prizes

At the event Mr. Faridur Rahman, Director of Operation, Ghashful, District Representative of BRAC Mr. Nazrul Islam Mazumder, Deputy Director, HR and Admin of Ghashful Mr. Mafizur Rahman, Freedom fighter Mr. Shah Newaz, Regional Officer of BRAC Education Program Mr. Mahbub Hossain Khan, Ward Councilor of Pahatoli under Chittagong City Corporation Mr. Jahirul Alam Jashim, Head Mistress of Firoze Shah Colony Primary School Kazi Suhana Akhter attended the event, and school teachers and officials



from Second Chance Education Program were involved in overall management of the event.

International Literacy Day 2019

The theme of International Literacy Day 2019 was 'Literacy and Multilingualism.' On 8th September 2019, Deputy Commissioner Office of Chattogram and Bureau of Non-Formal Education celebrated the day in collaboration with the Non Government Development Organizations of Chattogram. On the day a rally took place which was inaugurated by the Deputy Commissioner of Chattogram Md. Elias Hossain. After the rally a meeting was held at the Circuit House Auditorium chaired by Additional Deputy Commissioner (ICT and Education) Md. Abu Hasan Siddiqui. Deputy Commissioner Md. Elius Hossain attended the meeting as the Chief Guest. Deputy Director Yasmin Parveen Tibriji (Local Government), District Primary Education Officer (Acting) Hrishikesh Sheel, Asst. Director of BNFE of Chattogram Md. Julfikar Amin was present as distinguished guests. Md. Julfikar Amin delivered the welcome speech. Sirajul Islam, the project coordinator of

Ghashful Second Chance Education Program presented a video documentary on International Literacy Day. Many other govt. and non-govt. organizations attended the meeting to celebrate the day.



Project Director of Education Bureau Visited Ghashful's Second Chance Education learning center

On 2nd September, 2019 Abdul Jalil, the Director of the Basic Literacy Project for the Govt. of Bangladesh (Deputy Secretary) visited the education center for adult education activities at Tigerpass Colony in Chattogram. The program is conducted by Ghashful with the assistance of Non-Formal Education Bureau. During his visit he mentioned that there is no age for education. Our government is working to ensure proper education for all the citizens. During the visit Md. Julfikar Amin, Asst. Director of BNFE Chattogram, Field Coordinator of Second Chance Education Sirajul Islam, Trainer Zubaidur Rashid, field supervisor Shuchitra Mitra, Gulshan Ara and teacher Nurun Nahar Nargis and other employees of the project were present on the occasion.



CASE STUDY

Spreading The Light of Education for All

Tumpa Rani Saha, lived in Nokla Village, Ariyakandi, Sherpur District. When she was in 8th grade she moved to Chattogram from Sherpur with her family. She is the eldest child of Shushanta Chandra Saha and Seema Rani Saha, and has a brother and a sister. Currently, she is studying Philosophy at the Chittagong Girls College, Chattogram. Since 2019 she has been teaching in New Shahid Lane Mandir Non-Formal Primary School.

She joined the Second Chance Education Program and learned about the activities of the program through various refreshers courses. With the help of her supervisors and managers, she came to know about the Cohort Study Model of BRAC's non-formal education. This model is followed at New Shahid Lane Mandir Non-Formal Primary School.

School dropout children who are between the age of 8 to 14 attend this school. The school started with 30 children in the 1st grade who are now at 4th grade in present. A teacher in this school teaches from the 1st grade to 5th-grade students and her activity ends by connecting them to the mainstream of learning through the final examination of primary education. Currently, Tumpa Rani Saha is teaching 6 subjects to her students. Although the school was declared closed on March 16, 2019, at the behest of the government due to COVID-19, she kept in touch with the students by visiting their homes and over the phone.

In July she attended the one-day training organized by Ghashful in collaboration with BRAC. She started home schooling activities through mobile conference since July 19, 2019. Since then she has been teaching six students in two separate batches every day from Saturday to Wednesday. In one week she teaches around 30 students. If any student misses any class during the week she takes extra classes to make up for the



loss. She attended a 7-day of basic training on 4th grade textbooks in September 2020. At the regular meetings with the parents and the School Management Committee, she was able to stop the students from dropping out of school by consulting the parents and the Committee members during the pandemic. Besides, due to her regular interactions with the students, the communication skills of these children have improved and they have become more focused in their studies. Tumpa Rani Saha, as a person loves to work with the underprivileged children and aspires to see a world where every child is enlightened with the gift of education to be able to have a decent livelihood.

INTERNSHIP PROGRAM

The internship program is a structured standard program for national and international students. In order to build a better Bangladesh, Ghashful has been implementing this program for various purposes including encouraging the dynamic students of different educational institutions to gain practical knowledge, create skilled manpower, encourage them to work in the development sector since 1998 very effectively and successfully. Ghashful Internship Program has already been introduced in the international periphery with much regards to crossing the boundary of our country. Besides the students

from the public and private universities in Bangladesh, students and researchers from the universities of the foreign countries like Belgium, UK and the USA are coming to do the internship at Ghashful. The national and international students are successfully completing the internship and it is the reason for which the number of students under the Internship program is increasing day by day. The internship program has made Ghashful to be a reliable institute for the students and researchers interested to take practical knowledge and skills in the development sector.

PROGRAM HIGHLIGHT 2019-2020

ORIENTATION AND INTERNSHIP OF STUDENTS FROM THE ASIAN UNIVERSITY FOR WOMEN



On 21st July, 2019 an orientation program was held at the conference room of Ghashful Head office regarding Interns joining under the Internship Program of Ghashful from the Asian University for Women. During the orientation program, they were welcomed by the CEO of Ghashful Mr. Aftabur Rahman Jafree. Deputy Director – Admin and HR, Mr. Mafzur Rahman, Deputy

Director – Microfinance and Financial Inclusion, Mr. Lutful Kabir Chowdhury, Deputy Director and Head of Accounts and Finance Mr. Maruful Karim Chowdhury were also present at the orientation program.

Among the interns, there were Shubha Barua, Tahmina Afroze, Dilshad Jahan, Kashfia Mawa, Fariha Fairuz, and



Saima Sadia from the Asian University for Woman. The orientation program was conducted by Assistant Director - Microfinance and Financial Inclusion Mr. Tajul Islam Khan and Manager-Admin, Mr. Mamunur Rashid. It is mentionable that the interns gain practical knowledge about Ghashful's Activities. They shared their views about the organization and submitted their internship report. In the month of December Samiha Sharmeen from Independent University completed her three month internship with the organization. She gained practical knowledge about the activities of our Human Resource Department and submitted her report.

Internship Program For Students In The European Microfinance Program



Ghashful has been implementing its Internship program since 1998. Main Objective of the program to encourage the talented students of different institutions to gain practical knowledge, create skilled manpower, encourage them to work in the development sector. The program has started to gain wide recognition and reputation in the international arena now. Besides, the government and non government universities in the country, students from abroad including United States of America, United Kingdom are coming to Ghashful to do their internship. Following the trend from June 2019 to August 2019 two students of Université Libre de Bruxelles, located in the city of Bruxelles from Belgium, Endas Keso Feyo from Ethiopia and Marina Senami

Monkoun from Benin came to Ghashful, with Scholarship under European Microfinance, to do a research during their Masters in European Microfinance Course and to gain practical knowledge about our activities. They completed their research under the supervision of our Deputy Director – Microfinance and Financial Inclusion Department, Mr. Lutful Kabir Chowdhury. Endas Keso Feyo is a teacher in a University in Ethiopia and she completed her research on “Ghashful's Microfinance Services and Customer Satisfaction.” Marina Senami Monkoun was an entrepreneur and she did her research on “The impact of Microfinance and mobile money on the well-being of people.”



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

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

“Enhancing Resources and Increasing Capacities of Poor Households (ENRICH)”, is a human-centered total development approach. It is a holistic approach to address multi dimensional poverty. The overall vision that underpins ENRICH is to work with the poor, to create humanly dignified living standards and enjoy universal human rights. Basically, it is an integrated approach of development, having a strong relationship with the sustainable development goals, that arouses a comprehensive development to ensure a balanced socio-economic and environmental sustainability. It clings to the motto of sustainable development which is “leaving no one behind”. ENRICH covers all aspect of human life from the mothers’ womb to the grave. The main focus of the project is healthcare, education, capacity building, formation of social capital, employment generation within the communities both in agro-based and non-agricultural enterprises, jobs for the youth, infrastructural development, improved cooking stoves, solar home system, special savings programs, special projects for the ultra-poor, elderly persons with disability; baggers rehabilitation, demand-driven microcredit and community based programs etc.

Ghashful has been implementing the ENRICH program in Mekhal union of Hathazari Upazila under Chattogram district since 1st July 2013. In October 2015, the program has been extended at Guman Mardan union of the

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



COVERAGE AREA

Mekhal and Guman Mardan union under Hathazari Upazila in Chattogram district.



OBJECTIVES

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



ACTIVITIES

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

Evening Learning Centre- Tutorial assistance through ENRICH program



Ghashful has initiated the intervention titled “Tutorial assistance through ENRICH program” with an objective to reduce the dropout rate of school going children in rural areas. In the rural areas, it’s really a great challenge for the poor and illiterate families to let their children continue education. Within a very short time they dropout for the lack of support from their families. They remain absent for a longtime in the classes.

Ghashful has established Non-Formal Education centers in the rural working areas to face the challenge by assisting the school-going children to learn their

lessons easily for attending the classes in the following day without any difficulties regarding learning. Ghashful has been providing tutorial assistance through the centers operated under ENRICH program.

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

In the year of 2019, a total of 2056 number of students had enrolled in 75 centers at Mekhal and Guman Mardan Union.

ENRICH LOAN:

By nature, the credit service of ENRICH loan is similar to Rural Micro Credit (RMC) (Jagoron) and the Micro Enterprise (ME) (Agrosor) programs. The added facility is that the clients of ENRICH Program may have loan to grab the opportunity to develop assets. The clients have also access to loans for improving livelihood related factors like health service, education and so on.

As on June 2020, the outstanding loan amount is 45.34 million against disbursed amount of 172.53 million where saving balance is 13.89 million.

ENRICH Program Output at a Glance: 2019 – 2020

Sl. No	Particulars	Achievement (July 2019- June 2020)		Cumulative	
		Mekhal Union	Guman Mardan Union	Mekhal Union	Guman Mardan Union
1	No of villages	9	3	9	3
2	Total household	7632	3048	7632	3048
3	Health Card	851	219	7890	1580
4	Static clinic	285	141	2049	893
5	Static clinic patients	3339	1461	27726	8885
6	Satellite clinic	60	30	521	228
7	Patients in satellite clinic	1953	794	16216	6071
7	Office satellite	32	-	188	-
8	Patients in office satellite	952	-	5627	-
9	No. of health camps	3	2	34	20
11	Patients in the health camps	908	727	15881	7408
12	No. of eye camps	3	1	22	6
13	Patients in the eye camps	754	264	4626	1391
14	Cataract operation	16	20	238	75
15	Spectacles distribution	00	-	358	91
16	Diabetic tests	1991	309	16758	2719
17	Health awareness sessions	576	216	5746	1490
18	De-worming tablet distribution	7313	4000	115798	27000
19	Iron and Folic acid capsules	8655	1590	76270	29890
20	Postikona	2444	1090	28314	10845
21	Calcium (Miracle)	9445	1835	34460	12090
22	Public latrine complex	-	-	3	29
23	Sanitary latrine	-	-	51	0
24	100% sanitation activities	-	-	445	400
25	Deep tube-well installed	-	-	21	3
26	Shallow tube-well installed	-	-	29	26
27	Two Rooms Washroom	-	-	1	-
28	Ring, Calvert installation	-	-	25	4
29	Drain construction	-	-	9	-
30	Graveyard guide wall	-	-	1	-

Sl. No	Particulars	Achievement (July 2019- June 2020)		Cumulative	
		Mekhal Union	Guman Mardan Union	Mekhal Union	Guman Mardan Union
31	Roadside guide wall	-	-	1	-
32	Pond fringe Side walls	-	-	1	-
33	Connection roads	-	-	1	-
34	Vermi compost plant installed	-	4	53	60
35	Beggars rehabilitation	-	-	12	8
37	Bashok plantation	-	-	36938	-
39	Vegetable seed distribution (family)	20	60	1040	120
40	Plants distribution	180	2500	8600	10185
41	Biogas	-	2	5	4
42	Sammriddhi center	-	-	5	9
43	ENRICH built houses	-	-	50	40
43	No. of learning centers	-	-	40	35
44	Students in the center at present	-	-	1200	856

ENRICH EVENT HIGHLIGHTS 2019-2020

Sapling distribution in Mekhal and Guman Mardan Union of Hathazari



On 24th July 2019 with the help of British-American Tobacco Company Ghashful took the initiative of distributing 5000 saplings of various kinds among the students of 87 Schools of Kattoli, Halishahar and Hathazari area. Ghashful took the same initiative on 28th June 2020 and distributed 5000 saplings of various kind at their 75 Evening Learning Centers and beneficiaries

with the presence of Teachers and Health Inspector in Mekhal and Guman Mardan Union of Hathazari Upazila. At both the events, ENRICH Project Coordinator Md. Nasir Uddin, Md. Arif, Laila Noor Begum, Nazmul Hasan Patwari, the Principal and senior teachers of the schools and other project staffs were present during the distribution.

Healthcamps At Mekhal And Guman Mardan Union



In collaboration with PKSF, Ghashful organized health camps under ENRICH project in Mekhal and Guman Mardan Unions. The camps were held to provide health and eyecare support by physicians and specialist in diabetes, medicine, and ENT to the poor people of the



community. There were in total 5 health camps that were conducted in the reporting year through which a total of 2702 patients (1975 patients of Mekhal Upazila and 727 patients of Guman Mardan Upazila) received necessary healthcare and eyecare services.

Prize Giving Ceremony of Sports and Cultural Activities at Mekhal Union



On 24th February, 2020 a prize distribution event of the annual sports and cultural activities were held at Jafarabad High School in Mekhal Union. The Director of Operation of Ghashful Mr. Faridur Rahman presided over the ceremony. Prize for 1st, 2nd, and 3rd was distributed among 75 students in 14 different events. Dipu Kumar Chakraborti, Head Master of Mekhal Adarsha High

School, Mohammed Hanif, Chairman of Jafrabad High School Management Committee, UP member Mrs. Baby Akter, Head Master of Jafrabad High School, Deputy Director (Micro-finance) of Ghashful Mrs. Abeda Begum and other local community leaders were present as guests at the prize giving ceremony.

Orientation Of Dishari Program In Mekhal Union



On January 27, 2020 a day-long orientation titled “Anondey pori, noitiktay jibon gori” was held at Dakshin Mekhal Government Primary School in Mekhal Union under the Dishari Project. Upazila Education Officer Shahed Alam presided over the meeting. Assistant Upazila Education Officer Debashish Biswas, Latika Ratna Manna, Muna Barua, Tasmin Akter kakoli,

Deputy Director of Ghashful Mr. Syed Lutful Kabir and Abeda Begum, Communication Manager Nudrat A. Karim, Principal of Dakshin Mekhal Government Primary School Mr. Ashok Kumar Nath including other respected members of Mekhal Union were present at the orientation program.

Celebrating National Social Service Day



In collaboration with PKSF, under “youth for social development” activity of ENRICH Program, Ghashful organized a human chain, colourful rally and discussion meeting on the premises of Guman mardan Union Parishad and ENRICH office of Mekhal Union on 2nd January, 2020. The theme of the National Social Service Day 2020 was “Build the country in social service, ensure social security” “সমাজ সেবায় দেশ গড়ি, সামাজিক নিরাপত্তা



নিশ্চিত করি’ Guman mardan UP Chairman Md. Mujibur Rahman was present as the Chief Guest at Guman mardan, and social worker Mohammed Abdul Malek presided the meeting at Mekhal. At both the events UP members, freedom fighters, and many people from local community and officials from ENRICH program were present at the occasion.

Observing International Day Of Person With Disabilities



ENRICH Project implemented by Ghashful in collaboration with PKSF, organized a colorful rally and discussion meeting under their Social Advocacy & Knowledge Dissemination Unit on 3rd December, 2019 at Guman Mardan Union premises to celebrate International Day of Person with Disabilities. The theme of the day was “Building Back Better (অভিগম্য আগামীর পথে)”. As the Chief guest, Guman Mardan UP Chairman Mohammed Mujibur Rahman was present, and chaired by the Union Chairman for the Improved Livelihood and Dignity of



Elderly program’s Mohammed Shohrawardi. The day was also celebrated in Mekhal Union on 11th December, 2019 at Ghashful ENRICH project office situated at Isapur Bazar, Mekhal. Member of General Body of Ghashful and respected social worker Shamiha Salim chaired the event. Mohammed Salauddin Chowdhury, Chairman of Mekhal Union Parishad, was present as the Chief Guest. At both the events UP members, freedom fighters, journalists and many people from the local community and officials from ENRICH program were present at the occasion.

Observation of International Women’s Day in Mekhal and Guman Mardan



In collaboration with PKSF, Ghashful celebrated International Women’s Day under Social Advocacy & Knowledge Dissemination Unit of ENRICH Program by organizing two different events at Mekhal and Guman Mardan Union Parishad on March 8, 2020. This year’s theme was “I AM GENERATION EQUALITY: REALIZING WOMEN’S RIGHTS” (প্রেজন্স হোক সমতার, সকল নারীর অধিকার)”. At Mekhal, Mokter Begum Mukta Vice Chairman of Hathazari Upazila, and at Guman MardanUP Chairman Mohammed Mujibur Rahman attended the event as the Chief Guests. Many men and women, teachers, community leaders and representatives, senior management and project staffs of ENRICH program of Ghashful were present at both the events.



Observation Of National Youth Day



Ghashful ENRICH project, implemented in collaboration with PKSf, arranged a colourful rally and discussion meeting to celebrate National Youth Day at ENRICH office premises in Mekhal and at the yard of Union Parishad in Guman Mardan on 2nd November 2019. The Theme of the day Dokkho jubo gorche desh, Bongobondhur Bangladesh 'Skilled youth building the country, Bangabandhu's Bangladesh'. (দক্ষ যুব গড়ছে দেশ, বঙ্গবন্ধুর বাংলাদেশ).



Under the supervision of the Project Coordinator of Mekhal Union Mohammed Nasir Uddin and project coordinator of Guman Mardan Md. Arif many men and women, respected local leaders and ENRICH project staffs of both unions participated in the colourful rally and discussion meeting along with Baby Akter, UP member of 1,2, and 3 no. ward.

National Safe Food Day Celebrated



Under Social Advocacy & Knowledge Dissemination Unit of ENRICH program, in collaboration with PKSf, Ghashful organized an event in Mekhal Union at their Project premises and in Peshkar Haat, Guman Mardan by the banks of Halda River (4 no. Center) of Hathazari Upazila on 2nd February 2020 on the occasion of National Safe Food Day. This year's theme



of the day is "Sobai Mile Hat Melai, Nirapad Khadya Nishchit Chai" (Let's unite to ensure food safety) (সবাই মিলে হাত মেলাই নিরাপদ খাদ্য নিশ্চিত চাই)". UP members, teachers, community leaders, social workers, youth representatives, local men and women, senior management and staffs of ENRICH program were present at both the events.

Ghashful Celebrates National Girl Child Day



Under the Social Advocacy & Knowledge Dissemination Unit of ENRICH Program, Ghashful organized a colourful rally and discussion meeting in collaboration with PKSF on 30th September, 2019 to celebrate the National Girl Child Day. The theme of this year's day was "Safe Environments for the Girl Child Enhances the Future of Bangladesh. (কন্যা শিশুর অগ্রযাত্রা, দেশের জন্য নতুন মাত্রা)".



As the Chief guest, UP Chairman Md. Salahuddin Chowdhury was present at Mekhal, and Freedom Fighter Aminur Rahman at Guman Mardan. At both the events, UP Panel Chairman, UP Members, freedom fighters, local leaders, teachers, youth representatives, local men and women, and officials of Ghashful's ENRICH project attended the rally and the meeting.

Training On Income Generating Activities Of Enrich

The ENRICH program implemented by Ghashful, in collaboration with PKSF, provided training to the members of our microcredit program who are interested in getting involved in income generating activities and to the small entrepreneurs who took loans under the ENRICH program. In the reporting year, there were 9 number of trainings, having 235 participants in total, were provided by ENRICH program on various topics.

The trainings were conducted by the Hathazari Upazila Livestock Officer Dr. Aiyub Mia, Upazila Agriculture Officer Sheikh Abdullah Wahid, and Family Affairs Officer of ENRICH project Rumel Modsuddi.



Training on Digital Health and Nutrition

With an aim to make the health and nutrition service of the medical and field officers more dynamic and modern a two-day training was organized by the ENRICH Program at the branch office with the help of CMED Health on 2nd and 3rd December 2019. The training program was conducted by the master trainer from CMED Health Russel Imtiaz. The trainings held at the program office were conducted by the Hathazari Upazila Livestock Officer Dr. Aiyub Mia, Upazila Agriculture Officer Sheikh Abdullah Wahid and Family Affairs Officer of ENRICH program, Rumel Motsuddi.



Workshop on Evil of Child Marriage

Under the Social Advocacy & Knowledge Dissemination Unit of ENRICH Project, in collaboration with PKSF, Ghashful organized a workshop titled “The evil of child marriage” on the 22nd January, 2020 at Mekhal Adorsha High School. 310 students participated in the workshop and the workshop was presided over by the headmaster of the School Mr. Dipu Kumar Chakraborti. The workshop was coordinated by the Project Coordinator Mohammed Nasir Uddin. Main focus of the workshop was creating awareness among students about the adversities of child marriage and building consensus on the prevention of child marriage.



WORKSHOP ON NUTRITION AND REPRODUCTIVE HEALTH IN MEKHAL UNION

ENRICH Project implemented by Ghashful in collaboration with PKSF organized a workshop on Nutrition and Reproductive health under their Social Advocacy & Knowledge Dissemination Unit on 18th February, 2020 in Mekhal Union at Nogendra Mahajan High School. Around 300 students participated in that workshop which was presided over by the principal of the school Haider Ali. The program was executed and directed by the Health officers of ENRICH Project Mr. Faisal Ahmed and Hamida Khatun. At the workshop, awareness was raised regarding the importance of proper nutrition and its effect on one's reproductive health.



CASE STUDY

Shaira Begum's blissful new life!



Married Shaira Begum, a 15-year old fifth grader. He had a daughter whom he got married off at teenage, and a mentally challenged son from his previous wife, and two twin sons from Shaira. At a road accident, Abu Zahur became paralysed and permanently lost the ability to do a decent work, and took up begging as the means for survival.

In 2015 Ghashful initiated ENRICH Program in Guman Mardan Union under Hathazari Upazila of Chattogram in collaboration with PKSF. In connection to this, among other activities, the selection of beggars had been started as part of the Beggar Rehabilitation Program under which Abu Zahur got selected as the beneficiary. As per the agreement, executed in March 2016, he would be provided with income generating materials worth One Lakh Taka to make himself economically dependent and quit begging. Unfortunately, few days before the initiation of Beggar Rehabilitation Program, Abu Zahur slipped off his feet and fell into a pond and died in that accident. Shaira Begum became shattered after her husband's death. She was at a loss with her twin children studying in secondary school and the mentally disabled child from Zahur's previous wife. The news of Abu Zahur's death was immediately reported to the PKSF. Considering the struggling condition of Zahur's family, PKSF decided to rehabilitate Shaira Begum and select her as an Entrepreneurial member, including her in the Beggar Rehabilitation Program under ENRICH Program. Shaira Begum was given One Lakh Taka and a feasible plan was made on how to utilize the money to run her family independently with the help of one red cow capable of producing about 3 kg of milk with a calf. Furthermore, three rickshaws vans were provided to earn daily income. Besides, necessary financial and technical assistance for growing vegetable farms and poultry rearing were also provided. She became delighted to receive this generous support.

After 4 years in December 2020, the Entrepreneurial member Shaira Begum has a cow that will give birth in a month

or two, and has two bulls, has two mother chickens and 24 chicks; besides, she also produces some vegetables. She runs the family by selling vegetables, chickens, eggs and milk; deposits money in the bank every two months. After meeting the daily expenses of her family, she had One Lakh Three Thousand Two Hundred and seventy-four Taka deposited in her bank at the beginning of December 2020. This bank account is jointly managed by the Project Coordinator and Shaira Begum in order to supervise that the money is withdrawn only when needed and not spent unnecessarily. On behalf of the program, regular activities regarding rehabilitation, calculations regarding income and expenditure, and visits of the families of Entrepreneurial members are conducted on a monthly basis. Their problems and possibilities are discussed and actions are taken.

The younger son of Shaira, named Jobayer Hossain, learned the works of pipe-pitting after passing the eighth grade. He left for Dubai in December, 2020. They spent One Lakh and twenty-five thousand Taka in the purpose of going abroad. One Lakh Taka was paid by Shaira Begum from her account and the rest will be earned abroad by Jobayer and sent back. Shaira currently has Taka 3,284 deposited in the bank. The elder son, Jonayed Hossain, has completed SSC and learned technical work related to computers, and is waiting to go abroad. Besides, the mentally challenged son is now better than before. He can perform daily day-to-day activities including taking regular medication. The daughter occasionally comes to visit her father's house to meet Shaira.

This is one of the many instances of how ENRICH Program of Ghashful is working in collaboration with PKSF to make a family self-sufficient by providing financial support and giving technical assistance and regular visits. Today, the helpless Shaira Begum is now capable of dreaming for an improved new life.

IMPROVE LIVELIHOOD and DIGNITY of IMPOVERISHED ELDERLY SENIOR CITIZENS

The wisdom and experience of older people is a valuable resource for the society. Recognizing and treasuring the contribution of older people is essential to the long-term development of any society. It is always a blessing to learn from the elderly people, from their wisdom and vast life experiences. Our elderly deserve to be honoured and respected but unfortunately, it is a common phenomenon that the elderly people are neglected in our community. Due to improved quality of life, the number of people over 60 years is increasing rapidly. This should be seen as an emerging challenge as at a certain period of age most people cannot do most of the daily chores all on their own. They need materialistic and non-materialistic support from others. For this reason, age is considered a social problem. Equally, they are neglected and often abused by the family and society. Protecting the rights of elderly people is a newly introduced phenomenon in Bangladesh.

Keeping this in mind, Ghashful has initiated the project in December 2015, with the support of PKSF, to uplift the life status of the elderly people in Mekhal Union. In August 2016, the project has successfully been extended to Guman

Mardan Union of Hathazari Upazila, Chattogram.

OBJECTIVES

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

MAJOR ACTIVITIES

- Meeting of Ward and Union Committees
- Training on leadership and monitoring
- Building awareness on public facility
- Establishing social centers for elderly people
- Providing Health service with physiotherapy and counseling
- Accommodating shelter for shelter-less
- Arranging funeral support for poor
- Providing Wheel chair, blanket, umbrella service for the persons with disabilities and poor
- Coordinating with other stakeholders
- Rewarding with Best Elderly People and Best Child Award

Operational Highlights 2020

Activities	Mekhal Union	Guman Mardan Union	Total
Honorarium distribution	100	100	200
Stick	30	30	60
Blanket	80	80	160
Wheel Chair	2	2	4

MAJOR EVENTS IN THE REPORTING YEAR

International Day of Elderly Persons



“The Journey to Age Equality (বয়সের সমতার পথে যাত্রা)” keeping the theme of day in mind on 1st October, 2019 ENRICH

Project implemented by Ghashful in collaboration with PKSF organized colourful rallies and meetings in Mekhal and Guman Mardan Unions of Hathazari Upazila to celebrate the International Day of Older Persons. At Mekhal UP Chairman of Mekhal Md. Salauddin, and at Guman Mardan UP Chairman of Guman Mardan Mujibur Rahman attended the meeting as the Chief Guest. At both the Unions, sports competitions, prize distribution, allowances distribution to senior citizens were held on this occasion. At the event 3 elderly people were honoured as the Best Elderly Person and 3 young people were honoured as Best Children. Deputy Director of District Social Service, Chattogram Md. Shahidul Islam, UP members, UP Panel Chairman, social workers, teachers, senior citizens, many local people from the community, and officials of ENRICH program were present at the event.



**FOR SUSTAINABLE BANGLADESH,
GREEN AGRICULTURE,
CLIMATE CHANGE,
TECHNOLOGY AND INNOVATIONS**

PROMOTING AGRICULTURAL COMMERCIALIZATION ENTERPRISE (PACE) PROJECT

Agriculture sector plays an important role in overall economic development of Bangladesh. Achieving the target of self-sufficiency in food is one of avowed goals of the present Government. To attain this goal, the Government has placed highest importance on the overall development of agriculture sector. Out of 17 SDG Goals, 9 Goals are related to agriculture. The goal aiming at ending poverty and hunger in terms of SDGs is highly linked with achieving self-sufficiency in food. But the sustainability is not only linked with increasing food production but also with ensuring food security. Bangladesh being an agricultural country, mostly depends on the interventions of the agriculture sector as the contributions of the sector to GDP of the country is notably significant. The interventions are also important for determining food security and nutrition coverage for a large portion of our country people.

One of the major sub-sectors of agriculture is producing vegetable. It provides some of the essential micronutrients in our body. But the main obstacle in vegetable farming is the pests and the insects. Just these pests and insects alone reduce the production by 25%. This situation makes the cultivators depend on toxic chemical pesticides are in the dominant control tactic for managing agricultural pests in Bangladesh and there was a 5-fold increase in the use of all agricultural pesticides (insecticides, herbicides and fungicides) between 1990 and 2010. In this same survey, the use of insecticides increased more than 20-fold. In order to control diseases and insects, farmers use irregular, unplanned and expired pesticides which

do not destroy the harmful insects but make them tolerant to the pesticides and they have to use more and more pesticides. This results in financial loss as well as destruction of beneficial insects and increases the impact of harmful insects. This is detrimental to the ecosystem on the one hand and on the other hand, this is very much troubling because insecticides are generally more toxic to human health. Neurotoxin insecticides, such as Organophosphates and carbamates, comprised 60.4% and 28.6%, respectively, of all pesticides in the survey. Many of these insecticides have been banned or severely restricted elsewhere in the world because of known health impacts that include Non-Hodgkin lymphoma, leukaemia, lung cancer, aplitic anaemia, fatal death, hormonal changes, birth defects and abnormal sperm, ovaries and eggs in humans. However, most of the problems mentioned can be solved by producing non-toxic vegetables.

With an aim of developing the value chain of safe vegetable and spice production, Ghashful as the partner of PKSf initiated the PACE project in 2017, at Hathazari Upazila of Chittagong District. The purpose of this project is to increase income of the farmer through value chain development of safe vegetable and spices production, especially red chili. Usually different kinds of traps (Pheromone Trap, Yellow Trap, Light trap, Tricogramma Trap etc.) are used instead of any toxic chemical fertilizer. Using these traps, insects will not be able to attack the crop and because no pesticides is used so the crops are not poisonous. It helps to restore the biodiversity of the land as well.



Coverage Area And Targeted People:

3000 farmers at Hathazari Upazila



GOAL:

PACE I

To increase the income of the farmers through value chain development of safe vegetable and spices production, especially red chili.

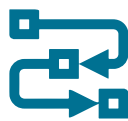
PACE II

To increase income of the farmer through technology development for cultivating high valued fruits and vegetable



COMMON OBJECTIVES

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



ACTIVITIES

PACE I

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

PACE II

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

Exit Plan :

The value chain project connects farmers with various dealers, company representatives, government agriculture departments, buyers and organizations to solve technical problems, as a result, the farmers are able to go to the concerned person to solve their

problems. Moreover, for useless and less harmful fertilizer and pesticides, farmers are being able to get higher prices with low production. Even after the end of the project period, the farmers will be able to stay engaged in safe vegetable cultivation on their own.

Future Plans of The Project:

In order to brand Hathazari red pepper under PACE project, red chili cultivation are being exhibited for cultivation at farmer level. Various activities are being conducted regarding training, issue based discussion and wide publicity. By implementing various activities to ensure the quality of processing this sweet chili pepper, it is possible to gain the confidence of the buyers. Hopefully, the initiative will lead to success. The concept note of the project prepared by PKSf also shows that in the current market system there are

initiatives to increase production as well as alternative market connectivity. Therefore, the implementation of pepper processing initiatives under the value chain activities can also create competition in the sub-sector. New technologies, market theories and uninterrupted services need to be ensured for the farmers. In addition to our own supply chain, the concept note also includes plans for branding and marketing of products in international and national markets through PKSf.

CASE STUDY

Orchard brings colours of success in Sarwar's life!

Muhammad Sarwar Morshed has established himself as a successful businessman in Hathazari, Mekhal. In early 2016, Sarwar Morshed decided to establish himself as an entrepreneur in agriculture. He found out about the "Expansion of high value Fruit and Crop Cultivation Technology at Entrepreneurial Level" project through "Ghashful" ENRICH Project by doing research in different places. Later he learned about the various details of fruit cultivation by taking various trainings regarding the project. He established a foreign mixed orchard on 49 acres of land next to his house. The project provided 19 Bhari varieties of dates, 22 coconut saplings and 4 avocado fruit saplings. He later hired a monthly salaried employee to take care of his orchard. At present, the plants in his garden are mature enough and the fruits will start appearing shortly.

He has planned to plant 12 varieties of date palms on 210 acres of land. He thinks his garden in the future will occupy the fruit market of Chattogram. He expressed his gratitude for the supportive role of the Ghashful behind his success in becoming an agricultural entrepreneur. Other farmers in the village are fascinated by his garden and are constantly trying to follow his example.



PACE Project Output in June 2020

SL. No	Component	Achievements 2019 – 2020		Cumulative	
		No	Persons	No	Persons
1	Training on Modern production technology of High Valued vegetable and Chili production for farmers leaders	0	0	10	230
2	Skill development training on High Valued vegetable and Chili production for farmers	1	20	101	1292
3	Skill development training on Vermicompost production for farmers	0	0	2	44
4	Skill development training on Floating Safe Vegetable production	0	0	3	72
5	Skill development training on Business Service delivery and Modern Production and Organic Pesticide for Input Sealer (Pesticide/ Seed/Fertilizer)	0	0	2	50
6	Skill development training on Black Pepper farmers	0	0	2	40
7	Establishment of demonstration plot on Black Pepper	0	0	10	10
8	Establishment of demonstration plot for vermicompost Production	4	4	20	20
9	Establishment of demonstration plot for Floating safe vegetable Production	0	0	10	10
10	Establishment of demonstration plot for Chili Seed Production	8	8	43	43
11	Establishment of demonstration plot for Safe vegetable Production (Pheromone Trap, Trichogramma, Bracon)	5	5	30	30
12	Video documentary making	-	-	1	-
13	Safe Vegetable Production Booklet/Folder and Crop Calendar	0	0	5000	5000
14	Establishment of demonstration plot for High Yielding Fodder	2	2	6	6
15	Knowledge Sharing exposure visit	0	0	3	39
16	Bill Board Preparation for Project Activities showing	0	-	2	-
17	Sensitization Meeting with different Stakeholder, Sealer, Whole Sealer, Stock holder and Service Provider	2	50	5	118
18	Linkage Meeting with Black Pepper, Chili & Vegetable Bayer, Sealer, Whole Sealer, Stake holder etc.	4	100	12	291
19	Fields Day	5	500	20	1522
20	Issue Based Meeting	20	500	120	2939
21	Skill development training on Fruits and High Valued Crop production for farmers	1	25	2	50
22	Cement Pillar for Dragon Fruit	-	-	750	20
23	Fertilizer	-	-	Aggregate	23
24	Pesticide	-	-	Aggregate	23
25	Dragon Fruit Cutting (Considered 5 % Mortality rate)	-	-	3150	20
26	Date Palm (Barhi) sapling purchase	-	-	75	21
27	Hybrid Coconut sapling purchase	50	50	1000	174
28	Avocado sapling purchase	80	80	85	83
29	Coffee sapling purchase	-	-	2000	8
30	Establishment of Vermicompost Plant	15	15	30	30
31	Signboard and Van fare	-	-	24	24

PROJECT HIGHLIGHTS IN 2019-2020

Planned Fruit Cultivation Will Provide Nutritious Food

Ghashful participated in the 7 days long Agricultural and Fruit Fair in Hathazari from 28th July to 3rd August 2019. The fair was jointly organized by Hathazari Range and Chattogram Forest Department at the Upazila Parishad premises. On 28th July the fair was inaugurated by the Chief Guest, Chairman of the Standing Committee on Ministry of Expatriates Welfare and Overseas Employment Barrister Anisul Islam Mahmud MP. The theme of the fair was “Planned fruit cultivation will provide nutritious food” “পরিকল্পিত ফল চাষ যোগাবে পুষ্টিসম্মত খাবার”. After the inauguration of the fair the District Executive Officer Mr. Ruhul Amin presided over a meeting held at the Upazila Parishad Auditorium. Among special guests at the meeting there were Upazila Parishad Chairman S M Rashedul Alam, Vice Chairman Nurul Alam Basek and Moktar Begum Mukta. The Chief Guest mentioned in his speech that the present government has been earnestly working for the development of farmers and agriculture. Master of the ceremony was the Upazila Implementation Officer Niaz Morshed. UP



Chairman Salauddin Chowdhury, Khorshed Alam spoke at the meeting among many other guests. Ghashful participated in the fair and highlighted the activities of Value Chain and Technology project implemented under PACE project of the organization with the help of PKSf.

Vendor meeting In Hathazari

“Lanka” and “Anonno” brands of red sweet peppers produced by local farmers under PACE project implemented by Ghashful in collaboration with PKSf is now available in local markets. With help of Ghashful the event was organized by the owner of M/S Haji Monu Mia Crushing Mill, Mohammed Saber and the owner of New Gawcia Crushing Mill, Mohammed Musa Sawdagar to honour the vendor for the sweet chili pepper of Hathazari. The event took place on 22nd December at the local community centre. The meeting was inaugurated by the Deputy Director of Microfinance and Financial Inclusion Department of Ghashful Mr. Lutful Kabir Chowdhury and master of the ceremony was Mr. Nasir Uddin- Manager of Microfinance and Financial Inclusion Department. During the event the Sales Manager from Agrobod Company Limited (North), Mr. Jashimuddin Talukder and Chairman of Hathazari Press Club Mr. Keshav Kumar Barua was present. During this time “Lanka” and “Ononno” brand sellers were rewarded with first, second, third crest and certificate. In total six vendors were awarded. For “Lanka” the recipients of the



awards were Chittagong Krishok Bazar (1st), Mohammed Akteruzzam of Akter Store, Chipatola (2nd) and Md. Forkan of Shah Amanat Store, Egaro Mile, Hathazari (3rd) and for “Ononno” Krishok Bazar of Chittagong, Panchlaish (1st), Didarul Alam from Maa Departmental Store, Chanmari Road, Lalkhan Bazar and Mohammed Arman of Khaja Store, Deyar Nogor, Hathazari (3rd). Over a hundred vendors attended the meeting. The event ended with a pleasant cultural program.

PACE Project Activity During COVID-19: Activities of PACE Project in Hathazari, Chattogram:



With the assistance of PKSF, Ghashful has implemented PACE project in six of the Unions in Hathazari Upazila. Under the direction of PKSF, Ghashful has prepared a list of 220 beneficiaries who were affected by this COVID-19 epidemic. We are expecting that in the near

future it will be possible to reach out to all these listed beneficiaries. Employees of the project in our working areas are in constant contact with the beneficiaries and are providing necessary advices.

NEW INITIATIVE OF GHASHFUL

Sustainable Enterprise Project (SEP)

Succulent, meaty, sweet, nutritious and deliciously tempting, these are just some words to describe the fruit “mango”. Bangladesh is one of the top fruit producers (seventh in the mango sector) in the world. According to the sources of department of agriculture extension (DAE), the mango production in the country during the fiscal year 2018-19, was a little over 23 lakh 72 thousand tons. Out of the total production, Naogaon produces 3 lakh 33 thousand and 486 tons of mangoes, especially in Niamatpur, Shapahar, Porsha, Potnitola, and Manda, while Chapainawabganj produced 2 lakh 75 thousand tons and Rajshahi produces 2 lakh 13 thousand and 426 tons of mangoes. But even, in the fiscal year 2016-17, produce of mangoes in Naogaon was 1 lakh 61 thousand and 910 tons. But most cases these mangoes are being cultivated with imbalanced chemical fertilizer, medicines, pesticides and hormones. Farmers are using excessive fertilizers and pesticides to increase mango yield. Many times illegal drugs and chemical care being used which residue remains and consumed with mango, making the mangoes harmful and dangerous to human health.

Even though mango production in Naogaon is going higher but there is not much awareness in the mango subsector about the use of technology, improved packaging, proper storage process etc. Due to various natural causes, a

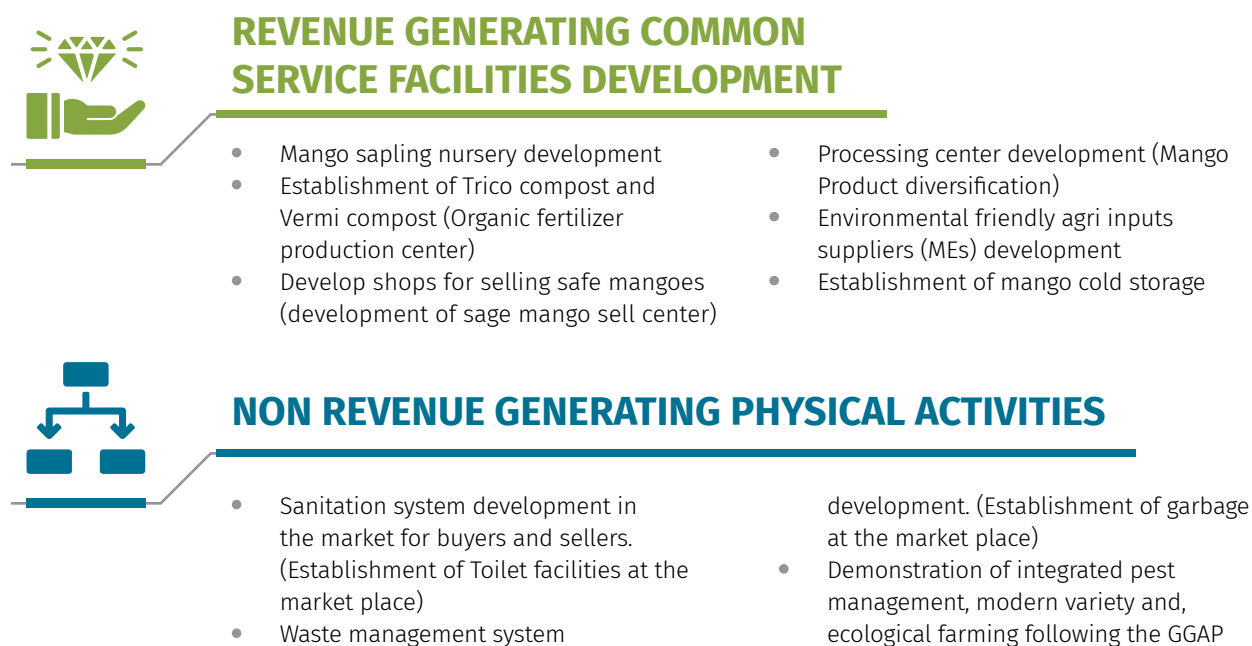
significant amount of mango is often wasted. Again, many of them are wasted because of not picking at the right time. Moreover, other products from mango such as pickles, jellies, chutneys, aamchoors, amsatta etc., do not get fair price due to poor quality and proper preservation and marketing conditions.

In order to solve all these problems and to produce healthy mangoes to maintain the environment around the living space of the mango farmers, the expanding the usage of organic fertilizers and pesticides, using Vermi compost/Trico compost, proper pest management, capacity building and ensuring access to premium market, Ghashful implemented a Sub-project under “Sustainable Enterprise Project” as a partner organization with PKSF in October 2019. Ghashful implementing this sub-project name “eco friendly mango production and trade for sustainable development of the enterprises for two years and five months in all the Union of Shapahar and Niamatpur Upazila in Naogaon district. By the end of this Sub-project in April 2023, it will support achieving the global goal of the main SEP project. The activities of the Sub-project will be implemented in the business cluster of mango cultivation and trade to improve the overall business and environment of the micro enterprises.

Coverage Area And Targeted People : Niamatpur and Shapahar Upazila of Naogaon District.



ACTIVITIES :



SEP Activity During COVID-19

Ghashful implemented a Sub-project “Eco Friendly Mango Production and Trade for Sustainable development of the Enterprises” under “Sustainable Enterprise Project” as a partner organization with PKSF. Under the direction of PKSF, a list of 18 beneficiaries, who are involved in producing safe mango, of the project was prepared in the work-affected areas affected by the pandemic. The project coordinators and the employees of the project, maintained continuous contact with the beneficiaries and provided them with all kind of advice and assistance.



FIGHT AGAINST CLIMATE CHANGE

Climate change and disaster risk are fundamental threats to sustainable development and the eradication of poverty. The negative impacts threaten to roll back decades of development gains. Building resilient and sustainable societies means addressing both climate and disaster risks, and integrating these risks, as well as potential opportunities, into development planning and budgeting. Currently, as decades of disaster risk data show, more than 226 million people globally are affected on average by disasters associated with natural hazards every year. These include both geophysical events (e.g. earthquakes, tsunamis, volcanoes) and hydro-meteorological events (e.g. floods, cyclones, droughts). Weather-related disasters comprise about 81 per cent of all events, causing 72 per cent of all economic losses and 23 per cent of fatalities. Natural hazards destroy lives and livelihoods, and have long-term consequences for human and economic development. The detrimental impacts of these events on development have been seen over and over, with destruction of lives and livelihoods setting back development progress and increasing levels of poverty—or forcing new groups into poverty. As a result, both disasters and climate change are increasingly being considered and integrated as part of a developmental continuum, instead of as isolated phenomena. While hazards are natural, disasters are not. The scientific community has pointed out that the current drivers of risk are linked to poor policies and practices in land-use planning, governance, urbanization, natural resource management, ecosystem management as well as increasing poverty levels. Addressing climate change

and disaster risk in sustainable development goals will help ensure that these goals will be maintained and achieved in the face of changing climatic conditions and disaster events, and prove to be truly sustainable.

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

MAJOR INTERVENTION OF THE PROJECT

Two major interventions of the project are:

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

THE REGULAR ACTIVITIES UNDER THE PROJECTS:

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

Major Intervention Of The Project

“When all is said and done, conservation is about people. It is about the balance that must be struck between humans and nature and between generations. And if it is to be relevant to the developing world, it must address the needs of the poor and the dispossessed who ironically share their rural frontier with the earth’s biological wealth”- Wright. Forestry is uniquely positioned to make a major contribution to addressing the problems of environmental degradation and rural poverty, given the multiple roles that trees can play in the provision of food, the generation of income and the maintenance of the natural resource base. The concept of sustainability implies ideas about resource stewardship, on the one hand, and quality of

life on the other. Sustainability should mean that the local population does not degrade its natural resource base, at least not irretrievably, but rather maintains or even improves it.

With an aim of achieving environmental sustainability, Ghashful has introduced the program named Social Forestation in rural areas to increase the responsiveness and resilience to fight off the climate change that happened in 1997. In association with local government and educational institutions, Ghashful has been implementing the program to reduce the high rate of deforestation and its consequences. With the financial assistance from its fund, the organization is conducting the activities including a random distribution of

saplings among the institutions and communities to increase the rate of social forestation to protect the

zone from the adversities caused by greenhouse effect.



GOAL

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



OBJECTIVE:

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



COVERAGE AREAS

Chattogram, Feni, Cumilla, Dhaka, Naogaon and Chapainawabganj



TARGET PEOPLE

People and institutions in the disaster-prone areas

PROGRAM HIGHLIGHT 2019-2020

Sapling distribution in Kattoli and Halishahar in Chattogram City

From a long time Ghashful social forestry program has been working on protecting the nature and environment. On 24th July 2019 with the help of British-American Tobacco Company Ghashful took the initiative of distributing 5000 saplings of various kinds among the students of 87 Schools of Kattoli, Halishahar and Hathazari area. Ghashful took the same initiative on 28th June 2020 and distributed 5000 saplings of various kind at their 75 Evening Learning Centers and beneficiaries with the presence of Teachers and Health Inspector in Mekhal and Guman Mardan Union of Hathazari Upazila. At both the events, ENRICH Project Coordinator Md. Nasir Uddin and Md. Arif, and Laila Noor Begum and Nazmul Hasan Patwari were present for the distribution in Kattoli and Halishahar in Chattogram City. The



Principals and senior teachers of the schools and other project staffs were present during the distribution.

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



Global energy demand has risen sharply over the years with developing countries recording the greatest share in this trend. Biomass as an energy resource is mostly available locally and can easily be converted into secondary energy without huge capital investments. Nowadays, Bangladesh shares a percentage of renewable energy only 3% of the total energy ratio; Bangladesh has already taken a masterplan in the renewable energy sector. One-third of the power production of Bangladesh depends on expensive imported fossil fuel energy resources and 65% of power generation depends on a natural gas reserve of the country, though one day the reserve of current gas will be diminished. Moreover, inadequate electricity production leads the country to an un-industrialization. Renewable energy procurement is a notable intervention in line with climate action, mentioned in SDGs aiming at achieving environmental sustainability by reducing the environmental risks. In this perspective, Biogas technology is one of the best means to provide natural gas to the largest number of rural people.

To prevent further environmental risks and worsening situation in agriculture, promoting the production of biogas as a sustainable and clean source of energy has

become imperative in our country. The intervention of the production of Biogas can add one simple step in the fuel cycle to alleviate many of the natural hazards and provide many other benefits in the rural areas as well.

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

OBJECTIVES

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

ADAPTATION TECHNOLOGIES

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

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

Risk Coverage Fund, Green Finance And Emergency Rescue

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

As a part of the disaster risk reduction in time of fire, cyclone, landslide and flood etc. Ghashful credit policy has the provision to compensate the victim with direct financial benefit. The organization owns a rescue team that is working always for raising awareness and

confirming safety in emergency-based rescue activities. Ghashful is a member of district disaster management committee. Besides this, Ghashful has a trained rescue team with 150 members. The team received training from Civil Defense department of GoB. The policy and intervention has clear guideline about disaster.

Following event has taken place during the reporting period-

- 31 fire victim got support with home appliance and cash benefit
- 204 borrowers got BDT 4,279,520 as risk coverage fund honored due to death of her/him or their IGA member.

EVENT HIGHLIGHT OF THE REPORTING YEAR 2019-2020

Distribution of Relief Materials Among The Member Beneficiaries Affected by The Fire

On 3rd February, 2020 a massive fire broke out in Sadarghat West Madarbari Begum Rice Mill Colony. This affected 31 beneficiary members of Ghashful Madarbari Branch-1. On 17th February, 2020 relief materials were distributed among the affected member beneficiaries on behalf of the organization. Relief supplies included daily necessities and utensils. Syed Lutful Kabir Liton- Deputy Director of Microfinance and Financial Inclusion of Ghashful, Asst. Director Shamsul Hoque, Regional Manager (Chattogram City and Patiya Zone) Md. Sayedur Rahman Khan, Asst. Regional Manager (North City Zone, Chattogram) Rehana Begum and other employees of Ghashful attended the distribution program.



Dealing with Cyclone Bulbul

In November 9th, 2019 the weather department declared serve weather alert for coastal people in Chattogram due to the "Cyclone Bulbul". An emergency rescue team of Ghashful alerted the locals living in the risky area on the seashore in the Patenga embankment area of Chittagong by announcing it on the loudspeaker/mic. The rescue team helped the local man, women, children and elderly people to evacuate the area in Jelepura and Chorpara. In addition, a 50-member team was prepared for the aftermath of the cyclone to deal with any disaster.



International Day for Disaster Reduction



On October 13th, 2019 colourful rally, disaster drill and discussion meeting were arranged on the of International Day for Disaster Reduction program with the initiative of Chattogram DC office under the management of the Ministry of Disaster Management and Relief. In 2019 the theme focuses on “Substantially reduce disaster damage to critical infrastructure and disruption of basic services”. After the rally and drill, a meeting was presided over by the Additional Deputy Commissioner Md. Kamal Hossain, in which the Deputy Commissioner

of Chattogram Md. Ilias Hossain was the Chief Guest. District Relief and Rehabilitation officer Abul Kalam Azad, Land Registration Officer from Chittagong District Commission Bidhushi Shommodhi Chakma, Deputy Director of Chattogram Fire Services Md. Abdul Mannan, Asst. Deputy Director Purno Chandra Motsuddi, Senior Station Officer Md. Mannan, Drill Commander Md. Rezaul Kabir spoke at the meeting among many guests. Ghashful participated in occasion with many other Govt. and Non-government organizations.



Ghashful Rescue Team



**TO REAP DEMOGRAPHIC
DIVIDEND : CHILDREN & YOUTH**

CHILD PROTECTION PROGRAMS

Manusher Jonno Foundation (MJF) had supported 2 projects from June 2009 to March 2013; one is the project “NEST-for the children at risk” and another from April 2013 “Establish child rights, hazardous free working environment through education and vocational training (CHWEVT)” project with the goal to “ensure and promote hazardous work free world for the children”. MJF has done a great job in eliminating child labour, especially since 2010. More than 30 NGOs and government organizations related to child labour issues in Chattogram such as Deputy Commissioner office Chattogram, Department of Inspection for Factories and Establishments (DIFE) and Bangladesh Shishu Academy, Department of Social Services, Divisional Information Office with jointly have been celebrating World Day against Child labour. Manusher Jonno Foundation supported child labour elimination project has completed 30th June 2018. In its continuation, Ghashful celebrated World Day against Child Labour 2019 with due dignity by holding a human chain and press conference at the Press Club on 12 June 2019 and arranged a Seminar and Round table meeting at Caritas Auditorium on 1 July 2019 and 12 June 2020. Even in the COVID 19 situation, Ghashful organized zoom Conference meetings to observe World day against Child Labour 2020 with due dignity. Besides Ghashful plays an important role in the divisional level committees “District Child Labour Welfare Council (DCLWC)” and district committees District Child Rights Monitoring Forum-(DCRMF) that exist at the government level. The scope and research of child labour in Chattogram are now included in the curriculum as a subject in some universities, especially in the Premier University and Independent University which is very commendable about child labour.



Photo of the Founder from Archive



Photo of the Founder from Archive



Goal

Ensure and promote child labour free Bangladesh



Purpose

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



Major Activity Round The Year

- Day Observance 12 June: World Day against Child Labour Elimination
- Advocacy on Child Protection
- Awareness on conducive working environment for the working children
- who are lawfully eligible to work in non-hazardous works.
- Child Strengthen World Day against Child Labour Elimination Parishad Chattogram. Labour Elimination Parishad

PROGRAM HIGHLIGHTS



Press meeting conducted on World Day against Child Labour at Chattogram Press Club on 12th June, 2019



Virtual meeting conducted on World Day against Child Labour on 12th June, 2020



Seminar held on the situation of Child Labour in Bangladesh at Premier University on 16th January, 2020.



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

Majority of youths face a variety of problems such as unemployment, lack of skills to much market demand and a general feeling of attention because of the unmet needs of this particular age group. High rate of illiteracy and lack of quality education are major challenges for them. Youth unemployment results in frustration and leading them towards harmful activities such as violence, drug addiction, misuse of information and communication technologies (ICT) and in extreme cases of potential for radicalization. Absence of sound recreation, role models of emulates and lacks vision for future are also other challenges. Many young people are often been exploited due to political interest. Involvement in radicalization process and violent extremism has emerged as a new threat for the youths and Nation as well (BBC, 2016). Another problem of youth is the difference in the educational system which is imparted to them in Bangladesh. The English medium, Bangla medium and Madrasa or religious education has created a rift and social divisions among the youth population. Except for some private endeavors, no significant effort has been taken to bring them together.

Bangladesh is passing through a phase called “Demographic dividend” where 60% of the population is between 16-35 years. This is a time of great opportunity as well as challenge. This situation will remain for the next 20 years only therefore Bangladesh has potential to go forward, develop as a modern progressive, inclusive democratic poverty free nation if the potential of the youth population is utilized fully. With this in mind, government has formulated a national Youth Policy to ensure favorable environment towards productive practical education, training and self-employment for the youth and bring out their dormant potentialities including leadership and responsible citizenship aiming at national progress. The project is equipped with a national plan of Action, NSPR-2, Vision-2021 and government-related objectives, both rational and relevant. The project is the main spirit of Vision-2021-an attempt to strengthen the constructive role of youth society in the formation of a non-communal and tolerant society.

Problem analysis including local and national in comparison to local and national statistics:

Youth of Bangladesh like in many other countries of the world are most vulnerable to social alienation. Bangladesh has a youth population of about 52 million,

which is more than 33% of the total population (BBS 2015). An integrated development approach for this huge segment of the society is priority for the country as well as for the government.

According to the Labor Force Survey (LFS) 2013, Youth employment rate is 8.1% while the national employment rate is 4.4%. This survey also shows that among employed persons aged 15 to 29, those with university degree have highest rate of unemployment (16.4%) and the female employment rate of the similar group is much higher (23.5%) (BBS 2015). Bangladesh is one of the ten lowest ranked countries (Ranked 177 in 2016) in the employment and opportunity creating for youth (Global Youth Development Index Report 2016). It is important to take this youth dimension into consideration and increase engaging them mainstreaming policy discussions to avoid a growing sense of disengagement among them which leave young people vulnerable and unable to contribute positively to society. On the other hand, not addressing the need of youth may lead them towards violence and other anti-social activities. The background of Gulshan attack demonstrates that radicalization can affect in the visual of all educational level and socio-economic backgrounds. Thus, an important short and medium objective is to understand the drivers of radicalization and extremism. According to global terrorism index 2017 by institute for economics and peace, Bangladesh ranks 21 for its trend towards extremism; this is higher for Bangladesh than any previous time. Moreover, the security experts apprehend the risk of radicalization and social instability in some parts of Bangladesh due to the Rohingya influx and its consequent social impact.

Gangs of teenage boys have become active again in Bangladesh. Using the social networking platform Facebook, the gang members are threatening each other with violence. The gang members are posting photos and messages in their Facebook groups to declare their presence in their neighborhood. These gangs regularly engage in unlawful activities like harassing other students, verbally abusing female students, using illegal drugs and mugging. The gang members also frequently fight members of rival gangs. Drug addiction is becoming a social problem in Bangladesh. It creates many social offences. Consequently, the youth-the future of the nation-are running into the depth of darkness. Young people abuse drugs due to complex social and peer groups influence, frustration, depression, curiosity, sub-

cultural and psychological environment that induce the youths to take drugs. Major risk factors responsible for drug abuse are family disorganization, parental neglect, parent-child conflict, loss of spouse strife, indiscipline, isolation, lack of emotional support, rejection of love,

overprotection, unemployment, repeated failure and personality maladjustment and easy availability of drugs. In Bangladesh, about 80 per cent of the drug addicts are adolescents and young men of 15 to 30 years of age.



Project Goal

A Self-reliant Youth Citizen with Integrity



Outcome

- Developed Young leadership and engaged them in community level voluntary activities.
- Enhanced opportunities and capacity for young people to increase their income.
- Enhanced the capacity of CBOs creating Youth opportunities.
- Youth are addressing and countering violence extremism and radicalization

Outputs with specific activities

Output	Activity
Youth are equipped with proper life skills to contribute	1. Organize Life Skill training for youth
	2. Regular Study circle in youth group at educational institution
	3. Training on Gender & VAW
	4. Meeting with College, Madrasa and university Management Committee to promote youth volunteer
	5. Activate sexual harassment prevention committee in every educational institutes
	6. Campaign for Youth leadership, Drug Addiction, SVAWG, Disability facility
	7. Exposure Visit (in country)
	8. Best practices and documentation Project Completion Report-Publication
Youth seek support to understand and address agents and drivers of extremism.	1. Situation analysis workshop to identify drivers of extremism (in each Thana)
	2. Ward & educational institution session on drivers of extremism
	3. Misuses ICT/ mobile Session
	4. Religious leaders Meeting (Harmony)
	5. Dialogue with Law enforcement agencies on resent youth situation Drug, Human trafficking, Extremism and radicalization
Youths have improved skill of rationale decision making.	

Output	Activity
Youths are capable of logical thinking and engaged in constructive debate.	1. College, university and Madrasa -based debate competition
	2. Centrally debate competition
	3. Formation of youth Debate group
Youths received vocational training on different potential trades.	1. Vocational training- Electric wiring, mobile servicing, hotel management, tailoring & Industrial Sewing etc.
	2. Vocational Training ICT training
	3. Established Vocational Training Centre
Youths are linked with job market and income opportunities.	Annual job fair and youth gathering
	Dialogue with employers and training providers
Developed skill on sustainable livelihood management.	Meetings with different levels of GO & NGO stakeholders
Enhanced leadership skills among youths.	1. Leadership development training for youth forum members
	2 News Letter Publication (Half yearly)
	3. Dialogue on youth issues in television and social media
	4: Develop IEC materials: Calendar Youth issues stickers, poster
More engagement of youth in social and cultural activities.	1. Theatre Festival about Youth issue
	2. Centrally School, College, University Madrasah-based annual sports and cultural competition
	3. Volunteerism -Plantation, Cleaning of city Roads and bazaar & Anti-drug events
	4. Sampreeti Uthsob at community/ educational institutions
	5. Human Chain on Peace and Social Harmony
	6. Oath taking at educational institutions
	7. Interactive events that promote social cohesion (Picnic)
	8. Interactive events that promote social cohesion (Taking foods with socially excluded groups etc.)
	9. Interfaith dialog at ward/ union/ upazila/ district level
Youth forums are activated at different level.	1. Formation of Thana/ ward-based Youth forum
	2. Formation of central Youth committee
	3. Organized monthly life skill session
	4: National Youth days celebration-
	5. Youth Forum Quarterly Meeting
	6 Project Briefing & Dialogue with CCC Mayor, Councilor and DC & other Stakeholders
Youth Parliament speaks on behalf of the need of youths	1. Organized Youth Congress & youth parliament
Youths learn use of social accountability tools to ensure responsiveness of relevant public institutions	1. Interface dialogue with Dept. of Youth
	2. Youth orientation on SA Tools (Community score card) through Life Skill Sessions
	3. Orientation RTI through Life Skill Sessions
	4. Dialogue on youth issues in Television and Social Media

Description of each major activity:

- leadership capacity development
- Inclusion of young people in constructive work
- Community capability development to prevent extremism
- Mass awareness in the prevention of extremism
- Establishment of social wealth among various groups of society
- Organize local people to prevent extremism
- Creation of opportunities for proper religious interpretation, public awareness and economic development
- Empowerment of young people to practice harmonious and tolerant behavior

Project implementation strategies:

Program priority areas:

- Developed Young leadership and engaged them in community level voluntary activities.
- Enhanced opportunities and capacity for young people to increase their income.
- Enhanced the capacity of CSOs & CBOs creating Youth opportunities.
- Youth are addressing and countering violence extremism and radicalization

Stakeholders of the project :

Student, Teacher, SMC, CMC, MMC, University authority, Community Club Management Committee (CBOs), Ward Councilor , City Mayor, Department of Youth Development, Department of Child and Women Affairs, Department of Social Welfare, Technical Education center-GoB, religious leader, Media, Mental Health Care support activist, Self-help group, Legal Aid Support organization, Youth Volunteers Group, Debating Society etc.

Types of stakeholders and justification of involvement with the project:

Stakeholder of the project are : Student, Teacher, SMC, CMC, MMC, University authority, Community club management committee, Ward councilor , City mayor, Department of youth GoB, Department of child and women affairs, Department of Social welfare, Technical Education centre, GoB, religious leader, Media, Mental health care support activist, Organization, Lawyers and Legal aid support organization, Youth volunteers' group and Debating Society etc.

Educational institutions are the vital structure of our society to develop project targeting groups youth generation to be an active citizen of our country. The perception about youth needs to undergo a change, from the present negative to a positive one. Their contribution should be evaluated, recognized and honored. Terrorism and Violence and discrimination

are symptoms; the real issue is respect, dignity and status unless the youth are accorded by the terrorist group in our country. The entire stakeholder actively role to reduce youth generation negative behavior at project targeted area. Education institutions management authority need to provide information on the weakness of the community environment and any sorts of violence at community level and education Institutional and Social Development Committee will pursue and pressure to youth for ensured through their active participation in improving institution conditions help by respective managements.

Linkages with relevant national and international instruments including specific goals and targets of SDG:

Bangladesh is now in the journey of achieving the Sustainable Development Goals (SDGs) by 2030. The core essence of the SDGs is to Leave No One Behind (LNOB). The goals and targets of the SDGs are ambitious and interconnected. The 2030 Agenda identifies youth as one of the vulnerable groups which at the same time have the potential to arise as the driving force of any development approach.

The SDGs recognize the need of providing a nurturing environment to the youth generation through ensuring quality education and training, and decent jobs. So that they might realize their rights and capabilities. Achieving this global agenda will require the knowledge, innovation and enthusiasm of the dynamic youth force. It is necessary to have strong and effective partnerships between young people and all implementing stakeholders.

The 'Youth' as the key actors of delivering the SDGs are facing various challenges of the implementation process. The youth are still experiencing discrimination, limited political inclusion, poverty, limited access to quality education, decent jobs, proper health systems and sanitation etc. Most importantly they are not

completely aware of their rights, opportunities and responsibilities. These challenges need to be addressed to smoothing the SDG journey.

The project is equipped with National Youth Policy, National plan of Action, NSPR-2, Vision-2021 and government-related objectives, both rational and relevant. The project is the main spirit of Vision-2021- an attempt to strengthen the constructive role of youth society in the formation of a non-communal and tolerant society.

Identification of gender dimension in proposed project, type of benefits women receives from this project:

50% of total rights holders are girls with youth and a special focus on sexual harassment.

The proposed initiative YES contributes fully and partially to protect human rights and reduce gender-based violence against women. Firstly, it will improve the awareness level at institution and community level. Secondly, 36 educational institutions will adopt and enact Anti- Sexual Harassment Policy as per Government rule, 20 nos. ward of CCC will be constructively engaged and the initiative will visibly empower at 20 youth corners well be established.

The initiative is very much contributory to gender-justice for girl with youth. In 20 wards 20 Social Development

club of youth will be developed where 50% of the members will be girl with youth and 60 girls with youth leaders will lead those groups. In 36 educational institutions a gender Friendly Code of Conduct and policy will be developed, practiced and monitored. The project will emphasis on recruiting female staffs and it will ensure at least 30% of female staff at all level.

Inclusion and diversity aspects considered in the project:

Young people in Bangladesh suffer from discrimination in various ways, education system is also one of the major educational institutions in Bangladesh, and there is also Madrasa education, due to which the young society is confused and frustrated. We are involved in this project due to the problems of mental development, fundamentalism and terrorism of all types of educational institutions. We have taken the initiative to resolve the problems.

Attempts have been made to combine youth and girl with youth including persons with disabilities (PWD's), proper interpretation of religion of all religions, and real applications. There is a plan to work in a coherent society through social and cultural activities in the development of the youth, their joint ventures and institutional chief and SMC/Management authority and others together to prevent all forms of extremism and violence towards youth with disabilities and girls with youth.

Direct beneficiaries:

Direct beneficiaries = 5000 (Age between 16-25 in Institution Level & 16-35 in Community Level)

04 Universities	1000
10 Colleges	1900
02 Madrasahs	600
Education Institutional	3500
51 Community CBOs (Club Based Organization)	1500
Total Direct Beneficiary	5000

PROGRAM HIGHLIGHTS

Youth Conference of Ghashful YES Project

The youth society can play a vital role in assuring the sustainable development goal- YES project implemented by Ghashful, in collaboration with Manusher Jonno Foundation, organized a colourful youth conference and a cultural event at the Theater Institute Auditorium on 13th November 2019 to celebrate the National Youth Day- 2019. Prominent Sociologist and Chairman of Ghashful Dr. Monzur-Ul-Amin Chowdhury presided over the event. The respected Vice Chancellor of Bandarban University Professor Dr. A F Imam Ali was present as the Chief Guest. Among the special guest the Deputy Director of The Department of Youth Development Saleh Ahmed Chowdhury, Assistant Director of Department of Social Services, Chattogram Wahidul Alam, Deputy Commissioner of Police, North (CMP) Bijoy Boshak, and Director of Institute of Fine Arts, CU Dr. Shaila Sharmin. CEO of Ghashful Aftabur Rahman Jafree delivered the welcome speech. The Chief Guest Prof. Dr. A F Imam Ali said in his speech that youth is the main strength of our nation and can play a vital role in achieving the Sustainable Development Goals. Representatives of various ward, madrasa, college and



university based youth forums of YES project were also present at the conference. The conference ended with a pleasant cultural event.

“SELF-CONSCIOUS YOUTH”- Workshop on Influence and Perspective Analysis of Terrorism and Militancy

YES project implemented by Ghashful, in collaboration with Manusher Jonno Foundation (MJF), organized a workshop on 29th December at Shilpokola Academy Art Gallery regarding “Influence and perspective analysis of terrorism and militancy”. Officer in charge of Kotwali Thana Mohammad Mohsin attended the workshop as the Chief Speaker while the Deputy Director HR and Admin of Ghashful Mr. Mafizur Rahman presided over the meeting. Among many others who attended the program was the Councilor of 15 No. Ward Mohammed Giasuddin, Counselor of 27 No. Ward H. M. Hossain, Councilor of 33 No. Ward Hasan Murad Biplob, Mohammed Ashraf Uddin from Social Service Department, Representative from Youth Development Department Mohammed Jahan Uddin, Deputy Director of CODEC Mr. Komol Sen Gupta, Additional Registrar of Southern University Dr. Mohammed Saifullah Mir and Mohammed Abu Taher, Lecturer at Baitusharaf Kamil Madrasa. Omor Shadhon Chakma, Coordinator of YES project made the opening remarks. Representatives of many Community Based



Organization, GO and NGOs including the beneficiaries of our YES projects were present at the workshop.

Sharing Meeting with Stakeholders of GO-NGO Projects

Participant guests expressed such opinions at the sharing meeting, arranged by YES project, on 26th February, 2020 at the Art Gallery Auditorium of Chattogram Shilpokola Academy. Shuman Barua, Chief Education Officer of Chattogram City Corporation (Deputy Secretary) was present at the sharing meeting as the Chief Guest. The meeting was chaired by the Chairman of Ghashful Dr. Monzur-Ul-Amin Chowdhury. Among the invited guests, there were Paritran Talukder Asst. Senior Police Commissioner of Chittagong Metropolitan Police (Bayejid Bostami Zone), Saleh Ahmed Chowdhury the Deputy Director for the Department of Youth Development-Chattogram, Emdadul Islam Mithun the Asst. Director of Department of Narcotics Control-Chattogram, Taslima Akter Asst. Professor from Chittagong University Institute of Fine



Arts, many other GO and NGO representatives, and officials of YES project were present at the meeting.

Dokkho Jubo Gorchey Desh, Bongobondhur Bangladesh (দক্ষ যুব গড়ছে দেশ, বঙ্গবন্ধুর বাংলাদেশ): 'Skilled Youth building the Country, Bangabandhu's Bangladesh'

On the occasion of National Youth Day, a discussion meeting and prize giving ceremony was arranged by Chattogram District Commissioner Office with the help of District Commissioner Office and Department of Youth Development at the Chattogram Circuit House Auditorium on November 1st, 2019. Chattogram District Commissioner Md. Abdul Mannan attended the event as the Chief Guest. The theme of this year is 'Skilled Youth building the Country, Bangabandhu's Bangladesh'. (দক্ষ যুব গড়ছে দেশ, বঙ্গবন্ধুর বাংলাদেশ). A.Z.M Sharif the Additional District Magistrate, Chattogram and Md. Shahabuddin Asst. Professor of accounting department from Chittagong University attended the meeting as



special guests. Ghashful participated at the meeting along with other GO-NGO representatives.

Human Chain of YES Project in collaboration with BYLC- Chattogram

YES Project implemented by Ghashful, in collaboration with Manusher Jonno Foundation, organized a human chain and a protest rally demanding an end to rape of women and children and justice at Chattogram Press Club on 3rd September 2019. Conscious citizens including teachers and students participated in this. Through this event everyone was urged to be vigilant in stopping the ongoing rape of women and children and ensuring justice.



Bilateral Memorandum of Understanding



YES Project implemented by Ghashful, in collaboration with Manusher Jonno Foundation, signed a bilateral memorandum of understanding on 28th August 2019 with the District Social Service office-3, as a part of the program to provide technical training assistance to the beneficiaries of the YES project. CEO of Ghashful Aftabur Rahman Jafree on behalf of Ghashful and Chief Training Officer for the District Social Service office-3,

Mohammed Arif signed the Bilateral Memorandum of Understanding. The District Social Service officer from the District Social Service office-3 Mohammed Ashraf Uddin, Project coordinator of Ghashful Second Chance Education Sirajul Islam, Program Manager of YES project Robiul Hassan, Project officer Gautam Kumar Sheel, Jashimuddin were present at the event including many of the project beneficiaries.

Campaigns of Volunteerism and Tree Plantation

YES project implemented by Ghashful, in collaboration with Manusher Jonno Foundation, arranged a campaign on volunteerism and tree plantation at premises of Kulgaon City Corporation Degree College on August 6th, 2019. Tree plantation program was inaugurated by the local Ward Councilor Shahed Iqbal and the Principal of Kulgaon City Corporation Degree College Aminul Islam Khan. In a discussion meeting Principal Aminul Islam and Local Councilor Shahed Iqbal expressed gratitude towards Ghashful for contributing impactful activities on our youth society. Members of their governing body, teachers and students were present at the event.



Campaign for Dengue Prevention

On August 7th 2019, YES project organized a campaign on volunteerism, dengue prevention, and clean urbanization at East Sholoshohor (7 no. ward) of the city as a part of their public awareness and volunteer program. As the part of the event a rally with public awareness placard and festoons, cleaning campaign was organized at Hamzarbag Jameya Ahmedia road and a road meeting at Hamzarbag Rail Crossing Chowmohoni under 7 no. ward of CCC.



Workshop on Influence and Perspective Analysis Identify the Drivers of Extremism



Ghashful's YES project organized a workshop on "Influence and Perspective Analysis Identify the Drivers of Extremism" held at the conference room of the Deputy Commissioner of Police CMP (North) on 24th September, 2019. Deputy Director of HR and Admin of Ghashful Mafizur Rahman presided over the meeting while the Deputy Commissioner of Chittagong Metropolitan Police (North) Bijoy Boshak BPM, PPM attended the meeting as the chief guest. Project coordinator Amor Shadhon Chakma presented the welcome speech and the project

concept note along with the journey of Ghashful at the workshop. Asst. Commissioner of Police (North) Debdooth Mazumder, District Information Officer Syed Hasan, Office In-Charge of Chandgaon and Panchlaish Thana Abul Kalam and Abul Kashem, CCC ward councilor Shahed Iqbal Babu and Kafiluddin Khan and Deputy Director of Islamic Foundation Mohammed Nuruzzaman were present at the meeting. Besides, many GO-NGO representatives, project beneficiaries, representatives of CBOs under different ward attended the meeting.



MICROFINANCE AND FINANCIAL INCLUSION

MICROFINANCE & FINANCIAL INCLUSION

Financial inclusion is positioned prominently as an enabler of other developmental goals in the 2030 Sustainable Development Goals, where it is featured as a target in eight of the seventeen goals. These include SDG1, on eradicating poverty; SDG 2 on ending hunger, achieving food security and promoting sustainable agriculture; SDG 3 on profiting health and well-being; SDG 5 on achieving gender equality and economic empowerment of women; SDG 8 on promoting economic growth and jobs; SDG 9 on supporting industry, innovation, and infrastructure; and SDG 10 on reducing inequality. Additionally, in SDG 17 on strengthening the means of implementation there is an implicit role for greater financial inclusion through greater savings mobilization for investment and consumption that can spur growth.

Ghashful started its Microfinance (MF) program in 1993 as a pilot project. In our country the marginalized people

do not have easy access to enjoy the facilities of saving, borrowing as well investing money in small but potential businesses. The services and supports provided by the Microfinance and Financial Inclusion program has remarkably enabled the poor and grassroots level potential entrepreneurs to get engaged with different income generating activities which in turn, allows them to become economically self-sufficient. In view of the fact, in 1997 the microfinance program became a core activity of Ghashful with the assistance of ActionAid Bangladesh(AAB). In 2005 with the aim to scale up the financial supports in different segments of the society and to increase income earning sectors and making employment, Ghashful started its new era of Microfinance through making partnership with PKSf. It has gradually created a self sustaining and reliable financial services for the marginalized and poor people.



Goal

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



Objectives of The Program

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



Strategies & Approaches

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

REVOLVING LOAN FUND (RLF) OF FY 2019-2020

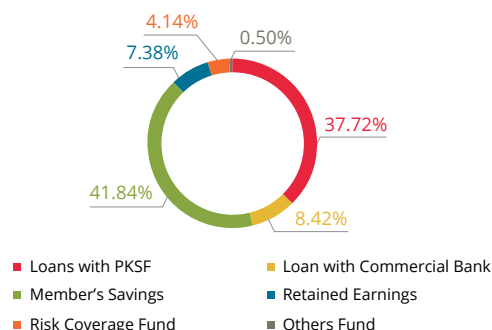
Revolving Loan Fund (RLF) has been one of the important elements to carry out the Micro Finance operations. Ghashful RLF consists of different sources like Loan

from PKSF, Member's Savings, Retained Earnings and Risk coverage fund etc.

Revolving loan fund of Microfinance and Financial Inclusion as at 30 June 2020

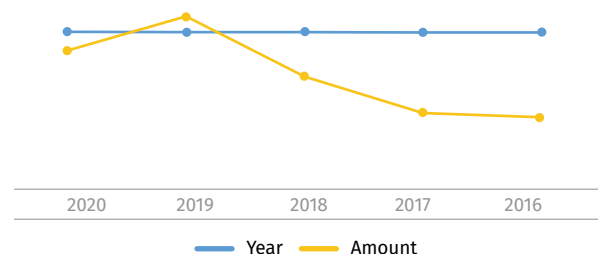
Amount in Million		
Source of Fund	Amount (Taka)	%
Loans with PKSF	597.62	37.72%
Loan with Commercial Bank	133.39	8.42%
Member's Savings	663.04	41.84%
Retained Earnings	116.94	7.38%
Risk Coverage Fund	65.58	4.14%
Others Fund	7.99	0.50%
Total	1584.56	100.00%

Revolving fund of Microfinance



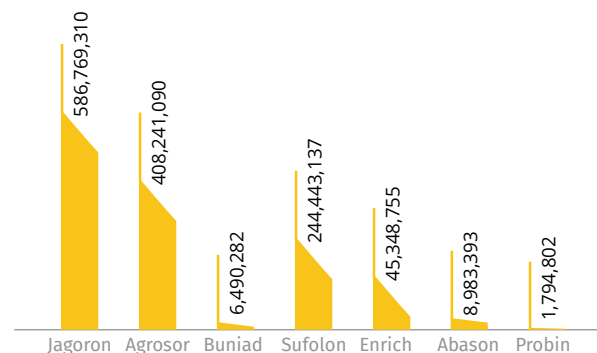
Amount in Taka Disbursed 2020

Amount in Million	
Year	Amount Taka
2020	1,922.77
2019	2,100.26
2018	1,787.68
2017	1,600.53
2016	1,577.59



Loan Portfolio Analysis-2020

Component	Portfolio mn in Taka
Jagoron	586,769,310
Agrosor	408,241,090
Buniad	6,490,282
Sufolon	244,443,137
Enrich	45,348,755
Abason	8,983,393
Probin	1,794,802
Total	1,302,070,769

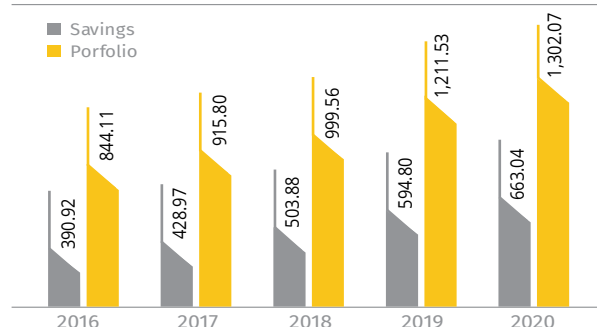


Savings and Portfolio Trend 2020

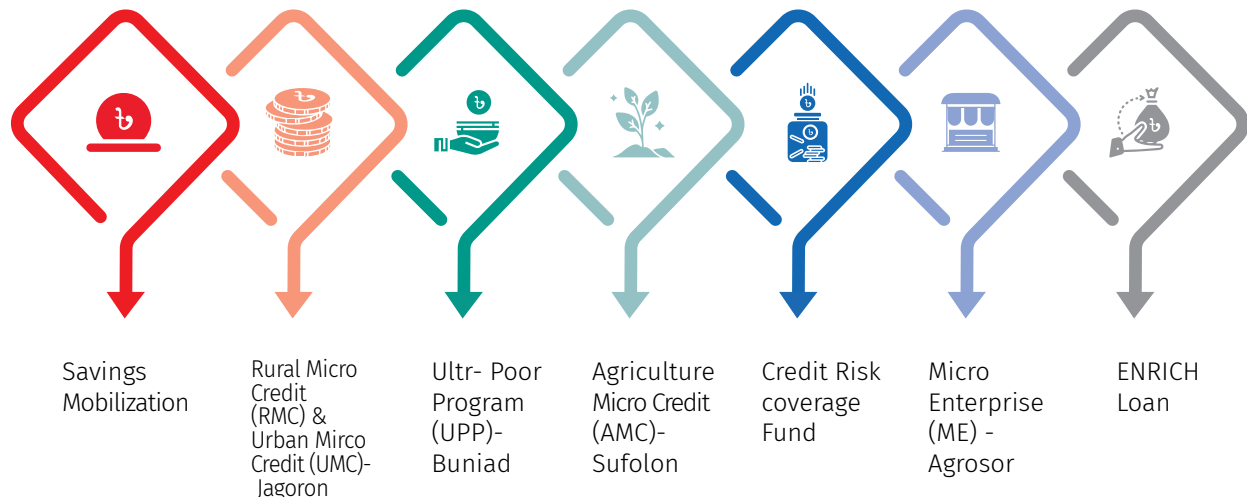
Amount in Million

SAVINGS AND LOAN PORTFOLIO TREND IN TAKA

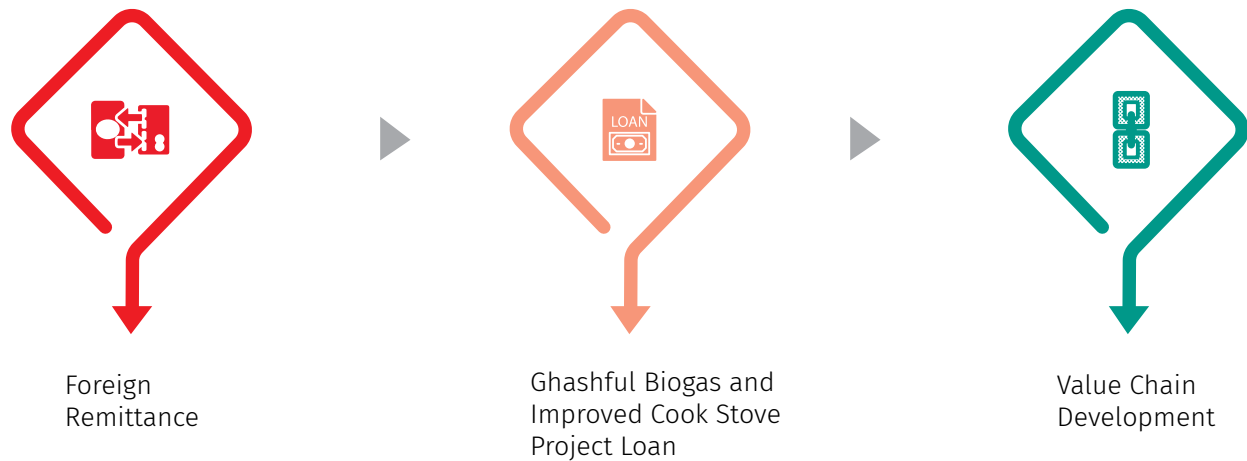
YEAR	SAVINGS	LOAN PORTFOLIO
2016	390.92	844.11
2017	428.97	915.80
2018	503.88	999.56
2019	594.80	1,211.53
2020	663.04	1,302.07



Project Interventions To Clients



Project Interventions



Target Clients

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

Coverage Area

Chattogram, Feni, Cumilla, Dhaka, Naogaon and Chapainawabganj districts of Bangladesh.

Process Of Implementation

Ghashful implements microcredit and financial inclusion-oriented interventions based on the Savings and Credit Service to the clients.

The implementation of the program follows the following steps:








- The programs are initiated by forming Samity (Group) either in the urban or rural areas with active involvement of the local beneficiaries.
- The next step is to form a management committee that consists of a President, a Secretary and a Treasurer to strengthen the governance of the Samity. The committee members are democratically selected by the Samity members.
- The members can get the credit facility even before making savings without collateral through getting approval from the management committee that is confirmed in the weekly meeting of the Samity.
- In addition to the continuation of the regular activities of the local Samity, the administrative

role for the Samity is carried out by the staff of Ghashful branch office under the supervision of the Branch Managers while the overall coordination and management of the program is run from Ghashful head office.

- Repayment of credits is also accounted during weekly Samity meeting besides running on the savings activities.
- Apart from adding the savings on a regular basis, for paying the credit and collecting the installment, Ghashful tries to convert the Samity as a transformation center for the community people by linking it with income generating activities, education facilities, skill training, comprehensive health packages and awareness raising on different social and health issues etc.

At present Ghashful operates its microfinance program through 58 branch offices with the involvement of 442 MF staffs.

PERFORMANCE HIGHLIGHT AS ON JUNE -2020

 <p>Total No. of Branches</p> <p>58</p>	 <p>Total No. of Microfinance Staffs</p> <p>442</p>	 <p>Total No. of Member</p> <p>76316</p>
 <p>Total No. of Borrower</p> <p>57343</p>	 <p>Amount Disbursed (Cumulative) (In Millions of BDT)</p> <p>16202.29</p>	 <p>Amount Recovered (Cumulative)</p> <p>14900.22</p>
 <p>Portfolio Outstanding (In Millions of BDT)</p> <p>1302.07</p>	 <p>Savings Balance (In Millions of BDT)</p> <p>663.04</p>	

Mobilization Process Of Savings For Sustainability General Savings

The most influential factor for running the whole operation is to prevail savings which mitigates the future demand for money. But often it is not an easy task to do. These extremely poor people can hardly go for savings from their very low income. It is pretty difficult for them to arrange investment to start any business to earn self-reliance and take them out of the vicious cycle of poverty. Ghashful initiated Savings opportunity for helping the poor people to earn self-

sufficiency by getting them out of this vicious cycle, especially targeting the vulnerable community since the inception of its microfinance program.

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

1. General Savings
2. Term Deposit Scheme

General Savings:

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

Amount In Taka

No of Saver	Savings rate	Interest TAKA	Balance on June 2020 TAKA
76,316	6%	37,468,145	471,976,760

TERM DEPOSIT SCHEME (TDS)

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

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

Target people	Savings amount per month (BDT)	Duration	Interest (BDT)	Savings balance on June 2020 Million (BDT)	Remarks
All microfinance client	1,363,871	5 years	3,931,142	40.05	Maturity after 5 years

VOLUNTARY SAVINGS

Voluntary savings	Target People	Savings balance on June 2020 Million (BDT)
	All microfinance client	151.00

RURAL MICRO CREDIT (RMC) & URBAN MICRO CREDIT (UMC)—JAGORON

Ghashful has been implementing Rural Micro Credit (RMC) & Urban Micro Credit (UMC) through 58 branches as two of the major Savings and Credit Services of the organization. The UMC is the earliest intervention of Ghashful microfinance program that has been providing savings services and credit facilities for the purpose of building the community-based institutions.

The service charge of the both UMC and RMC is 24% reducing balance rate according to MRA rule that has contributed a lot to achieve the goal. 99% is the repayment rate of the saving and credit services. The range of credit amount of two of the components is between BDT 1,000 to 50,000 though none of the members took loan of less than 5,000 BDT so far.

Till the date of inception, the total number of clients of RMC and UMC (Jagoron) is 57,334. Their savings balance amount is BDT 2,71,942,052, equivalent to 271.94 Million. Out of 10,270.98 million cumulative disbursements total outstanding loan is 586.76 million.

ULTRA POOR (UP)—BUNIAD PROGRAM

Targeting the extremely vulnerable people, Ghashful incorporated the Savings and Credit Service named Buniad (hardcore poor) program in 2002. It's worth mentioning that the type of community people are usually not targeted by the general microcredit products as they lead a miserably volatile living. They have to go through much pain and sufferings to maintain their daily livelihood. They do not have any safe shelter and food security. Because of the lack of minimum resources, a major portion of the total population cannot get the credit facilities and enjoy the success of Microfinance based programs. To reach the output of the Microfinance based programs to the very poor and vulnerable community people, Ghashful is providing the product in the name of Buniad program. The clients, having no fixed assets are eligible for the Savings and Credit Services. They can get a small amount of credit facility which is up to BDT 35,000. Service charge of this product is also very low in comparison to other microfinance products.

At the end of June 2020, there have been 1095 clients. The savings balance is BDT 3.16 million and the outstanding amount is BDT 6.49 million against the cumulative disbursement of BDT 94.24 million.

AGRICULTURAL & SEASONAL MICRO CREDIT (AMC) PROGRAM—SUFOLON

Intending to strengthen the agricultural and farm activities to ensure the improvement of livelihood of the

poor households in rural areas, Ghashful initiated the agriculture based micro credit program—Sufolon (good farm production) with the generous support from PKSF.

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

The Credit Service is exclusively designed to increase the farm activities that will enhance the livelihood of the poor rural households as the agricultural loan support of the program enhances food security of the poor households in rural areas. The loans are disbursed to landless and marginal farmers by forming organized groups of themselves. The people aged over 18 years, living in the respective working areas permanently (minimum for five years at least), and directly involved with agricultural activities are eligible for getting the facilities of the Service. The loan ceiling amount is BDT 5,000 to BDT 50,000 and repayable as per production and installment schedule of the policy is with the interest of 2 % monthly in the declining method.

Till June 2020, there have been 4130 members with 25 million saving balance and 244.44 million outstanding in this program. The cumulative disbursement of this program is 2588.34 million up to the early mentioned period.

MICRO ENTERPRISE (ME) PROGRAM—AGROSOR

To address the diverse financial needs of the poor entrepreneurs, Ghashful has initiated the Micro Enterprise (ME) Program. Usually the poor business owners lack the ability to meet the requirements of formal banks or financial institutions to get loan. Ghashful MF offer loans for them but unfortunately, the amount is too low to meet the requirement of the business owners. Ghashful ME program has been a great support to overcome the shortcomings. Ghashful ME allows any amount of investment within BDT 51,000 to 20 lacks (excluding land and building used in the enterprise).

The members of Ghashful microcredit program are the clients of ME program. The condition is that they have completed at least one year within the groups. The women owners of potential enterprises get priority as the program encourages women entrepreneurship.

Women empowerment through earning financial security is one of the prime concerns of the program. The potential women entrepreneurs get loan easily to invest money in income generating activities that even contributes in GDP through ensuring sustainable development and financial security.

Till June 2020, there are 10,702 members with 158.10 million saving balance and 408.24 million outstanding. The cumulative disbursement of this program is 3,055.49 million. The service charge of the product calculated in 24% balance reducing rate. The range for the credit amount of this program is BDT 51,000 to BDT 2,000,000.

ENRICH LOAN:

By nature, the credit service of ENRICH loan is similar to Rural Micro Credit (RMC) (Jagoron) and the Micro Enterprise (ME) (Agrosor) programs. The added facility is that the clients of ENRICH Program may have loan to grab the opportunity to develop assets. The clients have also the access to the loans for improving livelihood related factors like health service, education and so on.

As of June 2020, the outstanding loan amount is 45.34 million against disbursed amount of 172.53 million where saving balance is 13.89 million.

RISK COVERAGE FUND

It's a fact that entrepreneurship is engaged with risks. To mitigate the risks, though small but quite challenging

for the poor entrepreneurs, the Microfinance program of Ghashful has introduced the benefit package named Risk Coverage Fund for the microcredit clients in 2004. The program was initiated as Micro Life Insurance as one of the vital supports for crisis management and the economic development of the vulnerable entrepreneurs.

The microcredit (Jagoran) clients have to pay 0.7% and micro enterprise (Agrosor) borrowers have to pay 0.7 % of borrowed amount as premium to avail this facility while the clients of ultra-poor program are also getting the facilities without any premium amount. As per the benefit of this facility, the outstanding loan amount of the respected member is paid to the nominees by Ghashful in case of the death of the insured members.

FOREIGN REMITTANCE SERVICE

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

In the year of 2019-2020, the organization has distributed an amount of BDT 149,363 BDT among 10 clients who have received the remittance from different countries.



PERFORMANCE HIGHLIGHTS IN THE REPORTING YEAR

Regional Conference 2019 Of CDF



On 21st September, 2019 Credit and Development Forum Organized Regional Conference on Financial Inclusion and Microfinance to Achieve Sustainable Development Goals(SDG) at Chittagong Officers Club auditorium in collaboration with 6 non-government development organizations Ghashful, CODEC, Mamata, Protyashi, IDF and YPSA. Planning Minister M. A. Mannan was present at the conference as the Chief Guest. In his speech he mentioned that the NGOs in our country has been working as a development partner of the government for the longest time and has made significant contribution to the socio-economic development of the country.

Among the special guests, there were former Governor of Bangladesh Bank Prof. Dr. Atiur Rahman, Executive Vice-Chairman of Microcredit Regulatory Authority

(MRA) Amalendu Mukharjee. The conference was chaired by the Senior Executive of BRAC and former Chief Secretary to Honorable Prime Minister Md. Abdul Karim. Keynote speaker at the conference was the CEO of INM Dr. Mostafa K Mujeri While the CEO of CDF, Md. Abdul Awal presided over the meeting. Jahirul Alam, CEO of IDF spoke at the conference along with CEO of Mamata Alhujj Rafiq Ahmed, CEO of YPSA Md. Arifur Rahman, CEO of PAGE Development Center Lokman Hakim, Chief Advisor of Antar Md. Emranul Haque Chowdhury, Director of Bureau Bangladesh (Finance) Md. Mosharraf Hossain and Deputy Director of CODEC Komol Sen Gupta. 150 representatives from different NGOs attended the conference and participated in the open discussion. Aftabur Rahman Jafree, CEO of Ghashful thanked everyone for joining the conference.

Branch Visit Of Microfinance Credit Information Bureau

A team of representative from Microfinance Credit Information Bureau visited the Chandgaon branch of Ghashful on 10th December, 2019. Among the visitors, there were MFCIB Project Director Gowrango Chakraborti, International Technical Consultant Jim Aziz, Rabeya Yasmin-Manager from BFP, System supervisor of MFCIB- Md. Shahidullah and Coordinator from BFP-Onima Haque. Syed Lutful Kabir Chowdhury-Head of Micro Finance and financial Inclusion, Head of MIS- Abu Zafor Sardar and Sayedur Rahman Khan-Manager Microfinance and financial inclusion were present on behalf of Ghashful among many other participants.



Distribution Of Winter Clothes Among Other Distressed People Including Orao And Santal Communities

In memory of Paran Rahman, the founder of Ghashful, 100 blankets were distributed among the distressed local people including the minority community of Orao and Saotal in Niamatpur of Naogaon District on 7th January 2020. The poor and underprivileged people suffering due to the severe cold wave in North Bengal expressed their gratitude towards Ghashful after receiving the warm blankets. The winter cloth distribution event was graced by Niamatpur Upazilla Chairman Farid Ahmed and Local UP Chairman Bazlur Rahman Nayeem was present at the distribution as the special guest. Among other guests who were present during the distribution, there were Md. Shamsul Haque- Asst. Director of Microfinance and Financial Inclusion department of Ghashful, Regional Manager Taimul Alam , Area Manager Md. Abul Kashem and other employees of Ghashful.



Activities Of Ghashful Microfinance And Financial Inclusion During COVID-19 Pandemic

At the beginning stage of the epidemic in order to protect the beneficiaries and customers of microfinance program in our working area of Chattogram, Feni, Cumilla, Dhaka and Chapainawabganj district, each field worker in each association was shown the leaflet and were informed about the steps to be taken to deal with the epidemic, importance of social and physical distance. This way the alerts reached 73,895 beneficiaries in a very short period of time. Through our trained field workers even the family members of the customers and shomity (association) were brought under the awareness program. In order to provide round clock service and give necessary advice to all the customers/members in the six district of the working areas, a list was created based on the field worker and working areas consisting of the contact numbers of three persons (Chairperson, Editor and Treasurer) for each of the 478 associations before the announcement of the general holiday. This way it was easier for the field workers to stay connected to the members and beneficiaries during the crisis. Through these phone numbers information like; nearby hospitals, available physicians, emergency healthcare numbers were provided. The campaign carried on by informing the beneficiaries/members to stay home and follow the hygiene and other rules declared by the government over

the phone. In a similar way, to keep the morale of the field workers strong, constant telephone communication was maintained with the branch office from Area office, Regional office and Head office. COVID-19 was a big threat to public health in a densely populated country like Bangladesh.

Due to nationwide lockdown during the holiday the source of income of small producers, small business establishments, small traders, street vendors, rural, urban and suburban dwellers were cut off, as a result, most of the microfinance customers became jobless. Normally these small business owners and small entrepreneurs rely on micro-credit as the source of money. Ghashful has been running its micro-credit programs since 1997. We have a long-lasting relationship with our customers and beneficiaries. Ghashful has always been very supportive of the overall development of their livelihood. In such a catastrophic moment, the organization has suspended the installment payments from the beneficiaries of its microfinance activities since March 26. Since the government has opened everything on a limited basis from May 31 the field workers of Ghashful Microfinance and Financial Inclusion are conducting limited activities at the field level in compliance with the hygiene rules.

Activities of Ghashful Microfinance and Financial Inclusion During COVID-19 Pandemic

Payment of Death Insurance Claims



Beneficiary member of Patiya Sadar Branch (Branch Code-13) Dulal Nandi, from Hidega on 5 no. Ward of Patiya, took a total loan of BDT 3 lakh from Ghasful in three phases under the housing Loan Program of Microfinance and Financial Inclusion Program. On 29th May, 2020 he passed away due to heart attack. On 29 June savings of 19,541 BDT was paid to the nominees of the deceased beneficiary

member as the death insurance claims of 259,075 BDT from Ghashful's Risk Coverage Fund. 5000 BDT was paid to the family as funeral cost. Director of Operation Md. Faridur Rahman, Asst. Director Shamsul Hoque, Regional Manager Sayedur Rahman, Area Manager Md. Osman, Branch Manager Shapla Das and other employees of Ghashful were present during the event.



PRODUCTIVITY & PORTFOLIO QUALITY (2016-2020)

Institutional Profile	2015 – 16	2016 – 17	2017 – 18	2018 – 19	2019-2020
Number of District	6	6	6	6	6
Number of Upazila	24	33	33	33	40
Number of Union	142	147	153	178	187
Number of Villages	671	716	743	855	924
Number of Branches	39	46	50	50	58
Total Personnel	390	420	458	465	442
Number of Customer	585,575	61,468	67,730	75,723	76,316
Customer Dropout Rate	41.81	30.28	27.52	31.15	25.32

Savings Portfolio (Million BDT)

Yearly Savings Deposit	304.39	294.48	322.02	359.09	330.25
Cumulative Savings Deposit	1,726.06	2,027.86	2,375.39	2,765.79	2,833.84
Yearly Saving Withdraw	271.83	256.43	272.56	296.76	296.15
Savings Portfolio	390.92	428.97	503.88	594.8	663.04
Savings Portfolio Growth	9.08	9.73	17.46	18.04	11.14
Per Client Average Savings (BDT)	6,673.95	6,978.89	7,439.62	7,854.95	8,688
Savings to Loan Portfolio	46.31	46.84	50.41	49.11	50.92

Loan Portfolio (Million BDT)

Yearly Loan Disburse	1,557.59	1,660.53	1,787.68	2,100.26	1,922.77
Cumulative Loan Disburse	8,802.05	10,397.28	12,184.96	14,285.23	16,202.29
Yearly Loan Recovered	1,472.76	1,520.45	1,698.48	1,881.69	1,831.85
Cumulative Loan Recovered	7,957.93	9,481.48	11,185.4	13,074.08	14,900.22
Loan Portfolio	844.11	915.8	999.56	1,211.15	1,302.07
Loan Portfolio Growth	11.17	8.49	9.14	21.16	7.5
Number of Borrowers	48,563	50,284	53,343	59,060	57,343
Borrower/ Customer Ratio	82.9	81.8	78.75	77.99	75.13

Portfolio Quality

On time recovery Rate (OTR)	90.89	96.61	97.53	97.98	50.31
Cumulative Recovery Rate (CRR)	99.64	99.65	99.69	99.72	98.66
Portfolio at risk – Per (>30 Days)	4.02	4.52	3.97	3.41	4.45

Efficiency / Productivity

Loan Officer Productivity

LO Productivity (Loan –BDT)	7,827,115	7,444,358	7,326,573	8,268,744	7,880,217
LO Productivity (Savings – BDT)	1,529,626	1,369,716	1,319,785	1,413,741	1,353,513
Average Disburse Loan Size (BDT)	26,330	27,846	29,585	31,210	35,080
Average Outstanding Loan Size (BDT)	17,381	18,212	18,738	20,507	22,706

CASE STUDY

Ankura Begum an ordinary homemaker to a successful woman entrepreneur!



Ankura Begum was an ordinary homemaker. She lived in Mekhal village of Chattogram Hathazari Upazila. Her husband, Saleh Ahmed, used to work as a pipe fitting mechanic at University of Chittagong, who retired three years ago. Utilizing her husband's leisure time, they first started fish farming by leasing a pond with their own money. Afterwards, they started the business of Quail eggs. At present they have 500 Quail birds. 400 eggs are laid every day. She earns 800 Taka (eight hundred) per day by selling these eggs and earns 24,000 Taka (twenty-four thousand) per month. Usually, fish is sold from the fish farm every six months. If the fish yield is good, Ankura Begum can earn about one-and-a-half or two lakh Taka. However, during the COVID-19 pandemic period, they faced various problems. Due to not being able to supply fish in the yard in time, they had to count a lot of financial loss. Faced with such a sudden loss, they broke down mentally and grew anxious thinking about how to deal with the situation.

At this time, she came to know that Ghashful is giving loans to its members. She met Mansur Ali, the Manager of Ghashful Mekhal-1 Branch and expressed her desire to become a member of Ghashful. The manager assisted her in providing all kinds of assistance and loans.

Considering the COVID disaster, Ghashful approved a loan of 1,50,000 Taka (One and a half Lakh) in favor of Ankura Begum. With this money, Ankura Begum resumed her business. She became very happy to be able to resume the business by getting a loan so easily in the days of her misfortune. She has paid regular installments so far and now she aspires to further expand the scope of her business with the help of Ghashful in the future.

Ankura Begum is also successful in family life. The eldest daughter has passed LLM Masters from Chittagong University and is waiting to join as a Judicial Magistrate. The other daughter is sitting for Masters final examination from department of Chemistry at Chittagong University, and the younger boy is an SSC candidate this year. Furthermore, the boy has also received a scholarship twice under the Ghashful Scholarship and expressed his gratitude to Ghashful for receiving the opportunity. Ankura Begum and her husband have established a firm position for themselves in the society by being able to afford a comfortable way of living as well as providing quality education to their children. Ghashful also wishes a more beautiful and prosperous future for Ankura Begum and her family ahead.



STAKEHOLDER'S INFORMATION

CREDIT RATING

Ghashful was CREDIT RATING 'BBB3' by the Credit Rating Agency of Bangladesh Ltd. (CRAB).

GHASHFUL'S CONTRIBUTION IN THE GOVT. EXCHEQUER VAT & TAX

Ghashful has TIN and VAT registration numbers against which it regularly submits tax and VAT return following the deduction of tax and VAT at sources as per government rules. The TIN of Ghashful is 674371708135.

During the reporting year 2019-2020, an amount of BDT 2.42 tax has been paid for income other than from microfinance and has been deducted at source. As per the provision of

Ghashful Finance Department, the concerned projects have deducted income tax and VAT before making any payment. Deducted amount has been deposited into the treasury vide treasury chalan immediately after the deduction and a copy of chalan has been handed over to the concerned vendors or service providers. The organization has deposited an amount of BDT 2.56 as VAT during this fiscal year.

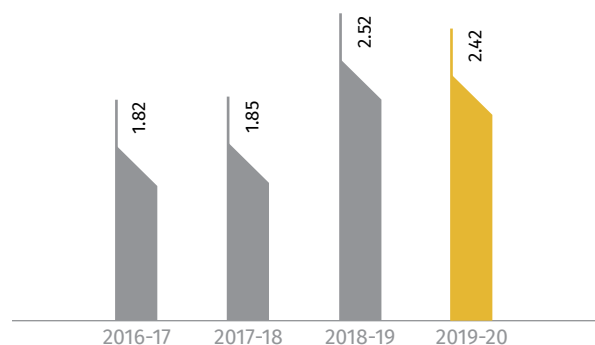
Contribution of GHASHFUL to the Government Exchequer

Sources	Amount (BDT)
Salary	8,67,669.00
Tax deducted by bank on FDR and Bank Interest	6,09,654.00
Income tax deducted from different source and deposited to Authority	9,42,778.00
Total tax deposited and deducted during the year	24,20,101.00

INCOME TAX DEDUCTED FROM DIFFERENT SOURCES AND DEPOSITED COMPARED to LAST few YEARS

Value Added Tax (VAT) Deducted from different source and Deposited Comparative of last 4 years

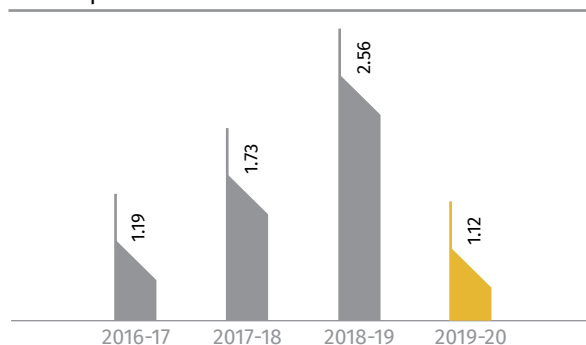
FISCAL YEAR	Amount in Million
2019-2020	2.42
2018-19	2.52
2017-18	1.85
2016-17	1.82



Value Added Tax (VAT) Deducted from different source and Deposited Comparative of last 4 years

FISCAL YEAR	Amount in Million
2019-20	1.12
2018-19	2.56
2017-18	1.73
2016-17	1.19

VAT deposited



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

SOURCE OF FUND:	2019-20 Taka	2018-19 Taka	2017-18 Taka	2016-17 Taka	2015-16 Taka
Equity					
Capital Reserve	11,648,844	13,649,123	14,705,764	12,987,213	11,825,710
Accumulated Surplus/(Deficit)	91,031,361	112,603,498	106,755,539	102,503,033	91,907,854
	102,680,205	126,252,621	121,461,303	115,490,246	103,733,564
Long term liabilities					
Gratuity Fund of Staff	63,299,762	63,298,215	44,016,050	32,775,702	21,553,225
Risk Management Fund	59,638,445	51,288,016	43,865,613	38,329,201	33,220,784
Microfinance Members' Welfare fund	4,714,876	5,466,690	4,556,090	3,800,190	2,797,270
Loan from PKSf	303,581,822	208,960,755	184,540,000	153,094,162	129,161,248
Lease Liability-Non Current Portion	5,565,472				
	436,800,377	329,013,676	276,977,753	227,999,255	186,732,527
	539,480,582	455,266,297	398,439,056	343,489,501	290,466,091
APPLICATIONS OF FUND :					
Non-current assets					
Property, plant and equipment	48,190,421	47,666,265	8,210,693	6,783,972	4,048,903
Intangible assets	1,136,219	1,260,274	572,160	615,200	644,000
Loan to beneficiaries (NDBMP)		-	1,121,262	1,366,530	1,792,219
Right of use Assets	7,442,448				
	56,769,088	48,926,539	9,904,115	8,765,702	6,485,122
Current assets					
Loan to Beneficiaries	1,303,028,610	1,212,139,414	999,566,793	915,803,458	844,111,851
Cash and Bank Balances	191,786,961	57,084,785	67,352,550	53,686,565	37,730,947
Ghashful Staff welfare fund	4,241,497	2,845,453			
Advance and Deposits	13,847,550	14,361,557	25,060,680	12,788,141	12,455,902
Inventories	947,844	514,303	418,154	81,729	260,120
Short term Investment- FDR	100,750,000	112,750,000	95,750,000	72,750,000	59,150,000
Accrued interest on FDR	3,554,537	2,302,424	885,779	1,090,578	832,024
Loan to Projects and Others	21,160	1,882,020	22,849	1,138,757	1,210,105
Shortage of Gratuity Receivable from MF	32,054,986	16,244,628			
Receivable from external and Others	17,448,713	21,447,470	21,235,367	13,513,697	15,178,250
	1,667,681,858	1,441,572,054	1,210,292,172	1,070,852,925	970,929,199
Current liabilities					
Members' Savings	663,040,048	594,800,396	503,885,541	428,984,076	390,938,579
Security deposits from Staff	2,802,000	2,745,000	2,669,000	2,374,000	2,172,000
Loan Loss Reserve	52,353,756	43,766,305	39,727,588	29,622,334	34,471,175
Members unclaimed account	5,312,069	4,794,345	4,342,760	3,762,152	3,300,609
Accrued Expenses and Other Liability	20,358,300	10,696,019	8,257,044	14,614,055	19,759,905
Liability to donors and others	7,055,477	7,130,038	11,430,438	20,751,993	24,750,672
Loan from Commercial Banks	133,875,636	107,980,179	40,480,179	40,480,179	20,393,252
Loan from PKSf	294,045,601	254,645,909	198,304,163	183,260,419	175,170,002
Short term Loan from Staff Provident Fund	-	-	5,500,000	4,450,000	10,950,000
Lease Liability- Current Portion	1,783,128				
Advance received from PKSf	4,344,349	8,674,105	7,160,518	7,829,918	5,042,035
	1,184,970,364	1,035,232,296	821,757,231	736,129,126	686,948,229
NET CURRENT ASSETS :	482,711,494	406,339,758	388,534,941	334,723,799	283,980,970
	539,480,582	455,266,297	398,439,056	343,489,501	290,466,091

Financial and Operational Indicator for the year 2019-20

Financial Sustainability Indicator

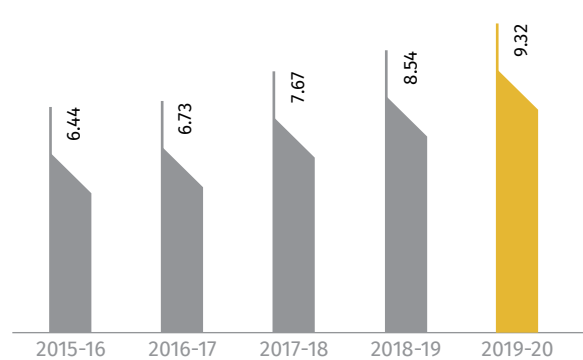
SL	Indicator	2019-20	2018-19	2017-18	2016-17	2015-16	2014-15
1	Debt to capital Ratio	9.32 : 1	8.54 : 1	7.67 :1	6.73 : 1	6.44 :1	7.3:1
2	Capital Adequacy Ratio	8.33%	10.55%	12.82%	12.01%	12.84%	11.39%
3	Liquidity to Savings Ratio	9.95%	9.92%	9.92%	10.14%	10.10%	9.49%
4	Operating Expense Ratio	17.25%	16.44%	16.47%	16.60%	17.04%	14.70%
5	Contribution to CSR	15.00%	28.07%	34.26%	44.01%	25.55%	22.39%
6	Operating Self Sufficiency	92.80%	106.25%	105.65%	104.23%	106.12%	108.12%
7	Financial Self Sufficiency	90.45%	103.45%	103.24%	102.45%	102.25%	102.23%

Operational Sustainability Indicator

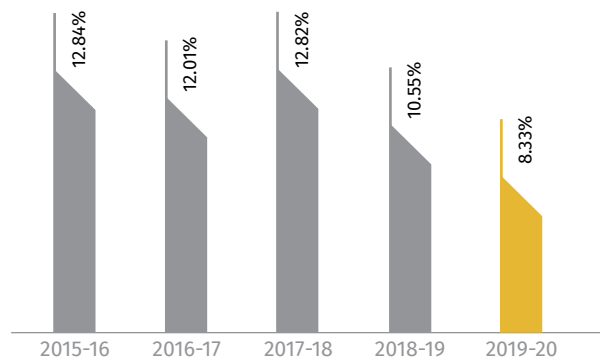
SL	Indicator	2019-20	2018-19	2017-18	2016-17	2015-16	2014-15
1	Cumulative Recovery Rate (CRR)	99.69%	99.73%	99.70%	99.65%	99.64%	99.63%
2	On time Realization Rate (OTR)	95.06%	97.98%	97.21%	96.61%	94.35%	94.82%
3	Borrower and Member Ratio	75.13%	77.99%	78.75%	81.80%	82.90%	78.85%
4	Portfolio at Risk	3.51%	3.41%	3.97%	4.52%	4.01%	3.75%
5	Loan Loss Provision Ratio	100%	100.00%	100.00%	100.00%	100.00%	100.00%
6	Yield on Loan Portfolio	18.34%	21.68%	23.22%	22.24%	22.98%	21.10%
7	Portfolio per FO (In Million Taka)	5.56	4.77	4.09	4.25	4.24	3.81
7	Portfolio per FO (In Million Taka)	90.45%	103.45%	103.24%	102.45%	102.25%	102.23%

Financial Sustainability Indicator:

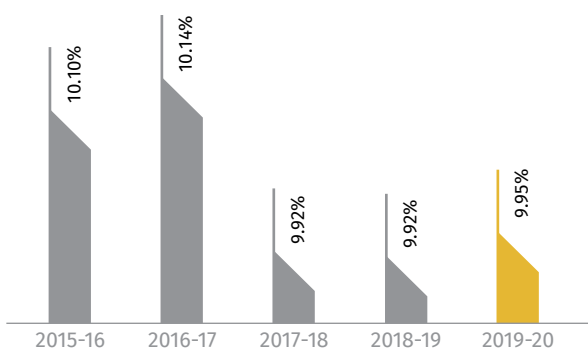
Debt to Capital Ratio



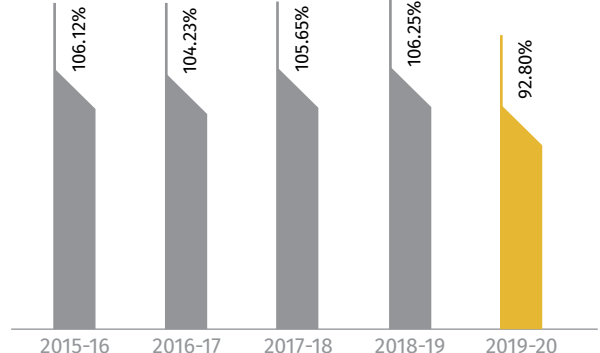
Capital Adequacy Ratio



Liquidity to Savings Ratio

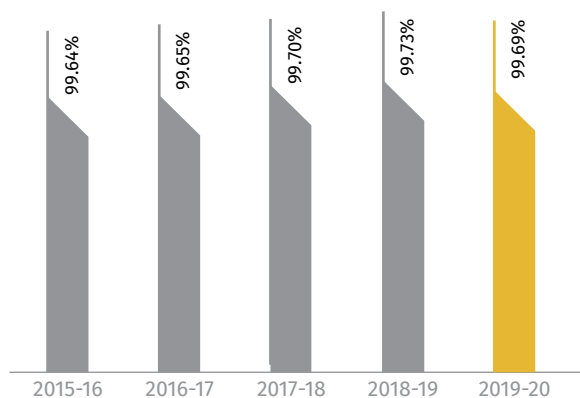


Operating Self Sufficiency

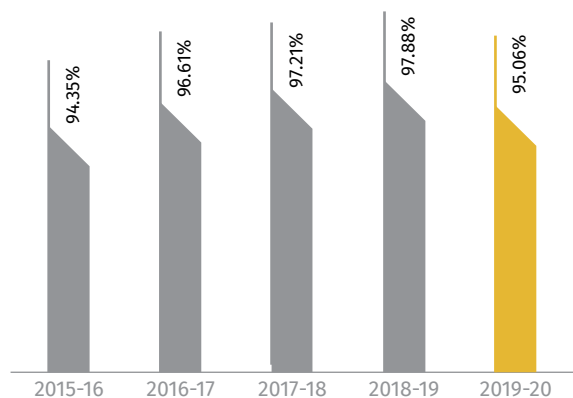


Operational Sustainability Indicator:

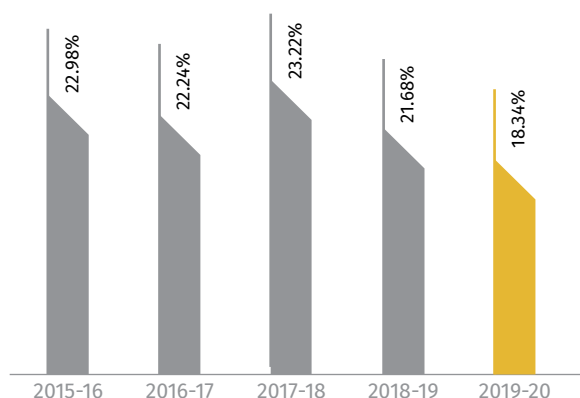
Cumulative Recovery Rate (CRR)



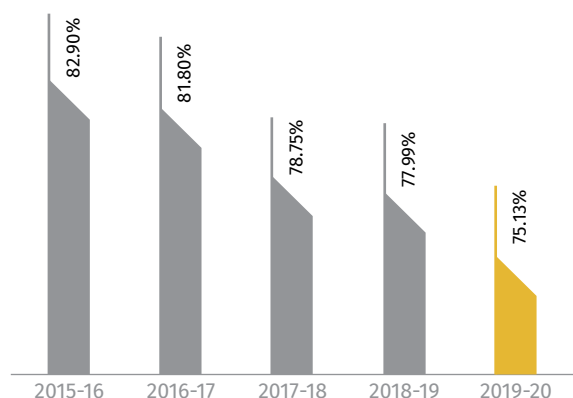
Ontime Recovery Rate (OTR)



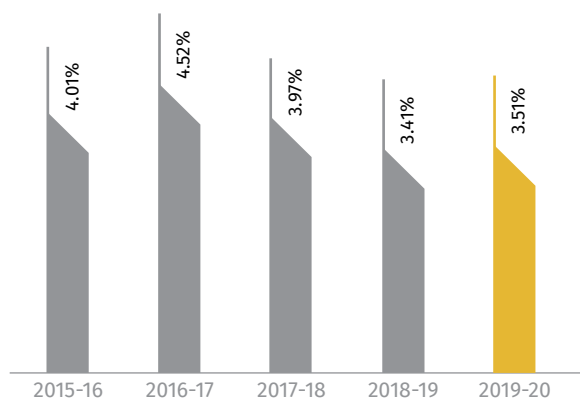
Yield on Loan Portfolio



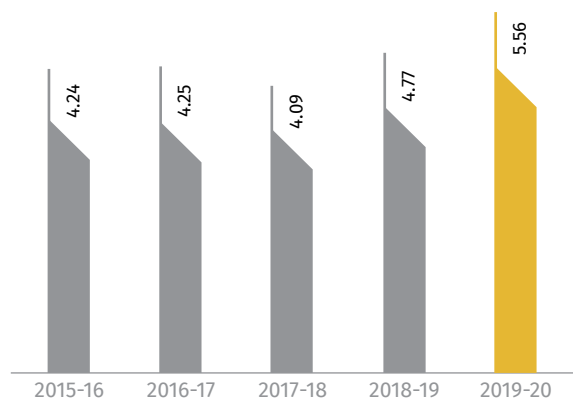
Borrowers and Member Ratio



Portfolio at Risk



Loan Portfolio per FO (In Millions BDT)





FINANCIAL STATEMENTS

INDEPENDENT AUDITOR'S REPORT

TO THE MANAGEMENT OF GHASHFUL

Opinion

We have audited the combined financial statements of Ghashful ("the NGO/Organisation") which comprise the combined statement of financial position as at 30 June 2020, and the combined comprehensive income, combined statement of changes in equity, combined statement of cash flows and combined statement of receipts and payments account for the year then ended, and a summary of significant accounting policies.

In our opinion, the accompanying combined financial statements of the organisation for the year ended 30 June 2020 are prepared, in all material respects, in accordance with International Financial Reporting Standards (IFRSs).

Basis for Opinion

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

Emphasis of Matter – Basis of Accounting and Restriction on Distribution and Use

We draw attention to Note 2 (B) and 3 (I) to the combined financial statements which describe the purpose of preparation of the combined financial statements and the management of Ghashful disclosed the departures from IFRSs in two cases and believe that net effect is insignificant. As a result, these statements may not be suitable for another purpose. Our report is intended solely for the organisation and Income Tax Authority and should not be distributed to or used by other parties. Our opinion is not modified in respect of this matter.

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

Management is responsible for the preparation of the combined financial statements in accordance with International Financial Reporting Standards (IFRSs) and for such internal control as management determines is necessary to enable the preparation of the financial statements that is free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the combined financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these combined financial statements.

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

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

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

Chattogram, 30 November 2020

GHASHFUL

COMBINED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2020

In Taka	Note	30 June 2020	30 June 2019
Sources of fund			
Equity			
Capital reserve fund	8 (A)	13,649,123	13,649,123
Surplus/ (deficit)	8 (B)	88,757,638	112,603,498
Accumulated surplus		102,406,761	126,252,621
Staff gratuity fund-Janata Bank Ltd.	9	-	-
Risk coverage management fund	10	59,638,444	51,288,016
Members' welfare fund	11	4,714,876	5,466,690
Loan from PKSF	16	303,581,823	208,960,755
Lease liability- non-current portion	45	5,565,472	-
Gratuity fund of staff		63,299,763	63,298,215
Non-current liabilities		436,800,377	329,013,676
Total equity and non-current liabilities		539,207,138	455,266,297
Application of fund			
Property, plant and equipment-at WDV	13	48,190,421	47,666,265
Intangible assets-at WDV	14	1,136,219	1,260,274
Right-of-use assets	45	7,442,448	-
Non-current assets		56,769,088	48,926,539
Loan to members (Microcredit)	15	1,303,027,110	1,212,139,414
Cash and cash equivalents	17	191,798,744	57,084,785
Staff gratuity fund-Janata Bank Ltd.	9	-	-
Ghashful staff welfare and security fund	12	4,241,497	2,845,453
Advances and deposits	18	13,847,550	14,361,557
Stock and stores	19	947,843	514,303
Short term investment- FDR	20	100,750,000	112,750,000
Accrued interest on FDR	20 (A)	3,554,537	2,302,424
Loan to projects and others	21	21,160	1,882,020
Receivables from external entities	22	17,220,310	21,447,470
Shortage of gratuity receivables from Microfinance		32,054,986	16,244,628
Current assets		1,667,463,737	1,441,572,054
Members' savings	23	663,040,048	594,800,396
Security deposits from field staff	24	2,802,000	2,745,000
Loan Loss Reserve	25	52,353,756	43,766,305
Members' unclaimed deposits	26	5,312,069	4,794,345
Accrued expenses & other liabilities	27	20,413,623	10,696,019
Liability to donors and others	28	7,055,477	7,130,038
Loan from commercial banks	29	133,875,636	107,980,179
Loan from PKSF	16	294,045,601	254,645,909
Lease liability- current portion	45	1,783,128	-
Short term loan from Provident Fund	30	-	-
Advance received from PKSF	31	4,344,349	8,674,105
Current liabilities		1,185,025,688	1,035,232,296
Net current assets		482,438,050	406,339,758
Net assets		539,207,138	455,266,297

The annexed notes from 1 to 45 and Annexure A to K form an integral part of these combined financial statements.

The Organisation applied IFRS 16 using the modified retrospective approach, under which there are no cumulative effect of initial application in retained earnings at 1 July 2019. Accordingly, the comparative information presented for 2019 is not restated – i.e. it is presented, as previously reported. See Note 3 (H).


Chief Executive Officer


Chairman

As per our annexed report of same date.


Auditor

Chattogram, 30 November 2020

GHASHFUL

COMBINED STATEMENT OF COMPREHENSIVE INCOME

For the year ended 30 June


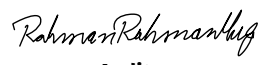
In Taka	Note	2020	2019
Income			
Service charges	32	244,628,441	253,681,236
Grant received	33	26,835,454	27,380,206
Fees received	34	1,081,155	2,013,838
Income from sale	35	415,600	616,985
Other income	36	3,138,745	3,188,340
Contribution received from organisation		1,488,000	3,018,918
Interest on investment		8,813,549	9,760,859
Interest on loan to microfinance		-	120,000
Interest on loan to staff		18,650	68,175
Total income		286,419,594	299,848,557
Expenditure			
Administrative and office expenditures	37	34,736,435	33,789,632
Finance expenses	38	76,129,853	63,220,968
Other expenditures	39	7,408,516	8,198,139
Program costs	40	19,828,355	24,320,795
Salary expenditures	41	159,059,547	147,118,441
Loan loss provision expense	25 (A)	8,587,451	10,036,457
Cost of sales and material expenses		460,980	151,690
Tax and VAT expenses		2,154,980	2,555,700
Excise duty		50,000	42,500
Total expenditure		308,416,117	289,434,322
(Deficit)/Surplus for the year		(21,996,524)	10,414,235
		286,419,594	299,848,557

The annexed notes from 1 to 45 and Annexure A to K form an integral part of these combined financial statements.

The Organisation applied IFRS 16 using the modified retrospective approach, under which there are no cumulative effect of initial application in retained earnings at 1 July 2019. Accordingly, the comparative information presented for 2019 is not restated – i.e. it is presented, as previously reported. See Note 3 (H).


Chief Executive Officer

Chattogram, 30 November 2020


Chairman
 As per our annexed report of same date.

Auditor

GHASHFUL

COMBINED STATEMENT OF CHANGES IN EQUITY

For the year ended 30 June 2020

In Taka	Capital Reserve fund	CRF Reserve on Insurance	Surplus/ (Deficit)	Total
Balance at 1 July 2018	12,656,842	1,511,478	107,292,986	121,461,306
Surplus for the year	-	-	10,414,235	10,414,235
Prior year's adjustments	-	-	868,250	868,250
Transferred to capital reserve	-	-	(4,826,404)	(4,826,404)
Current year's cumulative adjustments	-	-	59,359	59,359
Transfer to accounts payable	-	(1,511,478)	-	(1,511,478)
Transfer to Microfinance	-	-	(3,427)	(3,427)
Prior year adjustment of loan with ICS	-	-	(209,220)	(209,220)
Transferred during the year	992,281	-	(992,281)	-
Balance at 30 June 2019	13,649,123	-	112,603,498	126,252,621
Balance at 1 July 2019	13,649,123	-	112,603,498	126,252,621
Deficit for the year	-	-	(21,996,524)	(21,996,524)
Transferred to other liabilities	-	-	(1,294,425)	(1,294,425)
Current year's cumulative adjustments	-	-	44,868	44,868
Adjustment with accounts receivable of project (NDBMP, Enrich, PACE)	-	-	(599,779)	(599,779)
Balance at 30 June 2020	13,649,123	-	88,757,638	102,406,761

The Organisation applied IFRS 16 using the modified retrospective approach, under which there are no cumulative effect of initial application in retained earnings at 1 July 2019. Accordingly, the comparative information presented for 2019 is not restated – i.e. it is presented, as previously reported. See Note 3 (H).

The annexed notes from 1 to 45 and Annexure A to K form an integral part of these combined financial statements.



GHASHFUL

COMBINED STATEMENT OF CASH FLOWS

For the year ended 30 June 2020

In Taka	2020	2019
A. Cash flows from operating activities:		
Deficit or surplus for the year	(21,996,524)	10,414,235
- Depreciation on property plant and equipment	3,814,674	3,738,114
- Depreciation on right of use assets	2,076,962	-
- Amortisation for the year	284,055	315,068
- Prior year adjustments	44,868	736,635
- Adjustment with accounts receivable of project (NDBMP, Enrich, PACE)	(599,779)	-
- Interest charged on lease liabilities	684,445	-
- Ghashful staff welfare and security fund	(1,396,044)	(1,549,791)
- Adjustment with other liabilities	(1,294,425)	(6,359,555)
	(18,381,768)	7,294,705
Change in:		
- Loan to members (Microcredit)	(90,887,696)	(211,451,359)
- Advance and deposits	514,007	10,699,123
- Stock and stores	(433,540)	(96,149)
- Accrued interest on FDR	(1,252,113)	(1,416,645)
- Receivables from external entities	4,227,160	(212,103)
- Loan to projects and others	1,860,860	7,105,829
- Loan to staff	-	(1,015,000)
- Shortage of gratuity receivables from Microfinance	(15,810,358)	(7,509,050)
	(101,781,680)	(203,895,354)
Increase/(decrease) in current liabilities		
Members' savings	68,239,652	90,914,855
Security deposits from field staff	57,000	76,000
Loan loss reserve	8,587,451	4,038,717
Accrued expenses & other liabilities	9,717,604	2,438,975
Members' unclaimed deposits	517,724	451,585
Risk coverage management fund	8,350,428	7,422,403
Members' welfare fund	(751,814)	910,600
Liability to donors and others	(74,561)	(5,883,927)
Short term loan from provident fund	-	(5,500,000)
Advance received from PKSf	(4,329,756)	1,513,587
Gratuity fund of staff	1,548	12,130,114
Interest paid on lease liabilities	(684,445)	-
	89,630,831	108,512,909
Net cash used in operating activities	(30,532,617)	(88,087,739)
B. Cash flows from investing activities:		
Acquisition of property, plant and equipment & intangible assets	(4,498,829)	(44,196,865)
Short term investment- FDR	12,000,000	(17,000,000)
Net cash used in investing activities	7,501,171	(61,196,865)
C. Cash flows from financing activities:		
Loan from commercial banks	25,895,458	67,500,000
Loan received from PKSf-net	134,020,760	80,762,501
Principal payment of lease liabilities	(2,170,810)	-
Net cash used in financing activities	157,745,407	148,262,501
D. Net increase/ decrease (A+B+C)	134,713,961	(1,022,103)
Cash and cash equivalents at 1 July	57,084,785	58,106,888
Cash and cash equivalents at 30 June	191,798,744	57,084,785



COMBINED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2020

Particulars	Note	General Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MIME Project- Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education Program	DIISP PKSF Project	YES Project	Elimination of Inter project transaction	30 June 2020	30 June 2019
Sources of fund																						
Equity																						
Capital reserve fund		-	-	-	13,649,123	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,649,123	13,649,123
Surplus/ (deficit)	(1,688,207)	(1,688,207)	-	(4,886,728)	102,841,306	(54,329)	(1,066,301)	(3,097,564)	-	(78,228)	(2,088,239)	(403,426)	(1,814,838)	(2,194,638)	3,343,059	-	0	(54,227)	-	-	88,757,640	112,603,498
Accumulated surplus	(1,688,207)	(1,688,207)	-	(4,886,728)	116,490,429	(54,329)	(1,066,301)	(3,097,564)	-	(78,228)	(2,088,239)	(403,426)	(1,814,838)	(2,194,638)	3,343,059	-	0	(54,227)	-	-	102,406,763	126,252,621
Staff gratuity fund -lanata Bank Ltd.	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk coverage managementfund	10	-	-	-	59,638,444	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,638,444	51,288,016
Members' welfare fund	11	-	-	-	4,714,876	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,714,876	5,466,690
Loan from PKSF	16	-	-	-	303,581,822	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	303,581,822	208,960,755
Lease liability- non-current portion	45	-	-	-	5,565,472	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,565,472	-
Gratuity fund of staff		-	63,299,762	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	63,299,762	63,298,215
Non-current liabilities	(1,688,207)	63,299,762	(4,886,728)	489,991,043	(54,329)	(1,066,301)	(3,097,564)	-	(78,228)	(2,088,239)	(403,426)	(1,814,838)	(2,194,638)	3,343,059	-	0	(54,227)	-	-	-	539,207,138	455,266,297
Application of fund																						
Property, plant and equipment-at WDV	13	437,958	-	79,139	46,886,208	183,009	-	-	184,825	-	10,087	124,565	11,929	268,429	4,273	-	-	-	-	-	48,190,421	47,666,265
Intangible assets-at WDV	14	-	-	-	1,136,219	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,136,219	1,260,274
Right-of-use assets	45	-	-	-	7,442,448	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,442,448	-
Non-current assets	437,958	-	79,139	55,464,875	183,009	-	-	184,825	-	10,087	124,565	11,929	268,429	4,273	-	-	-	-	-	-	56,769,088	48,926,539
Loan tomembers (Microcredit)	15	-	-	-	1,302,073,772	-	-	953,338	-	-	-	-	-	-	-	-	-	-	-	-	1,303,027,110	1,212,139,414
Cash and cash equivalents	17	118,422	3,109,845	361,065	183,179,126	96,598	-	446,414	-	533,296	1,674	1,449,972	41,168	1,557,731	230,457	-	605,663	33,675	33,638	-	191,798,744	57,084,785
Staff gratuity fund-lanata Bank Ltd.	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ghashful staff welfare and security fund	12	4,241,497	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,241,497	2,845,453
Advances and deposits	18	61,299	-	-	13,133,685	91,198	-	-	-	-	-	-	-	250,000	100,000	-	64,000	-	147,368	-	13,847,550	14,361,557
Stock and stores	19	-	-	-	899,036	48,808	-	-	-	-	-	-	-	-	-	-	-	-	-	-	947,844	514,303
Short term investment-FDR	20	-	23,500,000	-	77,000,000	250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,750,000	112,750,000
Accrued interest on FDR (A)	20	-	-	-	3,547,329	7,208	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,554,537	2,302,424
Loan to projects and others	21	1,002,714	3,370,000	1,114,749	23,771,998	-	-	-	-	-	-	189	-	743,506	2,467,632	-	-	-	-	(32,470,598)	190	17,020
Receivables from external entities	22	-	1,264,931	-	-	-	-	-	-	-	-	2,231,760	485,401	6,406,035	783,846	-	6,048,337	-	-	-	17,220,310	21,447,470
Loan to staff	21	-	-	-	-	-	-	-	-	-	-	-	-	20,970	-	-	-	-	-	-	20,970	1,865,000
Shortage of gratuity receivables from Microfinance		-	32,054,986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,054,986	16,244,628
Current assets	5,423,922	63,299,762	1,475,814	1,603,604,946	493,812	-	1,399,752	-	533,296	1,674	3,681,921	526,569	8,978,242	3,581,935	6,718,000	33,675	181,006	(32,470,598)	1,667,463,738	1,441,572,054		

GHASHFUL

COMBINED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2020

Particulars	Note	General Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Paria Raihan School	ESP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education Program	DISP PKSF Project	YES Project	Elimination of Inter project transaction	30 June 2020	30 June 2019
Members' savings	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	663,040,048	594,800,396
Security deposits from field staff	24	10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,802,000	2,745,000
Loan loss reserve	25	-	-	-	-	-	-	891,411	-	-	-	-	-	-	-	-	-	-	-	-	52,353,756	43,766,305
Members' unclaimed deposits	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,312,069	4,794,345
Accrued expenses and other liabilities	27	393,590	-	10,573	17,359,130	1,150	-	20,000	-	-	-	913,630	11,900	1,460,501	243,149	-	-	-	-	-	20,413,623	10,696,019
Liability to donors and others	28	7146,507	-	6,431,108	-	730,000	1,066,301	3,585,905	184,825	131,345	2,100,000	3,296,282	2,341,436	5,525,458	-	-	6,718,000	87,902	181,006	(32,470,598)	7,055,477	7,130,038
Loan from commercial banks	29	-	-	-	-	-	-	-	-	480,779	-	-	-	-	-	-	-	-	-	-	133,875,636	107,980,179
Loan from PKSF	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	294,045,601	254,645,909
Lease liability- current portion	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,783,128	-
Short term loan from provident fund	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance received from PKSF	31	-	-	-	-	-	-	-	-	-	-	-	-	4,344,349	-	-	-	-	-	-	4,344,349	8,674,105
Current liabilities		7,550,097	-	6,441,681	1,169,078,778	731,150	1,066,301	4,497,316	184,825	611,524	2,100,000	4,209,912	2,353,336	11,441,308	243,149	-	6,718,000	87,902	181,006	(32,470,598)	1,185,025,688	1,035,232,296
Net current assets		(2126,165)	63,299,762	(4,965,867)	434,526,168	(237,338)	(1,066,301)	(3,097,564)	(184,825)	(78,228)	(2,098,326)	(527,991)	(1,826,767)	(2,143,066)	3,338,786	-	-	-	-	-	482,438,050	406,339,758
Net assets		(1,688,207)	63,299,762	(4,896,728)	489,991,043	(54,329)	(1,066,301)	(3,097,564)	-	(78,228)	(2,088,239)	(403,426)	(1,814,838)	(2,194,638)	3,343,059	-	-	-	-	-	539,207,138	455,266,297

The annexed notes from 1 to 45 and Annexure A to K form an integral part of these combined financial statements.

The Organisation applied IFRS 16 using the modified retrospective approach under which there are no cumulative effect of initial application in retained earnings at 1 July 2019. Accordingly, the comparative information presented for 2019 is not restated – i.e. it is presented, as previously reported. See Note 3 (H).

Chief Executive Officer




Chairman

GHASHFUL

COMBINED STATEMENT OF COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30 JUNE 2020

Particulars	General Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Paron Rahman School	ESP-BRAC Project	NDBMP	CHWEIT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	YES Project	2020	2019
Income:																				
Service charges	-	-	1,889,437	242,732,911	-	-	6,093	-	-	-	-	-	-	-	-	-	-	-	244,628,441	253,681,236
Grant received from MIF	45,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,427,031	3,266,137
Salary realised	15,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000	-
Grant received from BRAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,363,776	-	-	4,363,776	1,960,857
Grant receivable from BRAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,124,980	-	-	4,124,980	-
Grant received from BNFE, Pace & Elderly project	-	-	-	-	-	-	-	-	-	-	4,100,095	1,069,285	-	452,852	-	-	-	-	5,622,232	9,397,989
Grant received from BNFE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	891,400	-	-	891,400	1,492,500
Received against scholarship	-	-	-	-	-	-	-	-	-	-	-	-	1,308,000	-	-	-	-	-	1,308,000	-
Reimbursement received from Enrich project	-	-	-	-	-	-	-	-	-	-	-	-	6,406,035	-	-	-	-	-	6,406,035	11,267,723
Income from training equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	206,100
Fees received	2,520	-	1,925	367,510	709,200	-	-	-	-	-	-	-	-	-	-	-	-	-	1,081,155	2,013,838
Interest on investment	1,262	2,646,130	-	6,027,086	15,310	-	-	-	4,250	-	38,002	2,947	-	-	-	23,977	-	54,585	8,813,549	9,760,862
Interest on loan to Microfinance program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	120,000
Interest on loan to staff	-	-	18,650	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,650	68,175
Income from commission	-	-	-	-	-	-	-	-	443	-	-	-	-	-	-	-	-	-	443	1,307
Contribution received from Organisation	-	-	485,655	-	-	-	-	-	-	-	-	438,361	563,984	-	-	-	-	-	1,488,000	3,018,918
Sale of contraceptives	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,270
Other/miscellaneous income	-	-	-	-	-	-	-	-	-	-	52,000	-	232,457	-	-	-	-	-	284,457	322,279
Donation	-	-	-	-	282,500	-	-	-	-	-	-	-	-	-	-	-	-	-	282,500	445,000
Received from drawing training	-	-	-	-	4,880	-	-	-	-	-	-	-	-	-	-	-	-	-	4,880	480
Sale of study materials	-	-	-	-	63,335	-	-	-	-	-	-	-	-	-	-	-	-	-	63,335	83,380
Sale of school uniform	-	-	-	-	2,220	-	-	-	-	-	-	-	-	-	-	-	-	-	2,220	14,280
Income from other source	-	-	-	-	-	-	-	-	-	-	-	-	11,995	-	-	-	-	-	11,995	5,656
Income from training center & contribution received from SCE Project	271,925	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	271,925	198,540
Other income	-	-	-	959,545	-	-	-	-	-	-	-	-	-	-	-	-	-	-	959,545	2,008,978
Sale of pass book & forms	-	-	-	350,045	-	-	-	-	-	-	-	-	-	-	-	-	-	-	350,045	507,055
Total income	335,707	2,664,780	2,377,017	250,437,097	1,077,445	-	6,093	-	4,693	-	4,190,097	1,510,593	8,522,471	452,852	-	9,404,133	-	5,436,616	286,419,594	299,848,560



GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

1.00 Organisation profile

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

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

Nature and Objectives of the Organisation

(a) Nature of the Organisation

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

(b) Objectives

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

Corporate Information of the NGO

i	Name of the NGO	GHASHFUL
ii	Year of Establishment	1972
iii	Legal Entity	Ghashful is a Non-Government Organisation (NGO) registered with the Department of Social Services of the Government of the People's Republic of Bangladesh under Foreign Donation (Voluntary activities) Regulation Ordinance/ Rule 1978 as amended in 1982. The registration number is DSS/FDO/R-376. The Organisation is also registered with Social Welfare Department (Registration No. 959/1983) and with District Population Control and Family Planning Department (Registration No. FP/Ctg./1/78). Ghashful has obtained Microcredit Regulatory Authority Certificate No. 00399-01209-00160, MRA: 0000161 dated 16 March 2008 for operating its Microcredit activities.
iv	Name of the Operations (Programs)	Microcredit, Healthcare, Education, Governance, Adolescent & Child Development Program, Legal Support, Agriculture and village information center.
v	Statutory Audit conducted upto	30 June 2019
vi	Name of the Statutory Auditor for last year	Rahman Rahman Huq, Chartered Accountants
vii	Name of the Statutory Auditor for current year	Rahman Rahman Huq, Chartered Accountants
viii	Number of Executive Committee Meeting held FY 2019-20	04
ix	Date of Last AGM held	13-Jun-20

LIST OF EXECUTIVE COMMITTEE MEMBERS

Sl No.	Name	Qualification	Designation
i	Dr Monzur- Ul-Amin Chowdhury	PhD	Chairman
ii	Dr. Moinul Islam Mahmud	MBBS, MCPS	Vice-Chairman
iii	Zareen Mahmud Hosein	CPA,FCA	Treasurer
iv	Mrs. Sahana Muhit	MA	General Secretary
v	Mrs. Kabita Barua	BA	Joint General Secretary
vi	Professor Dr. Zainab Begum	PhD	Member
vii	Parveen Mahmud	FCA	Member



2.00 Basis of preparation of financial statements

A Statement of compliance and basis of accounting

The Financial Reporting Act, 2015 (FRA) was enacted in 2015. The Financial Reporting Council (FRC) under the FRA has been formed in 2017. As per the provisions of the FRA (section-69), the financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs). The title and format of these financial statements are different from the requirements of IFRSs.

Notes to the combined financial statements (Continued)

The Organization also complied with the requirements of following laws and regulations from various Government bodies:

- (i) The Income Tax Ordinance 1984
- (ii) The Income Tax Rules 1984
- (iii) The Value Added Tax and Supplementary Act 2012 (effective from 01 July 2019)
- (iv) The Microcredit Regulatory Authority Act 2006
- (v) Microcredit Regulatory Rule 2010

This is the first set of the Organisation's combined financial statements in which IFRS 16 Leases has been applied. Changes to significant accounting policies are described in Note 3 (H).

B Purpose of preparation of financial statements

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

C Functional and presentation currency

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

D Use of estimates and judgements

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

E Comparative information

Comparative information have been disclosed in respect of the year 2019 for all numeric information in the combined financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's presentation.

Figures for the year 2019 have been rearranged wherever considered necessary to ensure comparability with the current year. Figures appearing in this accounts are rounded off to the nearest BD Taka.

F Reporting period

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

G Going concern

The Organisation has adequate resources and intention to continue its operation for foreseeable future and hence, the financial statements have been prepared on going concern basis. As per management's assessment there are no material uncertainties related to events or conditions which may cast significant doubt upon the Organisation's ability to continue as a going concern.

Management has carefully evaluated the current situation and challenges arisen due to COVID 19 pandemic. As per management assessment there are no material uncertainties related to events or conditions which may cast significant doubt on the Organisation's ability to continue as a going concern.



3.00 Significant accounting and organisational policies

A Revenue recognition

i Interest income

Service charges on loan

The Organisation is collecting Service Charges from beneficiaries/end users at diminishing balance rate of 24% instead of 25% which was effective from 24.09.2019 (except UP program and Agriculture Credit Program on which Service Charge is charged @ 20% per annum calculated on diminishing balance rate, LRP/EFRRAP @ 8% weekly & Agriculture @ 2% monthly, housing loan @ 12% per annum, asset creation loan @ 8% per annum, livelihood improvement loan 8% per annum on diminishing method) on the loan provided to them. The principal and proportionate service charges are collected in 46 equal weekly instalments (except Agriculture which are collected in Monthly, Quarterly instalments).

ii Interest on fixed deposit

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

B Fixed assets

i Fixed assets and depreciation

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

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

ii Capitalisation policy

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

iii Intangible assets-software

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

Name of assets	Rate (%)
Software-Anirban	20

C Recognition of expenses

i Interest expenses

Interest expenses have been accounted for on accrual basis.



ii Other expenses

Other expenses have been accounted for on accrual basis.

iii Interest paid on savings

Interest paid on savings is recognized on accrual basis.

D Loan classification and loan loss provision**i Loan classification and loan loss provision**

The Organisation is following MRA guidelines for loan classification and loan loss provisioning rule as below:

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

ii Write off policy

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

E Loan to beneficiaries

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

F Savings collection

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

G Grant/donation accounting

Grants and donation are recognized in the financial statements on cash basis.

H Changes in accounting policy

The Organisation initially applied IFRS 16: Leases from 1 July 2019.

The Organisation applied IFRS 16 using the modified retrospective approach, under which there are no cumulative effect of initial application in retained earnings at 1 July 2019. Accordingly, the comparative information presented for 2019 is not restated – i.e. it is presented, as previously reported. The details of the changes in accounting policies are disclosed below. Additionally, the disclosure requirements in IFRS 16 have not generally been applied to comparative information.

i Definition of a lease

Previously, the Organisation determined at contract inception whether an arrangement was or contained a lease under IFRIC 4: Determining whether an Arrangement contains a Lease.

On transition to IFRS 16, the Organisation elected to apply the practical expedient assessment of which transactions are leases. The Organisation did not reassess the contracts that were not identified as leases under IAS 17 and IFRIC 4 for whether there is a lease under IFRS 16. Therefore, the definition of a lease under IFRS 16 was applied only to contracts entered into or changed on or after 1 July 2019.

ii As a lessee

As a lessee, the Organisation leases office spaces. The Organisation previously classified leases as rent expense. Under IFRS 16, the Organisation recognizes right-of-use assets and lease liabilities for all of these leases – i.e. these leases are on-balance sheet. At commencement or on modification of a contract that contains a lease component, the Organisation allocates the consideration in the contract to each lease component on the basis of its relative stand-alone price.



Right-of-use assets are measured at their carrying amount as if IFRS 16 had been applied since the commencement date, discounted using the Organisation's incremental borrowing rate at the date of initial application: the Organisation applied this approach to all of the leases.

The Organisation has tested its right-of-use assets for impairment on the date of transition and has concluded that there is no indication that the right-of-use assets are impaired.

The Organisation used a number of practical expedients when applying IFRS 16 to leases previously classified as rental expense. In particular, the Organisation:

- did not recognize right-of-use assets and liabilities for leases for which the lease term ends within 12 months of the date of initial application;
- did not recognize right-of-use assets and liabilities for leases of low value assets; and
- excluded initial direct costs from the measurement of the right-of-use asset at the date of initial application.

iii Impact on financial statements

Impact on transition

On transition to IFRS 16, the Organisation recognized additional right-of-use assets and additional lease liabilities, recognizing no difference in retained earnings. The impact on transition is summarized below:

In Taka	1 July 2019
Right-of-use assets	9,519,410
Lease liabilities	9,519,410

When measuring lease liabilities for leases that were classified as operating leases, the Organisation discounted lease payments using its incremental borrowing rate @ 9% at 1 July 2019.

I The financial statements depart from the financial reporting standards as follows:

Sl.	Particulars	Requirement of IAS	Treatment adopted by Ghashful
1	Departure from IAS 16	"Para 50 of IAS 16 states that: "The depreciable amount of an assets diminishing balance method which may not fully reflect shall be allocated on a systematic basis over its useful life""	Ghashful depreciates all non-current assets following the pattern of usage of assets over their useful lives.
2	Departure from IFRS 15	IFRS 15 requires to recognize revenue when a performance obligation is satisfied.	Ghashful recognizes for service charges on cash basis. The amount of service charges actually collected from the beneficiaries are recognized as income. The service charges due but not collected are not recognized as income.

However, management believes that net effect of departure from applicable financial standards is insignificant.

4.00 Major loan components of Microfinance

A Rural and Urban Microcredit/ Jagoron

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

B Microenterprise loan/Agrosor

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



C Agriculture loan/Sufolon

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

D Ultra Pool Loan /Buniad

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

E Housing Loan

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

F Livelihood Improvement loan (LI)

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

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

G Income Generating Activities Loan (IGA)

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

H Asset Creation Loan (ACL)

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

5.00 Member's savings deposits

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

A General savings

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

B Term deposit scheme

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



6.00 Insurance and risk coverage fund

A Ghashful liabilities, life and assets insurance

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

B Ghashful risk coverage fund

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

7.00 Projects of Ghashful and other accounts

A Foreign Remittance

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

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

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

C Ghashful Social Development Program

Reproductive Health Program

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

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

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

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

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



Ghashful Urban Education Programme

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

D Promoting Agricultural Commercialization Enterprise (PACE) Project

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

E Ghashful Rural Education Program (Education support program)

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

F Ghashful Paran Rahman School

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

G Ghashful Elderly Project

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

H Ghashful National Domestic Biogas Manure Project (NDBMP)

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

I Ghashful Improve Cook Stove (ICS) Project

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

J Second Chance Education Project

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



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

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

L Ghashful Employee Gratuity Fund

"The Organisation operates an unfunded Gratuity scheme since 1st January 2001 for hit permanent employees. The confirmed regular employees of GHASHFUL, who have completed a minimum of 5 (five) years' continuous service with GHASHFUL, shall be eligible for a gratuity upon cessation of their employment for any reason other than dismissal for misconduct. The rate of gratuity payment shall be- ** After Completion 5 years 1 basic salary ** After Completion 15 years 2 basic salary ** After Completion 25 years 3 basic salary"

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

M Ghashful Staff welfare and security Fund

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

8.00 Reserve and funds**A Capital reserve fund**

In Taka	2020	2019
Balance at 1 July 2019/2018	13,649,123	12,656,842
Transferred during the year	-	992,281
	13,649,123	13,649,123

As per MRA Rules, 2010 section 20 (1) reserve fund is created by transferring 10% of its total income surplus and as per section 20 (3) the reserve fund maintained is a bank account of a specified scheduled bank (Note-20 (A) (ii)).

B Surplus/(deficit)

Balance at 1 July 2019/2018	112,603,498	107,292,986
Surplus/(deficit) for the year	(21,996,524)	10,414,235
Prior year's adjustments	-	868,250
Transferred to capital reserve	-	(4,826,404)
Current year's cumulative adjustments	44,868	59,359
Transfer to Microfinance	-	(3,427)
Prior year adjustment of loan with ICS	-	(209,220)
Transferred during the year	-	(992,281)
Transferred to other liabilities	(1,294,425)	-
Adjustment with accounts receivable of project (NDBMP,Enrich,PACE)	(599,779)	-
	88,757,638	112,603,498



In Taka	2020	2019
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According to Ghashful Financial Policy organization is maintaining accrual basis accounting for all expenses and income accept Service charge income from Loan. Service charges are accounted for on a cash basis. The amount of service charges collected from the beneficiaries are recognized as income. The service charges due but not collected are not recognized as income. It is mentionable that Microfinance loan operation of Ghashful was completely stopped due to the general holiday announced by the government due to Covid-19 from 25th March to 6th June 2020. As a result service charge of loan amount of BDT 4.86 crore has not collected from field for holidays. Due to the pandemic situation of COVID-19 all financial and operational expenses were charged in accrual basis during the said period. As a result amount of BDT 1.94 Crore net deficit was incurred by the Microfinance program for the fiscal year 2019-20. We observed that the net surplus of Micro-credit program of this fiscal year stood at BDT 2,04,58,795/- (Two Crore Four Lakhs Fifty-Eight Thousand Seven hundred ninety-five) on 31st March 2020 as per the Financial report send to PKSF.

9.00 Staff gratuity fund-Janata Bank Ltd.

The Organisation operates an unfunded Gratuity scheme since 01 January 2001 for its permanent employees. An employee who is in continuous service for five years is entitled to gratuity equivalent to one month salary for every completed year of service. The break up is as follows:

Balance at 1 July 2019/2018	-	42,432,523
Transferred to gratuity fund as per NBR requirement	-	(42,432,523)
Balance at 30 June	-	-

10.00 Risk coverage management fund

Balance at 1 July	51,288,016	43,865,613
Premium Received during the year	12,495,353	14,036,869
CRF reserve micro insurance	1,479,103	-
	65,262,472	57,902,482
Refunded/Transferred during the year	(5,624,028)	(6,614,466)
Balance at 30 June	59,638,444	51,288,016

11.00 Members' welfare fund

Balance at 1 July 2019/2018	5,466,690	4,556,090
Provision made during the year	354,840	2,390,000
	5,821,530	6,946,090
Refunded during the year	(1,106,654)	(1,479,400)
Balance at 30 June	4,714,876	5,466,690

12.00 Ghashful staff welfare and security fund

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

Income:

Interest received during the year	316,941	173,813
Total fund available during the year	316,941	173,813

Expenses during the year:

Treatment expenses	(288,972)	(75,429)
Bank charges	(29,395)	(13,793)
Total expenses	(318,367)	(89,222)
Deficit/surplus during the year	(1,426)	84,591

Balance at 1 July 2019/2018 of cumulative surplus	(23,223)	(21,797)
Member's Savings balance up to 30 June	2,867,250	1,402,050
Received during the year	1,520,520	1,516,500
Refund during the year	(123,050)	(51,300)
Closing balance of Member's Savings up to 30 June	4,264,720	2,867,250
Balance at 30 June of welfare fund	4,241,497	2,845,453



In Taka	2020	2019
Net Assets available to pay benefits		
Interest Receivable	51,738	47,413
FDR Account with the following Banks:		
Standard Bank,CDA Avenue Branch,FDR no:2355009873	1,000,000	1,000,000
One Bank Ltd,CDA Avenue Branch,FDR no:034-4130000873	1,000,000	1,000,000
One Bank Ltd,CDA Avenue Branch,FDR no:034-41400012979	500,000	500,000
One Bank Ltd,CDA Avenue Branch,FDR no:034-4130000953	1,200,000	-
STD Account with Standard Bank, CDA Avenue Branch, Chattogram, A/C no : 02336000246	489,759	298,040
	4,241,497	2,845,453

13.00 Property, plant and equipment-at WDV

General Account :		
Balance at 1 July 2019/2018	449,340	449,340
Additions	45,907	-
	495,247	449,340
Accumulated depreciation	(57,289)	(43,566)
Written down value (Annexure – A)	437,958	405,774

SDP Project

Balance at 1 July 2019/2018	221,204	221,204
Additions	78,909	-
	300,113	221,204
Accumulated depreciation	(220,974)	(211,796)
Written down value (Annexure – B)	79,139	9,408

Micro Finance Program

Balance at 1 July 2019/2018	57,758,051	14,564,368
Additions	4,177,815	43,193,683
	61,935,866	57,758,051
Accumulated depreciation	(15,049,658)	(11,422,662)
Written down value (Annexure – C)	46,886,208	46,335,389

Paran Rahman School

Balance at 1 July 2019/2018	441,038	441,038
	441,038	441,038
Accumulated depreciation	(258,029)	(237,123)
Written down value (Annexure – D)	183,009	203,915

CHWEVT Program

Balance at 1 July 2019/2018	1,228,473	1,228,473
	1,228,473	1,228,473
Accumulated depreciation	(1,043,648)	(998,780)
Written down value (Annexure – E)	184,825	229,693

MIME Project : Insurance

Balance at 1 July 2019/2018	47,098	47,098
	47,098	47,098
Accumulated depreciation	(37,011)	(35,890)
Written down value (Annexure – F)	10,087	11,208

In Taka	2020	2019
PACE Program		
Balance at 1 July 2019/2018	260,772	260,772
Accumulated depreciation	260,772	260,772
Written down value (Annexure – G)	(136,207)	(101,823)
	124,565	158,949
Elderly Program		
Balance at 1 July 2019/2018	20,274	20,274
Accumulated depreciation	20,274	20,274
Written down value (Annexure – H)	(8,345)	(6,512)
	11,929	13,762
ENRICH Program		
Balance at 1 July 2019/2018	521,107	521,107
Purchased during the year	36,198	-
Accumulated depreciation	557,305	521,107
Written down value (Annexure – I)	(288,876)	(229,045)
	268,429	292,062
ICS Project		
Balance at 1 July 2019/2018	33,900	33,900
Accumulated depreciation	33,900	33,900
Written down value (Annexure – J)	(29,627)	(27,795)
WDV of Property, plant and equipment at 30 June	4,273	6,105
	48,190,421	47,666,265

14.00 Intangible assets-at WDV

Software		
Balance at 1 July 2019/2018	2,228,182	1,225,000
Acquisition during the year	160,000	1,003,182
Accumulated amortisation	2,388,182	2,228,182
Balance at 30 June (Annexure - K)	(1,251,963)	(967,908)
	1,136,219	1,260,274

15.00 Loan to members (Microcredit)

In Taka	Note	2020	2019
Jagoron		586,769,310	632,490,385
Agrosor		353,248,571	296,032,204
Buniad		6,490,285	9,986,605
Sufolon		191,895,270	145,699,638
Income Generating Activities Loan (IGA)		41,191,070	40,077,661
Livelihood Improvement Loan (LIL)		705,819	961,107
Asset Creation Loan (ACL)		3,451,866	4,996,023
Agrosor MTB		5,192,205	19,805,744
Agriculture Bank Asia		26,488,556	28,717,044
Agriculture AB Bank		20,665,982	9,644,050
Agriculture MTB		5,396,329	18,646,091
Abason		8,983,393	4,096,611
Agrosor TB		3,141,429	-
Agrosor MDP		41,283,304	-
Provin Jonogostir IGA		1,794,802	-
Agrosor SEP		5,375,581	-
Total Microcredit	(A)	1,302,073,772	1,211,153,163
NDBMP loan outstanding		953,338	986,251
Loan to members balance at 30 June		1,303,027,110	1,212,139,414



A Loan to Beneficiaries -Microfinance

In Taika	Jagoran	Agrisor	ME- MTB	Buniad	Sufolon	Agriculture Bank Asia	Agriculture AB Bank	Agriculture MTB	IGA	LIL	ACL	ABASON	Agrisor TB	Agrisor MDP	Provin Jonogostir IGA	Agrisor SEP	2020	2019
Balance at 1 July 2019/2018	632,490,385	295,032,204	19,805,744	9,986,605	145,699,638	28,717,044	9,644,050	18,646,091	40,077,661	961,107	4,996,023	4,096,611	-	-	-	-	1,211,153,163	999,566,793
Disbursed during the year	862,892,000	474,833,000	6,490,000	9,617,000	353,191,000	34,210,500	28,443,500	32,615,000	50,223,000	330,000	1,300,000	6,700,000	3,260,000	51,278,000	1,840,000	5,550,000	,922,773,000	2,100,261,000
Realised during the year	1,495,382,385 (908,613,075)	770,865,204 (47,616,633)	26,295,744 (21,103,539)	19,603,605 (13,113,320)	498,890,638 (306,995,368)	63,927,544 (36,438,988)	38,087,550 (17,421,568)	51,261,091 (45,864,762)	90,300,661 (49,109,591)	1,291,107 (585,288)	6,296,023 (2,844,157)	10,796,611 (1,813,218)	3,260,000 (118,571)	51,278,000 (9,994,696)	1,840,000 (45,198)	5,550,000 (174,419)	3,133,926,163 (1,831,852,391)	3,099,827,793 (1,881,693,665)
Written off during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(5,997,737)
Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(983,208)
Balance at 30 June	586,769,310	353,248,571	5,192,205	6,490,285	191,895,270	26,488,556	20,665,982	5,396,329	41,911,070	705,819	3,451,866	8,983,393	3,144,429	41,283,304	1,794,802	5,375,581	1,302,073,772	1,211,153,163

16.00 Loan from PKSF

In Taika	Jagoran (Including RMC and UMC)	Agrisor (Including ME)	Buniad (Including UPP)	Sufolon	Enrich	Abason	Agrisor MDP	Provin Jonogostir IGA	Agrisor SEP	2020	2019
Balance at 1 July 2019/2018	216,500,000	142,500,000	11,999,998	50,000,000	32,606,666	10,000,000	-	-	-	463,606,664	382,844,163
Received during the year	120,000,000	80,000,000	10,000,000	70,000,000	30,500,000	20,000,000	50,000,000	5,000,000	50,000,000	435,500,000	308,000,000
Refunded during the year	336,500,000 (112,000,000)	222,500,000 (75,500,000)	21,999,998 (7,333,337)	120,000,000 (90,000,000)	63,106,666 (15,554,996)	30,000,000 (1,090,908)	50,000,000	5,000,000	50,000,000	899,106,664 (301,479,241)	690,844,163 227,237,499
Balance at 30 June	224,500,000	147,000,000	14,666,661	30,000,000	47,551,670	28,909,092	50,000,000	5,000,000	50,000,000	597,627,423	463,606,664
Payable within next 12 months	121,500,000	65,650,000	8,333,333	30,000,000	22,834,999	3,727,269	20,000,000	2,000,000	20,000,000	294,045,601	254,645,909
Payable after next 12 months	103,000,000	81,350,000	6,333,328	-	24,716,671	25,181,823	30,000,000	3,000,000	30,000,000	303,581,822	208,960,755
Balance at 30 June	224,500,000	147,000,000	14,666,661	30,000,000	47,551,670	28,909,092	50,000,000	5,000,000	50,000,000	597,627,423	463,606,664



17.00 Cash and cash equivalents

In Taka				2020	2019
Cash in hand				188,238	134,041
Bank balances					
Projects	Bank Name	Branches of Bank	Account No.		
General Account	Janata Bank Ltd.	Mimi Super Market.	SB A/C 002040891	109,910	500,504
	Pubali Bank Ltd.	Mehedibag.	A/C no: 0971901029534	6,664	12,053
SDP	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971901029526	303,680	192,645
	Janata Bank Ltd.	Niamatpur Branch.	Acc ID: 0100042455690	55,031	51,214
Microfinance Program	Janata Bank Ltd.	Sk. Mujib Road	S/A-5268	921,931	857,805
	Bank Asia Ltd.	CDA Avenue	STD-198	113,460	554,544
	Bank Asia Ltd.	KEPZ Branch	STD-6533000240	171,565	385,440
	One Bank Ltd.	Agrabad Branch	S/A-771	33,835	168,320
	Pubali Bank Ltd.	Mehedibag	S/A-2954-9	1,485,499	1,250,463
	The City Bank Ltd.	Kadamtali	STD/A-2001	154,278	896,145
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1005	85,511	86,247
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1013	15,977	19,146
	AB Bank Ltd.	Momin Road Branch	C/A-4140-7980-50000	954,001	457,956
	Southeast Bank Ltd	CDA Avenue	C/A-1907	46,214,640	-
	Brac Bank Ltd.	Kazir Deuri Branch	STD/A-2001	6,941	7,861
	Southeast Bank Ltd	CDA Avenue	C/A-1102281252001	12,631,840	18,369,096
	Mutual Trust Bank	Muradpur	C/A-00860320000368	54,299	3,500
	Mutual Trust Bank	Muradpur	C/A-00860210003377	1,500	20,761
	Trust Bank Ltd.	Jubilee Road branch	C/A-32000653	15,493	-
	The City Bank Ltd.	Kadamtali	C/A-52001	2,087,528	254,174
	Southeast Bank	Mehedibag	C/A-13100002637	445	291,371
	The City Bank Ltd.	Kadamtali	C/A-54001	1,826,512	735,793
	The City Bank Ltd.	Kadamtali	C/A-55001	1,883,837	810,991
	The City Bank Ltd.	Kadamtali	C/A-56001	2,575,672	593,687
	Rupali Bank Ltd.	Eshan Mistri Hat	C/A-10805	3,131,872	12,702
	The City Bank Ltd.	Kadamtali	C/A-53001	1,593,741	372,276
	Sonali Bank Ltd.	Kalarpool Branch	C/A-157	2,975,499	696,908
	Standard Bank Ltd.	Dakhin Khan	C/A-2912	558,982	570,211
	Janata Bank Ltd.	Sharkarhat	C/A-247	2,996,405	1,601,707
	Bank Asia Ltd.	Potenga Road	C/A-0050	2,430,345	638,846
	Janata Bank Ltd.	Konelhat	C/A-6882	988,004	388,616
	Janata Bank Ltd.	Neamatpur Branch	C/A-771	2,585,670	406,309
	Janata Bank Ltd.	Patiya Sadar	C/A-2170-3	-	5,637
	Dhaka Bank Ltd.	Patiya Sadar	C/A-4075	2,232,644	436,624
	Standard Bank Ltd.	Chowdhury Hat	C/A-5839	2,820,296	270,832
	First Security Islami Bank Ltd.	Halishahar	C/A-0082	2,318,601	729,118
	Janata Bank Ltd.	Burishchar Hat	C/A-5224	2,706,825	87,204
	Pubali Bank Ltd.	Cumilla South Sadar	C/A-14540	2,314,191	568,979
	Bank Asia Ltd.	Anderkillia	C/A-1041	1,935,125	311,067
	AB Bank Ltd.	Baharddarhat	C/A-99-001	1,541,007	307,842
	One Bank Ltd.	Anowara Branch	C/A-3975	2,044,884	139,608
	AB Bank Ltd.	Baharddarhat	C/A-99-000	1,910,186	261,654
	NCC Bank Ltd.	Baizid Bostami Road	C/A-1969	2,080,729	688,023
	AB Bank Ltd.	Hathazari	C/A-17-000	2,631,608	271,250
	Janata Bank Ltd.	Mohipal Branch, Feni	C/A-679	3,321,955	258,334
	Janata Bank Ltd.	Nowgaon Sadar	C/A-4064	962,318	223,894
	The City Bank Ltd.	Kadamtali	C/A-0006	648,012	435,277
	Janata Bank Ltd.	Manda Branch	C/A-16683	3,945,207	770,466
	Janata Bank Ltd.	Chowmashia Branch	C/A-3882	4,398,526	2,257,845
	NCC Bank Ltd.	Baraiyer Hat	C/A-8403	1,412,503	103,907
	Janata Bank Ltd.	Dewpur Branch	C/A-3676	5,304,186	735,427
	Janata Bank Ltd.	Najipur Branch, Nowgaon	C/A-16741	3,214,826	816,458
	Islami Bank Bangladesh Ltd.	Sapahar Branch, Nowgaon	C/A-461	5,508,510	3,265,681
	Islami Bank BD Ltd.	Mirerswarai SME	C/A-71915	1,008,970	535,180
	Sonali Bank Ltd.	Lemua Branch, Feni	C/A-422	1,088,045	630,463
	Janata Bank Ltd.	Mohorigonj, Feni	C/A-804	1,373,675	424,370
	Pubali Bank Ltd.	Mia Bazar Branch	C/A-90-1466-4	1,474,857	402,550
	Janata Bank Ltd.	Foizia Bazar	C/A-171	29,827	30,897
	NRB Global Bank Ltd.	Ishapur	C/A-8260	2,187,432	1,057,029
	Standard Bank Ltd.	Nangolmura Branch	C/A-33000060	2,735,430	484,455
	One Bank Ltd.	Hathazari Branch	S/A-0651020003453	2,504,916	201,719



Projects	Bank Name	Branches of Bank	Account No.	2020	2019
	Rajshahi Krishi Unnoyan Bank	Kirtipur branch	CD/A-208	3,772,219	673,410
	Rupali Bank Ltd.	Badalgashi Branch, Naogaon	CD/A-1037	3,501,898	36,045
	Bank Asia Ltd.	Mahadevpur Branch, Naogaon	CD/A-06833000429	1,990,714	2,032
	Janata Bank Ltd.	Madhuil Branch-Naogaon	CD/A-001006987	2,752,521	753,107
	Agrani Bank Ltd.	Keshob Branch	CD/A-1288	1,945,264	466,142
	Agrani Bank Ltd.	Sapahar Branch, Nowgaon	CD/A-10200010265571	2,499,155	127,974
	Pubali Bank Ltd.	Deluabari Branch	CD/A-4396901010253	1,502,592	294,430
Balance carried forward				172,590,221	50,272,220

17.00 Cash and cash equivalents (continued)

Projects	Bank Name	Branches of Bank	Account No.	2020	2019
Balance brought forward				172,590,221	50,272,220
Microfinance Program	Janata Bank Ltd.	Goborchupa Branch	C/A-0100114753224	3,844,371	163,761
	Janata Bank Ltd.	Jhotbazar Branch,Manda	C/A-0811001007909	989,824	358,666
	Janata Bank Ltd.	Nizampur Branch	C/A-0100123464634	1,294,757	138,717
	Janata Bank Ltd.	Damoirhat Branch	C/A-0100123583668	1,794,602	529,978
	Islami Bank Ltd	Chapai Nababgonj Branch	C/A-447210	292,241	-
	Agrani Bank Ltd.	Amnura BranchChapai N.gonj	CD/A-2311	302,752	-
	Janata Bank Ltd.	Nachole Branch	C/A-0100206996301	253,405	-
	Mutual Trust Bank Ltd.	Dholaikal Branch	C/A-0280210012563	597,705	-
	Standard Bank Ltd.	Ring road Branch	C/A-05933000837	513,513	-
	Pubali Bank Ltd.	Dhanial Branch,Dhaka	C/A-4213901010154	507,834	-
	Pubali Bank Ltd.	Ati Bazar Branch,Dhaka	C/A-3929901015174	508,416	-
Paran Rahman School	Janata Bank Ltd.	SK. Mujib Road.	SB Account-00041308031	48,899	13,831
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-755697-430	45,519	41,071
ESP	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02333002269	-	455
NDBMP	Pubali Bank Ltd.	Mehedibag Braanch.	A/C no-28783	30,894	3,205
	Pubali Bank Ltd.	Mehedibag Braanch.	DSRA A/C No: 28869	270,240	271,540
	Sonali Bank Ltd.	Kalarpool Branch.	A/C No:120633000388	5,528	5,218
	Janata Bank Ltd.	Niamotpoor Br.	A/c no-0339001010802	13,056	11,206
	Dhaka Bank Ltd.	Patiya Branch.	A/C No: 0221000002030	44,234	45,499
	Rupali Bank Ltd.	Anowara Branch.	A/C No: 5504020000050	34,242	35,046
	Janata Bank Ltd.	Noagoan Cor. Br.	A/c no-0100008654535	14,985	2,332
	Janata Bank Ltd.	Manda Branch.	A/C No: 0100040143721	5	1,155
	Janata Bank Ltd.	Chowmshia Bazar Branch.	A/C No: 0100046777004	9,645	47,493
	Islami Bank Bangladesh Ltd.	Shapahar Branch.	A/C No: 0100070515	2,338	3,029
	Janata Bank Ltd.	Manda Branch.	A/C No: 0100040143721	9,592	4,456
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 0817733004036	11,485	11,485
Remittance Project	Bank Asia Ltd.	CDA Avenue.	A/C no-01833001065	223,196	223,165
	Bank Asia Ltd.	CDA Avenue.	A/C No: 01836000197	169,145	166,621
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001933	34,575	34,575
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001942	6,422	6,997
	Rupali Bank Ltd.	Saltgola Corp. Branch.	A/C No: 1404020001158	2,163	2,164
	Sonali Bank Ltd.	Kalarpole Patiya Branch.	A/C No: 1206233000677	25,562	25,562
	Janata Bank Ltd.	Sarkerhat Branch.	A/C No: 0100050443901	7,025	7,830
	Mutual Trust Bank Ltd.	KEPZ Branch.	A/C No: 0060-0210002645	25,800	25,800
	First Security Islami Bank Ltd.	Halishahar Branch.	A/C No: 18511100000036	15,220	15,910
	Standard Bank Ltd.	Chowdhuryhat Branch.	A/C No:06933000062	878	1,798
	NCC Bank Ltd.	Barayarhat Brach.	A/C No: 00380210019546	10,905	10,905
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 33003731	12,405	13,095
MIME Insurance	Standard Bank Ltd.	CDA Avenue Branch.	A/C No: 02336000196	1,674	3,054
PACE	Standard Bank Ltd.	CDA Branch.Ctg	SND A/C 023-36000244	1,418,630	93,814
	NRB Global Bank	Isapur Branch,Hathazari, Ctg	SND A/C 0113000186860	21,714	-
	Union Bank limited,	Sarkerhat branch	2121000163	2,010	-
	Standard Bank Ltd.	Nangalmora Branch.Ctg	SB A/C 044-36000004	-	346,755
	NRB Global Bank	Isapur Branch,Hathazari, Ctg	SND A/C 011-3000224536	2,392	147,688



Projects	Bank Name	Branches of Bank	Account No.	2020	2019
Elderly	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971102000626	13,952	59,163
	Janata Bank Ltd.	Fowzia Bazar Branch.	SB A/C 189	4,173	24,574
	Standard Bank Ltd.	Nangalmora Branch.Ctg	SB A/C 044-36000003	17,650	107,895
Enrich	Janata Bank Ltd.	S.K. Mujib Road	SB A/C 33016344	879,753	16,223
	Janata Bank Ltd.	Fowzia Bazar	SB A/C 172	179,354	1,014,047
	NRB Global Bank	Isapur Branch,Hathazari, Ctg	S/A-0111100276246	930	-
	Standard Bank	Nangolmura SME/ Krishi Branch	SB Account-4433000059	493,732	149,476
ICS	Janata Bank Ltd.	Agrabad Corp Branch,	A/C no-36000997	227,868	788,625
	Janata Bank Ltd.	Manda Branch,	A/C No: 11018572	2,056	3,206
SCE	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02336000245	605,197	236,040
DIISP	Janata Bank Ltd.	Sarkerhat Branch.	A/C No:0100050444311	19,437	20,242
	Janata Bank Ltd.	Hathazari Branch	A/C No: 001017241	14,238	14,928
Gratuity	Janata Bank Ltd.	S.K. Mujib Road	A/C No:34071644	3,109,845	396,358
YES	Standard Bank Ltd.	CDA Avenue Branch.	A/C No:02336000260	32,302	1,033,871
Sub-total				191,610,506	56,950,744
Grand total				191,798,744	57,084,785

In Taka	2020	2019
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18.00 Advances and deposits**(a) Advances:**

Office rent	2,454,982	3,332,691
Advance for travel	111,276	73,716
Against purchase of Motor cycle	1,056,953	1,597,953
Against purchase of Bicycle	16,299	20,299
Telephone security	2,000	2,000
Against purchase of Laptop	311,474	366,476
Mobile loan	1,110,814	116,748
Advance salary	854,139	879,924
Suspense account	598,098	470,098
Advance tax deducted at source on interest	5,607,792	5,167,377
Advance to contractor of ICS	100,000	100,000
Advance against school rent(KG School)	76,000	28,000
Advance against mobile Purchase for Microfinance field worker	397,010	1,888,425
Advance premium	529,884	238,550
Advance to CMED	200,000	-
Advance against Salary SCE	64,000	-
Advance Interest -Bank Loan	320,329	-
Staff Advance of SCE project	-	28,400
Advance against salary-SDP	-	14,400
Sub-total	13,811,050	14,325,057

(b) Deposits:

With Chittagong Zilla Parishad against shop rent	34,000	34,000
With Pacific Telecom Ltd. Against mobile phone	2,500	2,500
Sub-total	36,500	36,500
Grand total	13,847,550	14,361,557

The management believes that these are realisable.

19.00 Stock and stores**A. Stock and stores-MFP**

Balance at 1 July 2019/2018	467,666	355,574
Purchased during the year	1,058,580	1,248,657
	1,526,246	1,604,231
Consumption during the year	(627,210)	(1,136,565)
Balance at 30 June	899,036	467,666



In Taka	2020	2019
B. Stock in hand-Ghashful Paran Rahman School		
Printing Items	45,608	46,308
School tie	3,200	329
	48,808	46,637
Total Balance at 30 June(A+B)	947,844	514,303
20.00 Short term investment-FDR		
Balance at 1 July 2019/2018	29,000,000	44,500,000
Invested during the year	141,750,000	140,250,000
	(41,000,000)	(27,500,000)
Encashed during the year	100,750,000	112,750,000
Balance at 30 June		

A. Short term investment-Micro Finance
In Taka

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	2020	
					Principal Amount	Accrued Interest on FDR
i. Investment against Savings Reserve:						
Southeast Bank Ltd CDA Branch	24400003126	29.02.20	29.08.20	6.50%	2,000,000	43,694
Southeast Bank Ltd CDA Branch	24331112	29.06.20	29.09.20	6.50%	5,000,000	903
Janata bank(Agrabad)	388741/9986	26.11.19	26.11.20	6.00%	2,000,000	71,333
Janata bank(Agrabad)	388721/9788	29.09.19	29.09.20	6.00%	5,000,000	225,833
Bank Asia(KEPZ Br)	06555-000308	30.09.19	30.09.20	6.00%	3,000,000	135,000
Bank Asia(CDA Avenue)	1855006571	29.12.19	29.12.20	6.00%	2,000,000	60,333
Bank Asia(KEPZ Br)	06555-000770	21.06.20	21.06.21	6.00%	2,000,000	3,000
Standard Bank(CDA Avenue)	043669/9224	29.06.19	29.06.20	8.75%	2,000,000	175,486
One Bank (CDA Avenue)	34410001275	26.06.19	26.06.20	9.75%	4,500,000	439,969
AB Bank Momin Road	3500619/797754	25.05.20	25.11.20	7.00%	1,500,000	10,208
AB Bank Momin Road	3516033	10.10.19	10.10.20	10.00%	1,500,000	108,333
AB Bank Momin Road	3500595/797754	29.03.20	29.06.20	7.00%	3,000,000	53,083
MIDAS Financing Ltd Hatazari	D10154	01.10.19	01.10.20	11.00%	10,000,000	821,944
Mutual Trust Bank Ltd ,Muradpur Br.	299144/0333131	30.04.20	30.04.21	8.00%	5,000,000	66,667
Mutual Trust Bank Ltd ,Muradpur Br.	299149/0333186	07.05.20	07.05.21	9.00%	2,000,000	26,500
Mutual Trust Bank Ltd ,Muradpur Br.	299168/033-0003355/1	03.07.19	03.07.20	9.00%	1,500,000	133,875
Mutual Trust Bank Ltd ,Muradpur Br.	299197/033-0003631	01.03.20	01.09.20	6.00%	4,000,000	79,333
BRAC Bank Ltd,Kazirdeuri Branch	11073043-78788001	02.09.19	02.09.20	8.50%	3,000,000	211,083
City Bank Ltd,Kadamtali Branch	4431-449362001	28.02.20	26.08.20	6.00%	3,000,000	61,000
Trust Bank Ltd ,Jubilee Road Br.	0036-33003817	03.03.20	04.09.20	6.00%	4,000,000	78,000
					66,000,000	2,805,579



ii. Investment against Capital Reserve:

In Taka

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	2020	
					Principal Amount	Accrued Interest on FDR
One Bank Ltd CDA Branch, Ctg	0344120001741	10.07.19	10.07.20	9.75%	2,000,000	189,583
Bank Asia (KEPZ Branch)	6555001060	02.10.19	02.10.20	6.00%	2,000,000	89,333
Bank Asia (KEPZ Branch)	6555001279	02.09.19	02.09.20	7.50%	2,000,000	124,167
Southeast Bank Ltd, CDA branch, Ctg	24500011473	30.06.19	30.06.20	10.00%	3,000,000	300,000
Trust Bank Ltd ,Jubilee Road Br.	0036-0330013826	04.03.20	04.09.20	6.00%	2,000,000	38,666
					11,000,000	741,749
					77,000,000	3,547,329

The amount is invested in specified scheduled bank from capital reserve fund (Note-8 (A)).

iii. Investment in FDR: Ghashful Educare KG School

In Taka

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	2020	
					Principal Amount	Accrued Interest on FDR
Standard Bank Ltd. CDA Avenue Branch	43845-02355009499	31.01.20	31.01.21	5.75%	100,000	2,396
One Bank Ltd CDA Avenue Branch	34414000647	01.12.19	01.12.20	5.50%	150,000	4,813
					250,000	7,208

iv. Investment in FDR: staff gratuity fund

Opening balance of investment	39,500,000	-
	39,500,000	-
Encashment during the year	(16,000,000)	-
Balance at 30 June	23,500,000	-
Grand total	100,750,000	3,554,537

In Taka	2020	2019
21.00 Loan to projects and others		
Loan from Organisation	1,002,714	859,560
Loan from Microfinance	23,771,998	17,292,613
Loan from ENRICH Project	743,506	2,486,607
Loan from SDP	1,114,749	1,107,301
Loan from ICS	2,467,632	1,935,632
Loan from Gratuity fund	3,370,000	3,670,000
Staff loan	-	500
Staff advance	189	16,519
	32,470,788	27,368,732



In Taka	2020	2019	
Elimination of intra project transactions			
Loan to SDP from Micro Finance	(4,697,581)	(3,817,736)	
Loan to Enrich Project from Micro Finance	(5,525,458)	(6,495,834)	
Loan to General Accounts from ICS Project	(2,467,632)	(1,935,632)	
Loan to ESP from General Accounts	(400,000)	(400,000)	
Loan to DIISP, PKSF Program from Micro Finance	(87,902)	(87,902)	
Loan to Remittance Project from General Accounts	(131,345)	(131,345)	
Loan to Elderly Project from Enrich Project	(743,506)	(2,486,607)	
Loan to Elderly Project from Micro Finance	(1,597,930)	(482,791)	
Loan to PACE Project from Micro Finance	(3,296,282)	(2,877,505)	
Loan to ESP from SDP	(666,301)	(666,301)	
Loan to SDP program from General Project	(150,000)	(150,000)	
Loan to YES Accounts from General Project	(147,368)	(147,368)	
Loan to Organisation	(2,212,845)	(2,212,845)	
Loan to Paran Rahman School from Micro Finance	(336,000)	-	
Loan to 2nd Chance	(6,018,000)	(1,318,000)	
Advance against Program cost-from ICS	-	(30,846)	
Receivable from garments industries	(448,448)	(441,000)	
Loan to general from gratuity	(3,370,000)	(3,670,000)	
Loan to Paran Rahman School from General Account	(174,000)	-	
	(32,470,598)	(27,351,712)	
	190	17,020	
Loan to staff	20,970	1,865,000	
	21,160	1,882,020	
Receivables from external entities			
Receivable from PKSF	9,123,196	15,810,245	
Receivables from BRAC	6,048,337	1,923,357	
Receivables from IDCOL	783,846	738,661	
Receivables from Staff Gratuity Fund	1,264,931	1,622,229	
Receivables from Microfinance	-	1,352,978	
	17,220,310	21,447,470	
Members' savings			
	Note	2020	2019
Balance at 1 July 2019/2018		594,800,396	503,885,541
Received during the year	23 (A)	330,257,224	359,090,190
Interest provided on savings		34,137,019	29,564,427
		959,194,639	892,540,158
Refunded/withdrawal during the year		(296,154,591)	(296,756,554)
Adjustment of write off members savings		-	(983,208)
Balance at 30 June		663,040,048	594,800,396



In Taka	2020	2019
A. Members' savings received during the year		
Jagoran	195,881,614	211,376,503
Ograsar	89,053,136	86,985,214
Buniad	3,086,431	3,711,444
Sufalan	16,986,953	27,898,299
TDS	16,366,454	16,386,735
Enrich	8,679,197	12,623,195
Elderly	203,439	-
Abason	-	108,800
	330,257,224	359,090,190
24.00 Security deposits from field staff		
Balance at 1 July 2019/2018	2,745,000	2,669,000
Received during the year	212,000	332,000
	2,957,000	3,001,000
Refunded during the year	(155,000)	(256,000)
Balance at 30 June	2,802,000	2,745,000
25.00 Loan loss reserve		
Balance at 1 July 2019/2018	43,766,305	39,727,588
Provision made during the year	8,587,451	10,036,458
	52,353,756	49,764,046
Written off during the year	-	(5,997,741)
Balance at 30 June	52,353,756	43,766,305
A. Loan loss provision (LLP) expenses		
Provided during the year	8,587,451	10,036,457
	8,587,451	10,036,457
26.00 Members unclaimed deposits		
Balance at 1 July 2019/2018	4,794,345	4,342,760
Transferred during the year	1,107,171	1,246,713
	5,901,516	5,589,473
Refunded during the year	(589,447)	(795,128)
Balance at 30 June	5,312,069	4,794,345
27.00 Accrued expenses and other liabilities		
Balance at 1 July 2019/2018	10,696,019	8,257,044
Provision made during the year	16,757,813	6,453,104
	27,453,832	14,710,148
Paid/adjusted during the year	(7,040,209)	(4,014,129)
Balance at 30 June	20,413,623	10,696,019
28.00 Liability to donors and others		
Liability for CHWEVT	184,825	229,693
Loan from Microfinance-SDP	6,431,108	5,551,263
Loan from Organisation	7,146,507	6,050,463
Loan from Microfinance- Enrich Project	5,525,458	6,495,834
Loan from Gratuity-MIME Insurance	2,100,000	2,100,000
Loan from General Account- Paran Rahman School	730,000	120,000
Loan from SDP-ESP	1,066,301	1,066,301
Loan from ICS-NDBMP	3,585,905	3,551,615
Loan from General Account- Remittance project	131,345	131,345
Loan from Microfinance- PACE Project	3,296,282	2,877,505
Loan from Gratuity and Microfinance- Second Chance Education	6,718,000	2,018,000
Loan from Microfinance-DIISP	87,902	87,902
Loan from MJF- Yes Project	181,006	1,232,431
Loan from ENRICH & MF- Elderly Project	2,341,436	2,969,398
Liability from Gratuity	-	1,583,527
	39,526,075	36,065,277



In Taka	2020	2019	
Elimination of intra project transactions			
Loan to SDP from Micro Finance	(4,697,581)	(3,817,736)	
Loan to Enrich Project from Micro Finance	(5,525,458)	(6,495,834)	
Loan to General Accounts from ICS Project	(2,467,632)	(1,935,632)	
Loan to ESP from General Accounts	(400,000)	(400,000)	
Loan to DIISP, PKSf Program from Micro Finance	(87,902)	(87,902)	
Loan to Remittance Project from General Accounts	(131,345)	(131,345)	
Loan to Elderly Project from Enrich Project	(743,506)	(2,486,607)	
Loan to Elderly Project from Micro Finance	(1,597,930)	(482,791)	
Loan to PACE Project from Micro Finance	(3,296,282)	(2,877,505)	
Loan to ESP from SDP	(666,301)	(666,301)	
Liability to Gratuity	-	(1,583,527)	
Loan to SDP program from General Project	(150,000)	(150,000)	
Loan to YES Accounts from General Project	(147,368)	(147,368)	
Loan to Organisation	(2,212,845)	(2,212,845)	
Loan to Paran Rahman School from Micro Finance	(336,000)	-	
Loan to Second Chance Education Program	(6,018,000)	(1,318,000)	
Advance against Program cost-from ICS	-	(30,846)	
Receivable from garments industries	(448,448)	(441,000)	
Loan to Paran Rahman School from General Account	(174,000)	-	
Loan to general from gratuity	(3,370,000)	(3,670,000)	
	(32,470,598)	(28,935,239)	
	7,055,477	7,130,038	
Loan from commercial banks			
Bank Asia Limited,KEPZ Branch,Chattogram	28,850,000	37,500,000	
Bank Asia Ltd, Paltan Branch,Chattogram-Remittance	480,179	480,179	
AB Bank Limited, Momin Road Branch,Chattogram	30,000,000	-	
Trust Bank Limited, Jubilee Road Branch,Chattogram	30,000,000	-	
Mutual Trust Bank, Muradpur Branch,Chattogram	44,545,457	70,000,000	
	133,875,636	107,980,179	
Short term loan from provident fund			
Balance at 1 July 2019/2018	-	5,500,000	
Received during the year	-	4,500,000	
	-	10,000,000	
Refunded during the year	-	(10,000,000)	
Balance at 30 June	-	-	
Advance received from PKSf			
Balance at 1 July 2019/2018	8,674,105	7,160,518	
Received during the year	4,073,314	10,567,338	
	12,747,419	17,727,856	
Adjust during the year	(8,403,070)	(9,053,751)	
Balance at 30 June	4,344,349	8,674,105	
Service charges			
	Note	2020	2019
SDP Project		1,889,437	2,191,245
Microfinance Program-Note	(A)	242,732,911	251,465,111
NDBMP		6,093	24,880
		244,628,441	253,681,236



In Taka	2020	2019
A. Microfinance Program		
Jagoran	116,904,738	142,747,019
Agrasar	59,488,403	59,432,609
Buniad	1,373,182	1,456,019
Sufalan	38,158,173	31,571,629
Sufalan Bank Asia	4,386,695	3,321,666
Sufalan AB Bank	2,172,371	4,256,756
Enrich	8,093,807	8,332,716
Agrasar-MTB	3,050,047	286,795
Sufalan MTB Bank	5,761,499	20,406
Abason	668,703	39,496
Agrasar-Trust Bank	41,465	-
Agrasar-MDP	2,565,054	-
Provin Jonogostir IGA	7,670	-
Agrasar-SEP	61,104	-
	242,732,911	251,465,111
33.00 Grant received		
Grant received from BNFE & Others	452,852	2,632,459
Grant received from BRAC	4,363,776	1,960,857
Grant Received from MJF	5,427,031	3,266,137
Grant received from BNFE	891,400	1,492,500
Reimbursement Received from PKSf-ENRICH Project	6,406,035	11,267,723
Grant receivable from BRAC	4,124,980	-
Reimbursement Received from PACE Project	4,100,095	5,102,359
Reimbursement Received from Elderly Project	1,069,285	1,658,171
	26,835,454	27,380,206
34.00 Fees received		
Fees received from General Account	2,520	2,560
Fees received from SDP Project	1,925	13,515
Fees received from Paran Rahman School	709,200	967,140
Fees received from ESP-BRAC Project	-	578,100
Fees received against Microfinance Program	367,510	452,523
	1,081,155	2,013,838
35.00 Income from sale		
Sale of contraceptives	-	12,270
Sale of study materials	63,335	83,380
Sale of school uniform	2,220	14,280
Sale of Pass Book and Form	350,045	507,055
	415,600	616,985
36.00 Other income		
Income from commission	443	1,307
Other/Miscellaneous Income	284,457	322,279
Donation	282,500	445,000
Received from drawing training	4,880	480
Income from training center	271,925	198,540
Other Income	959,545	2,008,978
Income from training equipment	-	206,100
Income from other source	11,995	5,656
Salary realised	15,000	-
Received against scholarship	1,308,000	-
	3,138,745	3,188,340



In Taka	2020	2019
37.00 Administrative and office expenditures		
Communication expenses	16,407	35,250
Depreciation	3,814,674	3,738,114
Depreciation on right of use assets	2,076,962	-
Maintenance - office	1,178,295	1,096,923
Maintenance and fuel- vehicles	741,629	1,141,144
Bank charges	605,364	655,578
Newspaper and periodicals	11,820	14,266
Office rent / shop rent	7,978,349	8,464,458
Printing and stationery	3,359,777	3,978,227
Utilities	1,996,377	1,846,994
School rent	3,210,146	1,264,376
Training expenses	699,944	436,267
Travelling and conveyance	3,110,000	3,149,709
License and renewal fees	7,500	4,800
Administrative expenses	511,647	652,156
Field conveyance	4,935,450	6,511,226
Amortisation	284,055	315,068
Purchase of furniture and office equipment	20,401	469,568
Meeting expenses	154,638	-
Cloth for school uniform	19,000	-
Other expenses	4,000	15,508
	34,736,435	33,789,632
38.00 Finance expenses		
Interest on members' savings	37,468,145	31,947,020
Interest on loan from PKSf	27,706,350	23,475,303
Interest on bank loan and others	7,430,125	5,580,698
Rebate given	2,824,117	2,201,435
Interest on security deposit	16,671	16,512
Interest on lease	684,445	-
	76,129,853	63,220,968
39.00 Other expenditures		
Clinical support	38,876	31,965
Audit and professional fee	367,685	331,797
Legal and membership fee	810,459	990,951
Other operating expenses	5,278,725	5,259,374
Entertainment	826,375	1,038,677
Emergency treatment	-	5,000
Donation / contribution	-	234,000
Advertisement	86,397	306,375
	7,408,516	8,198,139
40.00 Program costs		
Program and operational costs- (Microfinance)	13,625,840	16,152,791
Contribution to Social Development Project- MF	1,488,000	2,784,918
Contribution to YES project	23,541	-
Contribution to CAMPE	2,242	-
Other program activity expenses (Projects)	4,161,993	5,092,751
Special Day celebration	33,868	80,574
School Program expenses	-	23,735



In Taka	2020	2019
Subsidy paid to client of NDBMP	-	55,000
Teachers refreshment	255,600	44,400
Honorium to NGO head	93,120	30,000
Unnayan Mela of PKSf	143,451	56,626
Day observation	700	-
	19,828,355	24,320,795
41.00 Salary expenditures		
Salaries and allowances	158,198,536	146,202,591
Doctors' honorarium	861,011	915,850
	159,059,547	147,118,441

42.00 Forgery of cash

The Organisation has filed a law suit against some employees alleging defalcation of cash (about BD Taka 598,098) from its Microfinance Programme.

43.00 Events after reporting date

On 11 March 2020, COVID-19 has been declared a pandemic by the World Health Organization, and most governments are taking restrictive measures to contain its further spread affecting free movement of people and goods.

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

While no material effects on the Organisation's financial position, results of operations and cash flows have yet been identified at the date of these financial statements, management will continue monitoring and evaluating them during the 2020 financial year.

44.00 Related party transactions

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

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

Name of the entities	Nature of relationship	Nature of transactions	Balance as on 30.06.20 (Taka)	Interest rate
Provident fund	Affiliate entities	Short term loan	-	6%

Annexure-A1/7

In Taka	2020
45.00 Lease liability	
Present value of lease payments as on 1 July 2019	-
Principal payment of lease liabilities	(2,170,810)
Total changes from financing cash flows	(2,170,810)
Other changes	
Liability-related	
Interest expense	684,445
Interest paid	(684,445)
Balance at 30 June 2020	(2,170,810)



In Taka	2020
Lease liability current and non-current portion	
Due within one (1) year	1,783,128
Due after more than one (1) year	5,565,472
	7,348,600

The Organisation leases office spaces. Information regarding leased assets are as follows:

A Leased office spaces

Head office rent

The Organisation has entered into lease agreement with Mr. Md. Shahidul Islam Chowdhury, Mr. Mohammad Sanaullah Chowdhury and Mr. Mohammad Abul Faisal Chowdhury to rent offices from 01 February 2018 to 31 January 2024 of the area 1,875 square feet (sft) from each for a period of six years for monthly rent of Tk. 36,842, with six months' of advance rental payment to be made in the beginning of that year which will be adjusted with first 24 months' rental payment at Tk. 4,606 each month and the rest of the advance will be adjusted with last 3 months' rental payment and the Organisation has entered into another lease agreement with Mrs. Farida Yeasmin to rent an office from 01 February 2018 to 31 January 2024 of the area 1875 square feet (sft) each of two units for a period of six years for monthly rent of Tk. 73,684, with six months' of advance rental payment to be made in the beginning of that year which will be adjusted with first 24 months' rental payment at Tk. 9,211 each month and the rest of the advance will be adjusted with last 3 months' rental payment. The Organisation used 9% incremental borrowing rate per annum compounded monthly.

Branch office rent

The Organisation has rented office spaces for each of its 58 branches which is considered as low value asset and is excluded from the scope of lease as per IFRS 16.

B Right-of-use assets

Right-of-use assets related to leased properties are presented as property, plant and equipment.

Balance at 1 July	9,519,410
Depreciation charge for the year	(2,076,962)
	7,442,448

C Amounts recognised in statement of profit or loss

Interest on lease liabilities	684,445
Depreciation charge on right-of-use assets	2,076,962
	2,761,407

D Amount recognised in statement of cash flows

Principal payment of lease liabilities	(2,170,810)
Interest paid	(684,445)
	(2,855,255)



GHASHFUL

GENERAL ACCOUNT OF GHASHFUL

Fixed Asset Schedule

Annexure-A

In Taka	Cost				Depreciation				Written down value as at 30 June, 2020	
Name of assets	Balance at 1 July, 2019	Addition during the year	Adjustment during the year	Balance at 30 June, 2020	Rate%	Balance at 1 July, 2019	Charged for the year	Adjustment during the year		Balance at 30 June, 2020
Land	400,000	-	-	400,000	0%	-	-	-	-	400,000
Furniture and fixtures	9,540	3,176	-	12,716	10%	3,874	884	-	4,758	7,958
Refrigerator	17,300	-	-	17,300	20%	17,238	12	-	17,249	51
Television	22,500	-	-	22,500	20%	22,454	9	-	22,463	37
Computer and equipments	-	42,731	-	42,731	30%	-	12,819	-	12,819	29,912
Balance at 30 June 2020	449,340	45,907	-	495,247		43,566	13,724	-	57,289	437,958
Balance at 30 June 2019	449,340	-	-	449,340			657	-	43,566	405,774



SOCIAL DEVELOPMENT PROJECT (SDP)

Fixed Asset Schedule

In Taka	Cost				Depreciation				Written down value as at 30 June, 2020
	Balance at 1 July, 2019	Addition during the year	Deletion/ Adjustment	Balance at 30 June, 2020	Rate%	Balance at 1 July, 2019	Charged for the year	Deletion/ Adjustment	Balance at 30 June, 2020
Furniture and fixtures	7,804	78,909	-	86,713	10%	1,857	8,486	-	10,343
Auto rickshaw	186,100	-	-	186,100	20%	184,515	317	-	184,832
PABX systems	27,300	-	-	27,300	20%	25,424	375	-	25,799
Balance at 30 June 2020	221,204	78,909	-	300,113		211,796	9,178	-	220,974
Balance at 30 June 2019	221,204	-	-	221,204		210,270	1,526	-	211,796
									9,408



MICROFINANCE PROGRAM OF GHASHFUL

Fixed Asset Schedule

In Taka	Cost			Depreciation			Written down value as at 30 June, 2020
	Balance at 1 July, 2019	Addition during the year	Adjustment during the period	Balance at 1 July, 2019	Charged for the year	Adjustment during the period	
Name of Assets	Balance at 1 July, 2019	Addition during the year	Adjustment during the period	Balance at 1 July, 2019	Charged for the year	Adjustment during the period	Balance at 30 June, 2020
Digital camera	206,842	-	-	114,191	18,530	-	74,121
Micro bus	1,076,767	-	-	1,060,468	3,260	-	13,039
Motor vehicles-Car	1,910,000	-	-	932,080	195,584	-	782,336
Motor vehicles	87,800	-	-	86,803	199	-	798
Office decoration / equipment	2,455,499	211,292	-	1,231,918	286,975	-	1,147,898
Computer and equipment's	10,469,792	2,796,914	-	4,717,913	2,564,638	-	5,984,154
Furniture and fixtures	6,473,963	1,142,624	-	3,007,823	460,876	-	4,147,887
Photocopy machine	274,050	-	-	78,008	39,208	-	156,833
Mobile set	323,658	-	-	115,189	41,694	-	166,775
Machinery / cookerries	131,440	26,985	-	78,269	16,031	-	64,124
Land	34,348,240	-	-	-	-	-	34,348,240
Balance at 30 June 2020	57,758,051	4,177,815	-	11,422,662	3,626,996	-	46,886,205
Balance at 30 June 2019	14,564,368	43,193,683	-	7,880,162	3,542,500	-	46,335,389



GHASHFUL PARAN RAHMAN SCHOOL

Fixed Asset Schedule

In Taka Name of Assets	Cost		Rate %	Depreciation			Written down value as at 30 June, 2020
	Balance at 1 July, 2019	Addition during the year		Balance at 1 July, 2019	Charged for the year	Balance at 30 June, 2020	
Furniture and fixtures	420,428	-	10%	221,661	19,877	241,538	178,890
Office equipment	18,610	-	20%	13,544	1,013	14,557	4,053
Camera	2,000	-	20%	1,918	16	1,934	66
Balance at 30 June 2020	441,038	-		237,123	20,906	258,029	183,009
Balance at 30 June 2019	441,038	-		213,751	23,372	237,123	203,915



GHASHFUL-CHWEVT PROGRAM

Fixed Asset Schedule

In Taka	Cost		Depreciation			Written down value as at 30 June, 2020
	Balance at 1 July, 2019	Addition during the year	Balance at 30 June, 2020	Rate %	Charged for the year	Balance at 30 June, 2020
Furniture and fixtures	291,460	-	291,460	10	10,503	196,936
Motorcycle	402,000	-	402,000	25	13,415	361,755
Digital camera	27,831	-	27,831	20	704	25,016
Computer and equipment	507,182	-	507,182	30	20,246	459,942
Balance at 30 June 2020	1,228,473	-	1,228,473		44,868	1,043,648
Balance at 30 June 2019	1,228,473	-	1,228,473		59,359	998,780
						229,693



ACRONYMS

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

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



GHASHFUL

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