

**annual report
2006**



GHASHFUL



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Ghashful Profile

GHASHFUL has begun its development journey with the relief works during the year 1972. In 1978 GHASHFUL got the registration as development organization and started health and education program. Finally to achieved its basic objective in slam area of chittagong city. Gradually the organization expanded in different field of Health, Education, Micro Finance, Governance etc. From the inception year GHASHFUL always operated in partnership with donor or similar organization that provided financial support as well as technical assistance. GHASHFUL envisions a conscious, self-reliant Bangladesh where equality and human rights are ensured. GHASHFUL exist to establish and maintain the rights of poor and vulnerable people including women, adolescent's boys and girls and children, by making them conscious and self-reliant. GHASHFUL believes in some core values which inspire the member and staff always working with the spirit are :- Mutual respect, honesty and transparency, patriotism and respect for won culture, sincerity, commitment, mutual cooperation, spontaneity, equity and empathy. LEGAL STATUS Registration NO Year Registration Authority

Registration No.	Year	Registration Authority
FP/CTG/1/78	1978	District population control and family planning
SW/CTG/959/1983	1983	Department of Social Service
FD DSS/FDO R-376	1990	NGO Affairs Bureau
CHC-229	2004	Joint Stock Companies

Goal and objectives :

1. Women's empowerment increased and social discrimination against the poor and marginalized reduced
2. Over all literacy rate increased
3. Health risk including HIV/ AIDS reduced
4. Basic right of the selected Vulnerable group ensured.

Target Clients :

Ghashful has emphasis on poor women, children and adolescent. Most of the clients are female.

Geographic Coverage Area :

At present Ghashful is working with five district of Bangladesh in urban and rural area. The districts are Dhaka, Chittagong, Feni, Comilla and Noagaon.



Governing Body

The Governing body consists of seven members and the honorable executive Comitee members are, .

1. Mrs. Shamsun Nahar Rahman Paran
2. Professor Dr. Mosarraf Hossain
3. Mr. Aftatabur Rahman Jafree
4. Mr. Md. Shahidullah
5. Mrs. Shamim Akter Rubi
6. Dr. Moinul Islam Mahmud
7. Mr. Monjurul Amin Chowdhury

Message from the Executive Director



I am really delighted to let you know that GHASHFUL has completed another successful year of its development program to achieve the goal and objective. This was not possible without the support and participation of all stake holder of the organization. Particularly I would like mention that all kinds of success have come through our committed Beneficiary.

It is with great pleasure that in the reporting year 2006, we have finished a few successful projects "Gender, knowledge, Networking & Human Rights Intervention in Bangladesh (GKNHRIB)" with the partnership of Bangladesh Legal Aid and Services Trust (BLAST), The REFLECT program with The main objectives of program were an appropriate and effective approach to adult literacy and empowering the vulnerable urban slums dwellers to take control of their own lives. Adolescent Reproductive health (ARH) with the technical support by John Hopkins University, financial support from USAID & above all Bangladesh Centre for Communication Programs (BCCP).

In this respective year we have lunched a new project titled "SHOBOGH" with the partnership of Japan international co-operation agency (JICA) Bangladesh. Main focus of the project to developed homestead gardening as a tool of poverty reduction, improvement of socio-economic condition of the rural women through increased women's participation in income generating activities as well as raised the nutrition level of each household.

In the year 2006 we served the education facility and life skill training to the underprivileged community through NFPE School, ESP school, adolescent center and reflect circle. GHASHFUL emphasis on community based activity. The education program observing through different days to highlight particular issue at the community level. ie The World Environment Day, Safe Motherhood day, World Women day, World Health day, Independence day, International mother language day, Child rights week, Human Rights Day, Vitamin A+ Campaign, Education week etc.

During 2006, the reproductive health program built on its previous achievements, community good will and high standards. We like to say that our all kinds of health activities has been continuing without donor support apart from some GO and NGO assistance. Day by day the program has been grown up and cut of a remarkable position in the society.

The Microfinance program of GHASHFUL plays a key role to help the poor to fight against poverty and realize basic rights. In the year 2006 we continue our journey successfully along with some new challenges. This year we have opened fourteen new branches and expand our operation in new area at Chittagong and Comilla district. We have secured a healthy recovery rate above 99% and very close to cumulative Credit disbursement of 1 billion taka. Micro enterprise has been introduced beside Micro credit program during the year. The ceiling of the credit limit has been set up taka 3 lacks under this program. During the year the organization has successfully running other social development program by the assistance of MF program. We especially thanks to PKSF for their continuous support both in technical & financial area in our Micro Finance program.

At length, Tank's to our all Development partners, Government official, Patrons, Well wishers as well as our beneficiary and staff member for their cordial support and assistance. We solicit and well come any counseling and cooperation from our entire stake holder in future for the development of GHASHFUL and its beneficiary members.

Aftabur Rahman Jafree
Executive Director



Programs of Ghashful

At present GHASHFUL has been operating its development activities under the following programs:

Reproductive Health

Health Service for community

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

Awareness Build-up

TBA Workshop
STD, HIV/AIDS Orientation
Group Meeting
Aids day

Education

Non-Formal Primary Education (NFPE)

NFPE School
School Savings
Children Space
Formation of debating and
Theatre Group
Cultural Team and its activities
Day Observation
Vocational Training
Adolescent work shop
Education Support program ESP

ESP School

Guardian meeting
Day observed

Adolescent Reproductive Health

Life skill approach
Adolescent corner

GKNHRIB

- Community awareness program
- Training on legal awareness building
- Mediation
- Rights fair and day observation
- Workshop with women salishkar

Governance, Advocacy, Reporting & Publication

Good governance

Meeting, workshop, training etc
Issue based campaign
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

Micro Finance (Livelihood)

Savings and Credit

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

Micro Enterprise (ME)

Disaster Management Loan

Training

Branch wise Monthly workshop
Shomiti Management
Leadership development
Enterprise development and
business management

Shobogh Project

Women role In agriculture

Group formation

Awareness camping on OVOP

Savings group meeting

Supply of seed and other
equipments

Seed preservation

Sales and marketing of Vegetable



HRD And Management Overview

GHASHFUL is familiar with a modernized human resource development (HRD) Policy for efficient and effective management. As usually the organization update the policy in each year to adapt the modern and essential issues. The HRD policy keeps up the rights and responsibility of the staffs. HRD section is support the staff member to make a sociable working environment basis on norms and values.

The table given below show the staff position at the end of December 2006. The scenario illustrate that the Gender equality is promoted in the GHASHFUL workplace. Women are also spread across the organizations hierarchy and programs, with women representative in all groups from part-time and support staff, to senior level managers.

Staff turnover is a common trend in any organization. In that case management of GHASHFUL is always alert to fill up the vacant position as early as possible to keep the smooth operation. Except that the organization has always trying to create the new vacancy. The following table has shown in the reporting period A few number of staff has left the organization but joined a lot

Present Staff position	% On Staff	Staff Level	Joined in the Organization			Left the Organization		
			Male	Female	Total	Male	Female	Total





GHASHFUL gives emphasis on the capacity and efficiency of the staff, we believes that training is fundamental issue to increase the efficiency and effectiveness of the staff. The organization arranged and received the essential training from different providers on a needs assessment and requirements.

Training and Workshop

Few GHASHFUL staff received some valuable training from different organization and participated several workshop during January to December 2006 is given below:

Sl No	Training	Level of the Staff Received Training				Total
		Management	Senior	Mid	Field	
01	Training on Counseling IUD & Infection prevention		01		01	02
02	Training on Human rights		01			01
03	Advances in family health and social communication workshop		01			01
04	Training on Accounts & Preparation of MIS		01			01
06	Training on Human rights		01			01
07	Training on Skill development in HIV/ AIDS					01
08	Advocacy Training Workshop on Education for all			01		01
09	Training on Interpersonal Communication build up		01			01
10	Workshop for the social entrepreneurs and practitioners		01			01
11	Workshop on Early Children Development			01		01
12	MIS Reporting Training		01			01
13	Training on Business Plan		02			02
14	CRC Training			01		01
	Total		10	3	01	14

During January to December, 2006 GHASHFUL Organized the Several Training/ workshop for Beneficiaries and Staff member.

Sl.No	Training	Venue	Number of Participant
01	Quarterly TBA workshop	GHASHFUL Training center	30
02	CRC training	Kamathli Training center	18
03	Leadership Training for adolescent	GHASHFUL Training center	25
04	Basic Training of NFPE school	GHASHFUL Training center	11
05	Savings and credit policy	Kamathli training center	47
06	Financial Statement	Kamathli training center	45
07	Monitoring & Evaluation	GHASHFUL Training center	24
07	Training on participatory rural appraisal	At GHASHFUL working area	120
08	Training on vegetable cultivation & seed preserve	At GHASHFUL working area	94
09	Gender Mainstreaming workshop	At GHASHFUL working area	120
10	Training on Leadership & Management	At GHASHFUL working area	24
11	Training on Basic book Keeping & Financial Management	At GHASHFUL working area	12



Reproductive Health

Among the five basic needs of human being, health is considered as important one. Reproductive health program means a systemized approach to extend services to the vulnerable & 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 centers." health is wealth" without a good health no good work is possible. So it is integrated part of development.

Immunization

With the cooperation of Chittagong City Corporation Ghashful arranged immunization to 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. During the last year a total number of 1856 women have taken T.T vaccine and 2458 children immunized from Ghashful.

Health Services for Garments Workers

Garment factories played a vital role in our economy. In total manpower of this sector 90% are female who are not very privileged, work almost the whole day and do not get enough time and money to get treatment



outside. Even due to shyness they cannot expose themselves to the male-represented higher authority about their female diseases. To address this situation & ensure a healthy, capable workforce Ghashful has launched health support program in the garment factories Last year Ghashful gives services to 33 garments factories where is 25873 garments workers received medical treatment. There are 6110 are male and 19763 are female.

Health care center (satellite clinic & Fixed clinic)

To ensure health community health services for women adolescent and children at present GHASHFUL has functioning 84 fixed clinics and 154 Satellite clinics up to rural and urban community level. In the reporting period there are total numbers of 8285 community people received general health services through satellite clinic and fixed clinic.



Family planning services

Over populations is a big problem in our country. in that case from the inception year GHASHFUL has introduced family planning services at working area. In the reporting year Ghashful has distributed and immunized the poor slum people which are 6080 cycle pill, 2259 condom, immunized 1603 person, IUD 43 person and ligetation 14 person truough the Ghashful family planning services.

Observed World AIDS Day

"Stop AIDS. Keep The Promise" - Keeping this Slogan in view and to aware community people GHASHFUL Reproductive Health Department has observed World AIDS day at its working area East Madarbary Sebok Colony on December 5, 2006. A discussion meeting arranged presided over Mr; Jagodis das, President of Local Club Uddoay Sanga where, Mr Iqubal Hafij Zuboraj Ward Commissioner of Chittagong City Corporation was present as Chief guest. Among the other guest .Mr.Chironjib chowdhury Medical officer UPHCP Chittagong City Corporation, Dr. Arafat Hossain, Dr.Sadia Islam Medical officer GHASHFUL and executive Director of GHASHFUL were present in the meeting.

On the other hand Zilla Civil surgeon office also organized a discussion meeting and rally in December 01, 2006 to observe World AIDS day. GHASHFUL were participated in this program.

Begum Rokyea Day

Ghashful has observed Begom Rokyea Day on December 9, 2006. Where community people and peer group were present. In the discussion participants were said Begom Rokyea was the pioneers of women alertness. As a result of her glorious achievement now women are working for their family, society and state.





Adolescent Reproductive Health Program

Bangladesh has a population of over 140 million of which more than 37 million are adolescents. A large number of adolescents face a multitude of risk associated with lack of information, resources, skill and access to service concerning adolescent reproductive health. In that case GHASHFUL emphasis to address the adolescent people's with introducing some programs where main focused has given to adolescent's. In our regular health and education program, 80-85% of our target people are adolescents. Since 2002 Ghashful has worked as 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. Ghashful has taken the secretariat responsibilities of ADF from 2004 to 2006. Besides of all these programs Ghashful has introduced another project titled "Adolescent Reproductive Health" with the technical support by John Hopkins University, financial support from USAID & 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 & 10) of Chittagong City Corporation. A total of 1930 adolescents have been benefited during the period of the project. The project was started from August 2005 and it has been finished on July 2006.

The main objectives of the program was follows:

- To encouraged support for adolescents from adults on ARH issues.
- To increased adolescents' understanding of the physical and emotional changes.
- To motivated adolescent to share the acquired information with their peers
- To motivated adolescents to take responsibility to avoid risky situations this may lead to early and unwanted pregnancy.

During the reporting period, the following activities achieved:

Life Skill Training for the Adolescents

Life skill training is the key element in the program. The main objectives of the training is to raise awareness on Reproductive Health, Social customs & ethnicity, Rights, Values, Education, Cleanliness etc. A total 674 Adolescents (Male-313, Female-343) of 33 groups received the trainings. There are 23 groups were selected from the school going students and 5 groups were selected from College going students.

Provided Health Services

The Adolescent health problems are badly ignored. They feel shy to talk about their problem. Keeping it in mind Ghashful has provided health services for the adolescents of two wards (Ward No.9 & 10) in Chittagong City Corporation since 2005. The service has done by the 6 male & 6 female doctors individually. There are 12 sessions were held where a total of 208 adolescents (Male-138, Female-70) received health services during the reporting period.



Australian High Commissioner visit ARH Project

Australian High Commissioner Mr Doglost Froscat has visited GHASHFUL Adolescent Reproductive Health Program on 26 April 06. Along with Mr Amir Khasru Mahmud Chowdhury, Ex commerce Minister, Samsun Nahar Rahman Paran, Chairman, GHASHFUL, targeted Adolescents and there guardians were present..



Word Comissioner Opened Friendly Corner



Australian high commissioner and Ghashful family

Adolescent Friendly Corner opened

To provide basic information on Adolescent issue, furnish health service and to create a diversion environment for adolescent Ghashful opened an Adolescent Friendly Corner on 5 January'06 in Kattoly branch office with the help of Bangladesh Centre for Communication Programs (BCCP). In the opening ceremony word commissioner Arju Shabuddin, Shanjit Sharker , Program Officer BCCP and Executive Director Ghashful were present as guest.

Education Program

The objective of GHASHFUL education program is to increase the literacy rate of the targeted women, adolescent and their family members for making their livelihood sustainable. Education program is functioning specially under the two (2) folders such as: (a) Non Formal Primary education (NFPE) (b) Education Support Program (ESP). GHASHFUL has also functioning another education program through Adolescent center, Reflect center and formal K.G school.

Non Formal Primary education program is one of the traditional basic activities of GHASHFUL. The organization started its Non Formal Primary education program at the very inception with own resources .NFPE provides relevant education to underprivileged children of rural and slum areas around at chittagong. In the respective year, 22 Ghashful funded schools operate in slam area of chittagong City Corporation there are 660 students enrolled in Ghashful NFPE school.

15 schools operate in the Patiya upzilla under the shade of Education support program (ESP) with funding from BRAC. A total of 450 students are studying at this School.

GHASHFUL introduced Adolescent program in its mainstream development program as means of improving their position of Adolescent of their society, Ghashful has 5 adolescent centers with an average 25 participants in each center. In the reporting year A total number of 125 Adolescent received skills training and awareness training for improving their life.

The NFPE and ESP school program overview are given below



SL	Name of Police Station	Ward No	Type of school	Name of the school	Total Students			Rate of Attendance
					Girls	Boys	Total	
1	Doublemooring	30	NFPE	Sweeper Colony Class-1	17	13	30	100.00%
2		30		Sweeper Colony Class-3	13	17	30	97.41%
3		29		Gonoclanclub Class-4b	11	19	30	98.03%
4		29		Gonoclanclub Class-4s	13	17	30	93.94%
5		23		Ponterpar Class-7	12	18	30	96.67%
6		23		Ponterpar Class-4	9	21	30	86.67%
7		27		Bapuripara Class-3	12	18	30	96.67%
8		27		Bapuripara Class-4	16	14	30	93.33%
9		23		Dhoniwalapara Class-3a	10	20	30	85.76%
10		23		Dhoniwalapara Class-3b	14	16	30	88.79%
11		29		Kodomtoly Class-3s	16	14	30	93.33%
12		29		Kodomtoly Class-3b	15	15	30	93.33%
13		27		Abdulpara Class-3	16	14	30	92.12%
14		27		Abdulpara Class-4	17	13	30	69.39%
15		14		Motiparna class 3	10	20	30	90.91%
16		14		Motiparna class 4	10	20	30	95.15%
17	Kotowali	30	Mullairbill Class 3s	13	17	30	86.21%	
18		30	Mullairbill Class 3b	15	15	30	77.42%	
19	Bandar	36	Gosaldanga Class 3	10	20	30	98.33%	
20		36	Gosaldanga Class 4	15	15	30	95.61%	
21		36	Rohingapara Class 3s	16	14	30	60.30%	
22		36	Rohingapara Class 3b	15	15	30	72.12%	
TOTAL					295	365	660	89.16%

	Name of police station	Union	Type of School	Name of School	Total Students			Rate of Attendance
					Girls	Boys	Total	
01	PATIYA	4 NO: KOLAGAON	ESP	Middle Lakhera, Class-1	25	5	30	100%
02				West Lakhera, Class-1	23	7	30	
03				Chapra, Class-1	23	7	30	
04				Banigram, Class-1	22	8	30	
05				Kolagaon-3, Class-1	24	6	30	
06				S.Lakhera, Class-2	23	7	30	
07				N.Lakhera, Class-2	24	6	30	
08				N Chapra, Class-2	23	7	30	
09				M. Chapra, Class-2	24	6	30	
10				Nalanda, Class-2	19	11	30	
11				Chapra, Class-3	21	9	30	
12				Kolagaon1, Class-3	12	18	30	
13				N.Lakhera1, Class-3	7	23	30	
14				Dashpara2, Class-3	8	22	30	
15		3 No: SHIKALBAHA			D.Moral, Class-3	8	22	
Total					286	164	450	100%



SCHOOL SAVINGS

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 main objective to grow saving habitual within the children of Ghashful schools, Ghashful started its school savings program in the late 1999. the school attendance of students. This school savings is being operated in 22 of our schools and at the end of the year 2005 savings amount has reached to Tk. 3,62,317 saved by 609 children.

Ensures Govt. Free Books

The students of GHASHFULUL Non-Formal Primary Education (NFPE) Program got free books from Bangladesh government 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 four and class five students.

Participates various National Days:

Ghashful has participated in Independence Day March Past & Display Programs on 26 March at M.A. Aziz Stadium, Chittagong . 80 students of MFPE School were attended in the program. For their wonderful performances, Ghashful has awarded in Display.

Ghashful has also participated in Victory day March Past & Display Programs on 16 December at M. A. Aziz Stadium, Chittagong.



March Past on Victory Day

Arranged CRC training

Ghashful arranged CRC training collaboration with Bangladesh Shishu Adhiker Forum (BASF) at Karnafully Training Center on 5-7 August. Representative of Jogajog, Ypsa, Jugantor, Badhon, BNKS, SSKS, Mamata, Samata, Banoful, ISDE, ODEB, Lead, Prottoy, Bastob and green Bangladesh were participate in the training. The trining includes group discursion, group work, role play, debate, games and group work. Executive Director of Ghashful distributed certificates among the participants.



Scene of A CRC Training Session



Leadership Training for the Adolescents

In order to improve the life style of Adolescent, Ghashful initiated various programs in its five centers. On 30 July daylong leadership training was organized in the Ghashful Training Center. The training emphasize on the qualities, duties and responsibilities of a leader. 25 Adolescents participate in the training.

Issue Base Orientation for the Adolescents

To increase adolescents' understanding of the physical and emotional changes Ghashful arranged issue base orientation on 4-14 November in its five adolescent centres. From this training Adolescent group know about their rights it also aware them on health, hygiene and also guide them for perfect lifestyle.

Observed Child Rights Week

"Sishur Kotha Shunbo mora, gorbe Shishu Hasba Dhora" keeping this slogan in view Ghashful has Observed Child Rights Week on September 29 to October 5, 2006 by arranged creative competition. Shak Md. Sultanul Alam Assistant Head Master, Abidia Primary School inaugurated the weeklong painting and essay writing competition. 80 adolescents are participated in this competition., Word Commissioner Rehena Begom Ranu was present as chief guest in the prize distribution Program.



Winners of competition flashing victory sign

Creative competition on Shabok Colony

To observe Global Action Week Ghashful & Care Bangladesh has jointly arranged a creative Competition & discretion meeting on 26 February in East Madarbari Shabok Colony with technical support by ICEF. Word Commissioner Icbal Hafiz Juboraz was presnt as chief guest and gave the prize to the winners.



Presentation ceremony of competition

Basic Training for the NFPE School Teachers

Basic Training of NFPE school teachers arranged by GHASHFUL on 11-14 February, 2006. A total of 11 teachers participate in the training. The main object of the training was to made know the teachers about their class room activities as well as lessons that they will deliver among the students



Reflect Program

Since 1998, Ghashful introduced REFLECT program 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 develop an appropriate and effective approach to adult literacy and empowering the vulnerable urban slums dwellers to take control of their own lives.

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 2006 GHASHFUL have completed 50 basic circles and 44 post circles and established 2 Lokokendras. There are 6 post circle are activated during the period. A total of 150 participants are there.

Activities of Reflect Circle



The achievements after the completion of 12 months of post circles Action Points taken by the participants are as follows:

- The participants of FUL, SHOBHA, AKOTA and BADHON Circle have taken the initiative to take training on block, and chips making.
- To prevent disease and ensure safe lives of the babies, the participants of AKOTA, PROVA, JOY, BADHON, SHOBHA and FUL Circle have aware the community people by meetings as a result slum babies take polio vaccine, vitamin A capsule, de-warming tablets etc. To control the spreading of the mosquitoes, the participants of SHOBHA and JOY arranged a cleanliness campaign. Moreover, the circle has taken the initiative to spread medicine of CCC and clean the dustbins in their areas.
- The participants of BADHON Circle have taken initiative to repair their roads for communication. For this purpose, the participants and their husbands collect money and repaired their way of communication.
- The participants of JOY Circle have implemented another action point awareness sessions to stop smoking.
- To create the position of women in family decision making, to stop the discrimination in payment of labour, to protest violence against women, to stop the trafficking against women and child, marriage registration and to stop early marriage, polygamy the participants of AKOTA, PROVA, JOY, BADHON, SHOBHA and FUL Circles have implemented many action points.

Birth registration is a burning issue in which FUL circles have worked. The participants of have implemented the action point. They have visited the Ward Commissioner's office and registered the name of their children. They also expressed their hope to join the community people with their initiative.

Except these action points, participants of different circle also took initiative of other issues like: IGA, opinion in decision about the study of children, savings activity, safe drinking water etc.

Creative competition

Art competitions were arranged in FUL and AKOTA Circles. The subject of the competition were social map. 40 adolescents attend in this competition. They draw their social map and propose it. 6 adolescents were awarded from 2 Circles

Cross visit of Reflect

This year Ghashful were arranged cross visit in two times. To acquire and share knowledge about post circle activities, action plan and continue education circle participants visit other circle on April and November. Participants discuss how they continue the activities when the duration was finished.

Training

A two-day training course on Monitoring and Evaluation was held on 5-6 January and Post activities & continue education Training was held on 25-26 February at Ghashful training room. A total of 6 facilitators were participating in it.

Case Study

Chronicle of Monowara - Struggling against devastating waves of life

Monowara Begum was born in the village of Uttarhashin in vola, an island raised in the heart of Bay of Bengal. As river encircles island and strong current floats away cities and settlements, so as sorrow, pain and suffering surrounds her life.

Her father, Abu baker worked as a cultivator but an unknown diseases brought about his premature death. So, as usually responsibility of family maintenance was shouldered by her brother. She never ever had the opportunity to go to School. And Muktab was the only place where she got her education. But her father's demise that was also stopped as because her brother engaged her in the work of breaking Soil. Besides this, she had to collect grass for livestock and



irrigate land. Though she had intention to do job but she had to do all chores of the family. At the age of only 10, her brother married her off to get rid of her burden, while at that age she could hardly understand what marriage is. Thinking of leaving home to another's house permanently, made her cry and she stopped taking food. But she couldn't grow any pity in her brother's mind as he forcefully compelled her to marry a man named; Elias lived in the same locality. At the time Elias was serving as a security guard and their marriage life was going to a bit well.

With the passage of time and nature's bounden rule Manowara become mother of 4 children consecutively. At that time, a few plots of land which belonged to them fall under river erosion and lost forever. AS Poverty was external company of her, her family come to Chittagong on the hope of better earning. But, getting no job any where her husband become unemployed. Want griped the family like an octopus from all around. They were passing the days starving, as she couldn't tolerate the sufferings of her children, she started working as a house maid. Mean while her husband also started pulling Rickshaw. But, due to her husband infirm character their life becomes unhappy. Her husband tortured her both mentally and physically. In order to increase income of the family she worked as a maid servant and also stitched Katha. In her mind, she promised herself to raise her offspring as true human being.

She engaged her son in the work of mason and daughter in garments. Not husband, but with combined earning of herself, her son and daughter they decrease their poverty at a remarkable extent. At the age of 35, Manowara still want to work, read and learn. With her and interest of the inhabitants of that locality GHASHFUL started Reflect circle there name "Prova". The circle was established in Jashim's colony. Reflect circle aware the people regarding literacy, human rights, children & women rights and income generating activities under the direction of GHASHFUL. Under the Prova circle, she was the most enthusiastic to start co- operative society as the thought savings two Taka every day may come to a great help some day and also play role to be self sufficient. Though she was illiterate but attending Prova circle regularly and taking part in literacy program she learnt some education. By teaching her nephew she could utilize her learning at least a beat. Moreover, she could teach her neighbors and note down calculations of the cooperative society as well. She's become aware of health, family planning and other rights. She's also learnt the technique to achieve their rights. She's also become the member of watch group to prevent terrorism against women directed by GHASHFUL. In different meeting and seminars she is an active part. For playing these roles, she could participate in a seminar arranged by Action Aid on last 11th December, 2005 at auditorium of LGED, Dhaka and there she narrated her own life story of endless struggle.

All the audience attended the seminar appreciated this down trodden, suppressed, oppressed and neglected woman's all over change of life style. Regarding this change she said **"Learning with Reflect and from my life I learnt the lesson that as long as I survive, I'll work to live better and to keep life better. I'll educate my two young daughters and will never marry them of under 18 and of course, will not pay any dowry in their marriage. My effort is continuing to educate them so that they become true human being."**

Hearing all of this from her make us feel that these seem to be the re-birth of a different Monowara.



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. 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. Society is the composition of good and bad/evil man. In the society one group is torturing and another for a petty benefit. So advocacy helps the society, to establish gender equality, to establish equal rights and justice for all, to reduce torturing of bad/evil people over helpless people and over all to establish a peaceful society. Research is another 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 an anti-violence forum named 'Nari Nirjaton Protirode Chattagram Zela Committee'. Ghashful is an active member of the committee.



Plant & Prize distribution program on World Environment Day

A discussion meeting, creative competition and plant distribution program arranged by Ghashful to observe World Environment Day on 03 August 2006, at the Kolagaon Union Parishad Assembly hall of Patiya Upazilla. The chief guest of the meeting was the chairman of Kolagaon Union Parishad, Mr. Nur Ali Chowdhury. The meeting was presided over by the Executive Director of GHASHFUL. Among other local members, community leaders were present as guests. Besides representatives from the guardian, teachers and the students were

present. On the event of the international environment day certificate and gifts are distributed among the successful students after the discussion meeting. A number of 50 students from different schools of Kolagaon Union participated in the program. Apart from that during the function 300 coconut plants are distributed to the local community and students of ESP school.

World Water Day

GHASHFUL has observed the World Water Day 2006. To address the slogan of the day 'To get the rights of water is declared as a fundamental right', Ghashful arranged a discussion meeting on 25 March 2006, at East Madarbari Shabok Colony where water is available but not safe water. Word Commissioner Rakha Alam Chowdhury was present as a chief guest and Mohammed Idrish, President of Chattagram Nagorik Uddug was present as the main observer. Among other guests AAB. Moreover, GHASHFUL has arranged a discussion session as part of a week-long program.



Conference on WTO Declaration: Perceive Bangladesh

A meeting on 'WTO Declaration: Perceive Bangladesh' issue was held on 16 March, 2006 at the conference room of Chittagong Press Club. Ghashful organized the meeting with the help of Action Aid Bangladesh, Alliance of Food Sovereignty Campaign's & JJS. M Nasirul Huq Chief reporter of Shuprovath Bangladesh was the moderator of the conference. Among others Journalist of national & local newspaper were attend in the meeting.

Discussion Meeting with grass root people on Sanitation issue

To achieve 100% sanitation in 2015 Ghashful arranged a discussion meeting assistance of WASSCC-B & Streams Of Knowledge in 10 October, 2006 at Assembly hall of Charlakha Union Porished .in this consultancy meeting Mohammed Nurusafa, Chairman of Charlakha Union was present as chief guest. Among other guest Mosharaf Hossain, Medical Officer Charlakha health Complex, Shankar Odhikari, Manager DSK were present in the meeting. UP member, teacher, Family Planing worker, VDP member & representatives of different non government organization are participated in the meeting.



Publication of GHASHFUL BARTA

GHASHFUL BATRA is the quarterly newsletter of our organization which focused organization's activities and performance regularly. It contains child & women related activities, case study, feature, article, editorial and etc. In 2006 Four volumes of this quarterly newsletter have published and distributed among the beneficiaries, associate organizations, well wishers and government officials.

Legal Aid (GKNHRIB)

Now a day violation of human rights is regular a tendency of our country. that's why we always prepared to help defenseless & underprivileged people with legal aid. For that reason, Ghashful is initiation a project titled, 'Gender, Knowledge, Networking & Human rights Intervention in Bangladesh' (GKNHRIB) which is working for establishing human rights in Patiya upazilla with the Assistance of Bangladesh Legal Aid & 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 identifies the most important human rights issues in Bangladesh.



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

Community Awareness Program

Community Awareness Program played a vital role to aware about the law and order of the country in every stages of the society & to prevent the violation of the humanity, to make the people conscious about marriage, dower, divorce, registration of marriage & divorce, maintenance. Guardianship of children, dowry, nari o shishu nirjaton domon ain so that, they may get proper judgment . Members of the Nari Sahayata Gropus (NSG) and Nagorik Odhikar Committee (NOC) member, Bari Baise Leader and local people are participated in this group discretion. During the reporting period, a total of 90 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 & helpless women

Legal Awareness Building Training

Legal awareness building training is the common fundamental of the program. The members of Nari Sahayata Gropus (NSG), Nagorik Odhikar Committee (NOC) , Bari Baise Leader, marriage attendance, religious leader, teacher and human rights activist were participate in the training. In the training message were the family laws, disseminated on the motive and activities of the program. During the reporting period, a total of 10 training were held & 280 members attended.

Mediation

To mitigate the clashes & to establish the rights of the vulnerable groups especially the women, mediation is a regular task of the program. This activity has made the traditional mediation more gender friendly. The Nari Sahayata Gropus, Nagorik Odhikar Committee conducted mediation in their respective areas. Increased the participation of women in TDR is a direct success of this program. A total of 52 mediation has conducted during the reporting period & 31 cases refer in Chittagong Blast Unit.

Human Rights Fair

A Human Rights fair arranged by GKNHRIB Project in assistance of Bangladesh Legal Aid & Services Trust (BLAST) on August 29,2006 at Lakhara High School Field at 4 No Kolagaon Union of Patiya Upazilla. Human Rights fair was inaugurated with the National Anthem. Mr. Shafi Ul Haq, UNO of Patiya upazilla was the chief guest. Among other were also present Mr. Nur Ali Chowdhury, Chairman 4 no Kolagaon Union, Mrs. Momana Akter Nayan ,Women Leader human rights activist ,Mr. manik Kishor Malaker ,head master Lakhara High School , Mr. imtiaz Hossen Nafiz , monitoring officer GKNHRIB project and Aftabur Rahman Jafree ,Executive Director ghashful, The members of Nari Sahayata Gropus (NSG), Nagorik Odhikar Committee (NOC) , Bari Baize Leader, representatives of a number of educational institution. Sharing meeting, certificate distribution, signature campaign, painting exhibition, kabigan, video magazine, film and open discussion were arranged in the human rights fair.



Mr Shafi Ul Haq UNO of Patiya Addressing on HR Fair



Observed International Women's Day

Safe and sound movement is the right of women keeping this watchword in view GHASHFUL has observed the International Women day on March 8, 2006 at its working area Isanogor Govt Primary School, Isanogor. Ghashful has arranged a rally & discussion meeting on International women day. UP member Mrs. Halima Begom , Momtaj Begom, was present as Guest while Hazi Nurul Islam presided over the meeting. Nari Sahayata Gropus (NSG), Nagorik Odhikar Committee (NOC) members of Charpathorghata union were present there.



People of community addressing on World Women Day

Awareness Meeting on Family Law & Legal Support

Bangladesh Legal Aid & Services Trust (BLAST) arranged an awareness meeting on family law & legal support for the grass root people with the help of Ghashful. This meeting was held in Kolagao Union Parishad auditorium at 31 January. Mr. Shafi Ul Haq, UNO of Patiya upazilla was present as chief guest. Social Welfare Officer Mr. Mostofa Mostakur Rahim Khan, Shabita Day, Advocate Rezaul Karim Chowdhury, Asst Coordinator ,BLAST, Mr. Nur Ali Chowdhury, Chairman 4 no Kolagaon Union, Executive Director of Ghashful and other Panel Lawyer of BLAST were also present as honorable guest. In open discussion Osman Haider, Staff Lawyer of BLAST gave some important suggestions on legal issue to the local community.

Day long Workshop with Women Shalishker

Day long discussion meeting with Women Shalishker were held at SIRDUP auditorium, Dhaka on 7 December'06 . Executive Director, Assistant Coordinator and Woman Shalishker of 12 partner organization GKNHRIB Project are attend in this meeting. Ex Election Commissioner Justice Noymuddin Ahmadded was the chief guest and it was chaired by Mr. Taslim Uddin , Executive Director Bangladesh Legal Aid & Services Trust (BLAST. Among other Susan ward Chief of Party AED, Mirza Hasan, Team leader, GKNHRIB, Uma Chowdhury, Coordinator, GKNHRIB are present in the meeting. Mostofa Begom members of Ghashful Nari Sahayata Group attend in this meeting and present her opinion about this project.



Shobogh Project

As a part of follow up co-operation program for JICA Ex-participant on training course on "Rural Women Empowerment-II" both JICA-BD & GHASHFUL has signed an agreement on "Strengthening Household Opportunity for Women in Bangladesh to Organize Gardening for Health" (SHOBOGH Project) for women entrepreneurship. The project is being implemented as an experimental one and duration of the project is one year from starting of the project. It is being implemented in two parts: 1st part from March 12 to March 6, 2006 and 2nd part started from 2nd July 2006 and will continue upto 22nd March 2007. The main focus of the project is to develop homestead gardening as a tool of poverty reduction, improvement of socioeconomic condition of the rural women through increasing women's participation in income generating activities as well as raising the nutrition level of each household. The overall objective of the project is to increase both nutrition and income level of the family households of the rural area. The specific objective of this project is that women's involvement in income generation starting from kitchen gardening in a better way.



In this reporting year, we have implemented the following activities

Women's Role in Agriculture

Women's contribution and roles in agriculture are very important in many parts of the world, especially in developing countries. The empowerment of female farmers is essential for both stabilizing the world's food supply and promoting environment friendly agriculture. The "One Village One Product" Movement brings out the talents of both female and senior farmers and also provides opportunities for them to exercise their abilities.



Group Formation

SHOBOGH project staff organized Group Formation meeting for beneficiaries in the two selected Upazilla-Patya and Hathazari. The meetings were held in Sharmapara and Senpara village on 02 July'06, Khillapara and Ratanpur village on 03 July'06 and Adarshagram and Hasemnogor village on 04 July'06 respectively. A total of 120 women were present in the meetings.

Awareness Campaign on OVOP (One Village One Product)

One Village One Product is a concept which originated from Japan in Oita Prefecture in 1979, by the prefecture governor Mr. Morihiko Hiramatsu. The OVOP movement was introduced in order to encourage people to specialize in products that are locally available in their areas and to stimulate competition and innovativeness of their own creativity. GHASHFUL has organized awareness campaign on OVOP for SHOBOGH Project beneficiaries. In this year 72 awareness programs for 12 groups were held in the six selected villages of Patya and Hathazari Upazillas. A number of 715 women were attended the awareness programs.

Savings Group Meeting

Ghashful has organized meeting on Savings Group Formation for rural women involved in the project. 72 group meetings were held in the selected six villages of Patiya and Hathazari Upazilla in the last year. The objective of the Savings Promotion activities is to foster savings habit among the project beneficiaries. Then participants discussed about the role and responsibility of the committee. The entire savings group member has started savings activity from August'06 and now they are having a certain amount of financial security for the future. By December'06 Savings Amount of each group is around Tk. 1200-Tk2000/- on average. Each group has their own bank account and depositing the money in their respective bank account. At the end of December'06 the Total Savings amount is approximately Tk.14000/-.

Supply of seeds and other equipments

Ghashful distributed seeds, fertilizer and other necessary equipments for two times among the SHOBOGH Project beneficiaries supported by Japan International Co-operation Agency (JICA) -Bangladesh. Each participant in each round got 12 types of vegetables seeds, 2 packets of natural fertilizer and one Scale or balance, a spud. After distribution of seeds, participants were guided on sowings seeds, taking care of field, fertilizing etc.

Seed Preservation

Participants of SHOBOGH Project have received vegetable seeds for two times during the year. They have sowed the seeds and have produced vegetables and have earned money by selling them in the local market as well as have met the nutrition demand of their families. At the same time it is also very important to preserve good quality seeds for future production. Keeping this in mind, Project beneficiaries are now preserving quality so that they can use for future production.





Sales & Marketing of Vegetables

By December'06 SHOBOGH Project beneficiaries have produced gourd, pumpkin, brinjal, Chillies, Ladies finger, Radish, Tomato, French Bean, Capsicum, Bitter gourd, Broccoli, Leafy Vegetables etc. By this time almost 60% of the beneficiaries have earned Tk. 2000/-. Another 40% of them have earned more than Tk.4000/-. At the same time they have consumed these items to meet their families' nutrition's demand. Women sold their produced vegetables to the local market. Spouses of them or other family members (Son, father in law, brother) helps them to sell the products in the local markets.

Training on Participatory Rural Appraisal (PRA)

PRA is a growing family of approaches, methods, attitudes and behaviors to enable and empower people to share analyses & enhance their knowledge of life and conditions and to plan, act, monitor, evaluate and reflect A training program on 'Participatory Rural Appraisal (PRA)' was arranged by GHASHFUL for the beneficiaries of the 'SHOBOGH' Project. The trainings program was held on 28th to 29th August, 2006 in the different 6 villages of Patiya & Hathazari.

Training on Vegetable Cultivation & Seed Preservation

The training was organized in two parts - In Patiya and Hathazari Upazilla for two times during the reporting period. Total 94 rural women of 'SHOBOGH Project' participated in the trainings program on 'Vegetable Cultivation & Seed Preservation' Agriculture Officer, Assistant Agriculture Officer of Patiya Upazilla facilitated the trainings in Patiya and Agriculture Officer, Trainer of Agriculture Training Institute and Agriculture Officer in Hathazari Upazilla have facilitated the trainings in Hathazari.

Gender Mainstreaming Workshop

To aware about gender discrimination existing in the society and role & responsibilities of them in the household works 2 gender mainstreaming workshop were held on Agender mainstreaming workshop was held on 17th to 18th July' & 14th to 17th October'06 in Patiya and Hathazari Upazilla in the last year. 120 Participants and 119 spouses have attended these workshops.

Training on Leadership & Management

GHASHFUL has organized training on 'Leadership & Management' for capacity building of the beneficiary of the SHOBOGH Project by the support of Japan International Co-operation Agency (JICA) -Bangladesh. The training was held in 20th & 22nd August'06 in Patiya and Hathazari Upazilla. Out of 24 participants' 16 participants from Patiya and 8 participants from Hathazari Upazilla participated in the training.

Training on Basic Book-keeping & Financial Management

GHASHFUL has organized training on Basic Book-keeping & Financial Management for the beneficiaries of SHOBOGH Project on 24th and 26th August'06 in Patiya and Hathazari. Upazilla. 12 treasures of savings group of SHOBOGH Project have attended these trainings. Patiya Upazilla Assist. Co-operative Officer Md. Selim and Hathazari Upazilla Co-operative Officer Badal Kanti Barua were the facilitators of the trainings.

Exchange Visit

To acquire and share knowledge, an exchange visit was arranged among the SHOBOGH Project beneficiaries during 31st August'06. 24 participants participated in the cross visit. All the participants visited From Adarshagram to Hashemnogor village of Hathazari Upazilla. Another exchange visit was arranged during 31st October'06 & 24th December'06. A number of 48 participants participated in the cross visit. All the participants visited From Sharmapara to Senpara village of Patiya Upazilla. The participants exchange their leanings with a view to enhance the capacity of their groups.

Case Study

"Shita Sen : A Symbol of Life- Struggling Woman"

Shita Sen, a member of Ghashful SHOBOGH Project is a woman of 35 years old, living in Senpara Village of Kelishahar Union under Patiya Upazilla of Chittagong. She has been born and brought up in this community. She got married when she was in the age of 18. Her husband, Babul Sen worked as a day labourer in a private company but could not continue the job for lack of skillness in his related job. Shita Sen is mother of 3 daughters and her family consists of five members. So they fell in greater poverty and they even could not bear the educational expenses of their children.



Photo : Shita Sen with her family

Her family is fully depended on agriculture and has to work hard from dawn to dusk in the field. Shita and her husband produce different types of vegetables like potato, gourd, bitter-gourd, chilies, leafy vegetables etc. in her only 4 decimal lands. As they have small plot of land so they used to cultivate to others' field as lease. Though they work hard, lack of quality seeds and opportunity they do not get enough crops as they requires. That's why they have to remain in poverty and could not change their positions.

Shita Sen became a member of SHOBOGH Project from March'06 and become an active member from the very beginning. Being a member of SHOBOGH Project Shita Sen received training on Vegetable Cultivation & Seed Preservation. She became aware about proper process on field preparation for sowing seeds. In last August'06, like other member Shita also received seeds of different vegetables like gourd, bitter gourd, leafy vegetables, chilies etc., but she determined to take special care on gourd seeds. She started to implement what she has obtained from the training. With her hard work, care for seeds and technical support from the project staff, seeds were growing rapidly.

After two months production was up to her expectation. She sold more than 150kg. of gourd at the rate Taka 10/- per kg. Besides, she also got Tk.800-900/- by selling leaf of gourds. This way she got Tk.2500/- only by selling gourds. At the same time she sold 20 to 25 kg bitter gourd at the rate of Tk. 30-35/- per kg, 20 to 25 kg. of Leafy vegetable (Data Shak) at the rate of Tk.10-12/- per kg. She is also expecting to get

more Tk.2000-2500/- from her field. So within three months she earned Tk 6000 to 7000/- from her vegetable field. Besides this, she has consumed all the items of vegetables to meet the nutrition demand of her family.

Shita Said, **"I have left the first gourd of my field for seed collection and my husband is always helping me in my works. Now I am earning money, I can bear educational expenses of my children."**

"If I got proper guideline and technical support, I will be able to grow more vegetables in the next season." Said Shita when she was asked to express her feelings.



Photo Shita Sen Working in her field.



Case Study

"I want to be a self-sufficient woman and will motivate other women like me." - Noorpakhi

Noorpakhi, living in Mirzapur Union under Hathazari Upazilla is a very simple housewife. She was born in 1965 in a poor family. Her parents could not let her go to school because of poverty. She was forced to get married in her adolescence of 15 years with Badiul Alam from neighboring village. Within two years Noorpakhi became mother of two children (1 boy, 1girl). As her husband has illicit affairs with other women, he didn't care about her or her children. Even he didn't give money for daily expenditure. By this time, her husband got married more three times and has more three boys and one girl. So they have a big family of 12 members and their sufferings had no boundere.



Photo : Noorpakhi in her vegetable plot.

As Noorpakhi has only 2 decimal lands, she used to buy vegetables from the farmers from field and sold these in the market with little profit. Noorpakhi became a member of Ghashful SHOBOGH Project in March and produced gourd, bitter-gourd, chilies, leafy vegetables etc. in her own vegetable garden.

In last rainy season, Noorpakhi produced bitter gourd with special care in her field. For her hard labour and special care, within two months she got 80 kg. of bitter gourd. She sold at the rate of Tk30/- per Kg. and have received Tk.2400/- in total. Besides this, Noorpakhi also sold 40 Kg. of Gourd at the rate of Tk.10/- per Kg. except consuming 30 Kg. Moreover, she got more Tk.2500/- by selling other vegetables of her field.

Noorpakhi said, **"After becoming a member of this project I have learnt how to produce vegetables properly, I have received training, get knowledge about women's rights and also have earned money." Now I can maintain my family by myself."**

Noorpakhi said, **"I want to be a self-sufficient women and will motivate other women like me."**

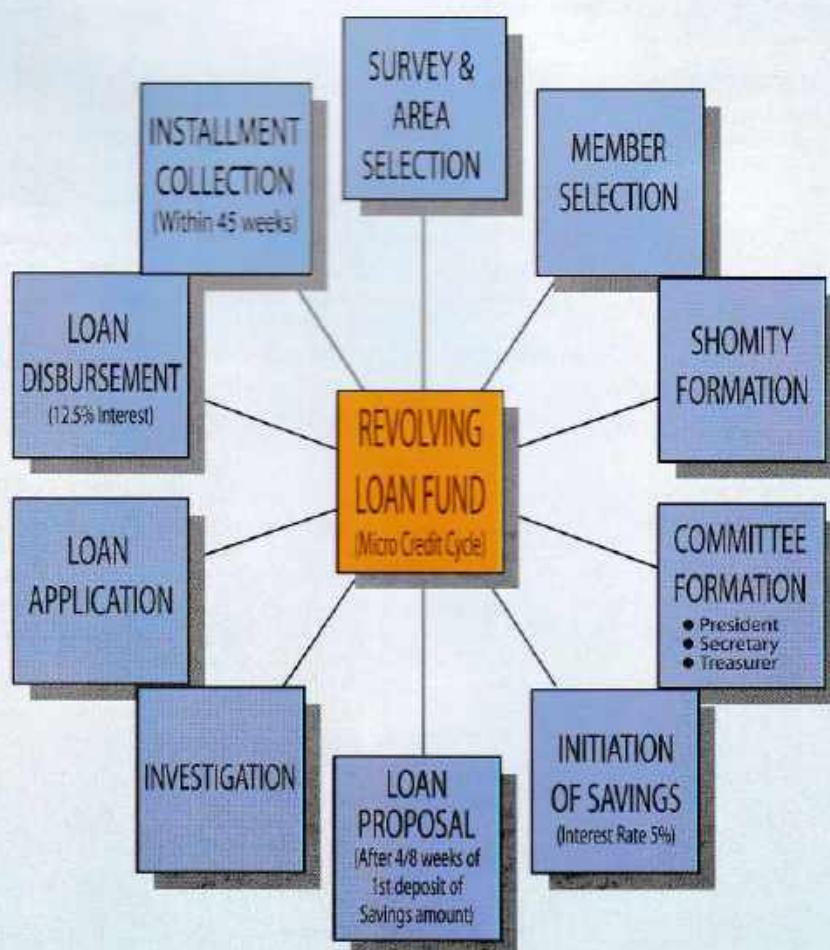


Livelihood Program

In order to make access to financial services, and thus, more control over their financial resources for the poor, Ghashful begun a small-scale pilot microfinance program in 1993. In 1997, the microfinance program became a core program of the organization with financial assistance from Action Aid Bangladesh (AAB). Ghashful is now a partner organization of the Palli-Karma Sahayak Foundation (PKSF); an autonomous institution that provides financial and technical assistance to local and national level NGOs involved in micro finance programs in Bangladesh. GHASHFUL is moving towards financial independence by providing a savings program for micro-finance recipients and others and enlarging the organizations own credit base.

The Operation

Ghashful has been working to up lift the status of the poor and vulnerable people. Day After day it has been achieving praiseworthy position both in urban and rural micro credit trying to change their livelihood through empowering them. After forming a shomiti Ghashful tries to transform it to be a nerve center of the community through providing essential support and technical assistance. The organizations have been providing skills training, technical support & marketing linkage as well as credit facilities.





Micro finance program At a Glance as on December 31, 2006

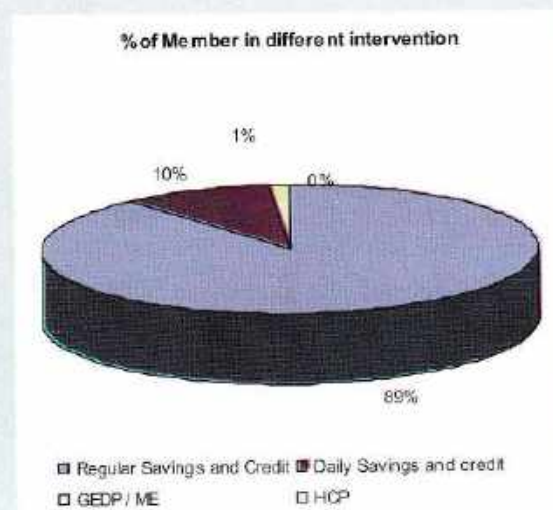
Component	Area		Total
	Urban	Rural	
Number of Branches	14	11	25
Number of Member	19,477	4,415	23,892
Number of Current Borrower	13,883	3,225	17,108
Amount of Total credit Disburse(Cum)	78,08,93,400	46,23,0000	82,71,23,400
Amount of Total Recovery (Cum)	66,24,48,620	2,97,77,973	69,22,26,593
Outstanding	11,84,44,780	1,64,52,027	13,48,96,807
Overdue	46,44,902	1,07,489	47,52,391
Repayment Rate	96.08 %	99.35%	96.48%

Intervention

Ghashful provides various types of savings and credit product along with training and other services. In general Ghashful providing 4 types of credit to the hard core poor, poor and low income people. As per requirement of the beneficiaries organization providing them credit facility through the Regular savings and credit program, daily savings and credit program, Ghashful enterprise Development program (GEDP) and hard core poor program (HCP). As on 31st December 2006, there are 21,259 members are in regular savings & credit, 2,320 members are in daily savings & credit, 279 members are in ME and 19 members are in GHASHFUL Enterprise Development Program (GEDP) and 15 members are in hard core poor program.

Regular savings and credit program

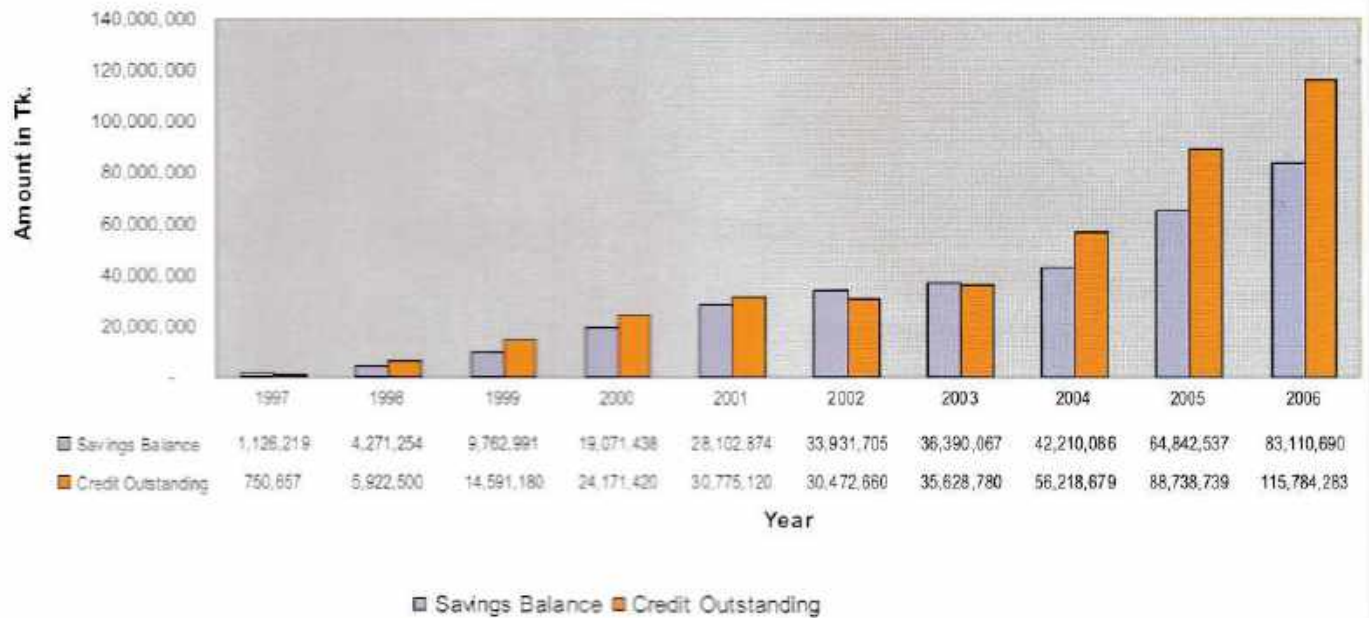
Regular savings and credit program is the main component of Ghashful credit program. A regular shomiti member should attend the group meeting regularly and save a certain amount in every week (minimum -20/-taka). They can get credit facility after a definite period. Till the December 31, the regular savings and credit program has 21,259 members with a savings balance of Tk- 8,311, 10,690 and credit outstanding is TK-115, 784, 283.



Member of Regular Savings



Regular Savings Balance & Outstanding Position : 1997-2006



Daily Savings and Credit Program

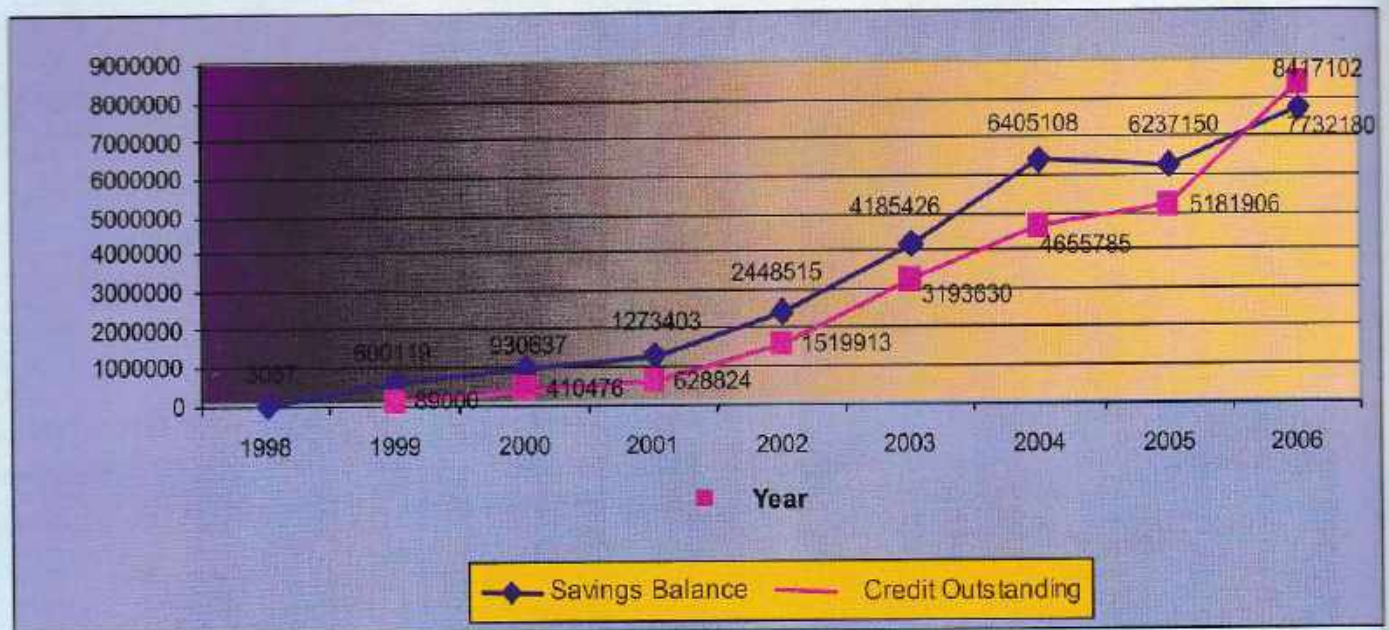
It is a popular savings system for slum dwellers. The underprivileged in the community those who have no particular range of income have access to GHASHFUL daily savings and credit. They prefer it because the program hasn't hard and fast rule to attend shomiti meeting and rigidity on savings amount. Recently GHASHFUL has 2320 daily savings and credit member who have Tk. 77, 32,180 savings balance and Tk. 84, 17,102 outstanding.



A member of Daily savings in her shop



Daily Savings and outstanding Trend



GHASHFUL Enterprise Development Program (GEDP)

The organization has been implementing the initiative for the future development of the potential Shomiti members which has been titled 'Ghashful Enterprise Development Program (GEDP). This is almost a progressive idea to give better benefit in lieu of traditional shomiti or group system. GHASHFUL has been providing the "Enterprise development & Business Management (EDBM)" training as technical support to develop the micro enterprise and create the employment opportunity. In this year PKSf have been starting their support in this intervention. At present the programs have been running under the shade of two folders. This is called GFDP and ME. GEDP has been running by our own fund ME are running by the assistance of PKSf. In the reporting year There are 279 member in ME, Their savings balance is Tk.35,47,701, where outstanding credit amount is Tk.1,02,04,784. On the other hand there are 19 member in GEDP.



A GEDP Member: Displaying her product

Where outstanding credit amount is TK.4,79,839 and savings balance is TK. 3,19,601. As on December 31,2006 there are 298 member have been benefited by this intervention with two shade and their total savings balance is TK. 38,67,302 and outstanding credit amount is TK.10, 68,46,23



Term Deposit scheme (TDS)

GHASHFUL has initiated the Term deposit scheme on the test basis in 2005. The main objective of the program is to enhance depositary habit of the members of livelihood program. It is expected that the program will covered future financial risk of the respective family like as traditional DPS. As on December 31, 2006 the total member of the program is 2612 and the total savings balance is Tk.86, 17,595/-.

PKSF loan status up to 31 December 2006

PKSF (Palli Karma Sahayak Foundation) was set up in 1990 by the government of Bangladesh as non profit and autonomous institution with the overall objective of alleviating poverty and improving quality of life of the poor and hard core poor. Now PKSF work with 219 partner micro finance institution. Since 2005 PKSF has providing financial assistance to GHASHFUL. PKSF helps GHASHFUL to a good extent in the field of its management development, efficiency of its staff, and financial management.

Fund statement with PKSF As on 31 December, 2006 (Amount in TK)

Program	Loan	Total	Payment during the year 2006		Principal Outstanding Of PKSF loan
	Received	Payable	Principle	Service Charge	
Rural Micro Credit	5,600,000	5,666,262	290,000	66,262	5,310,000
Urban Micro credit	11,000,000	11,000,000	0	0	11,000,000
Micro Enterprise	1,200,000	1,200,000	0	0	1,200,000
Total	17,800,000	17,866,262	290,000	66,262	17,510,000

Others activities :

Managing Director of PKSF has inaugurated Ghashful website

On May 19, 2006 Dr. Fakhruddin Ahmed Managing Director of Palli-Karma Sahayak Foundation (PKSF) has visited Ghashful's activities and inauguration the web sight (www.ghashful.org) of Ghashful. He exchanged views with the beneficiaries about IGA, saw their product and enjoyed a culture program organized by adolescents of GHASHFUL education department. Mr. Hasan Khaled, Deputy Manager, PKSF, Mr. officer of Ghashful were accompanied him during the visit. He appreciated the improvement of Ghashful in development arena and hope it will continue in future. Emranul Haque Chowdhury, Samsun Nahar Rahman Paran ,Chairman, Mongurul Amin, Member Executive Committee, Mr.Aftabur Rahman Jafree Executive Director and other senior staff member of Ghashful were accompanied him during the visit. He appreciated the improvement of Ghashful in development arena and hope it will continue in future.



Dr. Fakhruddin Ahmed with GHASHFUL Family.



Workshop on Financial Statement

Workshop about financial statement was held on 28 July at Karnafully Training Center. In the workshop the participant discuss about how to create a full-fledged financial statement, balance sheet, income expenditure, received & payment etc. They also discussed about defaulter management, loan fund, and disaster management. Mr.Aftabur Rahman Jafree Executive Director was present in this day long programs.

Workshop on Savings and Credit policy

Workshop on Savings and credit Policies was held at the Karnafully Training Center on 19 August 2006.The workshop included: regular savings and credit rules, GEDP and daily savings & credit activities. In this workshop the proposed work list was reviewed, reorganized and revised.

Insurance policy honoured:

GHASHFUL has been initiating insurance policy scheme against credit since 2004. It helps the family members of the death creditor of GHASHFUL. Regarding the policy there are Twenty Three (23) death creditor nominees received Tk.1, 71,875/- as insurance policy in this year.



Handing Over of insurance claim

14 new branches open

With the view of expand the Savings & Credit Program GHASHFUL has opened 14 new branches in 2006. There are shown the bellows :

District	Police Station	Branch Name
Chittagong	Halisahar, Chandgon, Panchlish, Bayzid, Hathazari, Anowra	Halisahar15, Bahadarhat19, Dewan bazar18, Chandgon21, Oxyzen22, Hathazari23, Nazumiahath16, Chowduryhat14, Anowra 20, Patiya13
Comilla	South Kotowali	Paduar Bazar 17
Noagaon	Neyamatpur, Noagaon Sadar	Neyamatpur12, Noagaon Sadar25
Feni	Feni Sadar	Feni Sadar 24

Monthly workshop held

For better implementation of the Micro finance program, Ghashful organized monthly workshop regularly. In the reporting period there were day long workshops every month with every branch at their won branch office. The project personnel shared different subject matters and taken necessary steps for smooth operation



Case Study

Hena, A Relentless Fighter Against Poverty

It was 1971. the hurly - burly of war roared here and there. Our unfortunate Hena was born then, in Uzirpur Thana standing on the bank of the river Kirtonkhola of Barisal district. She was unfortunate since her very coming in this cruel world. Only after seven years of her birth, her father Uzzat Molla passed away victimized by and incurable disease and after sometime Bangladesh become independent. The whole country vibrated of the pleasure of victory but Hena's mother failed to join the party for her failure of managing daily food for her two sons and a daughter At last, the struggle for survival took her, along with her children, to Chittagong. After coming here she took asylum in a slum of Jumbo Colony at Pathantuli in Chittagong City. She started working as a maid of others' house for managing food of her children. Her life was passing having food in day and starving at night. In 1991, at the age of twenty, Hena got married to a person name Siddique Master of the same jumbo colony. But the irony is that her fate was unchanged even after her marriage because her husband also did not have any income. By the passage of time, new paces started to come in their family. Hena couldn't accept the similar misfortune would be falling up on her children. She vowed to fight with her fate for the better growth of the kids. But how? Before her marriage her mother taught her how to make brushes for house wiping, brooms etc. A lot of residents of jumbo colony were engaged in that profession. She worked under the other businessmen by daily salary. She couldn't start her new business for lack of money.

In the year 2000, she through a neighbor new about GHASHFUL. At first she borrowed five thousand taka from there and decides to start her own business. Buying Thread from Pahartali, Bamboo from Dewanhat and plastic from Reajuddin Bazar, she started to make her own hand made wipe brush at her home. Her husband sold them by roaming. Within the year 2000-2006 Hena took 1, 10, 000 Tk loans from GHASHFUL. In



Hena With her product

the last six years, she expanded her business astonishingly with the money. Now Hena has made a lot of house hold products including Brush, Broom etc. and they are supplied by orders in various shops. If production is more than usual, her husband hawks them in different colonies. Now a day their monthly income reaches to approximately eight to ten thousand taka. Out of her three sons, two are school going, one is in class eight and another in class ten. The other son studies in Madrasha. Heana tries to grow up her offspring in quite different ideal than the other kids of colony. She remains busy with her works everyday. Her husband buys raw materials, supplies the products of Hena to the shops and even, hawks them in colonies. The kids pass their time by studying at the time of study and assisting their parents in making the products at leisure. It is like a portrait of a happy family. Hena is deprived of viewing the face of happiness from her birth. But now she constitutes an ideal happy family with her husband and kids. It is, as if, fruit of her struggle. Now she dreams to expand her small business to an organization named Master Cottage industry in future. She believes that as long as her two working hands are active, her dream also will get a concrete shape in one day.



A tale of hard working couple

A couple whose are inhabitant of west Madarbari, Chittagong strongly believe that " Industry is the mother of good luck" Lipi Begum and her husband Khalek Mia established and successfully running a rubber factory near the adjacent area of west Madarbari railway crossing named Shapla Rubber Industries. Eight workers are producing 500-600 feet rubber per day where the sailing price of per feet is Tk.22 against Tk.20 is production cost. Rubber, Calcium, TMD, Zinc, Staric, Carbonic, Saltaric are uses as few materials to produce the rubber sheet. All the materials are being mixed up by a roller machine and produced a sheet then supply to market as per demand. Usually small piece using hit fresh machine and dice. Generally these types of out put are used in Bus, Truck, heavy industries to set up the glass.

Khalek mia can't a little bit rest due to high demand of this production. So Lipi begum takes the responsibility and nursing the factory for a certain time in the day to make the opportunity of rest for Khalek Mia. Among of the three kids, eldest son is reading in class Eight under municipal model high school, second daughter is reading in GHASHFUL KG School and the youngest daughter, is the center of the family as being a toddler.

Ups and downs is a common phenomena in human life. The family is not beyond of the case. Before a few years, the family hasn't any financial security. Shapla rubber Industry was filling involved in sandale production. But had been quality and material stolen shut down their production. That's why; Khalek Mia was compelled to manufacture Rubber instead of Sandals. For new production, Khalek Mia Khalek mia required fund for raw materials only. The buy raw materials Khalek Mia required a very small amount of capital but he didn't have that. But he had no capital to bought raw material.



Khalek Mia In his Factory

To vaccinate children and to get other health service, Lipi Begum used to come to GHASHFUL. She also knew about the GHASHFUL credit program, in this regarding Lipi Begum took a loan of Tk.7, 000 in the year of 2000 from GHASHFUL. By the loan amount they bought raw materials and started production of new items. In the beginning, only she and her husband were related with this production. With in these seven years, Lipi Begum took Tk.200, 000 as loan seven times consecutively. Now, in the mind of this couple there is no any black cloud of financial insecurity. Only desire is to go forward, to build up a secure future for their progeny. These two human being with their own effort have changed not only their lot but also created employment opportunity for eight young men. All they have got are in exchange of hard labor. Remind all behind, sometimes there is worry in the mind of Khalek Mia- if there any foreign product monopolizes his market. However Khalek Mia is determined that in any aspect the quality of his products is not inferior to foreign products. Now it only requires advertisement of this indigenous product.



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AUDITORS' REPORT TO THE EXECUTIVE COMMITTEE OF GHASHFUL

We have audited the accompanying Balance Sheet of Ghashful, Chittagong as of 30th June 2006 and the related Income and Expenditure Account and Receipts and Payments Account for the period 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 20 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 Standards 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 Standards give a true and fair view of the state of the Organisation's affairs as of 30th June 2006 and of the results of its operations for the period 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. Chsttagong.
20* December. 2006.



Rahman Rahman Huq
Chartered Accountants

GHASHFUL
BALANCE SHEET
AS AT 30TH JUNE 2006

NOTES	GENERAL ACCOUNT	SDP PROJECT	LIVELIHOOD MICRO CREDIT	NFPE - BRAC PROJECT	EDUCARE KG SCHOOL	GKNHRIB - BLAST PROJECT	ARH - BCCP Project	2006	2005
	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA
SOURCE OF FUND									
Capital Fund - Donations	20,040	-	-	-	-	-	-	20,040	18,780
Members' Savings	5 310,512	-	86,776,452	-	-	-	-	87,087,064	75,865,705
Members' Unclaimed Account	-	-	125,567	-	-	-	-	125,567	144,359
Insurance Reserve Fund	-	-	2,150,562	-	-	-	-	2,150,562	1,567,725
Reserve Fund - School Savings	1,559	-	-	-	-	-	-	1,559	-
Surplus/ (Deficit) as per Revenue Account	191,848	133,964	29,329,297	29,017	(202,279)	-	-	29,481,947	26,541,235
	524,059	133,964	118,382,178	29,017	(202,279)	-	-	118,866,939	104,137,805
Capital Reserve	6 524,059	133,964	118,554,747	29,017	(202,279)	-	-	119,039,508	104,137,805
	524,059	133,964	118,554,747	29,017	(202,279)	-	-	119,039,508	104,137,805
APPLICATION OF FUND									
FIXED ASSETS									
Fixed assets - at cost (revaluation)	7 130,075	1,003,499	3,147,759	-	92,450	-	-	4,373,783	3,851,168
Less: Accumulated Depreciation	105,650	697,287	1,625,816	-	56,908	-	-	2,485,661	2,103,252
	24,425	306,212	1,521,943	-	35,542	-	-	1,888,122	1,757,916
CURRENT ASSETS									
Loan to Members (Micro credit)	8 -	-	111,677,420	-	-	-	-	111,677,420	94,758,964
Loan to READ	300,000	-	-	-	-	-	-	300,000	300,000
Receivable against Membership fee- EC	210	-	-	-	-	-	-	210	210
Receivable from Garment Inds.	19 169,000	-	-	-	-	-	-	169,000	144,000
Loss of cash by field organizers - insurance claim lodged	-	-	-	-	-	-	-	-	-
Receivable against Tuition fee	-	-	-	-	16,340	-	-	16,340	700
Receivable from NFPE School fee	8,762	-	-	-	-	-	-	8,762	-
Income tax deducted at source	2,931	-	337,214	-	236	-	-	340,381	339,005
Advance, Deposits and Prepayments Inter Project Account	9 108,136	(224,100)	1,072,233	28,500	-	-	-	1,208,869	813,378
	(448,879)		997,247		(295,600)		(28,668)		
Cash in hand and at banks	10 785,508	70,846	12,377,333	93,492	42,111	14,329	480	13,392,099	9,088,332
	925,668	(145,254)	126,461,447	121,992	(236,913)	14,329	(28,188)	127,113,081	105,444,589
CURRENT LIABILITIES									
Security deposits from field staff	85,000	-	153,247	-	-	-	-	238,247	169,247
Advance Admission fee received	-	-	-	-	-	-	-	-	1,090
Loss Loan Reserve	11 -	-	1,279,175	-	-	-	-	1,279,175	1,108,700
Disaster Fund - Reserve	12 -	-	801,839	-	-	-	-	801,839	671,624
Liability for Expenses	13 51,302	26,994	145,795	1,500	908	-	-	226,499	202,970
Liability for JOBS (Training exp.)	14 125,279	-	-	-	-	-	-	125,279	125,279
Liability for BLAST	15 -	-	-	-	-	14,329	-	14,329	27,514
Liability for BRAC	16 -	-	-	91,475	-	-	-	91,475	90,495
Liability for BCCP - ARH	17 -	-	-	-	-	-	(28,188)	(28,188)	67,781
Loan from PKSF	-	-	5,530,000	-	-	-	-	5,530,000	600,000
Interest payable to members	-	-	1,518,587	-	-	-	-	1,518,587	-
Other liability	164,453	-	-	-	-	-	-	164,453	-
	428,034	26,994	9,428,643	92,975	908	14,329	(28,188)	9,961,695	3,064,700
NET CURRENT ASSETS	499,634	(172,248)	117,032,804	29,017	(237,821)	-	-	117,151,386	102,379,889
	524,059	133,964	118,554,747	29,017	(202,279)	-	-	119,039,508	104,137,805

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

Rahman Rahman Huq

Dated, Chittagong
20th December, 2006.

[Signature]
Executive Director

[Signature]
President

GHASHFUL
INCOME AND EXPENDITURE ACCOUNTS FOR THE
PERIOD FROM 1ST JANUARY, 2006 TO 30TH JUNE 2006

NOTES	GENERAL ACCOUNT	SDP PROJECT	LIVELIHOOD MICRO CREDIT	NFPE-BRAC PROJECT	EDUCARE KG SCHOOL	6 MONTHS TO	12 MONTHS
						30.06.2006	TO 31.12.2005
	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA

INCOME

Service charges on Micro Credit	1	-	-	13,021,505	-	-	13,021,505	19,786,392
Grant received from Action-Aid		-	1,500	-	-	-	1,500	4,113,481
Subsidy from Organization		-	2,252,000	-	-	-	2,252,000	1,944,000
Health service charges from garments industries		409,000	-	-	-	-	409,000	710,000
Clinical service charges	1	88,225	-	-	-	-	88,225	108,415
Bank interest (Gross)	20	6,654	-	25,641	-	1,042	33,337	227,804
Sale of contraceptives	21	14,544	-	-	-	-	14,544	30,535
Donations		-	-	-	-	5,000	5,000	46,700
Admission and tuition fees		-	-	-	-	101,930	101,930	117,860
Sale of school material		-	-	-	-	17,155	17,155	17,955
Sale of admission form and others		625	-	408,525	-	-	409,150	760,725
Fee received from NEPE Schools		91,578	-	-	-	-	91,578	-
Other Income		1,000	-	24,168	-	-	25,168	67,864
		511,626	2,253,500	13,479,839		125,127	16,470,092	27,931,731



Rahman Rahman Huq
Chartered Accountants

NOTES	GENERAL ACCOUNT	SDP PROJECT	LIVELIHOOD MICRO CREDIT	NFPE - BRAC PROJECT	EDUCARE KG SCHOOL	6 MONTHS TO 30.06.2006	12 MONTHS TO 31.12.2005
	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA

EXPENDITURE

	83,650	1,126,057	4,549,411	-	52,010	5,811,128	10,133,726
Salaries							
Gratuity	27	3,087	-	-	-	3,087	746,020
Interest on members' savings	22	-	1,518,587	-	-	1,518,587	1,960,261
Bank charges	23	63	729	22,094	-	22,886	27,844
Advertisement		9,500	-	10,900	-	20,400	5,600
Audit fee		44,485	5,000	10,000	-	59,485	66,350
Award to staff		-	-	-	-	-	13,842
Communication expenses		80,797	41,440	84,795	-	207,032	215,713
Community training workshop		-	2,370	-	-	2,370	50,518
Depreciation	7	3,336	41,828	184,452	3,949	233,565	552,969
Entertainment		-	-	67,619	-	67,619	85,212
Garments programme		-	-	-	-	-	1,000
Honorarium for school teacher & social worker		-	365,254	-	-	365,254	745,220
IEC Materials for TBA		-	-	-	-	-	8,235
Insurance premium		6,498	-	-	-	6,498	5,852
Interest on Loan from PKSF		-	-	21,263	-	21,263	-
Interest on security deposit		846	-	597	-	1,443	1,645
Legal and professional fee		-	-	-	-	-	75,000
Licence and Renewal fee		-	-	-	-	-	13,030
Maintenance - Capital and Non Capital		-	34,425	242,233	-	276,658	303,430
Maintenance - Office		5,000	22,245	65,084	1,821	94,150	121,419
Material expenses	24	-	50,395	-	12,700	63,095	183,437
Medicine		-	26,101	-	-	26,101	86,763
Meeting expenses		-	57,373	-	-	57,373	165,391
Membership fee	25	-	11,988	-	-	11,988	24,883
Miscellaneous expenses		-	-	-	-	-	7,429
Newspaper and periodicals		-	2,538	8,153	-	10,691	13,693
Office rent - shop rent		-	154,736	357,680	36,000	548,416	910,753
Picnic expenses		-	-	-	-	-	47,817
Printing and stationary		15,946	95,905	252,461	3,700	368,012	527,902
Program cost		20,144	58,199	486,059	-	564,402	1,498,017
Provision for loan loss and disaster		-	-	300,690	-	300,690	1,780,324
School program expenses		-	-	-	9,825	9,825	-
School rent		-	81,900	-	-	81,900	157,800
Special Day celebration	26	-	17,779	-	-	17,779	69,511
Subsidy to SDP project (Former DA 6 project)		332,000	-	1,920,000	-	2,252,000	1,944,000
Training expenses		18,500	4,488	-	-	22,988	15,560
Traveling and conveyance		-	136,203	91,996	468	228,667	412,721
Uniform and Leverage		-	11,577	18,509	-	30,086	31,538
Utilities		-	28,922	71,190	5,005	105,117	176,410
Vehicles maintenance and fuel		-	88,346	34,988	-	123,334	183,036
		620,765	2,468,885	10,318,761	-	125,478	13,533,889
Excess of income (expenditure) over expenditure / income		(9,139)	(215,385)	3,161,078	16,150	(351)	2,952,353
Add(Less): Liability written back		-	-	(11,640)	-	-	(706,762)
Add: Last year's excess of income / (expenses) over expenditure / income		200,987	349,349	26,179,959	12,867	(201,928)	22,686,137
Balance carried to Balance Sheet		191,848	133,964	29,329,397	29,017	(202,279)	26,541,235



Rahman Rahman Huq
Chartered Accountants

GHASHFUL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD FROM 1ST JANUARY, 2006 TO 30TH JUNE 2006

GENERAL ACCOUNT	SDP PROJECT	LIVELIHOOD MICRO CREDIT	NFPE - BRAC PROJECT	EDUCARE KG SCHOOL	GKNHRIB - BLAST PROJECT	ARH - BCCP Project	2006	2005
TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA

RECEIPTS

Cash in hand
Cash at bank
Savings
FDR

9,389	1,565	111,787	2,235	3,089	3,274	5,058	136,397	62,125
823,804	988	5,398,597	90,277	54,756	24,240	62,723	6,453,185	6,222,309
-	-	2,498,750	-	-	-	-	2,498,750	5,123,200
832,993	2,553	8,007,134	92,512	57,845	27,514	67,781	9,068,332	11,407,635

Bank interest
Clinical Service Charges
Sale of contraceptives
Grant received from ActionAid Bangladesh
Grant received from BRAC
Grant received from BLAST
Grant received from BCCP
Contribution from Organization
Loan from Livelihood
Loan from SDP Project (former DA 6 project)
Loan from PKSF
Health service charges received from garment industries
Loan from organization
Admission fee and tuition fee
Collection of savings
Collection of Loan installment
Collection of insurance Fund
Donation
Sale of admission form and others
Advance realized
Security Deposit
Received from BGIC (insurance company)
Sale of school Material
Unclaimed account
Miscellaneous income
Loan recovered from staffs
Membership fee - General Body
School fee received
Receivable from AAB received

6,654	-	25,641	-	1,042	-	-	33,337	227,825
88,225	-	-	-	-	-	-	88,225	108,415
18,780	-	-	-	-	-	-	18,780	38,713
-	1,500	-	-	-	-	-	1,500	4,113,461
-	-	-	143,526	-	-	-	143,526	256,628
-	-	-	-	-	183,870	-	183,870	419,206
-	-	-	-	-	-	225,000	225,000	568,000
-	2,252,000	-	-	-	-	-	2,252,000	1,997,500
164,453	-	-	-	-	-	-	164,453	-
-	-	-	-	-	-	-	-	25,900
-	-	5,000,000	-	-	-	-	5,000,000	600,000
384,000	-	-	-	-	-	-	384,000	743,000
-	250,000	-	-	-	-	28,668	278,668	-
-	-	-	-	85,200	-	-	85,200	115,930
69,856	-	25,309,936	-	-	-	-	25,379,792	38,610,371
-	-	116,932,844	-	-	-	-	116,932,844	174,107,882
-	-	712,920	-	-	-	-	712,920	991,352
-	-	-	-	5,000	-	-	5,000	51,700
625	-	413,825	-	-	-	-	414,450	805,144
15,250	-	1,250	-	-	-	-	16,500	651,875
40,000	-	50,000	-	-	-	-	90,000	126,000
-	-	-	-	-	-	-	-	27,080
-	-	-	-	17,155	-	-	17,155	17,955
-	-	186,710	-	-	-	-	186,710	302,010
1,000	-	16,663	-	-	-	-	17,663	23,445
-	-	82,244	-	-	-	-	82,744	113,048
1,260	-	-	-	-	-	-	1,260	3,570
82,816	-	-	-	-	-	-	82,816	-
-	-	-	-	-	-	-	-	25,694
872,919	2,503,500	148,732,033	143,526	108,397	183,870	253,668	152,797,913	225,071,724
1,705,912	2,506,053	156,739,167	236,038	166,242	211,384	321,449	161,886,245	236,479,359



Rahman Rahman Huq
Chartered Accountants

PAYMENTS

Salaries
Gratuity
Advance
Advance against expenses
Advertisement
Audit fee and professional fee
Award to staff
Bank charges
Capital expenditure
Communication expenses
Community training workshop
Contraceptive fee
Enterprise development
Entertainment
Garments program
Honorarium for school teacher & social worker
IEC Materials and Kids for TBA
Insurance Claim settled
Insurance Premium
Interest on Loan from PKSF
Interest on security deposit
License and Renewal fee
Loan disbursed
Loan to KG school
Loan to BCCP Project
Loan to SDP Project (former DA 5 project)
Loan to organization
Loan given to staff for vehicles
Loan refund to EO
Loan refund to PKSF
Maintenance - Non capital
Maintenance - Capital
Maintenance - Office
Material expenses
Medicine
Meeting expenses
Membership fee
Miscellaneous expenses
Newspaper and Periodicals
Office Rent / Shop rent / Auditorium rent
Picnic expenses
Printing and Stationery
Program cost
Savings refund
School program expenses
School Rent
Security deposit refund
Special Day observation
Subsidy to SDP project (Former DA 5 project)
Advance tax deducted at source
Training expenses
Traveling and conveyance
Unclaimed account settled
Uniform and Leverage
Utilities
Vehicles maintenance and fuel

GENERAL ACCOUNT	SDP PROJECT	LIVELIHOOD MICRO CREDIT	NFPE - BRAC PROJECT	EDUCARE KG SCHOOL	GKNHRIB - BLAST PROJECT	ARH - BCCP Project	2006	2005
TAKA	TAKA	TAKA	TAKA	TAKA	TAKA		TAKA	TAKA
83,650	1,125,657	4,549,411	83,750	52,010	136,034	223,817	6,254,329	10,758,704
-	3,087	-	-	-	-	-	3,087	746,020
4,000	-	455,585	-	-	-	-	459,585	762,875
6,000	-	-	-	-	-	-	6,000	-
9,500	-	10,900	-	-	-	-	20,400	5,600
34,485	-	-	-	-	-	-	34,485	142,250
-	-	-	-	-	-	-	-	13,842
63	729	22,069	-	-	60	60	22,981	32,612
-	4,000	204,609	-	2,750	-	-	211,359	573,157
81,363	41,724	84,668	-	-	2,437	-	210,192	218,147
-	2,370	-	-	-	-	-	2,370	50,518
4,236	-	-	-	-	-	-	4,236	8,178
-	-	-	-	-	-	-	-	14,521
-	-	67,619	-	-	-	-	67,619	85,212
-	-	-	-	-	-	-	-	1,000
-	365,254	-	-	-	-	-	365,254	745,220
-	-	-	-	-	-	-	-	8,235
-	-	128,425	-	-	-	-	128,425	-
6,498	-	-	-	-	-	-	6,498	4,945
-	-	21,263	-	-	-	-	21,263	-
846	-	597	-	-	-	-	1,443	1,645
-	-	-	-	-	-	-	-	13,030
-	-	120,831,000	-	-	-	-	120,831,000	185,525,000
-	-	-	-	-	-	-	-	53,500
28,668	-	-	-	-	-	-	28,668	-
250,000	-	-	-	-	-	-	250,000	-
-	-	-	-	-	-	-	-	25,900
13,900	-	15,000	-	-	-	-	28,900	310,970
-	-	-	-	-	-	-	-	1,000
-	-	70,000	-	-	-	-	70,000	-
-	-	-	-	-	-	-	-	23,500
-	34,425	242,233	-	-	-	-	276,658	279,930
7,940	22,245	65,084	-	1,821	-	2,119	99,208	121,559
-	50,395	-	3,000	12,700	-	-	66,095	186,262
-	26,101	-	-	-	-	-	26,101	86,763
-	57,373	-	-	-	-	-	57,373	165,391
-	11,988	-	-	-	-	-	11,988	20,883
-	-	-	-	-	-	-	-	7,429
-	2,538	8,153	-	-	-	-	10,691	13,693
-	154,112	338,502	-	36,000	-	1,200	529,814	948,303
-	-	-	-	-	-	-	-	97,817
15,948	95,905	252,461	-	3,700	7,471	8,624	384,107	549,400
20,144	58,199	486,059	-	-	20,368	69,520	654,290	1,760,664
-	-	14,158,476	-	-	-	-	14,158,476	19,592,678
-	-	-	15,126	9,825	-	-	24,951	17,781
-	81,900	-	31,400	-	-	-	113,300	178,800
2,000	-	19,080	-	-	-	-	21,000	36,753
-	17,779	-	-	-	-	-	17,779	69,511
332,000	-	1,920,000	-	-	-	-	2,252,000	1,944,000
665	-	507	-	104	-	-	1,376	21,053
18,500	4,488	-	-	-	-	-	22,988	15,560
-	136,203	91,996	9,270	468	30,685	15,630	284,252	487,600
-	-	196,887	-	-	-	-	196,887	270,849
-	11,577	18,509	-	-	-	-	30,086	31,538
-	30,812	67,733	-	4,753	-	-	103,298	177,993
-	88,346	34,988	-	-	-	-	123,334	183,036
920,404	2,427,207	144,361,834	142,546	124,131	197,055	320,969	148,494,146	227,391,027
Closing Balance								
Cash in hand	28,325	205	141,373	2,357	5,787	2,667	180,714	136,397
Cash at bank								
Savings	757,183	78,641	9,737,210	91,135	36,324	11,662	10,712,635	6,453,185
FDR	-	-	2,498,750	-	-	-	2,498,750	2,498,750
785,508	78,846	12,377,333	93,492	42,111	14,329	480	13,392,099	9,086,332
1,705,912	2,506,053	156,739,167	236,038	166,242	211,384	321,449	161,886,245	236,479,359

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