

**annual report  
2005**

**GHASHEFUL**

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**GHASHELL**



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GHASHFUL



## Message from the Executive Director

It is with great pleasure that we come to the end of another successful year for Ghashful's development programs. This report details the achievements of Ghashful, which are not possible without the support and participation of local community members. Ghashful's fantastic relationship with its beneficiaries is vital to the functioning of each of the following programs and is the motivation behind the organization as a whole. Ghashful continues to strive towards its goals and objectives with support from partner organizations.

During 2005, Ghashful decreased its reliance on donor funds and moved towards financial self sufficiency. Ghashful used its own funds to cover almost all funds withdrawn by donors. Self-sustaining financial practices became possible by the expansion of the existing micro-finance program. A field survey conducted in the Neyamatpur Upazilla of the Naogaon district during December 2005 assessed the viability of the Ghashful micro-finance program in that area. We are pleased to report that loan distribution will commence very soon. Furthermore, demand from members and a policy review determined the need for a new program, the Term Deposit Scheme (TDS). TDS was implemented during 2005 and is now successfully catering to the needs of beneficiaries. The Micro-Finance Insurance Policy (MIP) also assisted the families of seven deceased members through policy payouts.

The Education program remained busy with the establishment of five new Education Support Program (ESP) schools in 2005. Classes will begin in January 2006 and each school will cater to students in classes one to four.

Ghashful's emphasis on community-based programs resulted in the education program observing awareness days to highlight particular issues at the community level. Included were the World Environment Day, Safe Motherhood Day, World Women's Day, World Health Day, Independence Day, International Mother Language Day, Child Rights Week and the Vitamin A+ campaign.

During 2005, the Reproductive Health Program built on its previous achievements, community goodwill and high standards. A new program aimed at Adolescent Reproductive Health (ARH) commenced with the help of Bangladesh Centre for Communication Programs (BCCP), John Hopkins University and USAID. ARH targets primary health care needs, raising awareness of STDs and HIV/AIDS and other necessary life skills.

The Gender, Knowledge, Networking and Human Rights Intervention in Bangladesh (GKNHRIB) program continued to increase the rights of poor and marginalized community members. Similarly, the Community Violence Watch Group continues to run smoothly and complements other works at the community level.

Ghashful is proud of the achievements it has made this year and is grateful to the hard work of its general body, staff members and beneficiaries alike, who together make the programs so successful. We hope that the coming year will provide us with the opportunity to address any deficiencies so that our programs can provide even more assistance to Bangladesh's most vulnerable community members.

**Affabur Rahman Jafree**  
Executive Director





**1.0 Introduction:** Ghashful, a non-government organization, has been working with sections of Chittagong's most vulnerable population since 1972 and formally registered with the government in 1978. Ghashful has worked in partnership with various donors, including a significant relationship with Action Aid Bangladesh. Ghashful is working to become a self-sustaining NGO and the recent expansion of its micro-finance program is working to achieve this.

**1.1 Legal Status:** As the first NGO in the port city of Chittagong, Ghashful has been registered with the District Population Control and Family Planning Department (Reg. No. FP/CTG/1/1978) since 1978. In 1990, Ghashful registered with the NGO Affairs Bureau (Reg. No.: FD DSS/FDO R-376, 1990) in 1993 Ghashful received its registration with the Department of Social Service (Reg. No.: SW/CTG/959/1993) and in 2004 Ghashful received certificate of registration societies of with No. CHC-229 of 2004 from Joint Stock Companies.

**1.2 Vision:** Ghashful envisions a conscious, self-reliant Bangladesh where equality and human rights are ensured.

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

**1.4 Organizational Values:** GHASHFUL believes in some core values and its members and staffs always posses these in their spirit:

- |  |                      |
|--|----------------------|
| * Mutual respect                             | * Commitment         |
| * Honesty and transparency                   | * Mutual cooperation |
| * Patriotism and respect for<br>Own culture. | * Spontaneity        |
| * Sincerity                                  | * Equity and empathy |

**1.5 Identity of Ghashful:** GHASHFUL identifies itself as a Bangladeshi non-government development organization and spokesman of marginalized community. GHASHFUL act as a catalyst and facilitator in the process of poverty alleviation and always been in the side of vulnerable women, adolescent boys and girls, and children.

**1.6 Financial background and assistance:** GHASHFUL began its development journey with the relief works during the year 1972. From the year 1978 when it got the registration as development organization GHASHFUL began to operate the basic objective of promoting family planning and education among low-income groups in the slum areas of Chittagong city. Gradually, its programmes expanded in the field of Non-formal primary education (NFPE), Adult education, Reproductive health, Advocacy and Good governance and Micro Finance. From the inception year, Ghashful always operated in partnership with donor or similar organization that provided financial support as well as technical assistance. The financial data over the last two-decade represent the steady increase of own contribution in budget.





The financial trend of Ghashful has been presented in below:

Year	Finance inflow			Remarks
	Donor Funding	Own contribution (Income)	Total	
1984 - 85	--	--	3,84,089	--Not Available
1989 - 90	--	--	20,09,486	--Not Available
1995 - 96	--	--	37,53,744	--Not Available
1997	3,060,501	90,525	31,51,026	
1998	3,981,228	772,199	47,53,427	
1999	48,82,003	30,57,272	79,39,275	
2000	40,24,033	60,49,282	1,00,73,861	
2001	45,81,072	33,38,598	80,30,175	
2002	48,72,776	53,82,000	1,02,54,776	
2003	48,12,843	77,92,800	1,26,05,643	
2004	43,31,559	171,24,091	214,55,650	
2005	42,98,572	165,38,618	208,37,190	

GHASHFUL's budgetary growth over the last 20 years shows that it has steadily increased its income of Tk. 90 thousand to more than Tk.2 crore. This provides a strong indication of the organization's capacity to manage growth and its potentiality to manage further expansion.

**1.7 Community Need:** In order to implement the development assistance more effectively, it is important to assess the community needs. Ghashful gives emphasis to community desires to make sustainable improvements to their lives. Now, Ghashful works both in urban and rural areas where the people face struggles in their daily lives. Inadequate support and lack of awareness of conditions of slum dwellers and villagers means they have been suffering silently due to a lack of health, education and access to the financial sector. Moreover, rapid, unplanned urbanization is not able to absorb the pressures of high density populations.

Every year, about 20,000 to 30,000 people migrate to Chittagong city in search of work and better opportunities. The urban slum dwellers generally live in awful environments. Consequently, the water supply, sanitation and hygienic practices suffer. Only 24 percent of the slum dwellers resides in houses. Illiteracy rates are very high in the slums. Only 51 percent of children aged between six to ten years are enrolled in school compared with 90 percent of children in non-slum areas. Around 25 percent of the children in the slum are engaged in life-threatening types of work. Abuse of females and adolescents is common in slums.



**1.8 Designing Development Strategy:** During the program planning, Ghashful conducted an analysis to identify the cause and effect of the most significant problems affecting the beneficiaries. The analysis formed the basis for future program design as well as shaping the direction of current programs. The following keypoints were identified :

- \* Rapid urbanization
- \* Growth of unplanned slum and squatter settlements
- \* The plight of women, adolescents and children.
- \* Health and environmental problems
- \* Economic emancipation of marginalized people
- \* Limited access to basic opportunities and services
- \* Exploitation in the local structure and violation of rights
- \* Disability
- \* Limited outreach of the NGO sector
- \* Consequences of natural disasters.

The analysis showed that poverty is a complex phenomenon and that the causes and effect of the problems are interlinked. It highlighted that different vulnerable groups (such as widowed, divorced, disabled, malnourished or working in dangerous professions such as sex workers ) are affected in different ways. Ghashful's programs need to be considered of different circumstances. With this in mind, Ghashful is aiming towards a more integrated approach for each of its problems.





Annual General Meeting of Ghashful

## 2. HRD and Management Overview:

A modernized Human Resource Development (HRD) policy is used for efficient and effective management of Ghashful. The organization updates the policy each year to adapt to new issues. Ghashful arranged a HRD review workshop on December 23, 2004. The HRD policy states the rights and responsibilities of all staff. The HRD section is supporting staff members to make a sociable work environment based on the values of the organization.

The table below shows the position of staff members ending in December 2005. This illustrates that the majority of staff are female. However, only a few staff are working in management positions.

Gender	Position						Total
	Management level	Senior level	Mid level	Field level	Support	Part-time	
Male	3	5	26	19	12	4	69
Female	0	4	13	42	05	71	135
Total	3	09	39	61	17	75	204
% On Total	1.47 %	4.41 %	19.18%	29.90%	8.33%	35.71%	100%



Staff turnover is an unfortunate trend in any organization. The management of Ghashful is alert in taking initiatives to the vacant positions as early as possible to keep smooth and regular operations. A few of staff have left the organization and also a few have joined during the reporting period. The following table shows the trend:

Staff Level	Joined in Organization			Left the Organization		
	Male	Female	Total	Male	Female	Total
Management	-	-	-	-	-	-
Senior Level	-	-	-	-	01	01
Mid Level	16	03	19	04	02	06
Field Level	10	07	17	01	-	01
Support	02	-	02	-	-	-
Part Time	-	03	03	-	03	03
Total	28	13	41	05	06	11

To enhance the capacity and efficiency of the staff, Ghashful believes that training is fundamental so the Ghashful HRD section always gives emphasis to training its staff. The organization arranged and received the essential training from different providers based on a needs assessment and requirements.



## 2.1 Training/Workshop:

Ghashful staff received training from different organizations and participated in several workshops during January to December 2005 :

SI No	Training	Level of the Staff Received Training				Total
		Management	Senior	Mid	Field	
01	Savings and Micro-Credit Management.			05		05
02	Group Leadership, Savings and Micro Credit Management				04	04
03	'Training of Trainers'			07		07
04	Participatory Review and Reflection Process		01			01
05	Environment and Environmental Law.		01			01
06	Financial Planning for Development Organization.	01				01
07	Psychosocial Protection and Care(Phase -1,2).			02		02
08	Designing Sustainable Projects and Writing Quality Proposal.		01	01		02
09	Monitoring and Evaluation of Development Program.			01		01
10	Proposal Writing and Log Frame.	01				01
11	Workshop on Nears Strategic Plan		01			01
12	Group Training Course on Rural Women Empowerment		01			01
13	The Modular Training Course on Non-formal Education			01		01
14	Micro Finance Operation and Delinquency.		01			01
15	Report Writing and Analytical Skills Development.		01			01
16	Office Management and General Management.			01		01
17	Accounting System Development.			02		02
18	Workshop on ECDD			01		01
19	Cluster training			01		01
20	Wenlido training on self defense			01		01
21	Finance and administrative management and compliance requirement of USAID rules and regulations.			02		02
22	Training on life skills methods on ARH issues.			02	04	06
23	Coping mechanism of the care providers working with the sexually abused and trafficked children			01		01
24	Training on Human rights			02		02
25	Review and Evaluation meeting on EFA capacity building under Nordic project			01		01
	<b>Total</b>	<b>02</b>	<b>07</b>	<b>31</b>	<b>08</b>	<b>48</b>



### 3. Programs of GHASHFUL :

In the long run GHASHFUL worked in different sectors of the community within various types of programs. At present GHASHFUL has been operating its development activities under the following programs:

#### Reproductive Health

##### Health Service

- Fixed Clinic
- Satellite Clinic
- Garments Factory Workers
- Immunization
- Maternal and Child health care
- Safe Delivery and Disability prevention through TBA
- FP (non-clinical) Methods Distribution through TBA
- FP (clinical) Methods (Injection and IUD)
- FP (clinical) Referral
- Adolescent Health care

##### Awareness Build-up

- TBA Workshop
- STD, HIV/AIDS Orientation
- Group Meeting
- Day Observation

#### Adolescent Reproductive Health

- Sensitization Program
- Life Skill Approach
- Adolescent Corner

#### Education

##### Non-Formal Primary Education (NFPE)

- NFPE School
- School Savings
- Children Space
- Formation of debating group
- Cultural Team and its Activities
- Day Observation
- Vocational Training
- Adolescents Workshop

##### Education Support Program (ESP)

- ESP-NFPE School
- Guardian Meeting
- Day Observation

##### REFLECT

- Basic and Post Circle
- Lokokendra

#### Governance, Advocacy, Reporting & Publication:

##### Good Governance

- Meeting, Workshop, Training etc.
- Issue based Campaign
- Issue based Advocacy
- All types of Reporting
- Formation of Community Violence Watch Group
- Healthy environment activities
- Research
- Networking

##### Publication

- Quarterly **GHASHFUL BARTA**
- Issue based Publication
- Annual Report Publication

#### Human Rights and Legal Aid

- Networking - Committee Formation, Salish, Human Rights Education Program.
- Advocacy - Film Show, Video Magazine, Theatre, Meeting.
- Action Research - Baseline Survey, Qualitative Survey, Impact Survey, Salish Baseline Survey.

#### Micro Finance (Livelihood)

##### Savings & Credit

- Regular Savings and Credit (Urban and Rural)
- Daily Savings and Credit
- Hardcore Poor Program
- GHASHFUL Enterprise Development Program (GEDP)
- Term Deposit Scheme (TDS)

##### Trainings

- Shomiti Management
- Leadership Development
- Enterprise Development and Business Management.

##### Awareness

- Community Meeting
- Day Observation
- Provide Health Service



### 3.1 Reproductive Health

Reproductive health program means a systemized approach to extend services to the vulnerable and marginalized people and make them aware of their rights of getting proper health service from the respective institutions of the government. We provide health service in the operational area to ensure a healthy community, through different components supporting all stages of human life. We provided regular health service to the community people especially for women and children through satellite clinics and also services from fixed centres. This has been ensuring the safe motherhood and childhood, sound develop of the adolescents and good health for the old aged people.

#### Performing FP Clinical Methods

From our early days, we have been providing family planning services along with health services, in order to reduce child and maternal death rate. Our TBA's and field workers regularly distribute contraceptive in the different working areas. For that, We have served 1744 women regarding FP clinical methods. As we are performing only Injection and IUD (Intra Uterine Device), we had to refer 84 women and 3 men for other clinical methods to other organization.

#### Observes World Health Day and Safe Motherhood Day

Different Day observation is a regular phenomenon in Ghashful. In the reporting period; Ghashful has observed the World Health day and Safe Motherhood day on 7th April and 30th May respectively. Ghashful arranged discussion sessions about each of the issues as well as participated in organized rallies.

#### Group Meeting on Health Education

Though Ghashful has been initiating Health Service Program since its inception. But, Health Education Program was introduced in 2003. The main objectives of the meeting are to disseminate health related messages to the target people. In the reporting period 86 group meetings were arranged and 2469 people participated in the meeting.

#### Campaign on Vitamin A+

Vitamin A+ campaign was held on 16 June at Ghashful as a part of national campaign. In the campaign 6919 children given the vitamin A capsule and 4308 Children have got D-warming tablet under sixteen centers. Mr. Shahidul Islam Tulu and Sabiha Musa, Ward Commissioners of Chittagong City Corporation participated in the campaign as the guest of honour.







### Garments Workers Health Services

In order to ensure healthy and capable garment factory workers Ghashful continuing its health support program which began in 2000. In the garment factories, 90 percent of the workforce are women who are not very well-off, they work almost the whole day and do not get enough time to get treatment outside. Even due to shyness they cannot expose themselves to the male-represented higher authorities about their female diseases. To address this situation Ghashful started this program primarily for female workers at factory premises. Now, operates in 26 garment factories, and provides medical treatment to 24544 garment workers ; of which 5925 are male and 18619 are female.

### STD/AIDS Orientation

Now a day, STD/AIDS issue is a burning question in all over the world. It has created a panic in the globe. On the other hand, Chittagong is the top most vulnerable areas among the other cities of Bangladesh. For that reason Ghashful has treated this issue as priority basis. Awareness programs among the vulnerable groups are a common phenomenon in this program. Two orientation sessions on STD/AIDS for the saloon workers and the school students were held on 21st May and 29th August at Ghashful Training Center and Lakhera High School premises respectively. Dr. Jannatul Ferdous was the key facilitator of the both sessions. A total of 86 participants took messages from the orientations. Meanwhile, Ghashful has also observed World AIDS day in the community level and participates various programs on AIDS day, organized by STD/AIDS network of Bangladesh.



A Garment Worker Consulting with Ghashful doctor.

### Immunization

Ghashful do believe, immunization can ensure safe and disease free childhood. We have arranged immunization in the fixed centers twice a week, though there is also satellite based immunization spots. Ghashful, with the help of Chittagong City Corporation, GOB, WHO, UNICEF has push the vaccine to 1709 women in the two rounds of Neonatal Tetanus program at vulnerable areas of Chittagong City Corporation on 14-26 May and 18-30 June respectively. In Child immunization 2648 child has received vaccine from Ghashful during the time. 1841 women has taken T.T vaccine in the reporting period.





### Safe Delivery and Disability Prevention

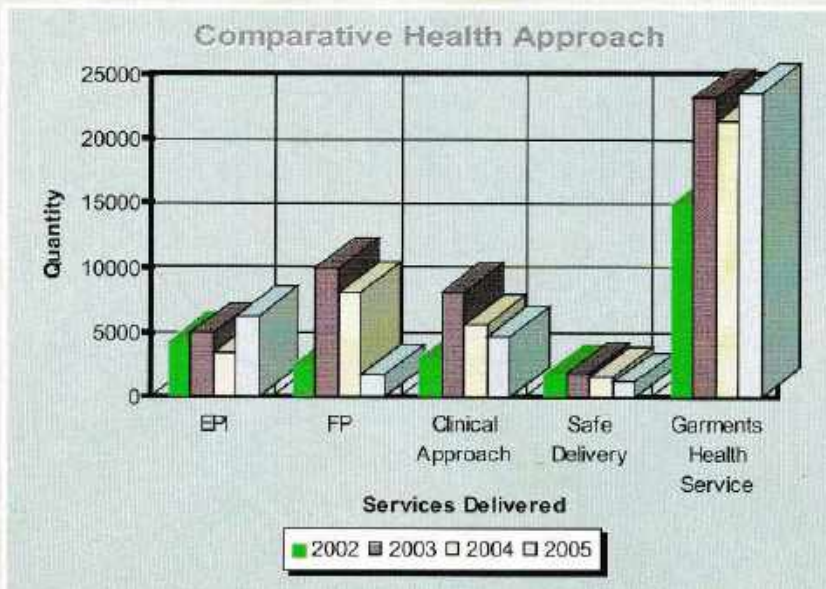
In our country, premature death of mother and child, and birth related disabilities are common problems. Most of the people of our country are unaware about birth related problems. Generally, in the rural and urban areas the TBAs (Trained Birth Attendants) take care of the mothers during the delivery time. But, an untrained TBA may cause a major accident, which could be a risk life. That is why, Ghashful; has trained 30 TBAs to ensure antenatal and post natal care of the mothers and newborn child. TBAs were trained on disability issues so that they may take proper safety measures during the time of delivery.



Participants of TBA Workshop.

Despite a target of 1500, our TBAs were able to perform 1187 safe deliveries. TBAs are also responsible for identifying disabled babies, so that necessary measures can be taken for their recovery.

The reproductive health program has increased its performance tremendously over the last four years as detailed below:







### 3.2 Adolescent Reproductive Health Program

In Bangladesh, Reproductive Health Services are generally inaccessible to adolescents and do not offer an environment of adolescent-friendliness and confidentiality. Social stigmatization and discrimination in the society form a barrier to adolescent boys/girl's access to accurate information and services.

For that reason, Ghashful emphasis to address the adolescent people's with introducing some programs where main focused has given to adolescents. In our regular health program, 80-85percent of our target people are adolescents. In Education program, special group/team like- Children club, Debating team, Cultural team, Youth Development Centre etc. have formed to fulfill the needs of the adolescents. In 2002 Ghashful became a member of Adolescent Development Forum (ADF). During the year, Ghashful has participated in different programs arranged by the forum. This forum is working to emphasis on all adolescent issues and also to establish their rights. As an active member of this forum, Ghashful is selected for its secretariat for the year 2004 - 2006. Moreover, Ghashful has arranged several meetings with the adolescents of its school students to help them to lead a clean, hygienic, healthy and safe life.

Besides of all these programs Ghashful has launched another project titled " Adolescent Reproductive Health " with the technical support by John Hopkins University, financial support from USAID and above all Bangladesh Centre for Communication Programs (BCCP) have come forward to cooperate such kinds of programs. The program has been implementing its activities in two wards (Ward No.9 and 10) of Chittagong City Corporation. A total of 1400 adolescents will be benefited during the tenure of the project. The project started from August 2005 and will continue up to June 2006.

The key features of the program are as follows:

- To increase adolescents' understanding of the physical and emotional changes.
- To motivate adolescents to take responsibility to avoid risky situations which may lead to early and unwanted pregnancy.
- To increase adolescent's knowledge for good sources of information, particularly the compendium book(s), video(s) and other print materials.
- To motivate adolescent to share the acquired information with their peers
- To encourage support for adolescents from adults and caretakers on ARH issues.





## During the reporting period the following activities are achieved:

### **Workshop on Adolescent Reproductive Health**

A workshop was held on Adolescent reproductive health approach on September 14, 2005 at Mehfil Community Centre, Kattali. Mr. Nurul Bashar, No. 9 Ward Commissioner was present as Chief guest. Among others Ward commissioner Mrs. Arzu Shahabuddin, representatives from Chittagong City Corporation, GOB officials, journalist of print and electronic media, teachers, religious leaders participated in the day long program. Mrs. Meher Afroz, Senior Program Officer of BCCP facilitated the program. The main objective of the workshop is to discuss the matters related with adolescent's reproductive health.

### **Orientation with the civil society members**

Ghashful arranged a day long Orientation on Adolescent issues which was held on September 12, 2005 at its Kattali project office. A total of 19 participants attended the orientation. In the orientation messages were disseminated to the participants for creating an adolescent friendly environment in the society. The participants assured Ghashful for all kinds of cooperation during the implementation of the project.



Group discussion of a Sensitization Program.



### Sensitizing Program with the teachers

A sensitizing program was held on Adolescents issue with the teachers of school/colleges on September 15, 2005 at its project office, Kattali. A total of 24 participants from different educational institution were present in the program. The participants stressed the need of understanding different issues relating with the adolescents.

### Life Skill Training for the Adolescents

Life skill training is a key component in the program. The main objectives of the training is to raise awareness on General Health, Reproductive Health, Social customs and ethnicity, Rights, Values, Education, Cleanliness etc. A total 558 Adolescents (Male-280, Female-278) of 28 groups received the trainings. Of them 20 groups were selected from the school going students.



### Provided Health Services

Ghashful has provided health services to the adolescents since December 2005. The treatment has done by the male and female doctors separately. 8 sessions were held where a total of 109 adolescents (Male-66, Female-43) received health services during the reporting period.

### Observed World AIDS Day

Adolescent Reproductive Health program of Ghashful has observed World AIDS day at its project office, Kattali on December 17, 2005. A discussion meeting and easy competition were arranged where Mrs. Arzu Shahabuddin, Ward Commissioner of Chittagong City Corporation was present as Chief guest. A total of 46 participants participated in the meeting. The speakers stressed to create consciousness about HIV/AIDS in all over the country.



Mrs. Arzu Shahabuddin, Ward Commissioner of Chittagong City Corporation addressing in the meeting.



### 3.3 Education

#### Non-Formal Primary Education

##### Ensures Govt. Free Books for the Students

The students of GHASHFUL Non-Formal Primary Education (NFPE) Programme have got government free books since 2004. To ensure the rights of the students GHASHFUL had to do some Networking, lobbying, and communicating with the Department of Chittagong Divisional Primary Education, District Primary Education Office and Thana Education Office etc. However, we have got 630 sets of new books for our class two and class three students.

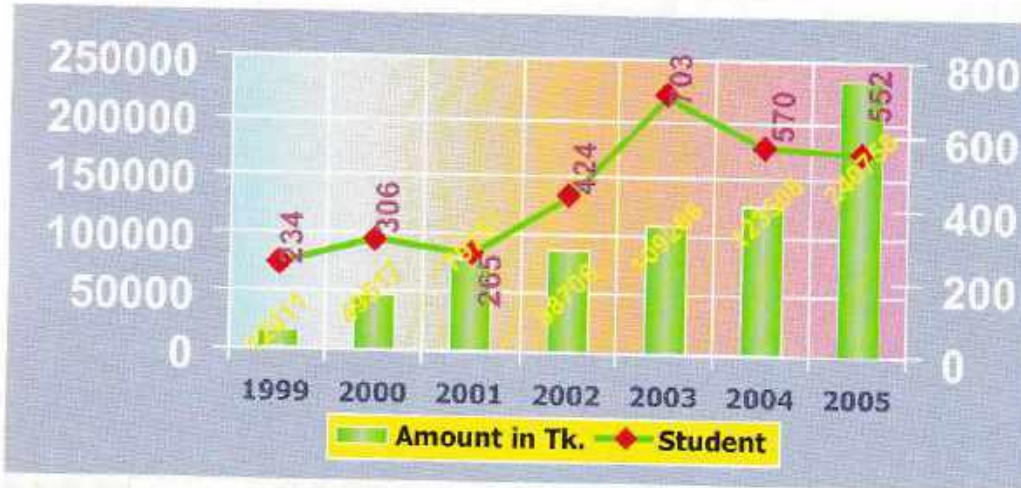
Since its inception the NFPE School Program overview are given below:

Period	No. of School	Rate of Attendance	No. of Students enrolled		
			Boys	Girls	Total
1997	07	70%	160	190	350
1998	14	85%	178	242	420
1999	21	83%	281	349	630
2000	21	80%	267	363	630
2001	25	83%	324	426	750
2002	23	77%	271	388	659
2003	26	85%	329	441	770
2004	21	91%	283	346	629
2005	21	90%	281	349	630

#### SCHOOL SAVINGS

With the main objective to grow saving habitual within the children of Ghashful schools, Ghashful started its school savings program in the late 1999. School savings will also ensure that a child has a certain amount of financial security for the future education after completion of NFPE of Ghashful. Another objective of school savings concept is to increase the school attendance of students. This school savings is being operated in 21 of our schools and at the end of the year 2005 savings amount has reached to Tk. 2,40,758 saved by 552 children.





#### Arranged & participates various Cultural Programs:

Ghashful has actively participated in Independence Day March Past and Display Programs on 26 March at M.A.Aziz Stadium, Chittagong and was awarded for its brilliant performances in the program.

Ghashful also participated in a Child drama competition at Shishu academy premises and staged a drama on ChildL about.

Ghashful also participated in Victory Day March Past and Display Programs on 16 December at M.A.Aziz Stadium, Chittagong and has been awarded for brilliant performances in both programs.

A drawing competition and rally was organized by Ghashful partnership with 10 NGOs on the eve of Child Rights Week on 29 September, 05 at Chittagong Shisu academy premises.

Ghashful also participated in International Literacy Day programs at Shilpakola academy, Chittagong, which was organized by CODEC on September 8, 2005 and Ghashful received awards for excellent performances in drawing competition, reciting and writing.

#### Workshop with adolescents

Three workshops on different adolescent issues were held on 19 April, 2 May and 18 September at the Ghashful training center. It was a great opportunity to draw attention to share the problems of adolescence with each other openly. An open discussion was held about their problems of daily life, Identification of risk work, Child labor, AIDS. The main issue presented the status of adolescents and future plans of Ghashful.



Ghashful NFPE school students participating in Independence day March Past.





### **Creative competition of ADF:**

Ghashful has participated in a weeklong creative competition which was held on 23-30 December at BAWA High school premises, organized by ADF (Adolescent Development Forum). A total of 500 underprivileged adolescents from 22 NGOs were participating in the competition. As the member secretary of ADF Ghashful has played a significant role in the program and has been awarded for outstanding performances in drawing competition, role play & patriotic song events.

### **Basic Training for the NFPE School Teachers**

GHASHFUL has arranged a Basic Training for NFPE school teachers during the period. The training was held on 26-28 January and the teachers received training about their class room activities as well as lessons that they will deliver among the students.

### **Book binding training for Adolescents**

Fifteen adolescents from Ghashful Adolescent forum received training on bookbinding on 14-16 February, 2005. Basic things about bindings were taught in the training.

### **Observed Begum Rokeya day**

Ghashful has organized a discussion meeting to observe Begum Rokeya day at its schools, Reflect circles and Lokokendra on December 10, 2005. Beneficiaries, Staff and Community people attended the meeting. The speakers emphasized that we can learn a lot from the life of Begum Rokeya.



Children Playing in Children Space.



## REFLECT

REFLECT stands for Regenerated Freirean Literacy through Empowering Community Techniques' and uses PRA techniques in teaching adults to become literate and numerate with the goal of effectively linking adult literacy to empowerment process of poor communities and to poverty reduction. In 1998, Ghashful introduced REFLECT in its mainstream development program as means of improving their position of the vulnerable women and adolescent of the society. The main objectives of Ghashful REFLECT program is to develop an appropriate and effective approach to adult literacy and empowering the vulnerable urban slums dwellers to take control of their own lives.

Because of REFLECT success in helping to improve the position of the poor women and adolescents, who are the most vulnerable group in a society. After completion of the basic course majority of the participants not only able to read, write and calculation, but also develop their ability to deal with problems among themselves.

Up to 2005 GHASHFUL have completed 50 basic circles and 32 post circles and established 2 Lokokendras.

During the reporting period, a total of 245 participants in 2 Lokokendra where Boys-20, Girls-40, Men-50 and Women-135. There are 10 basic circles are activated during the period. A total of 250 participants are there.

**Some key activities of Reflect program are as follows:**

### **Ghashful Participates Lokokendra Fair**

First Lokokendra fair was held at Koitta, Manikgonj on 24-25 May. Ghashful facilitated 2 Lokokendras participated in the fair.



Social Mapping is the key component and practice in REFLECT circle.

### **Exchange visit of Reflect**

To acquire and share knowledge, an exchange visit was arranged among the reflect circle of YPSA on November 2005 at Sitakund. A total of 12 participants visited the circles and shared their learning with a view to enhance the capacity.

### **Observed International Mother Language Day**

Moughaltoli development center has observed International Mother Language Day with due solemnity on 21 February with the help of Ghashful and organized rally, discussion meetings etc.

### **Training on Reflect & Gender Sensitivity:**

A two-day training course on Reflect & Gender Sensitivity was held on 7-8 August at Ghashful training room. A total of 10 facilitators were participating in it.



### 'WTO and the livelihood security of marginalized poor' held:

A discussion meeting and drama show was held in Shilpakola academy, Chittagong on December 08. Ghashful, CWFD and UTSA jointly organized the program with the help

of Dept. of Development Studies, University of Dhaka and Action Aid Bangladesh. A total of 250 participants participated in the ceremony.

### Education Support Program (ESP)

Ghashful has been running the Non Formal Primary Education Program (NFPE) under Education Support Program (ESP) since 1998 with the financial and technical assistance of Bangladesh Rural Advancement Committee (BRAC). Ghashful has conducted 15 schools

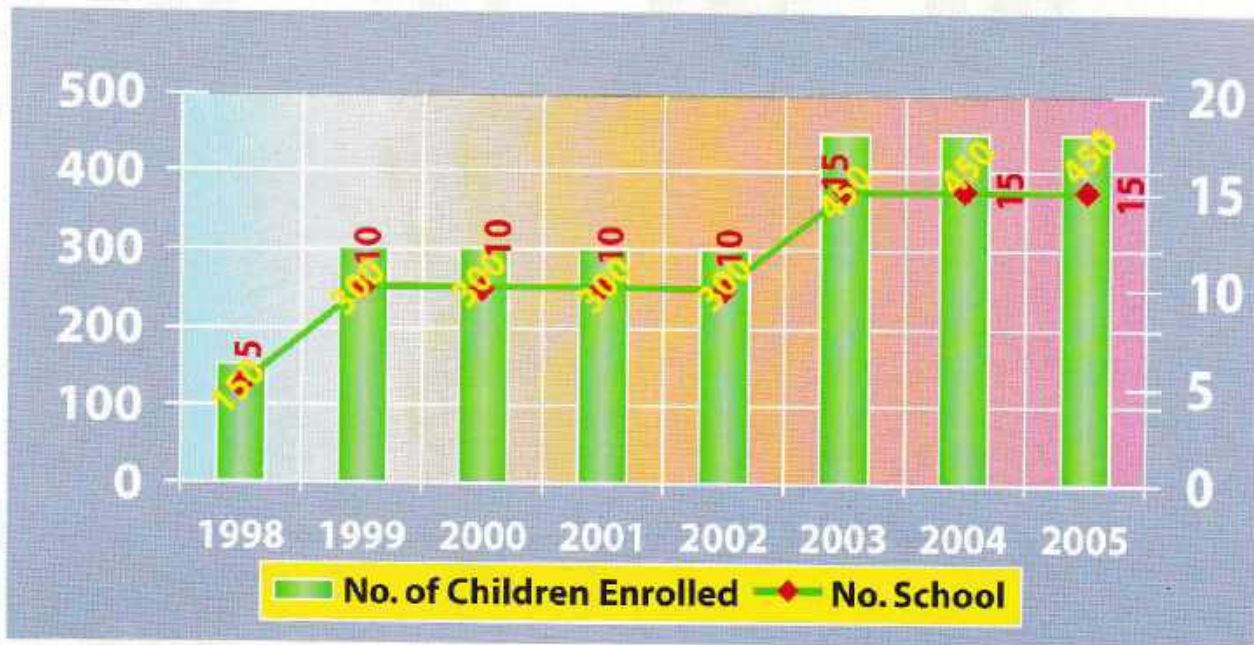


Rally on International Mother Language day.

under this program in Patiya Upazilla this year. The main features of these schools are that students learn through a playing method. Many types of equipment is used in the participatory learning process. These schools are running three year courses that are

Class 1(One) to 3(Three). A total of 450 students are studying at these schools. Ghashful encourages and help the graduates to take further admission in government primary schools to continue their study. Marginalized and underprivileged poor students get priority to study at the schools. The numbers of students at ESP schools are given in the diagram below:





#### Dropout:

There was no dropout in this year. A total of 150 student completed their NFPE graduation.

#### Further Admission:

Among the 150 graduate students 124 were got admitted to local primary schools. Unfortunately remaining 26 did not get the chance for further studies due to their financial situation.

#### Other Activity:

##### Participated in Independent Day at Patiya

The students of ESP schools participated in the Independent Day March past and Display, organized by Patiya upazilla administration at Patiya College ground on March 26 2005 and received awards for excellent performances in the program.

##### Arranged Parents-Teachers meetings

Ghashful has arranged several parents-teachers meetings in order to ensure more quality education in the school.

#### Tree Plantation at Patiya:

A tree plantation program was held at Ghashful area office in Patiya on 4 September 2005. The program distributed tree saplings amongst the students of the ESP school program. Mr. Shafiul Haque, Upazilla Nirbahi Officer of Patiya was present as Chief guest.



Mr. Shafiul Haque, Upazilla Nirbahi Officer, Patiya addressing the tree sapling distribution program.





### 3. 4 Governance, Advocacy, Reporting and Publication

Good governance is a vital issue of current Bangladesh. Every sector of the society has been facing the crisis of good governance. Sectors of the society are in shortage of transparency and responsibility. So, Ghashful is addressing the good governance issues among the GO-NGO sectors. On the other hand, advocacy is a popular tool to ensure good governance in the society. And research is a proactive component of advocacy. We undertake policy research that contributes our objectives of articulation, influencing and changing opinion and public policy on poverty alleviation and sustainable development. We should promote issues of public interest, social justice, human rights, gender, CRC, people's participation, etc. by intensive lobbying activities aiming in influencing policy changes. It is our intent to participate in public debate, public decision-making and the shaping of public values.

Throughout the year, Ghashful is working with different organizations that have a common interest. Through networking and alliance building, we identify common interest and concerns, share information, provide support to each other and maximize the issue of resource to achieve common goals. Among the activities the most prominent is the establishment of a anti-violence forum named 'Nari Nirjaton Protirode Chattagram Zela Committee'. Ghashful is an active member of the committee.

We always give emphasis on research and advocacy activities. Although there is no specific direction about research and advocacy, we have some limited activities in this sector. In this year, we have implemented the following activities:

#### Formation of Watch group

To strengthen and make the current programs of stopping violence against women (VAW), more effective fourteen (14) watch groups were formed in the working area of Ghashful. Beneficiaries from different Ghashful programs helped establish these groups. Like the previous year, Shomiti Leader, TBA, Facilitator and Participants of REFLECT Circle were included in the watch group. The watch groups were formed for the wards: North Kattali(11), Saraipara(12), Lalkhanbazar(14), North Pathantuli (23), North Agrabad(24), Rampura(25), South Agrabad (27), Pathantuli (28), West Madarbari (29), East Madarbari (30), Feringheebazar(33), Gosaildanga(36), North-Middle Haliashahar(37), South-Middle Haliashahar (38). The members have to meet in a monthly coordination meeting. As per decision, the groups have been meeting 9 times during the year.





### Prepares Annual Report 2005

The 2005 Annual Report was published in August, 2006 and released to the public.

### Case Study Collection

Ghashful has taken initiatives to publish case studies for evaluation and documentation of its activities in the fields of Health, Education, Governance, Advocacy and Livelihood. The collection and documentation of case studies is a continuing process.

### Conference on GATT's Held

A conference meeting on 'Capitalistic Globalization and its Livelihood Crisis- Perspective GATT's' issues was held on 3rd January at the conference room of Chittagong Chamber of Commerce and Industry. Ghashful organized the meeting with the help of Action Aid Bangladesh, Alliance of Food Sovereignty Campaign's and JJS. Chittagong Chamber of Commerce and Industry President Saifuzzaman Chowdhury Javed Participated as Chief guest. Among others Businessmen, GOB Officials, NGO Professionals, Journalists, Local govt. representatives were also attending in the meetings.

Mr. Saifuzzaman Chowdhury Javed, President, Chittagong Chamber of Commerce and Industry addressing as chief guest in the conference.

### Publication of GHASHFUL BARTA

We have able to successfully continue the publication of quarterly GHASHFUL BARTA. Four volumes of this quarterly newsletter have published in the year 2005. It sketched out the situation and position of the organization's various sides of activities. Contents of GHASHFUL BARTA were news, child news, women news, case study, feature, article, editorial, etc. The activities, joy and sorrow, gaining and losing, laugh and tears of the beneficiaries, the poor marginalized and the vulnerable children, adolescents and women, have published in this newsletter. In these four volumes contained five case studies, four articles, four editorials and all types of news. It also illustrated the programs. The GHASHFUL BARTA has been distributing among the beneficiaries, associate organizations, well wishers and government officials.







### **Debating Group Formation and Orientation**

Ghashful have been operating few interventions for the welfare of underprivileged Children's and Adolescents. To enhance the oral skills of adolescents Ghashful formed 10 debating group with 30 students of NFPE (Non-Formal Primary Education) School. An orientation was held on different subject matters on 25 August at Ghashful training room.

### **Drama show on Child trafficking:**

Ghashful is working for establishing the Child rights in the society. For mass awareness on Child trafficking Ghashful shows drama naming " Karnaphully" at Moughaltoli Bazar on 30 July 2005.

### **Observed World Women Day**

Ghashful has observed the International Women day on March 8,2005 at Alosiri club, Kodamtoli. Mrs.Sayeda Ferdous Akter was present as Chief guest while Mrs.Shamsunnahar Rahman Paran, Founder and Chairman of Ghashful presided over the meeting. Among others Ward Commissioner Mrs.Hasina Jafor,Chairman of Kolagaon union Mr.Nur Ali Chowdhury,Chief of the Daily Bir Chattagram Manch Mr.Hafizul Islam Nasir were also attending in the program.

### **Observed World Environment Day and Tree Plantation at Hathazari**

Ghashful has observed World Environment Day at Monsurabad Primary school premises of Hathazari Upazilla on June 5,2005.Mr.Hafizur Rahman, Upazilla Nirbah Officer of Hathazari was present as Chief guest. A concept paper presented in the meeting marking the eve of the day. However, as a part of Annual tree plantation the Organization has arranged a plantation program in the same day. During the period Ghashful sawed and distributed 100 plants.

### **Human chain and meeting on Tengratilla issue**

Chittagong Environment Development Association (CEDA) organized a Human chain on Tengratilla issue followed by a discussion meeting on August 16,2005 at Chittagong Press Club premises. Ghashful has actively participated in the program along with other like minded organizations.



Ghashful Participants in Human Chain.





## Annual Prize Giving Ceremony '04

The Annual Prize Giving Ceremony for 2004, was held on June 24, 2005 at the Stock exchange auditorium, Agrabad. All members of the General and Executive committee of Ghashful, All staff of the Organization and well wishers were present. Tajul Islam Khan was awarded the best Assistant Officer, Mostafa Jamal Uddin Ahmed awarded as the best Accounts Officer. Morzina Begum, Tajmahal Begum, Dilruba Sultana, Jahanara Ahmed and Nargis Ara Begum were awarded as the best Community Mobilizer of the Livelihood department.

Nurunnahar was awarded as the best Assistant Officer, Mohammad Shah Alam was awarded as the best Community Mobilizer and Selina Akter awarded as the best Health Assistant of the dept.

of Reproductive Health. Nurjahan Begum, Mursheda Begum and Momena Khatun were the best Trained Birth Assistants (TBA).

Alo Chakraborty was awarded as best Assistant Officer, Shamsun Nahar was awarded as best Lokokendrta Manager, while Jhoti Gupta was awarded as best Facilitator and Farida Begum as best School teacher in ESP Program. Ayesha Khatun (1st), Salma Khatun (2nd) and Jesmin Akter (3rd) were awarded as the best teacher of the NFPE schools program in Education department. Mrs.Shipra Barua was awarded as best Office/Admin secretary while Dalim Dey was awarded as best Office support staff.



Nurjahan Begum receiving the award for the best TBA from Shamsunnahar Rahman Paran, Founder and Chairman of Ghashful.





### 3.5 Human Rights and Legal Aid

Human rights is a vital issue to be addressed. Now a days violation of human rights is a regular trend of our country. Not only in our country but also in the whole world such fatal tendency is increasing at an alarming rate. All of we should be conscious about it. That is why; Ghashful is against violence, that's why we always ready to help vulnerable and deprived people with legal aid.

For that reason, Ghashful is launching a project titled, 'Gender, Knowledge, Networking and Human rights Intervention in Bangladesh' (GKNHRIB) which is working for establishing human rights in Patiya upazilla with the financial and technical assistance of Bangladesh Legal Aid and Services Trust (BLAST) since 2003.

The main features of the project are given below:

- To stop rights violence against women.
- To modernize traditional mediation and ensure judgement for the women.
- To strengthen networks among social actors and institutions dealing specifically with human rights issues.
- To develop documentation, research and analytical capacity that identify the most important human rights issues in Bangladesh.



**KABIGAN** performance in grassroots community.

The achieved activities of the project during the reporting period are as follows:

#### **Community Awareness Program:**

The Community played a vital role to establish the law and order of the country in every stages of the society and to prevent the violation of the humanity, to make the people conscious as well. So that, they may get proper judgment. Representatives from the local government, members of the Citizen Rights Committee (CRC), Women Assistance Group (ASG), The Project personnel and representatives from the donor organization were participating in these meetings.

During the reporting period, a total of 130 community awareness program were held.

The community people and several representatives from all walks of life expressed their opinion and said that such programs are playing an effective role to establish the rights of the people, especially the vulnerable and helpless women.

#### **Legal Awareness Building Workshop with the Group:**

Awareness building workshops are fundamental to the program. The participants of the workshop are the members of the Womens Assistance Group (ASG). The workshop disseminated messages about the motives, activities and the strategies of the program. During the reporting period, a total of 10 workshops were held and 112 members were attending in the workshop

#### **Conduct Salish :**

To mitigate the clashes and to establish the rights of the vulnerable groups especially the women Salish activity is a regular task of the program. The respective Salish committee conduced these Salish in their respective areas. A total of 54 Salish has conducted during the reporting period.





### Human Rights Advocacy Film Show:

Ghashful arranged 10 video films show named "KRANTI" in the seven villages of Kolagaon Union and three villages of Charpatharghata union. About more than 1500 people watched the show. These show create vibration in the mind of the people. The audience said that the video film show could play a great role to make the people conscious about their rights. Especially the women will be benefited to a great level because they are most neglected in our society. They added the most significant event of the show is the carbon copy of their life.

### Human rights education orientation in educational institutions:

Ghashful arranged 35 orientation sessions among the students of 5 educational institutions (4 High Schools and 1 College) during the reporting period. About 50-55 students attended the orientation. A post-training test was taken to measure the success of the orientation. The participants said that such activities would make them conscious about human rights. The teachers of the institutions assured Ghashful for any kind of cooperation regarding this program.

### Meeting with BLAST Unit Office

Ghashful arranged 4 meetings with the BLAST, Chittagong. The staffs of Ghashful attended the meeting. In this meeting they discussed about the motive, method and the effect of the GKNHRIB activities. BLAST unit coordinator assured all kinds of assistance from their part.

### International Human Rights Day

Ghashful has participated in the International Human Rights Program which was held on December 10, 2005 at Engineers Institute

Auditorium premises. USAID, AED and Bangladesh Human Rights Advocacy Program jointly organized the program. A total of 27 NGOs along with Ghashful were participating in it. In the program different types of stalls exhibited by the participating NGOs. Mr. Habibur Rahman, Ex. Chief of Caretaker Government has inaugurated the Program. Among others Mr. Gean George, Director of USAID, AED Chief Susan Ward, Executive Director of Transparency International Bangladesh (TIB) Dr. Iftekhar Zaman, Resident Editor of the Daily Protham Alo Mr. Abul Momen, Novelist Selina Hossain attended the ceremony.



Mr. Habibur Rahman, Ex. Chief of Caretaker Government inaugurating the Program.

Ghashful has arranged a rally and discussion meeting on Human rights day on the same day at its working area, Kolagaon union parishad premises. Mr. Nur Ali Chowdhury, Chairman of Kolagaon union was present as Chief guest. Members of Women Assistance Group, Citizen Rights Committee and the mass people were participating in the program.





### 3.6 Monitoring and Evaluation

Monitoring and evaluation are fundamental to the success of the development field. This year has seen a change to the monitoring system to develop a more effective approach. Each department will now be responsible for their own monitoring and evaluation with results reported to management.

We have also been conducting systemic studies for understanding the short and long term impacts of various programs internally and by consultants. Recently Ghashful has finished its impact assessments on various programs with the help of its partner organization, Action Aid Bangladesh.

The Management Information System (MIS) provides the quantitative data for the livelihood program. Weekly and monthly monitoring gives the qualitative data on group dynamics, loan disbursement, use of loan and training for savings and credit programs. The information flow system from the field to reports is now much more smooth than previously.





### 3.7 Livelihood

In the motive of making vulnerable slum dwellers' access to the control over financial resources, Ghashful reorganized its Micro finance program in the year 1997. As a method of poverty alleviation, this scheme has been proved to be very successful marked by improvement of the livelihood of the poor women and their families. Ghashful has been working to uplift the status of the poor and vulnerable people. Ghashful is trying to change their lives by empowering them. After forming a Shomiti or a group Ghashful tries to transform it to be a nerve center of a community by linking it with income generating activities, education facilities, skill training, comprehensive health

packages and awareness raising on STD/AIDS, Sanitation etc. The initiative to develop Entrepreneurs from the micro credit groups is continuous so that they can initiate micro enterprises for generating employment. We have been establishing this initiative as a component of the Livelihood program, which not only creates job opportunities but also helps the entrepreneurs to have stable business. To develop skilled and efficient entrepreneurs we have been providing them technical support along with marketing linkage and credit facilities. It may be mentioned here that Ghashful has registered its partnership with Palli-Karma Sahayak foundation (PKSF), an autonomous institution to provide financial and technical assistance.

#### The Ghashful Micro finance program as on December 31, 2005

Total Member	18811
Current Borrower	13101
Total Credit Disbursed	Tk. 57,59,14,400
Total Recovery	Tk. 48,71,75,661
Repayment Rate	99.49%
Outstanding	Tk. 8,87,38,739
Overdue	Tk. 4,56,697

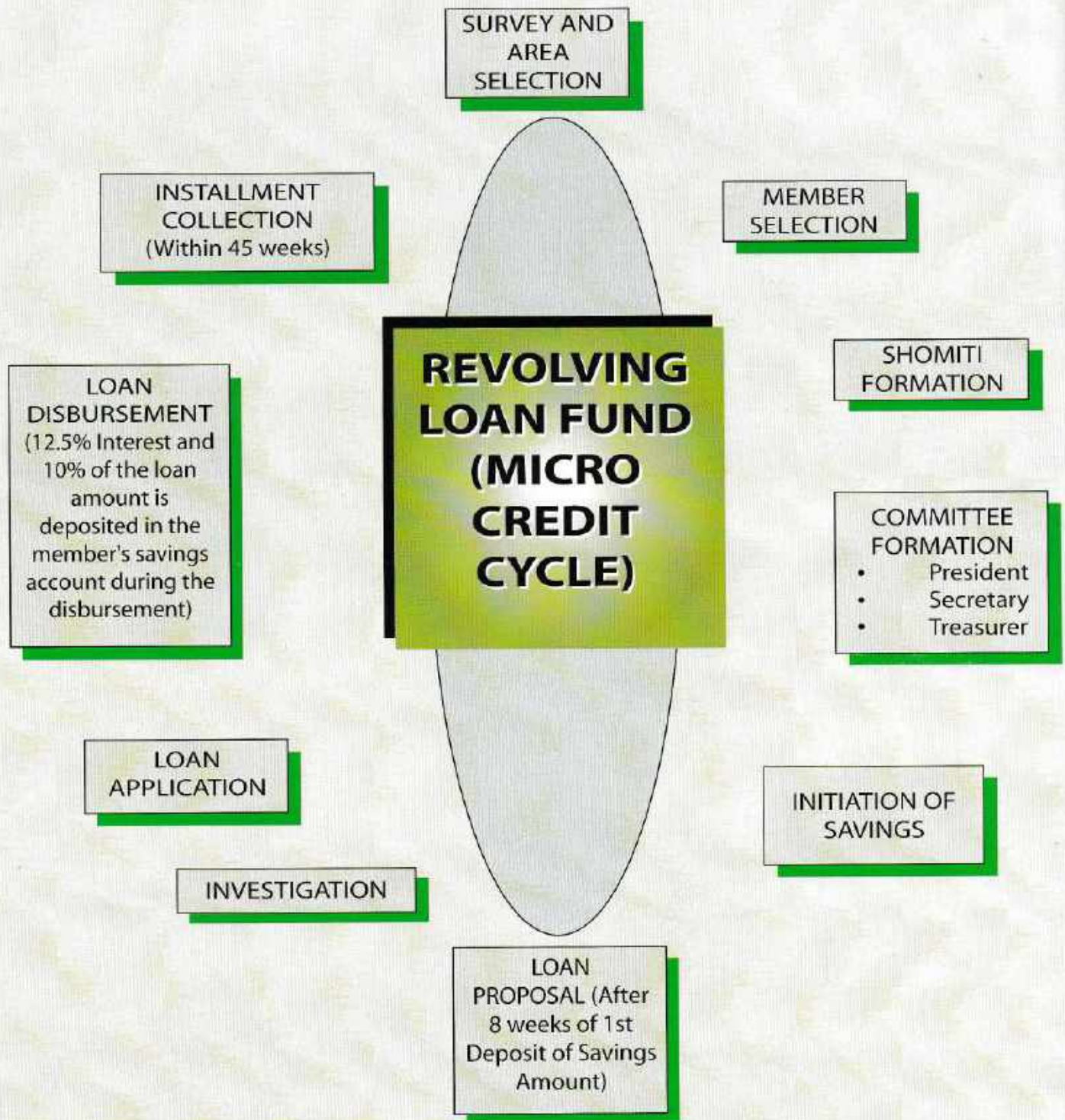


Participants of EDBM training.





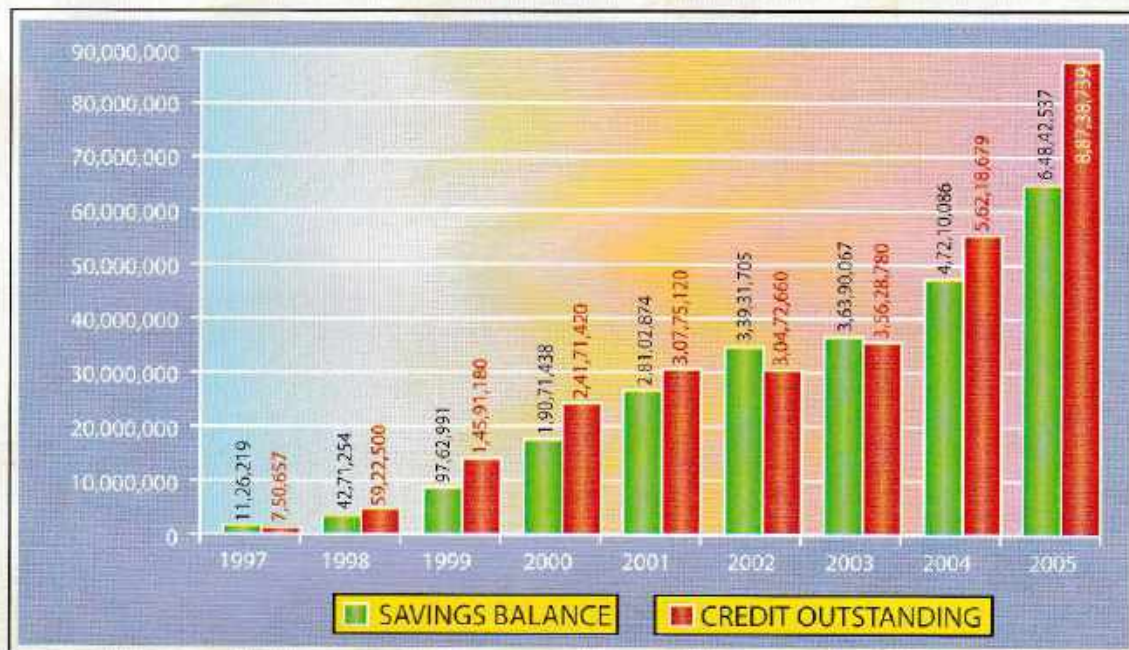
## The Micro Credit Cycle







The interventions of livelihood program are as follows:



Regular Savings and Credit Trend

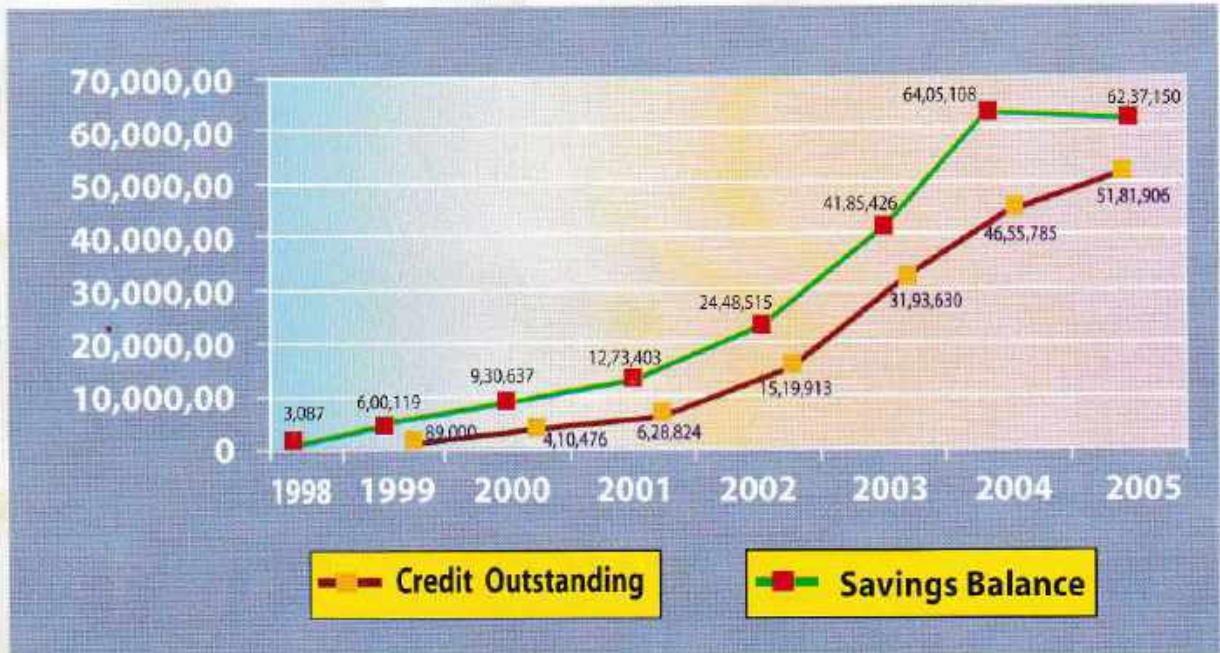
#### REGULAR SAVINGS AND CREDIT (URBAN AND RURAL):

Regular Savings are from the member who attends the group meetings regularly and saves a particular amount in every week (minimum Tk. 10 each week). They can get our credit facility after a certain period. As on December 31, 2005 total member of the program is 16678 and savings balance is Tk.6,48,42,537.



Rashida Begum is running a grocery shop taking financial assistance from Ghashful.





**DAILY SAVINGS AND CREDIT TREND**

### **DAILY SAVINGS:**

It is a popular savings system amongst the slum dwellers with very low income and who have no particular range of income. Because this system is flexible and they have no bindings to save particular amount of money or in particular time. Ghashful started this programme from 1998 and still running successfully. As on December 2005 total member of the program is 2079 and savings balance is Tk.62,37,150.



A daily savings member of Ghashful selling peanuts



## GHASHFUL ENTERPRISE DEVELOPMENT PROGRAM (GEDP)

We have been implementing the initiative for the future development of our potential Shomiti members which has been titled 'Ghashful Enterprise Development Program (GEDP). Ghashful has been providing the 'Enterprise Development and Business Management (EDBM)' training, which is a technical support program to develop the Micro Enterprise (ME). In the early days of our credit program we have supported our beneficiaries who were involved in Income Generating Activities (IGA). Now some of regular Shomiti members have improved their business significantly to a level that creates a ME. Two training courses on Enterprise Development and Business Management (EDBM) were held on 18-22 June and 24-28 September at Ghashful training room. The main objective of the training is to disseminate various ideas on enterprise development. A total of 38 small entrepreneurs have attended in the training.



Shahida Begum, a GEDP member, working in her tailoring shop.

A group meeting of entrepreneurs was held on 16 January at the Hall room of Livelihood Department. In the meeting discussions were held about the rules and procedures of GEDP (Ghashful Enterprise Development Program) project.

From the trained entrepreneurs 51 of them have enrolled in our GEDP. The rest are still remaining in our regular Shomiti. This is almost a new idea to give better benefit without traditional Shomiti or group system. As on December 31, 2005 the savings balance is Tk. 7,72,203 and outstanding amount Tk. is 8,27,568.



## HARDCORE POOR PROGRAM

In 2002 we piloted hardcore poor program on test basis. During the time of implementation, we observed that the hardcore poor people are not ready to comply formal shomiti regulations. In this context we stopped operating the scheme but hope to reorganize and relaunch in future.

## CREDIT DISBURSEMENT

Ghashful's credit disbursement situation is simultaneously running with the time. Upto December 2005 the number of cumulative creditor is 54499. The amount of the total credit has been disbursed in this year is Tk. 18,55,25,000 and the cumulative credit disbursement is Tk. 57,59,14,400. The amount of total recovery is Tk. 48,71,75,661. The outstanding amount is Tk. 8,87,38,739 as on December 31, 2005. (Overdue Tk. 4,56,697). The repayment rate as on December 31, 2005 is 99.49%.







**Others activities:**

**Managing Director of PKSF has visited Ghashful activities at Patiya**

The Managing Director of Palli-Karma Sahayak Foundation (PKSF), Dr. Saleh Uddin Ahmed has visited Ghashful's activities at Patiya on April 22, 2005. He exchanged views and visited the stalls of the products, which was made by the beneficiaries. He appreciated the progress of Ghashful in development arena and hope it will continue in future. Mr.Emranul Haque Chowdhury, Executive Director of UDDIPAN, Kolagaon UP Chairman Mr. Nur Ali Chowdhury, Executive Director of Ghashful Mr.Aftabur Rahman Jafree and Mr.Heamayyat of PKSF accompanied him during the visit.



Dr. Salehuddin Ahmed, Managing Director of PKSF talking with the beneficiaries of Ghashful.

**Relief Work Activities at Bastuhara Colony**

Ghashful distributed sarees and old cloths among the effected people by fire of Bastuhara Colony, Agrabad at its Project office on 3rd March. Vice- Chairman of Ghashful Executive Committee Professor Dr.Mosarraf Hossain attended the program as Chief guest.

**Area Expansions at Neyamatpur, Noagaon**

GHASHFUL conducted a field survey to expand its Savings and Credit Program at Neyamatpur upazilla of Noagaon district on December 2005.

**Shomiti (Group) Management Training**

Shomiti (Group) Management Training is a regular phenomenon to increase leadership and management capacity of the beneficiaries. In the reporting period, a total of 7 training courses were held in different working areas of Ghashful.

**Monthly Workshop Held**

For better implementation of the Micro Finance Program, Ghashful organized monthly workshop regularly. In the reporting period, there were twelve daylong workshop were held at the hall room of Ghashful. The project personnel shared different subject matters and taken necessary steps for smooth running of the program.

**Insurance Policy Honored**

Ghashful has been initiating Insurance policy scheme against loan since 2004.It helps the family members of the death creditor of Ghashful. A total of seven death creditors nominees received Tk. 41,801/- as Insurance policy in the last year. The death member's are-Sabina Begum, Jahanara Begum, Shahnaz Begum, Arati Das, Devi Barua, Sabina Begum and Afroz Hira.



Handing over of Insurance claim.



### **Rally and Meeting on International Micro finance year'05 at Patiya**

A colorful rally and meeting were arranged by the upazilla administration of Patiya upazilla on 30 November 2005 on the eve of International year of Micro finance'05 with the help of Palli-Karma Sahayak Foundation (PKSF) and its partners organizations .Thousands of peoples from the beneficiaries and the civil society members as well as the staffs of upazilla administration were present during the program. Mr.Mostafa Mostakur Rahim Khan, Upazilla Social Welfare Officer of Patiya presided over the meeting where Mr.Shafiul Haque, Upazilla Nirbahi Officer of Patiya was present as Chief guest. Mr.Shakawat Hossain Majumder, Coordinator of Ghashful presented the keynote paper. Ghashful presented crests among honoured guests commomaring the UN International Year of Micro finance 2005.

### **Community Art School at Uttara, Dhaka**

The community children of Dhakshinkhan, an underdeveloped locality of Uttara thana under Dhaka metropolitan area are flourished their merit through art school which is conducted by Ghashful and get ready for enlistment in the mainstream of the society. It may be mentioned that most of the students of the art school are the spouses of Ghashful's group members.



Rally on 'UN International Micro finance year 2005.'

### **Annual Picnic at Cox'sbazar**

Ghashful arranged a 2 days picnic at Cox'sbazar, the longest seabeach of the world on 30 September-1 October 2005. Chairman, Executive Director and Staffs of the Organization participated in the picnic.

### **Representative of Bangladesh Bank has visited Ghashful**

Bangladesh Bank representative Ms. Leela Rashid has visited Ghashful and makes a courtesy call with the Executive Director and senior staffs. She appreciated Ghashful's activities to work for the welfare of the marginalized people.





## New Intervention

### Term Deposit Scheme (TDS)

Ghashful has launched another intervention naming 'Term Deposit Scheme (TDS)' on test basis in 2005. The main objective of the program is to enhance depositary habit of the members of livelihood program.

The key features of the program are given below:

- The members of this program should be the regular members of Ghashful Micro finance program.
- The rate of monthly depositary amount are-Tk.100, Tk.200, Tk.500, Tk.1000 and Tk.5000.
- The time frame of the program are-3 years and 5 years.
- A member can open more than one depositary account.
- One can withdraw her deposit with interest in any time.

As on December '05 total member of the program is 2824 and the total savings balance is Tk.37,66,300



## A TALE OF A SMALL ENTREPRENURE COUPLE



Mobaraka- Hossain working in there nursery.

"I started with only one small grocery shop. I had little money and my Ghashful loan was the only capital accessible to me. Now, fifteen years later, I own a nursery, a biogas plant, a dairy farm and one poultry farm!"

Mr. Mohammad Hossain, a 45-year-old enthusiastic and hardworking man, was born in the Kolagaon village in the Patiya upazilla of the Chittagong District. In 1991, Mr Hossain started a grocery shop with his wife of 22 years, Mobaraka Khatun. The partnership elevated Mrs. Khatun from the simple role of a housewife to that of micro-finance recipient and business partner. Together, they have laboured to build their assets and achieve incredible financial growth and security.

Initially, the grocery shop and two acres of land were the only assets Mr. Hossain owned. Consuming most of what they grew, Mr. Hossain and Mrs. Khatun were unable to accumulate many savings. With financial help from some relatives, the couple were able to diversify into poultry farming. With hard work and dutiful saving, Mr. Hossain and Mrs.

Khatun were able to accumulate some capital and increase the size of the poultry farm. Presently, the farm has 1000 laying chooks and they employ two full-time labourers. The eggs are sold to local vendors and Mr. Hossain and Mrs. Khatun receive a daily income of Tk. 1500 and a net income of Tk.12,000 per month.

After the great success of the poultry farm, Mr. Hossain and Mrs. Khatun were inspired to begin a nursery business. While Mr. Hossain and Mrs. Khatun knew that they were capable of operating such a business, their dream of becoming nursery-shop owners was unfulfilled due to insufficient capital and a lack of knowledge about plant cultivation techniques. Around this time, the couple became aware of Ghashful's micro-finance loans and specialised training. Mrs. Khatun discussed her proposal with the local Shomiti leader and community mobiliser, Kumkum Barua. After saving for a few months further, Mrs. Khatun received a loan of Tk.7000 from Ghashful and began training in various income generating activities. After repaying her first loan, Mrs. Khatun applied and received a second loan for Tk.10,000. The initial loan assisted in the start-up of the business and the second loan helped the couple to expand. The nursery employs three skilled people and grows approximately 15,000 plants such as mango, jackfruit, coconut, guava, watermelon, lemon, papaya, gamari, horitoki segun and raintree. The plants are sold throughout Chittagong and surrounding areas. With the diverse range and number of plants, Mr. Hossain and Mrs. Khatun own assets totalling Tk.80,000 from their nursery business alone! Monthly profits total Tk.20,000.

Since establishing the nursery, Mr. Hossain and Mrs. Khatun have accessed further Ghashful loans to establish a dairy farm and a bio-gas plant that processes low cost firewood to sell to their neighbours.

Mr. Hossain and Mrs. Khatun are extremely grateful that Ghashful was able to assist them to grow their business ventures and improve their living standards. In addition, they were able to receive health care advice and education and participate in both savings and credit programs.





## **Rahman Rahman Huq**

Chartered Accountants  
102 Agrabad C/A(3rd floor),  
Chittagong, Bangladesh.

### **AUDITORS' REPORT TO THE EXECUTIVE COMMITTEE OF GHASHFUL**

We have audited the accompanying Balance Sheet of Ghashful, Chittagong as of 31st December 2005 and the related Income and Expenditure Account and Receipts and Payments Account for the year then ended.

#### **Respective responsibilities of the Management and Auditors:**

The preparation of these financial statements together with notes thereto set out on pages 3 to 17 is the responsibility of the Organisation's management vested with an Executive Committee. Our responsibility is to express an independent opinion on these financial statements presented by the Executive Committee based on our audit.

#### **Basis of opinion:**

We conducted our audit in accordance with Auditing Standard issued by the Institute of Chartered Accountants of Bangladesh. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit includes examination, on a test check basis, of evidence supporting the amounts and disclosures in the financial statements. It also includes an assessment of the accounting principles used and the significant estimates and judgements made by the management in the preparation of these financial statements, of whether the accounting policies are appropriate to the Organisation's circumstances, consistently applied and adequately disclosed and as well as evaluating the overall financial statement presentation.

We believe that our audit provides a reasonable basis for our opinion.

#### **Opinion:**

In our opinion, the financial statements, prepared in accordance with Bangladesh Accounting Standard, give a true and fair view of the state of the Organisation's affairs as of 31st December 2005 and of the results of its operations for the year then ended and comply with the applicable laws and regulations:





Rahman Rahman Huq  
Chartered Accountants

**We also report that:**

(a) We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purpose of our audit and made due verification thereof;

(b) In our opinion, proper books of accounts as required by law have been kept by the Organisation so far as it appeared from our examination of those books;

and

(c) The Organisation's Balance Sheet and Income and Expenditure Account dealt with by the report are in agreement with the books of account maintained by the Organisation as examined by us.

*Rahman Rahman Huq*

Dated, Chittagong,  
18 July 2006





**Rahman Rahman Huq**  
Chartered Accountants

**GHASHFUL**  
**BALANCE SHEET**  
**AS AT 31ST DECEMBER 2005**

NOTES	GENERAL ACCOUNT TAKA	DA6 PROJECT TAKA	LIVELIHOOD MICRO CREDIT TAKA	NFPE - BRAC PROJECT TAKA	EDUCARE KG SCHOOL TAKA	GKNHRIB - BLAST PROJECT TAKA	ARH - BCCP Project	2005 TAKA	2004 TAKA
<b>SOURCE OF FUND</b>									
Capital Fund - Donations	18,780	-	-	-	-	-	-	18,780	10,000
Member's Savings	240,756	-	75,624,949	-	-	-	-	75,865,705	54,884,284
Members' Unclaimed Account	-	-	144,359	-	-	-	-	144,359	113,196
Insurance Reserve Fund	1,559	-	1,566,167	-	-	-	-	1,567,726	674,815
Reserve Fund - School Savings	-	-	-	-	-	-	-	-	5,026
Surplus/(Deficit) as per Revenue Account	200,987	349,349	26,179,960	12,867	(201,928)	-	-	26,541,235	21,855,196
	<u>462,082</u>	<u>349,349</u>	<u>103,515,435</u>	<u>12,867</u>	<u>(201,928)</u>	<u>-</u>	<u>-</u>	<u>104,137,805</u>	<u>77,442,519</u>
<b>APPLICATION OF FUND</b>									
<b>FIXED ASSETS</b>									
Fixed assets - at cost	130,075	989,499	2,641,894	-	89,700	-	-	3,861,168	3,288,011
Less: Accumulated Depreciation	102,314	655,459	1,292,520	-	52,959	-	-	2,103,252	1,550,283
	<u>27,761</u>	<u>344,040</u>	<u>1,349,374</u>	<u>-</u>	<u>36,741</u>	<u>-</u>	<u>-</u>	<u>1,757,916</u>	<u>1,737,728</u>
<b>CURRENT ASSETS</b>									
Loan to Members (Micro credit)	-	-	94,758,964	-	-	-	-	94,758,964	63,555,454
Loan to READ	300,000	-	-	-	-	-	-	300,000	300,000
Receivable against Membership fee-EC	210	-	-	-	-	-	-	210	-
Receivable from Garment Industries	144,000	-	-	-	-	-	-	144,000	177,000
Loss of cash by field organizers - insurance claim lodged	-	-	-	-	-	-	-	-	27,080
Receivable against Tuition fee	-	-	-	-	700	-	-	700	800
Receivable from AAB	-	-	-	-	-	-	-	-	25,694
Income tax deducted at source	2,266	-	336,607	-	132	-	-	339,005	317,191
Advance, Deposits and Prepayments	204,486	-	595,692	13,000	-	-	-	813,378	491,463
Inter Project Account	(730,300)	25,900	1,000,000	-	(295,600)	-	-	-	-
Cash in hand and at banks	832,993	2,553	8,007,134	92,512	57,845	27,514	67,781	9,088,332	11,407,635
	<u>753,655</u>	<u>28,453</u>	<u>104,698,597</u>	<u>105,512</u>	<u>(238,923)</u>	<u>27,514</u>	<u>67,781</u>	<u>105,444,589</u>	<u>76,302,317</u>
<b>CURRENT LIABILITIES</b>									
Security deposits from field staff	149,247	-	20,000	-	-	-	-	169,247	80,000
Advance Admission fee received	-	-	-	-	1,090	-	-	1,090	3,120
Loss Loan Reserve	-	-	1,108,700	-	-	-	-	1,108,700	82,719
Disaster Fund- Reserve	-	-	671,824	-	-	-	-	671,824	41,260
Liability for Expenses	44,808	23,144	132,212	2,150	656	-	-	262,970	148,759
Liability for JOBS (Training expenses)	125,279	-	-	-	-	-	-	125,279	139,800
Liability for BLAST	-	-	-	-	-	27,514	-	27,514	36,673
Liability for BRAC	-	-	-	90,495	-	-	-	90,495	64,095
Liability for BCCP - ARH	-	-	-	-	-	-	67,781	67,781	-
Loan from PKSF	-	-	600,000	-	-	-	-	600,000	-
Loan from Executive Director	-	-	-	-	-	-	-	-	1,000
	<u>319,334</u>	<u>23,144</u>	<u>2,532,536</u>	<u>92,645</u>	<u>1,746</u>	<u>27,514</u>	<u>67,781</u>	<u>3,064,700</u>	<u>597,526</u>
<b>NET CURRENT ASSETS</b>	<u>434,321</u>	<u>5,309</u>	<u>102,166,061</u>	<u>12,867</u>	<u>(238,669)</u>	<u>-</u>	<u>-</u>	<u>102,379,889</u>	<u>75,704,791</u>
	<u>462,082</u>	<u>349,349</u>	<u>103,515,435</u>	<u>12,867</u>	<u>(201,928)</u>	<u>-</u>	<u>-</u>	<u>104,137,805</u>	<u>77,442,519</u>

The notes set out on pages 8 to 20 form an integral part of these accounts. *R.R.H.*

*Rahman Rahman Huq*

Dated, Chittagong  
18th July 2006

Executive Director

*Rahman*

President









**Rahman Rahman Huq**  
Chartered Accountants

	NOTES	GENERAL ACCOUNT TAKA	DA 6 PROJECT TAKA	LIVELIHOOD MICRO CREDIT TAKA	NFPE - BRAC PROJECT TAKA	EDUCARE KG SCHOOL TAKA	2005 TAKA	2004 TAKA
<b>EXPENDITURE</b>								
Salaries		26,600	2,837,810	7,183,116	-	86,200	10,133,726	8,795,470
Gratuity	26	-	214,389	531,821	-	-	746,020	564,730
Interest on member's savings	21	-	-	1,950,261	-	-	1,980,261	1,528,596
Bank charges	22	905	5,556	21,263	-	120	27,844	14,162
Advertisement		5,600	-	-	-	-	5,600	18,080
Audit fee		36,350	10,000	20,000	-	-	66,350	76,578
Award to staff		-	13,842	-	-	-	13,842	-
Communication expenses		54,370	73,405	87,938	-	-	215,713	202,348
Community training workshop		-	50,518	-	-	-	50,518	17,330
Depreciation	6	8,806	109,422	425,566	-	9,185	552,969	565,745
Entertainment		-	-	85,212	-	-	85,212	59,175
Garments programme		1,000	-	-	-	-	1,000	-
Honorarium for birth attendant		-	-	-	-	-	-	284,152
Honorarium for school teacher & social worker		-	745,220	-	-	-	745,220	597,654
HRD Manual review		-	-	-	-	-	-	10,000
IEC Materials for TBA		-	8,235	-	-	-	8,235	18,990
Immunization		-	-	-	-	-	-	1,692
Insurance premium		5,852	-	-	-	-	5,852	47,037
Interest on security deposit		1,645	-	-	-	-	1,645	700
Legal and professional fee		75,000	-	-	-	-	75,000	-
Licence and Renewal fee		11,000	-	-	-	2,030	13,030	-
Loss on Fixed Assets		-	-	-	-	-	-	22,627
Maintenance- Capital and Non Capital		-	105,310	198,120	-	-	303,430	313,199
Maintenance - Office		16,022	43,725	59,745	-	2,527	121,419	118,258
Material expenses	23	-	177,451	-	-	5,966	183,437	132,932
Medicine		340	76,655	9,768	-	-	86,763	11,181
Meeting expenses		69,205	97,186	-	-	-	165,391	84,008
Membership fee	24	8,700	13,133	3,050	-	-	24,883	9,200
Miscellaneous expenses		7,429	-	-	-	-	7,429	-
Newspaper and periodicals		-	5,235	8,458	-	-	13,693	11,066
Office rent / shop rent		-	368,273	470,480	-	72,000	910,753	613,155
Picnic expenses		47,817	-	-	-	-	47,817	50,000
Printing and stationary		20,955	106,004	397,526	-	3,417	527,902	531,349
Professional fees		-	-	-	-	-	-	18,000
Program cost		-	304,592	1,190,279	-	3,146	1,498,017	937,116
Provision for loan loss and disaster		-	-	1,780,324	-	-	1,780,324	124,079
Research and advocacy		-	-	-	-	-	-	104,861
School program expenses		-	-	-	-	-	-	195,831
School rent		-	157,800	-	-	-	157,800	311,500
Special Day celebration	25	16,440	34,176	18,895	-	-	69,511	44,096
Subsidy to DA - 6 project		654,000	-	1,290,000	-	-	1,944,000	810,000
Training expenses		-	15,560	-	-	-	15,560	-
Traveling and conveyance		1,000	294,484	115,867	-	1,370	412,721	527,036
Uniform and Leverage		-	13,596	17,942	-	-	31,538	25,291
Utilities		-	66,730	101,842	-	7,838	176,410	141,517
Vehicles maintenance and fuel		-	113,097	69,939	-	-	183,036	135,845
		1,068,036	6,061,414	16,046,602	-	193,819	23,369,871	18,094,086
Excess of income/(expenditure) over expenditure/ income		(201,306)	(3,933)	4,777,546	-	(10,447)	4,561,860	3,979,088
Add(Less): Liability written back		-	(180,000)	(526,762)	-	-	(706,762)	-
Add: Last year's excess of income /(expenses) over expenditure / income-Re-stated	27	402,293	533,282	21,929,176	12,867	(191,481)	22,686,137	17,876,108
<b>Balance carried to Balance Sheet</b>		<b>200,987</b>	<b>348,349</b>	<b>26,179,960</b>	<b>12,867</b>	<b>(201,928)</b>	<b>26,541,235</b>	<b>21,855,196</b>

*RH*





**Rahman Rahman Huq**  
Chartered Accountants

	GENERAL ACCOUNT	DA6 PROJECT	LIVELIHOOD MICRO CREDIT	NFPE - BRAC PROJECT	EDUCARE KG SCHOOL	GKNHRIB - BLAST PROJECT	ARH - BCCP Project	2005	2004
	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA		TAKA	TAKA
<b>PAYMENTS</b>									
Salaries	26,600	2,837,810	7,183,116	163,350	86,200	252,869	208,759	10,758,704	9,155,912
Gratuity	-	214,399	531,821	-	-	-	-	746,020	594,730
Advance	682,875	-	80,000	-	-	-	-	762,875	97,000
Advance to ActionAid Bangladesh	-	-	-	-	-	-	-	-	25,094
Advertisement	5,800	-	-	-	-	-	-	5,800	18,080
AIDS Day celebration	-	-	-	-	-	-	-	-	5,808
Audit fee and professional fee	111,350	10,000	20,900	-	-	-	-	142,250	304,578
Award to staff	-	13,842	-	-	-	-	-	13,842	-
Bank charges	1,580	5,556	21,263	3,355	206	282	370	32,612	15,399
Capital expenditure	4,300	120,000	448,357	-	-	-	-	573,157	1,480,517
Communication expenses	50,809	74,114	85,346	-	-	5,078	-	216,147	203,465
Community training workshop	-	50,518	-	-	-	-	-	50,518	17,330
Contraceptive fee	8,178	-	-	-	-	-	-	8,178	-
Donation	-	-	-	-	-	-	-	-	10,000
Enterprise development	14,521	-	-	-	-	-	-	14,521	-
Entertainment	-	-	85,212	-	-	-	-	85,212	59,175
Garments program	1,000	-	-	-	-	-	-	1,000	-
Group Insurance	-	-	-	-	-	-	-	-	35,076
Honorarium for birth attendants	-	-	-	-	-	-	-	-	284,152
Honorarium for school teacher & social worker	-	745,220	-	-	-	-	-	745,220	597,854
HRD Manual review	-	-	-	-	-	-	-	-	10,000
IEC Materials and Kids for TBA	-	8,235	-	-	-	-	-	8,235	18,990
Immunization	-	-	-	-	-	-	-	-	1,692
Insurance Premium	4,945	-	-	-	-	-	-	4,945	11,673
Interest on security deposit	1,645	-	-	-	-	-	-	1,645	700
License and Renewal fee	11,000	-	-	-	2,030	-	-	13,030	-
Loan disbursed	-	-	185,525,000	-	-	-	-	185,525,000	120,589,000
Loan to KG school	53,500	-	-	-	-	-	-	53,500	86,000
Loan to READ	-	-	-	-	-	-	-	-	300,000
Loan to organization	-	25,900	-	-	-	-	-	25,900	1,700,000
Loan given to staff for vehicles	-	-	310,970	-	-	-	-	310,970	333,600
Loan refund to ED	-	-	1,000	-	-	-	-	1,000	-
Maintenance - Non capital	-	23,500	-	-	-	-	-	23,500	252,191
Maintenance - capital	-	81,810	198,120	-	-	-	-	279,930	62,068
Maintenance - Office	16,022	43,725	59,145	-	2,527	-	140	121,559	118,258
Material expenses	-	177,451	-	2,825	5,998	-	-	186,262	135,707
Medicine	340	76,565	8,768	-	-	-	-	86,763	11,181
Meeting expenses	68,205	97,186	-	-	-	-	-	165,391	84,008
Membership fee	5,700	12,133	2,050	-	-	-	-	20,883	12,200
Miscellaneous expenses	7,429	-	-	-	-	-	-	7,429	-
Newspaper and Periodicals	-	5,235	6,458	-	-	-	-	13,693	11,066
Office Rent / Shop rent / Auditorium rent	-	386,273	491,230	-	72,000	-	16,800	946,303	613,155
Other expenses	-	-	-	-	-	-	-	-	10,569
Picnic expenses	97,817	-	-	-	-	-	-	97,817	-
Printing and Stationery	20,955	106,004	387,526	-	3,417	11,840	8,668	549,400	542,494
Program cost	-	304,592	1,080,279	-	3,146	114,472	248,375	1,760,964	1,230,344
Research and advocacy	-	-	-	-	-	-	-	-	104,361
Savings refund	4,092	-	19,588,586	-	-	-	-	19,592,578	15,670,278
Savings withdrawal by members	-	-	-	-	-	-	-	-	7,745,710
School program expenses	-	-	-	17,781	-	-	-	17,781	25,560
School Rent	-	157,800	-	21,000	-	-	-	178,800	273,125
Security deposit - Mobile	-	-	-	-	-	-	-	-	2,500
Security deposit refund	36,753	-	-	-	-	-	-	36,753	20,000
Special Day observation	18,440	34,178	18,895	-	-	-	-	69,511	36,268
Subsidy to DA - 6 project	654,000	-	1,290,000	-	-	-	-	1,944,000	810,000
Advance tax deducted at source	-	-	21,053	-	-	-	-	21,053	44,791
Training expenses	-	15,580	-	-	-	-	-	15,580	-
Traveling and conveyance	1,000	294,484	115,807	14,917	1,370	43,845	16,117	487,600	586,511
Unclaimed account settled	-	-	270,849	-	-	-	-	270,849	319,426
Uniform and Leverage	-	13,596	17,842	-	-	-	-	31,538	25,291
Utilities	-	69,504	101,134	-	7,355	-	-	177,993	131,751
Vehicles maintenance and fuel	-	113,097	69,939	-	-	-	-	183,036	135,845
	1,907,456	6,100,675	218,046,626	223,228	184,237	428,386	500,219	227,391,027	184,922,653
Closing Balance									
Cash in hand	9,389	1,565	111,787	2,235	3,089	3,274	5,058	136,397	62,126
Cash at bank:									
Savings	623,604	988	5,396,597	90,277	54,756	24,240	62,723	6,453,185	8,222,309
FDR	-	-	2,498,750	-	-	-	-	2,498,750	5,123,200
	632,993	2,553	8,007,134	92,512	57,845	27,514	67,781	9,068,332	14,407,635
	2,740,449	6,103,426	226,053,760	315,740	242,082	455,900	568,000	236,479,359	179,330,588





**Rahman Rahman Huq**  
Chartered Accountants

GHASHFUL  
RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 31ST DECEMBER 2005

	GENERAL ACCOUNT	DA8 PROJECT	LIVELIHOOD MICRO CREDIT	NFPE - BRAC PROJECT	EDUCARE KG SCHOOL	GKNHRIB - BLAST PROJECT	ARH - BCCP Project	2005	2004
	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA		TAKA	TAKA
<b>RECEIPTS</b>									
Cash in hand	15,881	10,277	18,060	1,683	2,815	13,410	-	62,186	259,553
Cash at bank:									
Savings	976,192	9,976	5,151,124	57,429	4,325	23,163	-	6,222,309	25,794,666
FDR	-	-	5,123,200	-	-	-	-	5,123,200	-
	982,073	20,253	10,292,384	59,112	7,140	36,573	-	11,407,695	26,054,419
Bank interest	12,770	-	214,177	-	857	21	-	227,825	450,161
Clinical Service Charges	186,415	-	-	-	-	-	-	106,415	102,260
Sale of contraceptives	38,713	-	-	-	-	-	-	38,713	29,031
Grant received from ActionAid Bangladesh	-	4,113,481	-	-	-	-	-	4,113,481	4,432,219
Grant received from BRAC	-	-	-	256,628	-	-	-	256,628	182,414
Grant received from BLAST	-	-	-	-	-	419,206	-	419,206	368,034
Grant received from BCCP	-	-	-	-	-	-	568,000	568,000	-
Contribution from Organization	-	1,944,000	-	-	53,500	-	-	1,997,500	1,655,235
Loan from Livelihood	-	-	-	-	-	-	-	-	1,000,000
Loan from DA - 6	25,900	-	-	-	-	-	-	25,900	-
Loan from PKSF	-	-	500,000	-	-	-	-	600,000	-
Health service charges received from garment industries	743,000	-	-	-	-	-	-	743,000	527,500
Loan from organization	-	-	-	-	-	-	-	-	700,000
Admission fee and tuition fee	-	-	-	-	115,930	-	-	115,930	76,210
Collection of savings	117,873	-	38,492,498	-	-	-	-	38,610,371	28,160,711
Collection of Loan Installment	-	-	174,107,882	-	-	-	-	174,107,882	110,984,850
Collection of Insurance Fund	-	-	991,352	-	-	-	-	991,352	547,735
Donation	5,000	-	-	-	46,700	-	-	51,700	-
Sale of admission form and others	2,010	-	803,134	-	-	-	-	805,144	503,532
Advance realized	577,125	-	74,750	-	-	-	-	651,875	60,500
Security Deposit	111,000	-	15,000	-	-	-	-	126,000	65,000
Received from BGIC (Insurance company)	-	-	27,080	-	-	-	-	27,080	20,000
Sale of school Material	-	-	-	-	17,655	-	-	17,955	10,400
Unclaimed account	-	-	302,010	-	-	-	-	302,010	321,516
Miscellaneous Income	3,000	-	20,445	-	-	-	-	23,445	18,731
Loan recovered from staffs	-	-	113,048	-	-	-	-	113,048	53,130
Membership fee- General Body	3,570	-	-	-	-	-	-	3,570	-
Loan from Executive Director	-	-	-	-	-	-	-	-	1,000
Receivable from AAB received	-	25,694	-	-	-	-	-	25,694	-
	1,748,376	6,063,175	215,761,370	296,628	234,942	419,227	568,000	225,071,724	150,276,169
	2,740,449	6,103,428	226,053,760	315,740	242,082	455,950	568,000	236,479,359	176,330,588

*AW*



# GHASHFUL



## GHASHFUL

**Registered Address :**

South Ridge Apartment, Flat # 3/C, House # 16, Road # 2, Nasirabad Housing Society, GPO Box-1057, Chittagong-4000  
Bangladesh. Phone : 88-031-658450, E-mail : ghashful@easyctg.net

**Project Address :**

1361 D.T. Road, West Madarbari, Chittagong-4100, Bangladesh. Phone : 880-31-714519, Fax : 2510329, Mobile : 01199-741166  
E-mail : ghashful@spnetctg.com, ghashful@bdonline-ctg.com, website : www.ghashful.org