



2016-2017

Jagorani Chakra Foundation

WELCOME TO OUR ANNUAL REPORT 2016-2017



Who We Are.....

Jagorani Chakra Foundation (JCF) was formed by some like minded youths of Jessore in 1975. At that time the country was passing some turbulent time and the overall country economy was in hectic state. The war ravaged country infrastructures were yet to be in original shape and poverty was everywhere in the country's structure. The founder members of JCF identified the root cause of this backwardness and that was lack of education. They started to visit villages and talked to the general community people. They found lot of ignorance among the villagers and started adult literacy program for the farmers, fishermen and day laborers. They developed JCF's own adult literacy curriculum which was a unique example at that time. The work of educating women members of the family was also started at the same time which was a very challenging task at that time.

In 1976, JCF implemented its first development intervention and started non-formal education centre for the children and in 1977 got the registration from Directorate of Social Welfare. JCF still believes education is the key to all development and it is the first priority in taking any new intervention. In later stages JCF have been successful to develop its expertise in community development and have successfully implemented a number of community development projects whose beneficiaries are now running their own people's institution by themselves.

At times, JCF have diverted to holistic development approach and expanded its interventions towards Microfinance, Human Rights and Social Justice, Child Protection, Relief and Rehabilitation, Health and Nutrition, Social Businesses and Climate Change & Adaptation sector. This journey of 40 years has not been so smooth rather very challenging. The dedicated Governing and General Body has acted as the lighthouse when JCF was loosing its destination. It was they who with their commitment have brought JCF along this long way. JCF have received many awards from home and abroad for its deeds in alleviating the poverty and making people educated. JCF is sticking to its goal of supporting the process of poverty alleviation and the creation of socio-economic equity through the promotion of sustainable community based people's institutions.

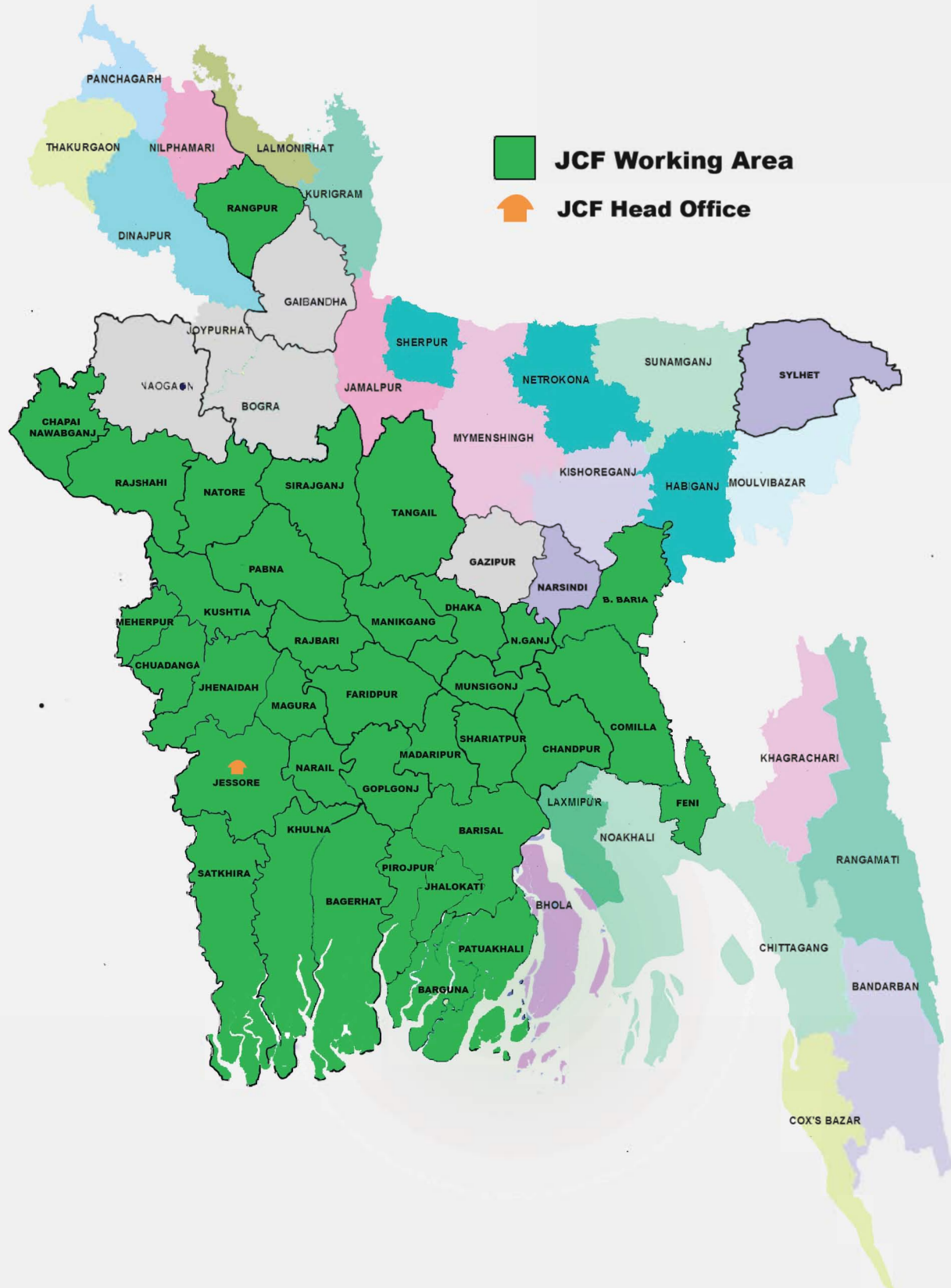


JCF always tries to keep the promise of ensuring safe, healthy and risk free work place for all its employees. At the same time it is strongly prohibited for the staff to use drugs or take alcohol in office and the use of unsafe office tools and equipments is forbidden for them. It has updated service policy, gender policy, child protection policy, pay scale and TA/DA policy which comply with the present market condition, inflation and benefit of other NGOs and private organisations. The latest service rule is updated on January 2017, strategic plan 2017-2021 finalised on January 2017 and new pay scale has been implemented in July 2016. The head office of JCF is under the 24 hours surveillance of CC camera and all staff and visitors need to use punch card to enter into the main office premises. The building also has the fire fighting systems and an assigned security officer to look after the safety and security concern of JCF head office. Apart from the head office of JCF all of its project and branch offices have their own security staff to ensure work place safety.

All permanent staff of JCF are entitled for one festival bonus, incentive, CPF and Gratuity facility but except some projects majority project staff don't have gratuity and incentive facility. At the end of every year after successfully performing the annual assessment every staff get increment as per service rule. In recruiting new staff for more than one year project 6 months probation time is granted and after that if that staff can't perform accordingly additional 3 months' time is given for this purpose. In case of less than one year project the probation period will be 3 months. The organisation also has staff development plan and as a part of that skill development training is provided by the training cell or arrange training from outside. There is a Death and Accident Benefits (DAB) Fund formed by the monthly fees given by all staff of JCF for mitigating health benefit of the staff and if any staff member become sick or become victim of any fatal accident then his/her treatment fees is borne in some extent from this fund. And if any staff member dies then the nominee(s) will receive the invested fund with interest. In addition to this fund there is another fund called Health Assistance Fund (HAF) from where any staff member can get the treatment cost if fall in sudden accident. The permanent staff of JCF are also eligible to get loan for purchasing motorcycle and bicycle.



JCF Working Areas



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MESSAGE FROM THE **CHAIRMAN**

JOHN S. BISWAS
Chairman

Last year has been a mixed year of achievements and challenges, though some macro indicators reflect positive trends, the overall strength of the economy is weakening due to a number of developments at the later stage. One of the major achievements of the economy has been a 7.28 percent economic growth breaking the six percent cycle that continued for a decade or so. Though average inflation has been around 5.5 percent, food inflation is showing an increasing rate in recent months, mainly because of agricultural loss due to two rounds of flood.

Domestic savings-GDP ratio increased by only 0.3 percent in FY 2016-17 while national savings-GDP ratio declined by 1.2 percentage point to 20.6 percent in FY 2016-17 from 30.8 percent in FY 2015-16 in the backdrop of the large current account deficit. This has narrowed the gap between national savings and total investment as a share of GDP for the first time in recent years, which otherwise displayed a gap implying that resources are not fully utilised.

The external sector has been a source of strength for the Bangladesh economy for several years. This has changed in recent periods. Export growth in FY 2016-17 was only 1.7 percent as opposed to the target of 8 percent. In FY 2016-17 remittance earning growth experienced a negative growth of (-)15.9 percent despite increase of manpower export. One important reason for low remittances despite high growth of manpower exports is the flow of remittances through informal channels. Strong Bangladeshi Taka against the US Dollar also played a role for low export and remittances growth to some extent. Though remittances have started to pick up in recent months it is not significant since it was negative during the last fiscal year.

From a geo-political point, 2017 has been most challenging for Bangladesh as the Rohingyas from the Rakhine state of Myanmar started to flee to Bangladesh from August 25, 2017 onwards following a fresh round of torture and killings by the Myanmar army.

Rohingyas moved into Bangladesh in thousands every day, bringing their number in Bangladesh to one million in total if the previous influx of the seventies and the nineties are taken into account. Though they are supported by the international community, some fiscal burden will befall the government of Bangladesh which will have budgetary implications.

Lastly, Bangladesh has placed significant emphasis on the growth rate of its gross domestic product while the quality and distributional aspects of GDP growth have been overlooked. Incremental benefit from such growth has accrued to the rich rather than the poor. It is disturbing to note that top 10 percent possess 38 percent of Bangladesh's total income while the bottom 10 percent only has one percent of the total income of the country. High growth is yet to be translated into generation of enough income for the poor, creation of employment, access to quality education and better healthcare for all, and above all, reducing income inequality. In the coming years, policymakers must make broader development goals their objectives instead of being overwhelmed by narrow growth targets.

This Annual Report of JCF is a citation of year-long efforts in diverse programmes to reach the people at large to help raise their abilities and interests by themselves. The goal of JCF is to strengthen socio economic development initiatives to meet the expanding needs of underprivileged communities with leadership, quality and satisfaction. This report will be a hard evidence of our team's progress in achieving that goal and also give food for thoughts to learn from our mistakes and as such review our strategies. In light of these, JCF initiated with its own resource some significant activities like skill development of youths on ICT and other trades, providing free reproductive health treatment to the poor women members or their women family members of MFP, continuing the pre-schools and formal community primary schools, continuation of the shelter home for the children born in brothels and disabled rehabilitation project.

Finally, I sincerely extend thanks to the development partners and Government of Bangladesh for their cordial support. The community people and our target people deserves the admiration for their continued support and I am confident that they will carry on their walk with us in the coming years.



John S. Biswas
Chairman



MESSAGE FROM THE **EXECUTIVE DIRECTOR**

MD. AZADUL KABIR ARZOO
Executive Director

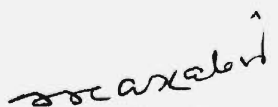
In 2017, JCF finalised its strategies for the next five years. The Strategic plan 2017-21 is focusing on developing Poverty free, secured and prosperous Bangladesh. And in doing so the Strategic Performance Targets are: Pioneering role to meeting community needs, Service expansion with quality assurance, Enhanced community satisfaction and Sustainability of services. There are eight strategic objectives (SO) divided between programs and institutional management. The Programmatic Strategies are: Reorganizing program components and optimize results, Acquire leadership in key competition areas, Emphasizing on women, youth and skill building and further expansion of services and geographic coverage. The Institutional Strategies are: Planned and systematic leadership succession, Sustainable and diverse resource base, Strengthen internal control systems and Technology adaptation to support growth.

JCF is following a number of Sustainable Development Goals and those are: SDG 1-End poverty in all its forms everywhere, SDG 2-End hunger, achieve food security and improved nutrition and promote sustainable agriculture, SDG 3- Ensure healthy lives and promote well-being for all at all ages, SDG 4- Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all, SDG 5- Achieve gender equality and empower all women and girls, SDG 6- Ensure availability and sustainable management of water and sanitation for all, SDG 8- Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all and SDG 13- Take urgent action to combat climate change and its impacts.

In last year we have learnt from our mistakes and tried to reset our strategies. At the time of opening new branches of microfinance programme we were focusing on opening these branches quickly but later we realised that instead of this we should focus on increasing the outstanding loan of existing branches which paid dividend to the programme. We are still opening new branches but after being assured that staff and other logistics are ready for that. Another positive experience on organisation perspective is that in formulating, reviewing new policies and preparing budgets we are working as a team which ensures more depth in these issues. In our organisation some important units like audit and monitoring didn't have skilled manpower and later we hired skilled persons in those units considering their education and previous work background. Last year we had hired an external consultant in reviewing our financial manual which was very helpful in maintaining financial standards. The new pay scale provided in last year encouraged staff to concentrate more in their work. We have also developed the habit of hiring technical persons in various required fields like IT, agriculture, audit & compliance etc. We are now following strictly the associated rules before implementing any intervention and are thinking twice before taking any new intervention considering all sides i.e., budget, types of activities, organisational experience etc. JCF has provided many skill development trainings to its senior and mid level staff to develop their team building and leadership skill. JCF has almost finished the designing work of the proposed health centre at Chuadanga considering the fact of providing service to the targeted community in shortest time. JCF is actually implementing this project as pilot basis which will ultimately led us to start the work of building the proposed medical college and hospital. In a nutshell, we could say that JCF now have a better internal control mechanism, well organised training unit and team dynamics among our staff.

On behalf of Jagorani Chakra Foundation and its programme participants, we express sincere gratitude to our Development Partners and the Government of Bangladesh for their continued solidarity, support and cooperation in promoting the well-being of the poor.

Finally, we are grateful to our honorable general members and executive members for their kind contribution. They always remain available when receive any call from us and enthusiastic in providing advises and solution whenever the organisation was in any disarray. They consider JCF like their family and come forward of their own for every development of it.


Md. Azadul Kabir **Arzoo**
Executive Director



GOVERNANCE

JCF has a 7 members' Executive Committee and 23 members' General Committee. The honourable members are mostly social worker, retired govt. officials, businessman, teacher, lawyer, cultural activist and non-political person. Actually people from different sectors are involved with the organisation and they all have the expertise in social work and are representing their own community as a whole. The General Committee offers the overall policy directives to the management of JCF. They meet twice in year; in budget meeting and Annual General Meeting (AGM). Any social minded adult Bangladeshi person is eligible to become a member of JCF. The qualified person desirous to becoming a member shall file an application in the prescribed form supported by two members of JCF. The application for membership shall be presented before the Executive Body and if it is considered to be intimated to the applicant. Within 30 days from the date of information the admission fees (fixed by the Governing Body) be taken and the name and address of the application entered into the Register of Members, then shall be treated as member of JCF. The payment of membership fees is yearly and in case of failure for non-payment of yearly subscription by any member within the stipulated time, the provision of late fees shall be applied as fixed by the Governing body. Any member fails to pay yearly subscription; the membership shall be ceased, subject to the approval of the Governing Body. The General Body members shall be eligible to become a life member. The subscription for life member shall be taken at a time in cash or in kind to be fixed by the Governing Body from time to time. The provision of yearly subscription for life member is prohibited.

The member who is continuously hold membership for last one year is eligible to be a candidate of the Governing Body. The Governing Body of 7 members is elected by the votes of General Members for 3 years. The members of governing body will elect/select one chairperson among themselves. A member of Governing Body may be terminated as per decision of General Meeting if he/she fails to attend three consecutive meetings of the Governing Body. No member shall be elected to the governing body for more than 3 consecutive terms, with a condition that minimum two new members will be elected in every term. The Executive Director/CEO shall be appointed by them and he will perform the secretarial duties in General & Executive Committee meeting. The practice of holding EC meeting is bi-monthly but due to the demand they meet in 10 meetings and the average attendance was 06 out of 07 members.

General Body

Mr. Jon S Biswas
Chairman

Mr. Azizur Rahman Shabu
Member

Mr. Khandker Kamrul Islam
Member

Mr. Abdur Razzaque
Member

Mr. Harun-or-Rashid
Member

Ms. Shraboni Sur
Member

Ms. Shaleha Khatun
Member

Mr. Muhammad Nur Jalal
Member

Mr. Shirazul Islam
Member

Mr. Mirza Geas-Uz-Zaman
Member

Mr. Philip Biswas
Member

Mr. Ardhendu Prosad Benerjee
Member

Mr. Sheikh Mesbah Uddin
Member

Md. Badrul Alam
Member

Ms. Razia Khan
Member

Mr. Lutfar Rahman
Member

Mr. Prosanto Kumar Bose
Member

Ms. Fozilatun Nesa
Member

Mr. Moazzem Hossain Chowdhury
Member

Mr. Iqbal Anwar Faruq
Member

Mr. Motiur Rahman
Member

Ms. Archana Biswas
Member

Ms. Momtaj Ahsan
Member

Governing Body (2015-2017)



Mr. John S. Biswas
Chairman



Mr. Philip Biswas
Member



Mr. Mirza Geas-Uz-
Zaman
Member



Ms. Shraboni Sur
Member



Ms. Razia Khan
Member



Mr. Moazzem Hossain
Chowdhury
Member



Mr. Azizur Rahman Shabu
Member

A group of business professionals in silhouettes are walking towards the viewer on a light-colored path. The path is marked with large, light blue arrows pointing in different directions. The central figure is a man in a suit and red tie, walking straight ahead. Other people are walking slightly behind him, some to the left and some to the right. The background is a solid light blue.

MANAGEMENT

The Executive Director is leading the organization with a team of eight Directors and three Deputy Directors. They are the top most authority in taking managerial and strategic decisions for all projects. The Directors and Deputy Directors as Focal Person of their assigned projects guide the specific team according to the proposal and requirement by the donor. The project team implements the project in the specific working area(s). This team is lead by the Project Director (PD) who is responsible for day to day implementation of the project activities. He is also responsible to share the progress with the Focal Person through different means and then Focal Person includes that as agenda in management meeting. This decision is implemented by the PDs accordingly. These are mostly the programmatic issues. In case of policy level issues, PD or Focal Persons place the issue to the highest decision making committee and after discussion the issues go to the EC of JCF as agenda. In some cases EC refers to the general committee for final decision.

EXECUTIVE SECRETARIAT (ES)

This department is the office of the Executive Director and one Director is leading the department. This department acts as the eye of Executive Director and every report, letter and other document goes through this department before being place to the Executive Director. The department checks and analyses the documents by its own and if needed asks for assistance of the other departments. At present there are 8 staff working under this department. Key Activities of Executive Secretariat (ES) are: Synchronize all departments of the organization, Take initiative to update policies & policy compliance, Strengthen and ensure adequate internal control and risk management, In-depth report & budget analysis and department status reports, Oversee special projects, External liaison & correspondence as well as internal departments & units, Guide affiliated units/cells (eg. Audit, Monitoring, Documentation, Public Relation, Training, IT), Facilitation in publishing annual report, other publications, updating website, maintaining other social media etc, Assist and arrange necessary resources in preparing project proposals, EoI, concept papers & Representing the organization at different forum.



ADMIN & HR

The department is lead by one Director and there is one Deputy Director who is assisting him in overseeing all the activities. A total of 48 staff are working under this department. The key activities of HR & Admin are: General office Management, Transport & Vehicle Pool Management, Assets & Property Management, Ensure Security. Safety, Cleanliness & Personal Hygiene, Procurement Management Logistical support to the organization, Staff recruitment and selection process, Identify Training Needs (TNA) and ensure training and development, Maintain Human Resource Information System, Ensure performance driven compensation and evaluations for employees; reward and punishment system as per manual, Ensure compliance at all level employees, Handle employee grievance and manage Conflict, Handle all legal issues, Review HR policy and Providing Training on HR, Event Management including General Body and Executive Body Meeting etc. and Preparation of deed of agreement/lease agreement.

FINANCE & ACCOUNTS

The department is currently lead by one Acting Director and a total of 27 staff are working under this department. The key activities of Accounts & Finance are: Fund Management, Recording Financial Transaction, Financial Reporting, Supervising Procurement Procedure, Ensure Annual Audit, Correspondence with Donors, Banks and other Authorities regarding Financial Matter, Prepare Annual Budget and analysis of all projects' budget, Review Accounts & Financial Policy and Annual report presentation.

MICROFINANCE

The division is headed by a Director and two Deputy Directors are assisting him in implementing the programme. It deals with various types of microfinance and associated small projects. Under this division separate project development, MIS, Health Development, Remittance, Agriculture and Livestock Unit is working. A total of 3,014 staff are working here.

PROGRAMME

The division is looking after almost all the development projects and social businesses of JCF. It is headed by four Directors who have divided development interventions on sector basis and are primarily maintaining all correspondence with the donor agencies. They are also acting as the Focal person of each development projects and are also an intrinsic part in developing new project concepts. A total of 996 staff are working under different development projects.

INTERNAL CONTROL & RISK MANAGEMENT

There are two separate units under this and those are Audit & Compliance and Monitoring & Evaluation. The Audit & Compliance unit is currently lead by one Sub Assistant Director and there are a total of 34 members in this unit. The Monitoring & Evaluation unit is currently lead by one Senior Manager and there are a total of 19 members under this unit. The Chief of both Audit & Compliance and Monitoring & Evaluation unit is reportable to the Director of Executive Secretariat who ultimately supervises the units with the prior consent of the Executive Director. The key activities of Internal Control & Risk Management are: Authentication of the validity of all financial records, reports and statistics, Ensuring standard accounting practices in the organization, Verify all purchase of the organization, track record of disposal of the assets of the organization and update management about efficient use of the assets, Prevention and early detection of fraud, corruption etc., Compliance with applicable law and regulation, Undertake special investigations when required by the management, Monitor implementation of field activities, reporting and guide management to increase project implementation quality.

INFORMATION & COMMUNICATION TECHNOLOGY

This is an affiliated unit of Executive Secretariat and an Assistant Director is leading the unit where a total of 5 staff are working at present. The key activities of ICT Department are: Maintenance of Microfinance and HRM software, Development and maintenance of Charka Handicraft website, Assist in JCF website updating, Maintenance of JCF network system, Assisting in developing procurement software, Trouble shooting and hardware maintenance and Assisting in designing different publications and content.

DEVELOPMENT PARTNERS



Solidaridad



NETZ
বাংলাদেশ



Embassy of the
Kingdom of the Netherlands



Save the Children



The Asia Foundation



Prime Bank Limited
a bank with a difference



JCF IN 2016-2017

JCF implemented a total of 38 development projects including Microfinance Program and 3 Social Business interventions. The interventions were spread out to 35 districts, 184 upazilas, 1,871 UPs and 15,137 villages. The projects covered 1,089,705 direct beneficiaries (male: 383,686; female: 706,019) through 4,387 staff and 443 offices. The organization was successful to add 27 new branches to its microfinance program, 02 new development projects and getting second phase of one development project in last year. The overall financial health of JCF was satisfactory, where growth rate in turnover was 11.52%, positive change in equity was 16.77%, portfolio growth rate was 14.73% and members' savings increased was 16.69%. The Monirampur and Keshabpur Upazila were inundated with flood water in August'16 and a total of 3297 families were given emergency relief support. A total of 1,594 women got free operation service for their different gynaecological complications under the microfinance supported health support project. The beneficiaries (more than 23,000) of SaFaL project of its first phase which was ended in June'17 had successfully adopted good agricultural practices and established sustainable market linkages with big buyers. An independent women's organisation, AAMRA Shadhin Women Cooperative Group Ltd has been formed with 25 women's groups in Natore district after successful phase out process. A total of 10,306 out of school children in Satkhira district have been mainstreamed through an education intervention supported by UNICEF. JCF also facilitated to arrange 08 general health camps for poor villagers, 144 satellite clinics, 553 static clinics, 02 eye camps arranged, free medicines like de worming tablet, iron tablet, folic acid, zinc capsule and nutrient powder distributed, a total of 5069 health cards distributed among the community people and each card costs Tk. 100 by which a highest 10 family members can get free and low cost health support for one year from this project, 210 poor families received sanitary latrine materials.

JCF had reviewed its HR Policy, Financial & Accounts Manual, savings and credit policy and strategic plan 2017 – 2021 and published new edition. In the strategic plan JCF tries to give emphasis on the current burning issues like Nutrition and Health, Youth Employment and Capacity Building, Technical Support in Agriculture, market linkage and value chain development and Intervention for Senior Citizens. Main priorities for the current strategic plan are: Assess and fit in the changing context, Adopt with the changing donor strategy and tools used. Diversify funding sources to support its programme implementation, Provide leadership to address emergent issues, Optimize programme sustainability in the light of SDG, Focus on women and youth employment generation, technology integration and market systems, Enhance local resource mobilization and organizational self reliance & Work with reduced external resource –Face competition with adequate preparation. JCF will continue to strengthen its competencies in community development and sectoral expertises. That said, main purpose of this strategic planning is to prepare the organization to face the emerging challenges and take opportunities to grow and sustain.



MICROFINANCE

Microfinance programme has been continuing since 1990 to reduce the poverty by providing financial support along with other basic needs like health, education etc. At present it is the largest intervention of the organisation in terms of number of beneficiaries, working areas and annual budget. The programme is receiving financial support from PKSf and different commercial banks of Bangladesh. Microfinance has come out from the traditional credit disbursement and repayment activities and rather has become a comprehensive development package where the targeted members not only get monetary support but also technical support required to sustain their livelihood, health and education, linkages, good governance and human rights, agriculture and non-agriculture oriented skill development training, marketing support and value chain services etc.

Present Coverage

The programme is working in **32 districts through 26,925 groups and 327 branch offices. The total member and borrower as on June 30, 2017 were 492,603 and 402,111 respectively.**

The following loan products are designed for the betterment of members:

JAGORON

The rural and urban poor people are getting credit service under this package and they invest the money in different agricultural and non agricultural income generating activities. The loan is provided for one year and follows weekly instalment (total 46 instalments). The rate of interest is 25%, grace period is 15 days, highest ceiling is Tk. 49,000 and advance repayment provision is 15 weekly instalments. In FY 2016-17 a total of BDT 361,40,53,000 disbursed among the borrowers and outstanding loan as on 30th June 2017 was Tk. 209,41,99,250.

BUNIAD

This package is for the ultra poor people of all upazilas of Jessore, Chuadanga, Satkhira, Kushtia and Rangpur Upazila. The loan is provided for highest two years and the loan should be paid back in 44 instalments per year. The rate of interest is 20%, grace period is 21 days, highest ceiling is Tk. 20,000 but considering the income activities it may be increased up to Tk. 99,000 and advance repayment provision is 15 weekly instalments. In FY 2016-17 a total of BDT 26,95,52,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 15,19,12,117.

SUFOLON

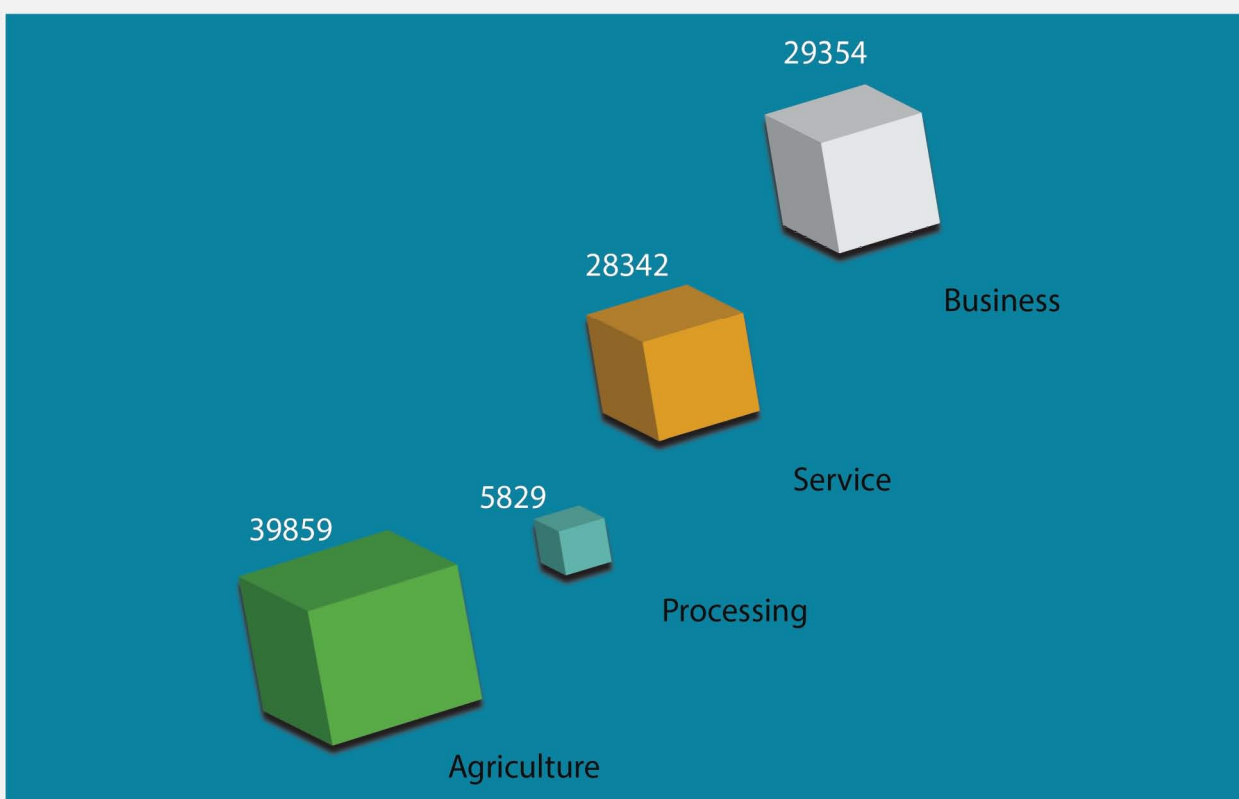
This package is for the people who are involved with agricultural works. The loan is provided for three months to one year and follows monthly or one time instalment. The rate of interest is 24%, grace period is 15 days but could be extended up to 3 to 6 months based on agriculture products, highest ceiling is Tk. 50,00,000 and advance repayment provision is any convenient time of the loan. In FY 2016-17 a total of BDT 281,70,99,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 190,46,00,966.



AGROSOR

this package is for the advanced borrowers who are working as micro and small entrepreneur. The loan is provided for one year to highest three years and follows weekly/monthly/one time instalment mode. The rate of interest is 24% for monthly/one time repayment and 25% for weekly repayment, grace period is 15 days but could be extended up to 3 to 6 months based on agriculture products, highest ceiling is Tk. 10,00,000 and advance repayment provision is 15 weekly instalments, 5 monthly instalments for 12 months, 8 monthly instalments for 24 months and 12 monthly instalments for 36 months. In FY 2016-17 a total of BDT 820,94,95,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 628,76,88,822.

Agrosor Loan Use Catagories



LIFT

The borrowers who are interested in goat rearing are receiving credit support under this package. The loan is provided for one year and follows monthly or onetime instalment. The rate of interest is 24%, grace period is 15 days, highest ceiling is Tk. 20,000 and advance repayment provision is 15 weekly instalments. In FY 2016-17 a total of BDT 1,13,94,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 82,44,046.

ENRICH

The borrowers of two Union Parishads (Paira of Jessore and Dhoneshwargati of Magura) are the member of this package. The loan is provided for one year to three years and follows weekly, monthly & onetime instalment. The rate of interest is 8% for livelihood development and asset creation component and 24% for income generating component which instalment is monthly/onetime and 25% for weekly repayment system, grace period is 03 months, highest ceiling is Tk. 10,00,000 and advance repayment provision is 15 weekly instalments, 5 monthly instalments for 12 months, 8 monthly instalments for 24 months and 12 monthly instalments for 36 months. In FY 2016-17 a total of BDT 3,63,72,000 disbursed among the borrowers and outstanding loan as on 30th June 2017 was Tk. 2,54,22,037.

SANITATION DEVELOPMENT LOAN

The poor members of microfinance programme will be eligible to get this interest free loan for a maximum of one year. The members who receive the loan need to pay back the amount through weekly instalment (total 40 weekly instalments) and the highest amount is Tk. 10,000. Moreover, there is a provision for 15 days grace period and advance repayment provision is 15 weekly instalments. The field officers at first communicate with the members who have poor or no sanitary latrine to prepare a sanitary latrine and upon agreeing the field officer then communicate with local entrepreneur to install the latrine at household level and after installation the loan is provided to the members who then pay the amount to the local entrepreneur and the whole transaction is ensured by the programme staff. The recipients of this loan are mostly women and the loan is now provided to Kushtia district. In FY 2016-17 a total of BDT 36,40,000 disbursed among the borrowers and outstanding loan as on 30th June 2017 was Tk. 32,77,500.

SAVINGS SCHEME

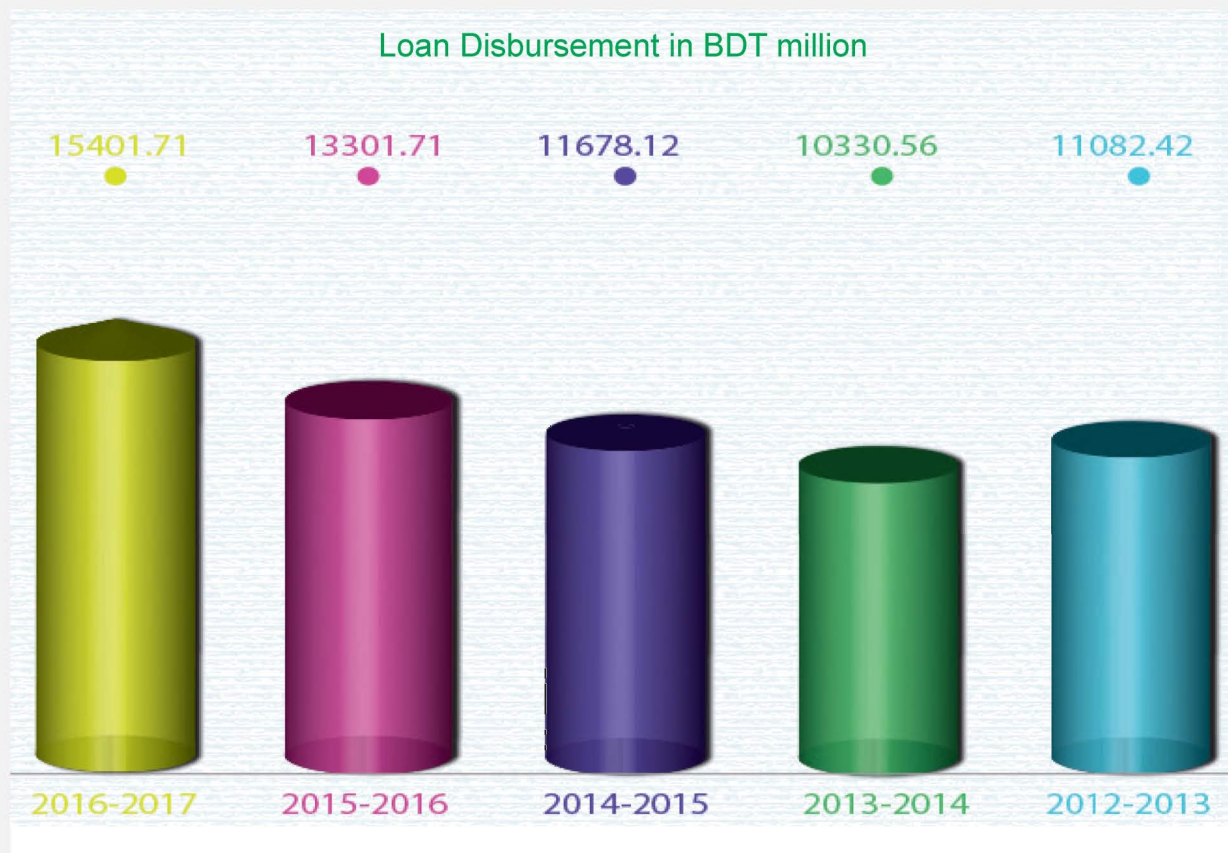
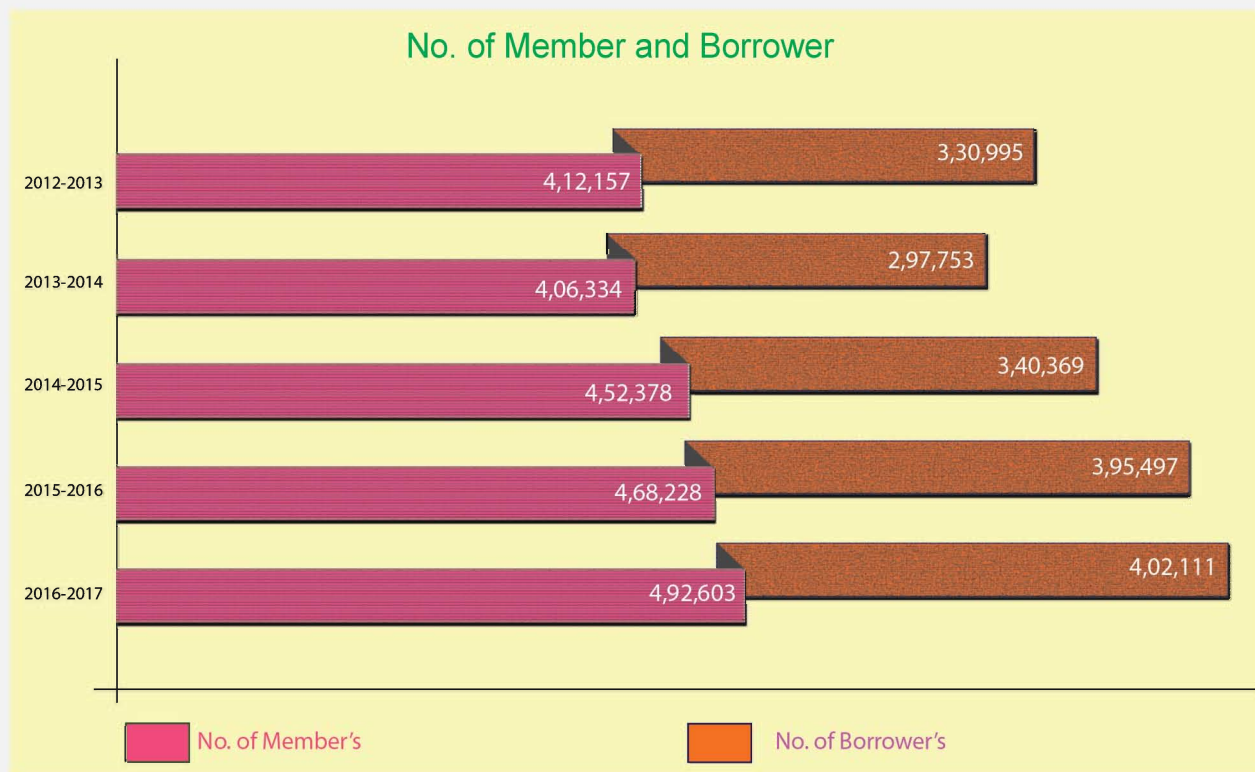
There are two types of savings scheme (a) Compulsory Savings and (b)Term Savings. Under the compulsory savings member should save Tk. 30/week and Tk. 100/month and in case of term savings any amount could be deposited on monthly basis. In FY 2016-17 savings worth of BDT 416,98,61,026 is collected from the members. One loanee member should always keep 5% of the loan as savings and can withdraw the extra savings but the member who doesn't take any loan can withdraw all savings after keeping Tk. 100 in the savings account.

RISK FUND

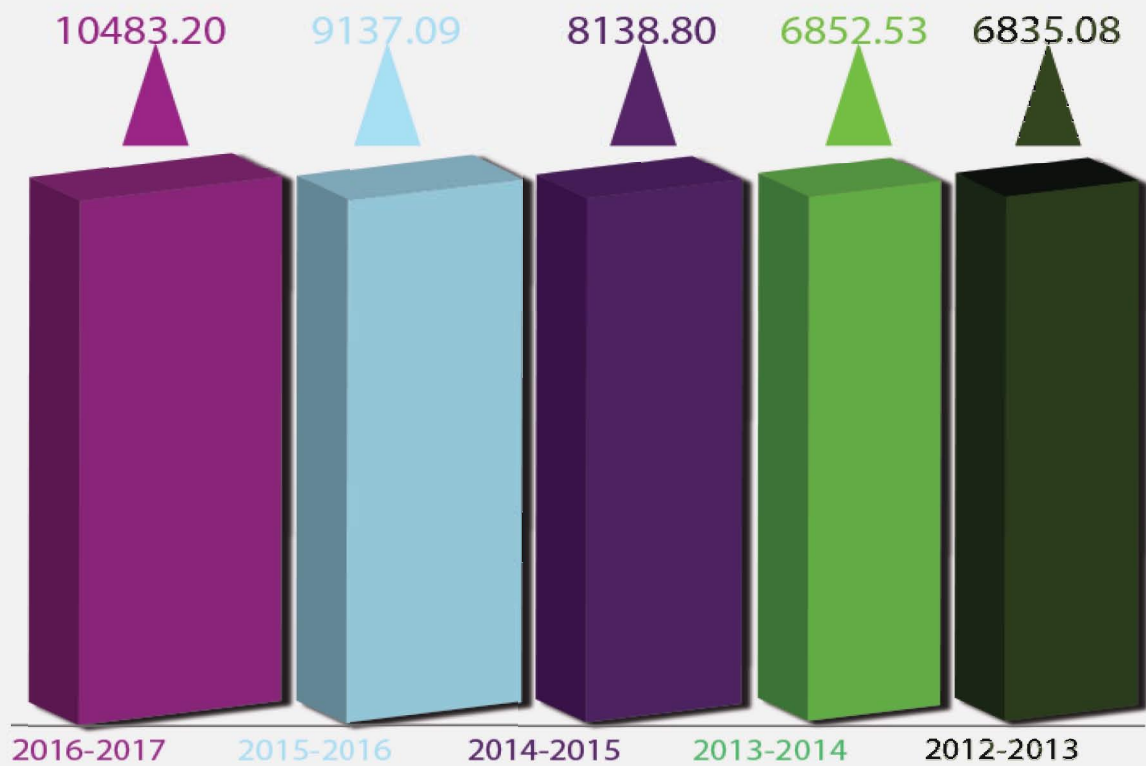
The fund is generated by the 0.7% of disbursement is used for the IGA loss incurred by the MFP members and for other welfare work like exempting dead members' loan, education expenses (one time stipend) for the borrowers' children etc.

MICROFINANCE PROGRAMME: FACTS & FIGURES

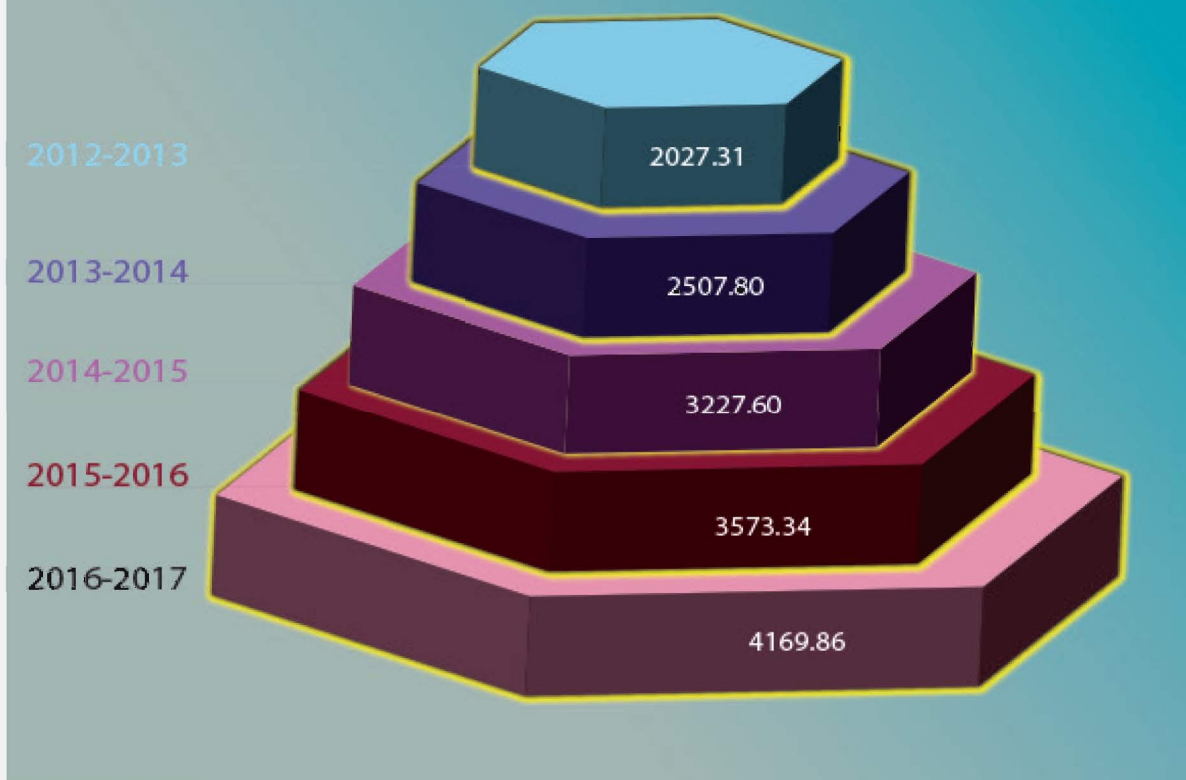
Particulars	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
District covered	32	30	30	27	24
Upazila Covered	155	147	140	125	119
Village covered	9,724	9,660	9,561	9247	8447
No. of Branches	327	300	287	272	262
No. of Members	4,92,603	4,68,228	4,52,378	406334	412157
No. of Borrowers	4,02,111	3,95,497	3,40,369	297753	330995
Average no. of Members per FO	330	336	310	275	297
Average no. of Borrowers per FO	267	284	233	202	238
Loan Portfolio					
Yearly total Loan Disbursement (BDT in Million)	15401.71	13301.71	11678.12	10330.56	11082.42
Total Loan Outstanding (BDT in Million)	10483.20	9137.09	8138.80	6852.53	6835.08
Avg. Loan Outstanding by Borrowers	26320	23103	23912	23014	20650
Savings					
Total Savings (BDT in Million)	4169.86	3573.34	3227.60	2507.80	2027.31
Productivity Indicator					
Cost per money lent	0.1156	0.1088	0.1162	0.1280	0.1091
Cost per Loan made	4478	3700	3871	4137	3013
Effective yield on avg. Portfolio	22.19%	21%	21%	21%	22%
Effective yield on avg. Asset	19.12%	17.88%	17.15%	17.01%	16.72%
Return on Equity (ROE)	16.57%	20.75%	18.17%	21.45%	30.27%
Return on Asset (ROA)	4.16%	4.68%	3.63%	3.76%	4.33%
Operational Self Sufficiency (OSS)	186%	204%	200%	219%	246%
Financial Self Sufficiency (FSS)	127%	133%	124%	124%	129%
Total Equity/Asset	26%	25%	20%	20%	16%
Debt Equity Ratio	2.64%	2.75%	3.56%	3.75%	5.04%
On Time Realization (OTR)	98.63%	98.61%	98.46%	98.36%	99.51%
Cumulative Recovery Rate (CRR)	99.48%	99.33%	99.22%	99.17%	99.23%



Loan Outstanding in BDT in million

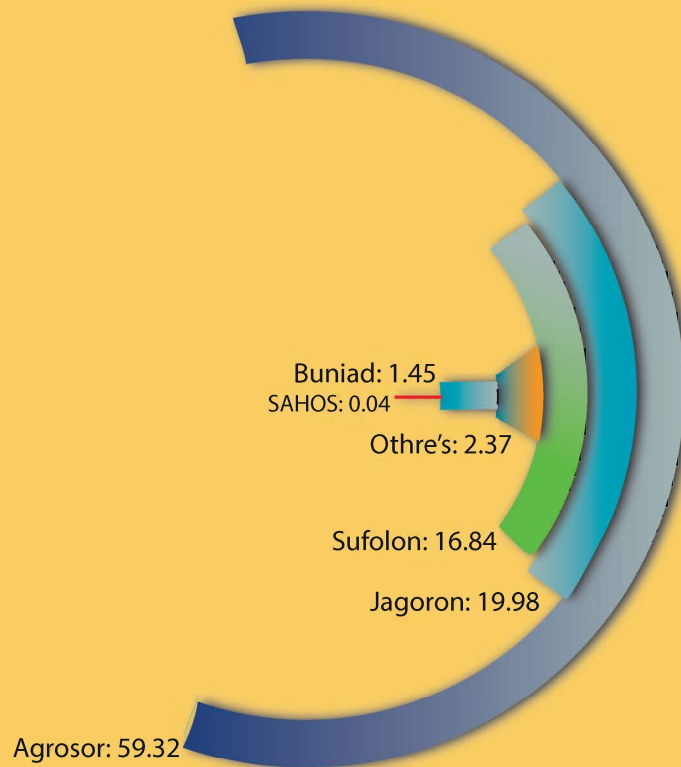


Savings BDT in million

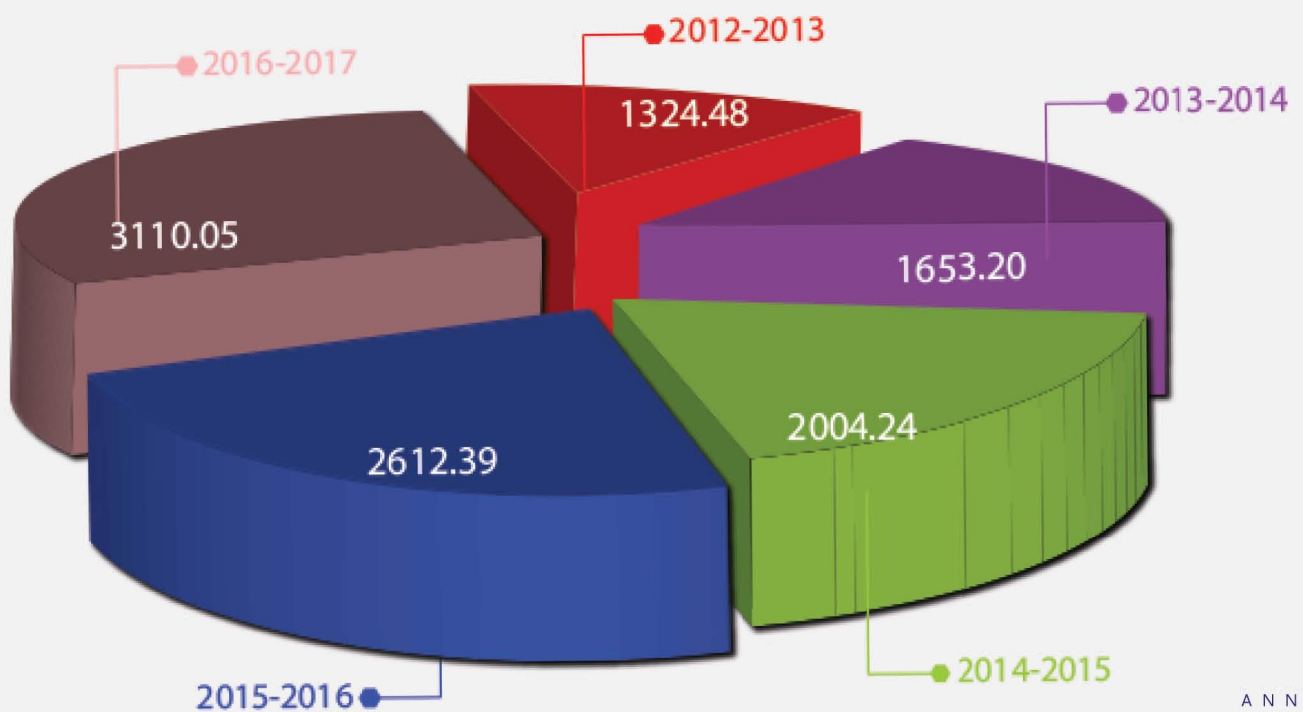


Total Loan Portfolio

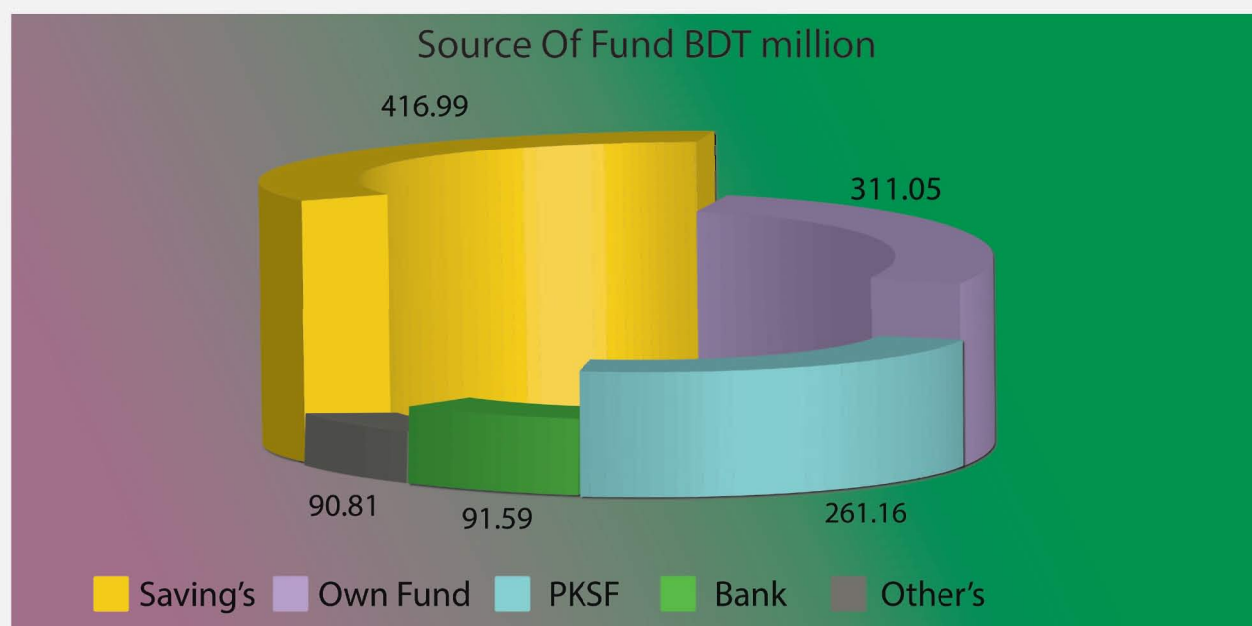
Total Loan Portfolio



Equity BDT million



Source Of Fund



AGRICULTURAL CREDIT AND AGRO BUSINESS

JCF has been operating this since 2010 where soft agriculture loan is provided to the farmers as per their demand. It is working on agricultural value chain and provide farmers' training and marketing techniques before disbursing the loan. The training cell of JCF is engaged round the year to arrange such training for the farmers. JCF appointed technical persons of agriculture, fisheries and livestock to ensure quality and being updated about advanced agricultural practices and orient farmers about those. JCF is also closely involved with the concerned government departments and seeking their advice and assistance as and when required.

MICROFINANCE INVOLVED IN THE FOLLOWING AGRICULTURAL SECTOR AS ON JUNE 2017:

Agriculture Product	Disbursement		Outstanding	
	Loans	Amount	Borrowers	Amount
Crops cultivation	173972	5071301000	155603	3183276773
Fish Culture	39594	1964267000	50214	1290679957
Beef Fattening	23646	591649000	21761	451089613
Poultry	502	26336000	1091	28416833
Total	237714	7653553000	228669	4953463176



EDUCATION SUPPORT SERVICE

JCF provides Education Support Services to the children of its group members to pay SSC examination board fees. This service was initiated in 2003 only for the SSC examinee but from FY 2015-2016 HSC examinees are also getting the support and in FY 2016-2017 16,893 SSC examinees received BDT. 2,90,86,815 and 7,467 HSC examinees received BDT. 1,28,86,456 as board fees. Moreover, every successful student who passed SSC examination is also awarded BDT.5000 as stipend for their higher education which was initiated in 2006 but from FY 2014-2015 HSC passed students are also getting the support and in FY 2016-2017 a total of BDT. 3,84,05,000 have been distributed among 7,644 students.

REMITTANCE SERVICE FOR THE NRB

Microfinance is continuing to extend remittance services in collaboration with different commercial banks and international agencies like Western Union, Express Money, Merchant Trade, Plasid, IME, Provu, Transfast, Royal Exchange, Multinet, Universal Exchange etc since 2008 and in the FY 2016-2017 JCF has provided the services to 54,679 clients worth of BDT 1,311,774,090.



SUSTAINABLE LIVELIHOODS



SUSTAINABLE AGRICULTURE, FOOD SECURITY & LINKAGES (SaFaL)

The project has successfully finished its first phase with the goal to enhance food and nutrition security of small farmers and landless workers in Southwest Bangladesh with a focus on developing resilient livelihoods through promoting sustainable agricultural production and market chain development. The second phase of this intervention will be started from July 2017 with the same target. SaFaL in its first phase tried to increase productivity of the farmers (horticulture, dairy and aquaculture) in a sustainable way, ensure safe food through introducing good agriculture practices, establish market linkages so that farmers and traders involved in the market chain get a better price, promote value chain in the locality, make farmers and their family members aware about nutrition and gender. The activities carried out in the first phase are: 412 farmers' groups formed and their business plan developed, 200 Lead Farmers selected and provided orientation, joint workshop on safe food production and marketing with 32 UPs, 472 demo plots & 196 trial plots established, 6036 learning sessions arranged for farmers on safe food production and marketing, 40 para-vets selection and provided training, 05 workshops on food security and food quality control with local government representatives, 11 collection centres (vegetables collection centre-06, milk collection centre-05 & fish collection centre-01) established, 593 persons received training on vermin compost making, agriculture materials (plastic caret, vermin compost, sex pheromone trap, bio pesticide etc.) distributed among 200 persons, one village super market establishment work initiated, 557 persons developed as skilled labour and entrepreneur after receiving training and necessary supports, 24 UP level business association developed, 6036 nutrition sessions organised, 11 women entrepreneurs developed on dairy and provided training and other supports, 06 food and nutrition safety fair arranged, 08 adolescent clubs established as a part of promoting community nutrition interventions and gender activities etc.

Project Information

Duration :

November 2013 to June 2017

Upazila :

06

Villages :

219

Staff :

44

District :

Jessore & Narail

Union :

35

Beneficiaries:

24,219 (male 7,150 Female 17,069)

ESTABLISHED SUPPLY CHAIN CAN SUSTAIN LIVELIHOOD

The scenario of women selling dairy milk in queues at the milk collection centre in Sujatpur area of Monirampur Upazilla under Jessore district was not visible before December 2015. JCF implemented SaFaL Project started the collection centre as a part of their intervention to establish supply chain in dairy sector in the area. The centre is giving fair price to the dairy milk producers as per fat content. They are also relieved of getting exact weight and cash payment. JCF has been implementing this project since 2014 and so far assisted 32146 smallholder farmers to become effective entrepreneurs in aquaculture, horticulture and dairy sector. At the beginning the farmers didn't have any idea about increasing dairy milk production and maximize their profit. The project selected some advanced farmers as lead farmers who received skill training from the project and then they trained general farmers about advanced cow rearing, market linkage etc. to sustain their livelihood. At the same time project conducted another work of setting local entrepreneurs to procure milk from farmers directly and sell to the big buyer and finally two Lead farmers agreed to play that role. In this stage a new challenge occurred as they didn't have any business experience or linkages. The project staff oriented them about the dairy milk supply chain and established linkage with BRAC Dairy. The entrepreneurs only received milk fat analyzer machine from the project as direct material support and with this support and advice they started a milk collection centre in their locality. They also started to sell quality feed, medicine, vaccine and provide technical advice to the farmers. After the inauguration of this centre the producers are getting Tk.5 to 15 more in selling every liter of milk as per fat content, ensured payment, production of the dairy increased by using the quality inputs and knowledge of cow rearing. The monthly income of the entrepreneurs increased to approx. Tk. 30,000 which they couldn't imagine while they were working as lead farmer of the project. And finally the big buyer BRAC Dairy have collection centre at remote area like Sujatpur which eventually meet up the milk demand with quality.

It is observed here that this business mechanism have ultimately brought benefit to all stakeholders and established win-win relationship from producer to end customer. This type of robust supply chain business model is bringing positive and optimistic change in the livelihoods of milk producers as well as creating more job opportunity in the milk supply chain.





ENHANCING RESOURCES AND INCREASING CAPACITIES OF THE POOR HOUSEHOLDS TOWARDS ELIMINATION OF THEIR POVERTY (ENRICH) PROJECT

The project is being implemented in two UPs, Payra of Avoy nagar upazila under Jessore district and Dhoneswargati of Shalikhha upazila under Magura district. The project in Payra has been continuing since April 2011 and that of Dhoneswargati since July 2014. The project facilitates the best utilization of the existing capabilities and resources of the poor households and at the same time, supports enhancement of their capabilities and resource-base in order to enable them to move ahead steadily. It seeks to advance the causes of the participants, resolve the bottlenecks faced by them, and create opportunities and facilities for them to internalize the lessons learnt from the experiences gathered along the way, introduce innovations, take calculated risks, and always push the boundaries of achievements. Under this approach, the integrated action programme includes the key components of education, skill training, technology, information, health services, food security and nutrition, awareness raising, facilitating access to asset, social capital formation, infrastructure, climate change adaptation, insurance services, market linkages and so on, along with appropriate levels of funding for the ENRICH participants to implement their planned socio-economic and environmental protection related activities. It has two goals, to increase household's socio-economic status and welfare on a sustained basis and to increase productivity, diversifying into higher value crops and promoting off-farm employment opportunity to generate income and savings of the poor people. The activities carried out in last year are: 831 students (play group to grade two) received tuition support through 34 centers at Payra and 789 students (play group to grade two) received tuition support through 31 centers at Dhoneswargati with a view to reduce the school dropout rate, a total of 131 students of SSC and HSC level received education support in the form of board fee and one time stipend at Payra, a total of 04 general health camps organised at Payra and 04 camps at Dhoneswargati,



a total of 48 satellite clinics arranged at Payra and 96 clinics at Dhoneswargati, 168 static clinics arranged at Payra and 385 clinics at Dhoneswargati, one eye operation camp arranged at Payra and one at Dhoneswargati, free medicines like de worming tablet, iron tablet, folic acid, zinc capsule and nutrient powder distributed at both UPs, a total of 5069 health cards (1849 at Payra and 3220 at Dhoneswargati) distributed among the community people and each card costs Tk. 100 by which a highest 10 family members can get free and low cost health support for one year from this project, 110 poor families received sanitary latrine materials at Payra and 100 families at Dhoneswargati, monthly ward coordination meeting and two UP coordination meetings arranged at both UPs, loan disbursed under three categories; income generation, livelihood development and asset creation (949 members received loan of Tk. 23,872,210), special savings scheme is going on under which the savers will get same amount of the total savings from the project after a certain time period, a total of 02 baggers are rehabilitated at Dhoneswargati and none at Payra, Basak (adulsa) cultivation is continued by 24 farmers at Payra and 8 farmers at Dhoneswargati, 26 farmers are producing vermin compost at Payra and 25 farmers at Dhoneswargati, income generating activities like advanced beef fattening, disease control and feed management of poultry and fish culture are being promoted through skill training in the working areas and the youths are provided with skill training as a part of Youth Development.

Project Information

Duration :
April 2011 to ongoing

Union :
Payra & Dhoneswargati

Staff :
17

District :
Jessore & Magura

Villages :
37

Upazila :
Avoynagar & Shalikha

Beneficiaries:
43,258

UPP- UJJIBITO

The project concentrates on three elements – sustainable improvements in financial, health and social status with the main goal to reduce hunger and Poverty sustainably. Specific goal of the project is to sustainably enhance the woman headed and ultra poor households of the working areas from their extreme level of livelihood. In order to achieving this it is supporting the ultra poor households in their nutritional safety, capacity development in purchasing non-food item, assets equity and create base on social dignity. In the reporting year the project had provided skill development training to 2750 ultra poor people on goat rearing in cages, homestead gardening, vermin compost preparation, beef fattening, cow rearing, koel rearing, fish culture, stitching and kurchupi. A total of 184 ultra poor members received grants support to establish model farm on vermin compost production, koel rearing, goat rearing in cages, plant nursery, ideal Ujjibito house set up, land lease for vegetable cultivation and small trade. The widow, disabled and other destitute members got priority in receiving this support. Another 865 members got microcredit support to start model farm on beef fattening, cow rearing, goat rearing in cages and commercial vegetables cultivation. A total of 13,350 members received vegetables seeds which they used in their home stead gardening in two seasons. The members had met their household demand as well as earn some extra money by selling their excess products. The technical staff of the project gave their advice and seeds to 464 members to start semi commercial vegetables farms. The upazila livestock office provided their support in vaccinating 4,179 goats, 4,342 poultry and 4,250 chicks and a total of 07 community events were organised to make the ultra poor aware about different issues and in last year world health day was observed where discussion, blood grouping and health camp was arranged. A total of 1,150 persons' blood grouping was completed and 1,350 persons received health care support and weight machine is provided to seven primary schools along with poster on nutrition. Apart from this 9,682 nutrition and health sessions are arranged in the groups, 53 adolescent girls clubs are made where the girls meet in weekly nutrition and health session and they have the scope to read subject related books and play indoor games. Vocational training on Electric House Wiring for 3 months was provided to 15 unemployed youths and the training was arranged at Muslim Aid Institute of Technology.

Project Information

Duration : November 2013 to April 2019	Upazila : 39	Villages : 736	Staff : 49
District : Jessore, Magura, Jhenaidah, Chudanga, Meherpur, Kushtia, Narail, Khulna, Satkhira & Bagerhat	Union : 92	Beneficiaries: 31,369	

ARCHANA HAS A DREAM

Archana was a typical house wife of Alaipur village under Rautora UP of Magura Sadar Upazila. There were five members in the family including her husband, children and mother-in-law. Her husband only possessed the small hut and ran a grocery shop in front of their house. The monthly income was so poor that she couldn't manage the family expenses. One day (in October 2016) she became a member of JCF's KONA Ujjibito Women Group. After some times, she started homestead gardening in her small yard after being advised by the technical persons of the project and received training on Vermin Compost Production and Use. At the end of this training she received 500 earth worms and one clay plot for starting vermin compost production. In the starting she used major portion of her vermin compost to the vegetables garden. Her neighbours showed great interest to her yard's vegetables and her sales started to increase day by day. Now she has monthly vegetables sale of Tk. 700 and monthly vermin compost sale of Tk. 1,500. In 2016 she also started to raise poultry by taking loan of Tk. 19,000 and began with 300 chicks and later increased the total population to 500 and finally made profit of Tk. 15,000. At present there are 800 poultry in her shed and also has 10 local variety hens to meet up the family demand. Her husband's grocery shop has also expanded and so as the income. Archana is now earning Tk. 15,000 every month and meets up the education expenses of her children and treatment cost of her mother-in-law. Besides, she is rearing one cow and one goat on share basis and has a dream to educate her children, expand her husband's business and poultry shed and finally turns her hut to a building.





AGRICULTURE AND LIVESTOCK PROJECT

The goal of this project is to create job opportunities for the poor people to eradicate poverty and ensure food security & nutrition at national level by effective implementation of the agricultural & livestock related income generating activities. Major activities are: skill training for beneficiaries and staff, demonstration plots (Agriculture, Livestock and Fish), observe Farmers Field days, exposure visits and technology support. The major activities performed in last year are: 380 demo plots established (agriculture-126, fisheries-50 and livestock-204), 400 project beneficiaries received skill development training on rice cultivation, vegetables cultivation, fish culture, goat rearing in cages and buck rearing, cow rearing and steer fattening, poultry rearing and vermin compost production. In addition, materials support provided to the farmers (granular urea spreading machine-06, pheromone trap-480, MAV006 vials, PPR-22 vials, RDV-22 vials, duck plague-06 vials, anthrax-17 vials and de-worming-1411 bolas), field and farm day observed, agriculture advice centers operated, exchange visit, upazila coordination meeting and sharing workshop organised.

Project Information

Duration :	Upazila :	Villages :	Staff :
July 2013 to on going	02	29	05
District :	Union :	Beneficiaries:	
Pabna	06	3,517	

SMALL AND MARGINAL SIZED FARMERS AGRICULTURAL PRODUCTIVITY IMPROVEMENT AND DIVERSIFICATION FINANCING PROJECT (SMAP)

The Goal is to initiate employment creation, poverty alleviation and food security on national level through proper implementation of income generating activities of Agricultural sector. Main Activities are: credit assistance in Agriculture and Livestock sector and technical support service. In the reporting period farmers received skill development training on modern vegetables cultivation, chilli cultivation, onion cultivation, guava cultivation, mango cultivation, betel leaf cultivation, cow rearing and beef fattening. Moreover, demonstration plots of using pheromone trap in safe vegetables production, using vermin compost in betel leaf cultivation and modern way of cow rearing.

Project Information

Duration : October 2015 to September 2021	Upazila : 11	Villages : 202	Staff : 01
District : Jhenaidah, Rajshahi, Sirajgonj & Pabna	Union : 50	Beneficiaries: 2,835	

KUWAIT GOODWILL FUND (KGF) FOR PROMOTION OF FOOD SECURITY IN ISLAMIC COUNTRIES

The goal of this intervention is to raise household income, reduce vulnerability, improve food security and provide technical assistance to the targeted population. Main Activities are: credit assistance, capacity building and technical assistance. The major activities performed in last year are: 1600 project beneficiaries received skill development training on crop cultivation, livestock rearing and fish culture, 57 demo plots established (agriculture-29, fisheries-6 and livestock-22), equipments (granular urea spreading machine-02, pheromone trap-682, pheromone lure-940 and power sprayer-30) distribution and 5 field days organized.

Project Information

Duration : February 2012 to ongoing	Upazila : 09	Villages : 387	Staff : 01
District : Meherpur, Kushtia, Natore, Pabna & Chapaonobabgonj	Union : 48	Beneficiaries: 30,981	

PROMOTING AGRICULTURE COMMERCIALIZATION AND ENTERPRISES (PACE)

The goal of this project is to increase the income and enhance life standard of the entrepreneurs involved with fish culture and increase fish production through modern carp-golda mix culture. Main Activities are: capacity building and technical assistance, market linkage, liaison and coordination. The major activities performed in the reporting time are: 3000 project beneficiaries selection, 100 producer groups formation, 25 lead farmers and 50 assistant lead farmers selection, project start up workshop, staff training.

Project Information

Duration :	Upazila :	Beneficiaries:
February 2017 to February 2020	02	3,000
District :	Union :	Staff :
Khulna & Bagerhat	04	06

CEREAL SYSTEMS INITIATIVE FOR SOUTH ASIA (CSISA-MI)

The goal of this intervention is to increase farm household income and agricultural productivity focusing on improved cereal cropping systems, fish, livestock and other high-value agricultural crops and vegetables. The activities carried out in last one year are: farmers' training on conservation agriculture, linkage meeting of farmers with local service providers, stakeholders' training and field day on seeder, reaper and jumbo pump, participating in agriculture technology fair at District and Upazila level

Project Information

Duration :	Upazila :	Villages :	Staff :
October 2015 to September 2017	10	16	15
District :	Union :	Beneficiaries:	
Jessore, Jhenidah, Narail, Meherpur, Khulna & Satkhira	11	272	

IMPROVING FOOD SECURITY AND LIVELIHOODS OF POOR FARMING HOUSEHOLDS PROJECT (IFSL)

The project goal is to develop and strengthen 1400 producers groups in 46 unions of 6 upazila of Khulna and Bagerhat Districts. The activities completed in last year are: arrange coordination meeting, farm visit, demo plot (WISHPOND), value chain assessment, observe farmers' field day, build organisation of local service providers, distribution of leaflets, manual development and distribution for local service providers, sector based group development and provide training.

Project Information

Duration :	Upazila :	Villages :	Staff :
September 2015 to March 2018	06	368	03
District :	Union :	Beneficiaries:	
Khulna & Bagerhat	46	42,602	



CENTRAL WOMEN'S FEDERATION (CWF)

About 7,000 ultra poor village women formed 33 CBos in Chuadanga district. The members didn't have any regular income and was living in extreme poverty, many were involved with illegal trade work across Indian border. JCF has been assisting them since August 2002 to involve them with different socio-economic development activities and is trying to develop their capacity to run their own organization when they will be capable JCF will withdraw direct support. In 12th November 2015 the federation got new identity when registration from government of Bangladesh is received under the name AAMRA JOIE society. The goal of this organization is to improve livelihood of the existing members as well as other extreme poor women. The organization has an executive committee according to the number of groups. Each community based people's organization is represented by 1 member in the people's organizations area federation. The main activities of the organizations are savings and credit operation, health and social awareness training, gender and legal rights training and legal assistance, skill development training, networking with local service providers etc. The activities performed in last one year are: prepare annual plan of CBOs, new committee formation of groups and CBOs, savings and credit activities, profit distribution of savings among the members, operating pre-schools, holding teachers and parents monthly meeting, collect parents contribution for pre-schools, organize vaccination camps for cattle, passing on gifts, holding general and executive committee meetings of CBOs and Federation, annual evaluation of CBOs, operating adolescent girls club, and conduct audit of the CBOs

Project Information

Duration :	Upazila :	Villages :	Group :	CBO:	Staff :
January 2015 to ongoing	02	87	268	33	61
District :	Union :	Beneficiaries :	Federation Fund :	CBO Fund	
Chuadanga	15	6,912 (all women)	1,19,63,356	2,83,09,421	
Savings:					
1,44,99,339					



STRUCTURAL POVERTY IN AREAS WITH HIGH RATES OF MALNUTRITION (SOMMAN)

The project goal is to contribute to food and nutrition of the poorest 20% of the population in severely food insecure and hard to reach areas in Bangladesh with a high rate of indigenous people. The major activities are: skill training for ultra-poor households on sustainable integrated farming systems and technologies, facilitate continued productive investments for income generation, provide systematic counseling and demonstration on sustainable integrated farming and its management, conduct market studies and market chain of 5 potential product of ultra-poor, establish and strengthen 151 village level groups and at latest 1 federation at each UP/GP level as self -help institutions, facilitate federation to organize their activities (meetings, campaigns, cultural events etc) at UP/GP and sub-district level and Systemize locally adapted sustainable agricultural technologies/methods including local knowledge and publish handbooks feasible for disadvantaged groups. In the reporting period activities that are accomplished: skill development training for the beneficiaries, vaccination camps for the livestock, health camps for the group members and community people, tree plantation, coordination meeting at unit and area, savings and members' contribution collection.

Project Information

Duration :
May 2015 to April 2018

Upazila :
03

Villages :
88

Savings :
15,00,221

Staff :
30

District :
Rangpur

Union :
12

Member:
2,452

STRUCTURAL ALLEVIATION OF POVERTY AND MARGINALIZATION IN THE POOREST REGIONS OF BANGLADESH PROJECT (SAHOSH)

The goal of this intervention is to contribute directly to the eradication of hunger and extreme poverty in Bangladesh (MDG-1). This intervention is also promoting root level women's organisation at village level. The activities performed in last year are: group meeting, monthly Federation meetings, skill development training for project staff, awareness and IGA Management training for the Federation leaders, workshop on the assessment to analyse the community's current situation and environment and develop according strategies, annual general meeting of the Federations and exposure visit for the women leaders of Federations.

Project Information

Duration : May 2014 to December 2017	Upazila : 04	Villages : 110	Savings : 1,60,582	Staff : 13
District : Rangpur & Chuadanga	Union : 23	Member: 8,573		

ELIMINATION OF EXTREME POVERTY AND FOOD SECURITY THROUGH COMMUNITY EMPOWERMENT (EEP)

The project goal is elimination of extreme poverty and food insecurity through community empowerment. The women groups formed under this project got registration of cooperatives department last year under the name of AAMRA Shadhin Women Cooperative Group Ltd is now performing their development activities independently. In the reporting period completed activities are: Self-help Group Management training and refreshers for beneficiaries, awareness training on values, gender & social justice for men & women, training on cooperative formation, management and credit operation, training on health & nutrition, advanced livestock management training, disaster management and homestead gardening training, survey for pass on group formation, savings and credit scheme, loan disbursement for beef fattening, distribution of fruit saplings, vegetables seeds, Napier grass and cultivation, sanitary latrine installation, pass on gifts, livestock vaccination camp and usage of UMS for beef fattening.

Project Information

Duration : March 2013 to December 2018	Upazila : 01	Villages : 03	Savings : 34,35,269
District : Natore	Union : 02	Member: 1,000 (all women)	Staff : 03



ACHIEVING SUSTAINABLE LIVELIHOOD THROUGH GOAT & BEEF VALUE CHAIN INTERVENTION (ASL)

This is a new intervention started in December 2016 with the goal to achieve sustainable livelihood of 1,500 smallholder farmers mainly through goat and beef value chain interventions by 2021. The major activities are: formation of self-help groups (SHG), empowerment and capacity building, technical and input support, activities for Improving Livelihoods, integration into producer's organizations, business development and value chain creation and enhancement of marketing system and improved livelihoods. The major activities carried out in last one year are: induction meeting of the project, savings and credit scheme, vegetables gardening, goat rearing in cages, sanitation materials distribution among the members, saplings distribution, grass cultivation, mineral blocks for goats, vaccination for cattle and health camp, skill development training for the staff and group members.

Project Information

Duration :

December 2016 to June 2021

Upazila :

01

Villages :

10

Staff :

08

District :

Natore

Union :

02

Member:

250



EDUCATION



EDUCATION EQUITY FOR-OUT OF-SCHOOL-CHILDREN PROJECT

The objectives of this project is to increase learner's access, resist dropout rate, ensure education for all, creating education opportunity for children's with special need and contributing primary education in Bangladesh and also enhancing the sustainable development goal (SDG) in terms of universal primary education. The out of school children 8-14 years age in Satkhira district are receiving age appropriate primary education through Ability Based Accelerated Learning (ABAL) method that supports and nurtures their learning, are ready for primary school (grade one to five), and avail a safe learning environment. Ability Based Accelerated Learning (ABAL) is a form of curriculum design, teaching strategies and evaluation method that focuses on creating opportunities and experiences for students to assist them with identifying their own learning style and help them learn in the most productive and positive way possible. ABAL programme aims to provide children aged 6-14 appropriate basic education to out of school students in safe learning environment. The ultimate objective is to enter or re-enter them into formal primary schools. The initiative is a part of the Let Us Learn Global Project funded by Findel Family of Germany. UNICEF has worked with the Government of Bangladesh to develop a Second Chance Education (SCE) model to provide basic education to children who have never been enrolled in primary school or dropped out before completing the full cycle. This model addresses the flexible learning needs of the extremely vulnerable and hard-to-reach out-of-school children. In the ABAL system each child keeps a track of his/her own learning milestones and each day they choose the appropriate activity card/worksheet for their learning, carrying out a series of activities at their own pace, with the help of their teacher and peers. The multi exit points, in the form of equivalency assessments, offer children the opportunity to enroll into the formal primary education system at different grades. The typical role of the teacher has been changed into that of a facilitator. The teacher sits with the children on the floor, interacting with them in a child-friendly manner. This has been accompanied with social mobilization activities that are held before and after the opening of the ABAL Centres that help to create momentum in the community to promote attendance. The community takes an active role in identifying and sending children to these centers.



The learners are given the education into two shifts; 1st shift starts from 9.00am to 11:40am and 2nd shift from 2.20pm to 5:00pm at each learning center. For proper managing and ensuring qualitative education each LC's has a school management committee which called Centre Management Committee (CMC) and they played a vital role and adhering from each position so that every learning center run smoothly. In the center, learners, mix of different ages of grade levels seated in a small group where they carry out independent learning with support of their teacher and peers. The curriculum in each subject has been followed which breaking down into small unit and made total 09 units in each grade. After each unit test all competencies result has been recorded in a selected assessment register. The skills of every learner are verified considering basis on speaking, writing, reading and listening.

In December'12 250 learning centers were opened under 23 unions of Ashashuni and Shyamnagar Upazila of Satkhira District and in January'16 new 170 learning centers are opened at 26 unions and 1 municipality area of Satkhira Sadar and Tala upazila of the same district. The 1st phase with 250 learning centres had successfully completed the 40 months cycle (phased out on 30 September 2016) and is now closed. At present 170 learning centres are running with 6,120 learners. Major Components of this project are: Ability-Based Learning for Out of School children 8-14 years old, Communication for Development and Capacity Development. The major activities and achievements in last one year are: 10,306 students mainstreamed, 530 IPT shows and 809 community dialogues organised, 2538 parents meeting and 1033 CMC meetings arranged and average learner attendance was 88.9%.

Project Information

Duration :	Upazila :	Villages :	Students :	Staff :
October 2012 to June 2019	02	157	6,120	201
District :	Union :	Schools:		
Satkhira	26	170		

FINALLY I HAVE FOUND SOME FRIENDS IN SCHOOL

I have been dropped from my school two times but finally found some friends in this school and am very interested to come to school now-said by Nasrin, a 10 years old mentally disabled children from Khejurdanga village of Labsa Union Parishad under Satkhira Sadar Upazila. She is the student of Khejurdanga ABL School run by JCF and funded by UNICEF. Her father Md. Monirul Islam is a rickshaw puller and mother Monowara Begum is a day laborer in a fish processing factory. Her mother told that Nasrin is weaker physically and mentally from her childhood and understanding her weakness they admitted Nasrin to a disabled children's school called Rishilpi School. But she couldn't manage to pass the grade exam and dropped from school. Then her father admitted Nasrin to Binerpota Govt. Primary School but here she faced more problems. Her classmates used to tease her by calling her 'Mad' and her sufferings both from her class performance and the classmates being unfriendly knew no bound. She again dropped from school and was very disheartened when other children from her community were attending school. One day her father when returning to the house noticed a big gathering in the village field and when he went closer he found that an interactive popular theatre show was going on. He observed the whole event and came to know that a special type of school is being operated by a NGO, JCF where children aged 8 to 14 can get admission with free of cost and all education materials are also free for the students. He later communicated with the school teacher with lot of hesitancy but surprisingly the school teacher lady showed more interest hearing the special need of his daughter and within a few days his daughter is admitted to the green group in the school. After a few days Nasrin found that her classmates in this new school are very caring and never made any attempt to tease her seeing her impediments. She started to enjoy the classroom for the first time in her life and never missed any class intentionally. The special care of the teacher which is the speciality of this teaching model helped her understand the daily lessons and she have become a quick learner of the class. Now she can read and write Bengali, English and do the Maths. She can recite the rhymes, draw pictures and is promoted to yellow group (there are three groups in the class as per their ability and yellow is the second highest group). The Khejurdanga ABL School changes her dream in life. One of the CMC members Mr. Morshed Mollah said that Nasrin is looking to be a normal child now and all the credits go to the teacher. They are surprised to see the changes could made to a child need of special care towards and transforms to a normal one. Nasrin wants to be a School Teacher in future.





READING ENHANCEMENT FOR ADVANCING DEVELOPMENT (READ)

READ is a 4 years' (October 2013 to September 2017) project and JCF is implementing this in collaboration with the Government of Bangladesh (GoB), supported by the US Agency for International Development (USAID) and technical support from the Save the Children International (SCI) to improve early grade reading competences and to address gaps in early grade (grade 1-3) reading abilities of the students which affect all aspects of children learning trajectory. This intervention is ensuring a strong foundation at the beginning of school, the expectation is that fewer children will repeat grades or drop out from the primary cycle and a higher proportion will complete school with solid primary school competencies such as literacy - which are indispensable foundation and life skills in today's focus on primary education of the world. It is expected that the students of grade one to three will have the five skills: Phonemic Awareness, Letter Knowledge, Fluency, Vocabulary and Comprehension and ultimately will not drop out due to their lacking in reading text books. The major accomplished activities in last one year are: 58 teachers received refreshers on reading instruction and assessment, 27 class room assistants received basic training, 72 staff received training on monitoring & evaluation and MIS, 28 staff received training on operating reading camp, 30 staff received academic supervision training on coaching, 144 teachers received training on ICT, 316 assistant teachers received training on reading instruction and assessment and 25 teachers received refreshers on the same, 263 Community Literacy Volunteers (CLV) received basic training on reading camp and 196 CLVs received refreshers, 57 persons received Master Trainer training on Instructional Adjustment Tools, 14 government education officials and 128 head teachers received academic supervision training on coaching, 1210 teachers received refreshers on Instructional Adjustment Tools, 363 SMS members got orientation.

Project Information

Duration : October 2013 to September 2017	Upazila : 05	Villages : 296	Total School : 284
District : Magura & Jhenaidah	Union : 48	Total Student: 36,094	Staff: 78



RIGHT TO EDUCATION ACHIEVED FOR CHILDREN FROM FAMILIES LIVING IN ULTRA POVERTY AND MARGINALIZED COMMUNITIES (REACH UP)

The project includes 3 different school types (Non Formal Primary, Formal Primary Established by the project known as Anandalok school and Existing Primary School), and is being implemented in Rangpur district. The target group is mainly composed of children from families living in ultra-poverty and from indigenous groups as well as children with special needs and effective inclusion of these children in the education sector is the main challenge of this intervention. The selected working areas are prone to regular floods and seasonal food crisis. In remote areas, like on hard-to-reach river islands, schools are either less in number or are non-existent. The children have to walk long distances to reach school facilities. Many parents do not send their children to school because of potential hazards that might occur on their way to school which applies especially to girls. Anandalok schools (AS) are community schools which follow an innovative approach of child-centred quality education and community mobilisation in areas where there are no formal schools. All AS include pre-primary level up to class 5. The teacher-student ratio is 1:30. The students learn as well social and cultural values, are intensively capacitated to achieve good results in exams and to gain a broad-based orientation on important life skills. All students benefit from high quality teaching-learning methods and regularly participate in extra-curricular activities, e.g. sport and cultural events. In addition, they observe important national and international days. At all AS health camps are organised twice a year for all students and their siblings to maintain good physical health, which affects the regular attendance and learning. The local community provides food support to the students during Monga season. At formal public schools with integrated pre-schools specific focus is given to the situation of children with high-risk to dropout and low performers through regularly provided tutorial support and home visits. The schools receive comprehensive learning materials for teaching. Specific teachers' trainings are provided to create and further develop a child-friendly learning environment in the classrooms. All students benefit from quality improvements concerning school infrastructure and teaching-learning methods and have the opportunity to participate in extra-curricular activities, e.g. sport and cultural events.

Furthermore they are able to observe important national and international days. At all formal schools in this project a pre-school is supported. NFPE schools are established in the remotest areas of Bangladesh, where children from families living in ultra-poverty and from indigenous groups have no access to education. Here a group of 30 children between 6-10 years complete their primary education (classes 1-5) within 4 years. The teacher-student ratio is 1:30. Interactive quality teaching-learning methods are applied to achieve this result. Health camps and supplementary food support during Monga are organised at all NFPE schools. Major activities performed in last one year are: repairing work at 09 AS and 30 formal schools, 230 students admitted to the AS, materials supplied to all types of school, capacity development training provided to the teachers and other staff, 22 health camps arranged, 176 SMC meetings arranged at NFPE schools and 105 SMC meetings arranged at AS, community people donated Tk. 146,368 to the fund of AS, 14 electric fans and 08 tube-wells donated by the community and materials needed to decorate and repair 30 formal schools worth of Tk. 432,035 donated by the community, SMC members and teachers.

Project Information

Duration : January 2016 to December 2019	Upazila : 03	Villages : 55	Students : 8,513
District : Rangpur	Union : 10	Schools: 69	Staff : 102

SCHOOL FEEDING PROGRAM FOR POVERTY PRONE AREAS (SFP)

The goal of this intervention is to contribute to the implementation of the GoB's education policy of universalizing primary education notably by improving access of school aged children from poor and ultra-poor households to basic education in respect of both quantity and quality. The major activities are: High Energy Biscuits (HEB) supply among children in schools, Building awareness on De-worming, Awareness campaign on effect of climate change and HIV/AIDS and School vegetable gardening. The activities performed in the reporting time are: 125 MT biscuits distributed, 22 school vegetable gardens established, 84% student attendance ensured, WATSAN condition of 49 schools' upgraded, 70% SMSs are made active, carrying water bottle and Tiffin box are ensured among 87% children at school, tree plantation activities performed at 46 schools and cleaning activities performed in the surrounding areas 49 schools.

Project Information

Duration : May 2015 to June 2017	Upazila : 01	Villages : 78	Students : 9,133
District : Faridpur	Union : 04	Schools: 53	Staff : 07



PROTEEVA-PROMOTING TALENT THROUGH EARLY EDUCATION

The donor funded part of this project was officially ended in December 2014 and after that the project activities have been continuing by local community contribution, donation from commercial bank and own fund of JCF. Aim of the project is to improve Primary School enrolment, completion and academic performance for children in Bangladesh. The project is operating pre schools at community level so that the students admitting in the primary school don't drop out. The activities carried out in last one year are: 9,226 new children admitted, 400 centers are running (110-community managed, 126-run by local donation, 164-un by commercial banks' donation), distribution of education materials, 8,232 mothers have attended in parenting sessions and 210 primary school teacher and SMC meetings conducted. The average student attendance was 93% and passing rate 98%. Another remarkable thing is that the 14,400 students admitted to pre schools had participated in the primary school completion exam in 2016 and 14,321 students have passed the exam.

Project Information

Duration :

January 2015 to December 2018

Upazila :

09

Villages :

249

Students :

9,226

District :

Jessore, Magura, Jhenaidah and Narail

Union :

83

Pre-Schools:

400

Staff :

408



COMMUNITY SCHOOL PROGRAM

JCF is operating this project from its own fund since January 2012 to support disadvantaged children creates their access in quality primary education. A total of five schools are operated in Jessore town from pre-school level to grade five. The students are enjoying their study outside their regular classroom work through different day observations, cultural activities and parents are informed about the students' progress through regular parents meeting. The achievements of this project in last year are: student attendance 91%, passing rate 86%, 6 students got primary scholarship, 100% passing rate in the primary school completion exam, 3 students of one community school won gold medal in the swimming competition arranged by district women sports association and the same school became second in the inter school swimming competition.

Project Information

Duration :

January 2012 to Ongoing

Ward :

1,3 & 5 of
Jessore Municipality

Beneficiaries :

766

District :

Jessore


Union :

01

Staff :

30

I ENJOY MY TIME IN THE WATER...



In one cold evening of December 2013 when I was passing by the pond of Government M M College, I was surprised noticing a small girl playing in the cold water. I approached to the girl in curiosity and found that it was Fatema who was in KG at our Aungkur Primary School. The Head Teacher of JCF operated Aungkur Primary School was sharing her experience how she discovered the swimming talent of Fatema who now a pride of Jessore district. In next day the head teacher discussed with the class teacher of Fatema to know the whereabouts of her and found that she is the daughter of Mizanur Rahman who is a day laborer and when she was asked about the reason she was in the water in late evening she replied that she enjoys her time in the water. The head teacher after discovering her great interest made arrangements for her free education in the school and communicated with a local swimming club so that she could practice there without any cost. In 2014 Fatema participated at the district level children competition organised by Shishu Academy and became second in the free style swimming event. In the same year she participated in the inter district swimming competition organised by Bangladesh Women Sports Association and became second in 50m free style and third in backstroke event. In 2015 she again participated in the same events and won prizes and after that all have started to call her as swimmer Fatema. In 2016 she had the chance to compete in a talent hunt event at Dhaka and was among 160 participants in total of 1200 participants. After that the Bangladesh Navy provided her 3 months' training which had helped her increase the skill and in the final event she became first at the butterfly event and got prizes along with Tk. 20,000. The Bangladesh Swimming Federation has taken her responsibility for three years started from 2017 for all her education and swimming training related expenses. She has the desire to join in Bangladesh Anser after finishing the 3 years tenure.



SHISHU SARGO- CHILDREN'S EDUCATION PROGRAM (SSCEP)

JCF started a NFPE school at Mohammadpur area of Dhaka City Corporation in 1992 with the financial assistance from donor which continued till December 2012. The school is being operated by JCF's own fund since then and now there are 235 students in the school from play group to grade nine. The school is named as Shishu Swargo Biddaniketon and is following national curriculum now and students who are sitting in board exams are doing so through a nearby private school as there are some administrative limitation to take part in the exam from JCF School. An English medium school named Little River International School has been started in Uttara area of Dhaka from June 2015 and there are now 20 students in the school. The special features of Shishu Swargo Biddaniketon in last year are: average attendance 82%, 120 new admission, 76% attendance in parents meeting, annual sports competition and picnic arranged and different days observed. A total of 05 teachers (one principal and four teachers) are taking class in the Little River International School and the school is doing various promotional activities like free class, day observation and stall taking in different fair etc. so that more people are interested to send their children in this school.

Project Information

Duration : January 2013 to Continue	Ward : 01	Beneficiaries : 255 (Boys: 125 Girls: 130)	Staff : 21
District : Dhaka	Sector : 03 of Uttara	School: 02	

SKILLS FOR EMPLOYMENT INVESTMENT PROGRAM (SEIP)

The Finance Division of Ministry of Finance, Government of Bangladesh (GoB) is working as the executive agency to implement this project. The Finance Division has established 'Skill Development Coordination and Monitoring Unit' (SDCMU) to execute the project. Under the direct supervision of SDCMU, different organizations including PKSf are implementing the project. Asian Development Bank, Government of Bangladesh and Swiss Agency for Development and Cooperation (SDC) are jointly financing the project. JCF as one of the implementing partner NGOs of PKSf is implementing some training. The goal of the project is to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will in turn improve their sustainable livelihood. Major activities are: search and organize unemployed youths, provide demand driven, job oriented & skill development training and job placement. The intervention has started in February'16 and will continue till June 2018. The youths of MFP members' family are being recruited for the six highly growth sectors' three trades namely: web and graphics design, outsourcing (ICT) & automobile mechanics. In the reporting time a total of 102 participants received residential training for 3 to 6 months.

HIGHER EDUCATION & SCHOLARSHIP

JCF staff contributed to generate an education fund which is named after Professor Sharif Hossain, who was a renowned educationist and the founder chairman of JCF by donating 1% of their monthly salary and accumulated Tk. 27,601,528. This fund is being used to provide scholarships to the poor meritorious students from graduation level to highest level of education in the country. This is known as Professor Sharif Hossain Education Fund. A total of 34 students are now receiving this scholarship and 40 students have completed their education. In the reporting year (July'15 to Jun'16) the total scholarship money provided to students is Tk. 1,048,500.

NUR JALAL SHISHU ANANDA NIKATON

In 2008, JCF started an orphanage to create a positive educational environment for the children, facilitate access to education, motivating community and parents to participate in children's education needs and improving enrolment at the pre-primary and primary school level. In 2015 pre-school activities were introduced and at present there are 61 students studying in three sections, 25 students in grade-1 and 8 boys are staying in the orphanage (one student in grade VII, one in grade VIII, five in grade IX and one in grade X). The project is also trying to introduce health and nutritional activities, initiate ability based learning activities for the weaker students and those who need special care and develop an active resource and information centre. The students get Tiffin from school as well as education materials. A total of 9000 packs of biscuits distributed among the students, 09 parents meetings held and average school attendance is 95%.



JCF TECHNICAL INSTITUTE (JTI)

JCF inaugurated the Technical Institute in 2016 with a view to provide skill training to the youths so that they can become an intrinsic part of the journey on the technological highway. JTI will work to transform human resources into human capital for demand driven job market. The youths have received non residential training on Basic Computer Application and Graphics Design & Multimedia in last year and a total of 90 youths participated in the skill training. This is a registered institute of Bangladesh Technical Education Board (reg. # 33211). The institute is implementing different training projects as well as provide trainings designed by its core team. As a part of the skill training offered by Ministry of ICT, Government of Bangladesh under Learning and Earning Development Programme (LEDP), JTI provided 2 months course to 06 batches on Graphics Design (04 batches) and Digital Marketing (02 batches) to 120 participants from Nov'16 to Apl'17. The Capacity Building Service Group (CBSG) had hired JTI to implement the courses and the activities ended in June'17.



CULTURAL AND SPORTS PROGRAMME

The fast life of present day Bangladesh is not allowing the youths and children much scope to be involved with sports and culture. They are relying on computer games and other IT based entertainment tools which are hindering their physical as well as mental growth. The evaporation of playgrounds is another factor of children not being involved with physical sports or cultural activities. But Bangladesh has a rich heritage in cultural and sports activities and this project is trying to rejuvenate those traditions. In 2016 JCF initiated this intervention with a view to contribute in forming a Sports and Cultural Minded nation. Major activities of the endeavour are: selecting different types of sports and cultural events in context of area and season consideration involve and inspire local cultural and sports minded people and organizations and assist and organize different cultural and sports events. This is an ongoing project and things that are considered in selecting culture and sports events: tradition and heritage of rural Bangladesh and to inspire village students in culture and sports. The events arranged under this project in last year are: debate competition, locally made cake festival, drawing and hand writing competition, wall magazine festival, workshop on debate, reciting and correct pronunciation, cleaning campaign, storytelling and poem reciting competition, workshop on writing, kabaddi, stick play, adolescent girl handball and cricket tournament, mini marathon and swimming competition for children and adolescents. Among the above mentioned events the mini marathon held on 28th December 2016 in Jessore was the first of its kind to be taken place in the district. A total of 97 athletes took part in the 7km mini marathon started from the Jessore Collectorate premises at 8 o'clock in the morning and ended at the JCF Head Office. The first ten contestants were awarded for their achievement and one female athlete who finished the touch line first among the female contestants was also awarded. The Police Super of Jessore was present at the prize giving ceremony as Chief Guest and he later inaugurated the locally made cake festival at the JCF Head Office premises later. The programme also publishes monthly magazine for children and adolescents and the contents are written by the young ones.



HUMAN RIGHTS



DEVELOPMENT PROGRAMME FOR ELDERLY PEOPLE

The total elderly population of Bangladesh is now approximately one crore which will be increased to one and half crore by 2025. Now the life of people is very competitive and busy. But these elderly people don't have the capability to compete in this competition. Once these people were very active in their respective field and today because of their effort we are here but they become helpless due to their age. Many are suffering from diseases and have totally lost power to do any work. In order to assist these people and for their welfare JCF started the project in 2016. The project is trying to aware family members about the senior citizens' need, limitation, shows way to assist them etc. and as a part of those activities like: old age allowance, establishment of community centre for them, take initiative for the health service of elderly people, special savings, day observation, assistive device distribution, award giving ceremony, best child award are arranged. In last one year 75 persons received monthly old age allowance of Tk. 500, 18 persons received walking stick, 17 persons received commode chair, 15 persons received blanket, 20 persons received umbrella, 495 persons received health care service, 147 persons received free eye camp support, one income generating training arranged for the elderly persons, 06 elderly persons got award, 05 persons awarded as best child and funeral of 38 dead elderly persons are performed from the project.

Project Information

Duration :

January 2016 to On going

Upazila :

01

Villages :

16

Staff :

01

District :


Jessore

Union :

01

Beneficiaries:

1,890 (male: 942, female: 948)



I WANT TO SPEND LAST DAYS OF MY LIFE IN DIGNITY

My husband Gouro Dotto died 14 years ago. I managed to survive somehow with my nine daughters and one son but about four years ago when my 22 years old son died of cancer all my hopes were evaporated. I sold all the land and assets for the treatment of my son and marriage of the daughters. I was living in hand to mouth condition by working as domestic help and lending from others. I only have a small housing land left for living. I have asked one daughter and son-in-law to live with me in my house. My son-in-law sells green coconut on van and I am always in fear if they return to their place then what will happen to me. In 2016, Jagorani Chakra Foundation started a project for the elderly people and at the age of 65, I got some assistance from a recognised source for the first time in the form of old age allowance from the project. Later on some 6 months ago I started a small shop 1.5 km away from my house to sell tea and snacks by accumulating some of my small savings and old age allowance's money. In the beginning I used to sell those under open sky but later a local philanthropic person Mr. Abdul Korim Mollik donated one of his small rooms in the bazaar. I am now running the shop till 8pm/9pm every day. I could manage a profit of approx Tk. 100 every day. I try to save my profit money so that if I fell sick I no longer need to beg or ask for other's help because I lived a long time by doing this undignified work. Now I want to live a dignified life and in the engagement of this shop keep away my painful memory of my beloved dead son.

CHILDREN'S HAVEN PROGRAMME

JCF is continuing the programme of rehabilitating children born in brothels from 2013 from its own fund. A UK based donor is partially funding this project for one year from June'17. At present 50 children are residing in the shelter home. The children are getting food, education, recreation and life skill support from the project so that they can come to the mainstream of society. The activities carried out in last one year are: 50 children are studying in nearby schools and colleges. The annual exam passing rate in 2016 is 100% at all grades. All the 5 PSC examinees and 1 JSC examinees successfully passed their exams, 1 SSC examinee also passed the exam, 1 girl attended HSC exam and waiting for final result, 4 tuition teachers are assisting the shelter home children in their education, the children also attended in different art and cultural competition and events and won prize and appreciation from the audience. One dance teacher teaches the shelter home children one day every week.

Project Information

Duration :	Upazila :	Children:	Staff :
January 2002 to On going	02	50 (Boys:14 & Girls 36)	13
District :			
Jessore			

STRENGTHENING CIVIC ENGAGEMENT IN ELECTIONS AND POLITICAL PROCESSES FOR ENHANCED TRANSPARENCY AND DEMOCRATIC ACCOUNTABILITY

The objectives of this project are: (a) Enhance Transparency and Credibility of Election Processes, (b) Decrease Political and Electoral Violence & (c) Strengthen the Quality of representation and Democratic Accountability. Major activities carried out in last year are: election of 12 vote centres under 3 UPs (Pairabondh UP of Mithapukur Upazila under Rangpur district, Buripota and Amjhupi UP of Meherpur Sadar Upazila of Meherpur district) observed, collected information regarding vandalism followed by UP election and submit to Election Working Group (EWG) and provided one day training to the staff of JCF on voter list auditing facilitated by the Director of EWG Dr. Abdul Alim and Senior Program Manager Mohammad Zakaria.

Project Information

Duration :	Upazila :	Union/Word:	Total registered Voters:
May 2013 to September 2016	04	70	1,244,527
District :			Staff :
Rangpur			01
(National Parliamentary seat of rangpur 3,4&5)			



DISABLED REHABILITATION PROGRAMME (DRP)

The project is providing services to disabled children like physiotherapy support and small assistive devices. The programme also makes the community people aware of disabilities, assist the disabled children for enrolment in schools and provide credit support for them and their family members. JCF is running this intervention from its own fund since 2003.

Project Information

Duration :

January 2003 to On going

Upazila :

05

No of Clients served:

3149

Staff :

03

District :

Jessore



HEALTH AND NUTRITION



HEALTH SUPPORT PROJECT

This is a own cost intervention of JCF initiated in 2016 with a view to aware the reproductive health knowledge of MFP's women beneficiaries, ensure such services for them from govt. and non-govt. service centres, reduce the rate of malnutrition, decrease the outbreak of communicable diseases and increase reproductive health related services. JCF is providing necessary fund from its own source to ensure women's health and make them free from humiliating conditions. The operations are conducted at private clinics through Govt. Hospital doctors. The criteria of receiving support from this project are:

- Poor women members of MFP or other women family members.
- Have the record of regular savings and installment deposit.
- Selected by respective branch office.
- Age-below 70.
- No defaulter member will be allowed to get this service but in any serious accident-if any member has few overdue then with the recommendation of concerned branch manager the member or women family member could get the support.

The financial benefits under this project are: every year some selective patients will get financial support, bear the primary diagnostic costs, bear the medicine, treatment and hospital costs and for extreme poor members JCF will specially consider the support. There are 10 Health Officers who have 4 years health degree deployed at field level and one Manager is supervising them. A total of 3,700 women have been finally selected for treatment and among them 1,935 got treated and recovered from the complicity. In the reporting time JCF had provided treatment to 1,594 women and those are: operated prolapsed for 371 women, operated uterus tumor for 152 women, uterus infection operated for 216 women, perennial tear operation for 19 women, hernia-piles-fistula-anal fisher operation for 235 women, operated breast tumor for 20 women, eye operation (DCR) 250 women, cataract operation for 133 women and grafting for 198 women.

Project Information

Duration :

January 2016 to On going

District :

JCF working
Districts

Staff :

11



CHILD NUTRITION IMPROVEMENT PROJECT IN SALT AFFECTED AREA IN BANGLADESH (NIPSAA)

The 2011-2013 survey of UNICEF revealed that 33.4% children of below 5 years are stunted in Bagerhat district. Besides, agriculture of this district is also affected by salinity. Though The Agriculture University of Bangladesh is trying to develop saline tolerant rice variety, it would take some years to implement this. The main reasons behind stunted growth of children in this district are: local communities have lack of nutrition knowledge and unavailability of nutrition workers, lack of well-designed materials and recipes based on (suited to) local needs and food culture and lack of agricultural productivity, and imported foods are too expensive to purchase. In order to overcome these limitations JCF has undertaken this project in 2016 with a view that JCF staff and Community Nutrition Volunteers (CNVs), cooperating with local government, can develop viable recipe at families in the community and provide local mothers with cooking practice guidance. The activities performed in last one year are: 30 women nutrition volunteers are selected from the locality who received three trainings on nutrition (types of food, vitamin and extra food of children and hygiene), three key food surveys of locally available foods conducted by interviewing the main cook of family having children from 2 to 5 years, conducted survey on the mentality and perception of locally recruited community volunteers regarding knowledge of nutrition, 15 community nutrition centres established at the house of CNVs are functional from where local people are getting health advice, a total of 200 children physical growth's information recorded and among them 100 children are brought under nutrition coverage so that their physical growth could be compared with other 100 children, IEC materials like posters, flash cards, leaflets etc. are developed and used in the courtyard meetings, materials (poster-1000, leaflet-2000, pana poster-72, flashcard-120) for nutrition centre are provided.

Project Information

Duration :

April 2016 to March 2019

District :

Bagerhat

Upazila :

01

Union:

04

Ward:

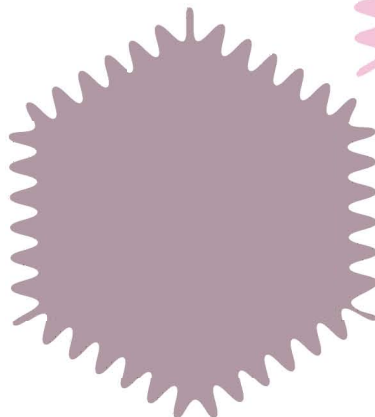
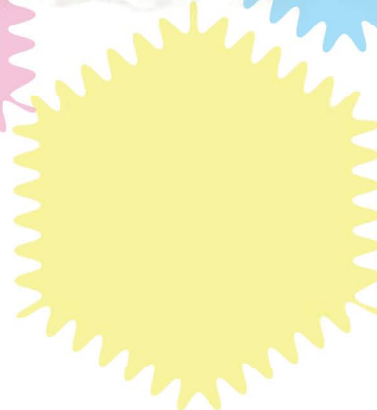
4,6 & 8 of Bagerhat Municipality

Beneficiaries:

3,000 (Children under 5 years old)

Staff :

02



SOCIAL BUSINESS



JCF, as a social welfare organisation always tries to ensure quality services for general community. As a matter of fact its social businesses units are not exceptional of this value. Though the main objective of these units is to generate revenue for the organisation but the service oriented nature is taken care of for the consumers or customers. JCF is trying to provide safe food through its agriculture units, other commodities through the super shop and exclusive wears through the handicraft venture.

SELF RELIANT PROJECT-1

There are five units under this project where about six thousand poor families are getting job opportunities and also entrepreneurship development scope. The units are fisheries, vegetables cultivation and cattle rearing, seed production, oil and spices mill and rice mill. A total of 78.46 acres of land are being used for these units to keep this project functional. The fishery unit is comprises of 23 ponds covering 53 acres of land and ponds are now used for fish culture. The quality fingerlings are cultured here and when they grow up as market size is sold to the nearby fish wholesale markets. The unit also produces necessary feed for the fish and total sale from this unit in last year was Tk. 10,552,847. Main challenge of this unit is over flow of the pond in rainy season as this area is a low lying one and in almost every year the unit suffers for this as new culture season is delayed for presence of excess water in the area.

Vegetables are cultivated on pond sides and nearby fields using the seeds produced at the seed unit. Moreover, goats are also reared on commercial basis and there is set up for cow rearing. The total sale of last year of this unit was Tk. 1,199,369.

Paddy seeds are produced through the project's selected farmers' group in the adjacent areas. A total of 56 hectares of land were used for this purpose last year and government registered agency supervise to produce total of 70.823 tones of paddy seed and those are stored in a government enlisted ware house. Besides, different species of vegetable seeds are also produced here and total sale of this unit in last year was Tk. 3,821,485.

The oil and spices mill is situated in the local bazaar where mustard oil is produced and sold. The unit also produces different spices like powdered turmeric here and local public when bring their own oil seeds like mustard, seism, flax seed, coconut etc. and spices here the unit crushed those and takes fees for the service. In last year the total sale from this unit was Tk. 309,624.

The rice mill unit has been closed recently and is being given lease. There are three wire houses adjacent to this unit which is used for storing some materials of the project. The total sale from this unit in last year was Tk. 1,452,353.



CHARKA HANDICRAFTS

Charka handicraft project of JCF is representing the traditional heritage of Jessore, the Jessore Stitch. JCF has some established women's group at rural level who stitches the clothes according to the design provided to them and deliver those to the production centre at Jessore. The products then get finishing touch and send to the two showrooms situated in Jessore town. The poor women can improve their earning by involving with charka besides their household activities. Charka has different products like - nakshi katha, kushan kover, wall mat, sharee, three pieces, Panjabi, Fatua etc. Designs prepared at the production center and send to field through group leader. After sewing, group leader collected this product from field and send back to production center. Washing and quality control are maintained by the production center and send to show room after final checking. The total sale of Charka last year was BDT 9,203,977.

GREEN BAZAAR SUPER SHOP

The objective behind starting a super shop in January 2014 was to ensure safe commodities for the customers at a fair price. The super shop also sells seasonal fruits and vegetables to ensure safe food for the consumers. It is situated with the head office of JCF and its reputation is increasing day by day. In the future JCF has a plan to sell fresh and organic vegetables produced by its beneficiaries through this shop. The total sale of this shop in last year was Tk. 34,809,108.



TRAINING



TRAINING

JCF put great emphasis on providing awareness and income generating training for its beneficiaries and staff. JCF has over 50 key professional trainers including master trainers capable on a wide range of training subjects to deliver result oriented training sessions in an efficient way. There is one owned training centre in the suburb of Kushtia where two training rooms are present and 25 persons can receive training in one class room at a time. A total of 45 persons accommodation facilities are available at that centre. Another rented training centre is in Rangpur city where 25 persons can receive training in one class room and there is accommodation facilities for 30 persons. Besides, two owned AC training rooms at JCF head office building in Jessore city is available where 20 persons can receive training in the 2nd floor and 50 persons in the 5th floor. In last year the organization has provided training to 2809 project/program staff and 38778 beneficiaries by its own trainer and outside trainers. The beneficiaries' training subject were: agriculture, livestock rearing, handicraft, entrepreneurship, electric & electronics, IT/Internet/Mobile, Driving, awareness & skill development, nutrition and health and leadership & management.



**CLIMATE CHANGE ADAPTION AND
ENVIRONMENTAL SUSTAINABILITY**



PROMOTING SUSTAINABLE BUILDING IN BANGLADESH

The project goal is to contribute to a reduction in Green House Gas emissions, deforestation and land degradation in Bangladesh. It will promote sustainable and eco-friendly building practices in Bangladesh within an enabling policy environment in Dhaka and Jessore. The project will primarily influence patterns of consumption, promoting the purchase and use of Alternative Bricks (ABs) and other green construction materials. The project is about changing some targeted people's behaviour/preference from one product to another that is the consumption and production of traditional and improved (clay-made, fire-burnt, and commonly known as 'red brick') brick to 'Green Brick' or (as the project would call it 'Alternative Brick' (AB), one of the major types of non-fire Green Construction materials, in a sustainable way that would significantly reduce Green House Gas (GHG) emission, land degradation, and deforestation in the project locations (Dhaka, Savar, Jessore Sadar and Monirampur of Jessore), and gradually all over the country. With a view to achieving the Overall Objectives of environmental conservation, Oxfam has partnered with (i) Housing & Building Research Institute (HBRI) to promote selected AB innovated by the latter, (ii) Bangladesh Environmental Lawyers Association (BELA) to do advocacy for bringing changes in as many policies levels – Acts, bylaws, standards, strategies, plans – as possible by the opportune organizations, and (iii) Jagorani Chakra Foundation (JCF) in Jessore to motivate traditional and/or improved brick making factories to start switching production to HBRI innovated AB, and convince the consumers in buying.

The project and its partners will together also engage in various promotional activities as awareness & marketing campaigns, market fairs, awareness raising materials dissemination, and online promotion targeting individual, institutional, government and non-government consumers, capacity building activities for potential AB producers, technical experts, and different level of workers at production & construction, linking activities like potential AB producers with financial institutions, suppliers of raw materials and buyers of ABs, and learning & knowledge sharing activities like researches on market system, designing sustainable building materials, gender issues and policy issues, exposure visits, etc. The promotional activities are expected to create a mass awareness among all types of consumers (individual, institutional, government and non-government consumers) in favour of using eco-friendly (as well as cost-efficient) building materials and technologies, leading to increased demand for it. The activities related to advocacy, capacity building, and linking with other forward, backward & service providing stakeholders are expected to create an enabling environment for and incentivize the existing AB or GC materials producers for continued production, and existing traditional brick producers to start switching production. Project's learning sharing activities through media (print, electronic & digital) will help reach scale – replication of successful business models. The activities implemented in last one year are: project induction meeting at district level, erect billboard, world environment day & world habitat day observation, orientation for the potential house makers, training for the construction workers on environmental friendly building materials and uses, training for the diploma engineers on green construction materials, sharing meeting with construction workers, consultation session with all stakeholders involved in this industry, training for the brick field owners and workers and meeting with district administration.

Project Information

Duration :	Upazila :	Union:	Beneficiaries:
January 2016 to June 2019	03	16	2,27,100
District :	Villages:	Staff :	
Jessore & Dhaka	394	12	

JCF SOLAR MISSION

The goal of JCF Solar Mission is to provide Solar Home System among the rural people who do not have access to electricity. The project provides solar products and services at an easy, flexible and instalment based process and in last one year the project installed a total of 1,200 Solar Home Systems.

Project Information

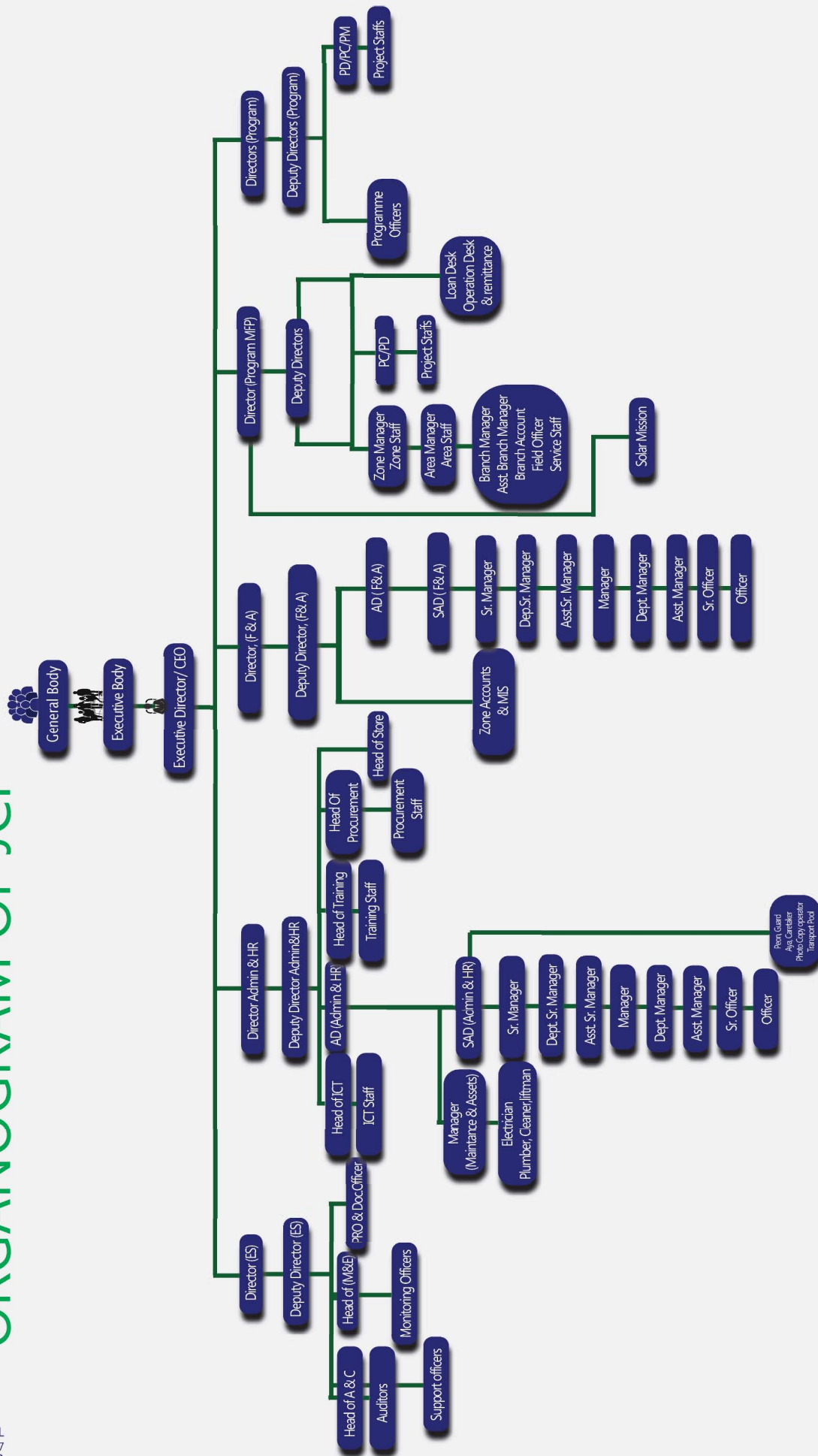
Duration :	Upazila :	Villages:	Beneficiaries:
January 2010 to On going	78	2,336	1,03,675
District :	Union:	Staff :	
18	526	08	



EMERGENCY RESPONSE

The people of Keshabpur & Monirampur Upazilla of Jessore were devastated by excessive rains and as a consequence floods occurred in mid August 2016. It was found from different sources that around 16000 family of 52 villages under 11 unions including Keshapur Municipality of Keshapur Upazilla were seriously and around 2000 households had taken shelter in the high way's road side. In addition, at Monirampur upazilla around 4790 families were affected with a population of 22,700. JCF prepared a rapid emergency action plan for relief distribution from its own fund. The package included CHIRA 5 Kg, GUR 2 Kg, SALT 500 gram, 5 Packets of ORS, a SOAP (75 Gram) and 10X6 feet polythene. The relief package was distributed among 3297 families on 24th, 25th and 27th August 2016 and the local administrative bodies were duly involved at every process of selecting affected families and distributing reliefs among them. The local newspapers also published the relief distribution news of JCF at the same time.

ORGANOGRAM OF JCF



FINANCIAL STATEMENTS

Independent Auditor's Report To The Members of General Body of Jagorani Chakra Foundation (JCF)

We have audited the accompanying Consolidated Financial Statements of Jagorani Chakra Foundation (JCF), which comprise the Consolidated Statement of Financial Position as at 30 June 2017 and the Consolidated Statement of Profit or Loss and Other Comprehensive Income, Consolidated Statement of Cash flow, Consolidated Statement of Receipts and Payments, for the year then ended 30 June 2017 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Jagorani Chakra Foundation (JCF) management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh financial reporting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's responsibility

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

Opinion

In our opinion, the Consolidated Financial Statements present fairly, in all material respects, the financial position of Jagorani Chakra Foundation (JCF) as at 30 June 2017 and its financial performance for the year then ended 30 June 2017 in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- In our opinion, proper books of accounts have been kept by Jagorani Chakra Foundation (JCF) so far as it appeared from our examination of those books, and
- In our opinion, the statement of financial position and the consolidated statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka;
20 November 2017



S. F. Ahmed
S. F. Ahmed & Co.
Chartered Accountants

Jagorani Chakra Foundation (JCF)
Consolidated Statement of Financial Position
As at 30 June 2017

	Note	Amount in Taka	
		30 June 2017	30 June 2016
Assets			
Non-current assets			
Property, plant & equipment	6	1,309,044,589	1,329,168,199
Total non-current assets		1,309,044,589	1,329,168,199
Current assets			
Loan to members	7	10,530,604,528	9,176,412,388
Loan account	8	92,482,152	242,194,735
Staff loan	9	52,459,553	51,174,630
Investment in FDR	10	1,345,111,138	1,110,313,445
Advance & pre-payment	11	12,292,998	22,633,885
Staff Benefit Fund Receivable	12	98,404,006	-
Interest receivable	13	16,211,249	15,469,162
Bill receivable	14	6,589,765	1,738,830
Security deposit	15	246,442	293,242
Sundry debtor	16	9,088,648	83,154,890
Reimbursement receivable	17	19,439,225	29,130,514
Suspense account	18	25,853,132	26,303,947
LIFT project	19	3,200,000	3,150,000
Stock in store	20	52,812,260	67,881,435
Cash & bank balance	21	385,348,363	308,387,244
Total current assets		12,650,143,459	11,138,238,347
Inter project loan		-	-
Total assets		13,959,188,048	12,467,406,546
Fund and Liabilities			
Fund & reserves	22		
Capital fund		2,884,031,844	2,486,863,400
Donor fund		7,758,622	17,898,622
Reserve fund		324,042,187	260,463,187
Revaluation reserve		1,021,662,174	1,029,764,140
Total fund & reserve		4,237,494,827	3,794,989,349
Non current Liabilities			
PKSF loan	23	907,883,323	958,595,825
Bank Loan	24	125,337,795	540,137,377
Total non current liabilities		1,033,221,118	1,498,733,202
Current liabilities			
PKSF loan	25	1,703,712,500	1,562,687,469
Loan account (bank & other)	26	1,036,396,411	516,860,042
Savings fund	27	4,169,861,026	3,573,349,413
Disaster management fund	28	100,000	100,000
Advance received	29	810,777	1,669,780
Reserve & provision	30	557,015,079	546,600,603
Others fund & liabilities	31	1,220,576,310	972,416,688
Total current liabilities		8,688,472,103	7,173,683,995
Inter project loan		-	-
Total fund & liability		13,959,188,048	12,467,406,546

 **Acting Director (Finance & Accounts)**

 **Executive Director**

Dated, Dhaka;
20 November 2017



Signed in terms of our separate report of even date annexed


S. F. Ahmed & Co.
Chartered Accountants

Jagorani Chakra Foundation (JCF)
Consolidated Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2017

	Note	Amount in Taka	
		2016-2017	2015-2016
Income			
Grant income	32	157,151,314	169,297,771
Service charge	33	2,182,658,436	1,843,569,789
Overhead fund-GMF	34	2,800,000	8,701,094
Bank interest	35	63,968,523	58,948,336
Revenue income	36	36,415,021	50,988,738
Sales of product	37	52,536,387	95,581,065
Others income	38	54,990,664	59,978,891
Total		2,550,520,345	2,287,065,684
Expenditure			
Financial Cost:		587,335,506	525,543,770
Service charge paid to PKSF	39	193,753,221	176,249,272
Interest on Savings		319,050,886	276,058,463
Interest on loan		74,531,399	73,236,035
Operational cost	40	1,540,021,994	1,313,361,602
Staff Salary & benefits		938,812,505	751,811,174
General & Administrative cost		70,816,701	70,637,745
Office Supplies/Utilities		31,382,519	31,564,668
Repair & Maintenance		6,846,552	7,070,304
Travelling, Transportation & Perdiem		40,173,783	44,086,076
Training, Seminar & Workshop		4,164	-
Programme Cost		128,195,208	135,238,042
Office Maintenance		572,127	-
Child Care		752,216	-
Education & Recreation		239,167	-
Communications		9,123,546	8,456,330
Overhead Cost		3,577,581	11,400,881
Bank Charge & Commission		6,329,760	6,313,239
Rent, Rate & Taxes		403,880	60,000
Miscellaneous Expense		3,783,366	2,041,790
Cost of Product		53,064,891	60,757,866
Selling & Promotion		565,497	775,705
Bonus & Profit Distribution		25,406,443	15,183,764
Donation		4,530	-
Student Stipend		1,045,500	559,700
Gratuity Expenses		90,718,751	76,848,330
LLP Expenses		79,895,824	47,512,655
Water Tank Expense		126,000	-
Remittance Expense		144,651	187,510
KGF Capacity Building Fund Expense		1,966,211	1,733,130
Income Tax Expenses		3,125,784	-
Tax & VAT		578,801	304,378
Flex load, ITOP UP		1,109,150	940,366
Loss on Sale		891,985	-
Loss on Sale of Assets		70,506	-
Fixed Assets Obsolete		252	65,400
Depreciation		40,294,142	39,812,549
Total expenditures		2,127,357,500	1,838,905,372
Excess of income over expenses		423,162,845	448,160,312
Total		2,550,520,345	2,287,065,684


Acting Director (Finance & Accounts)


Executive Director

Dated, Dhaka;
 20 November 2017



Signed in terms of our separate report of even date annexed


S. F. Ahmed & Co.
 Chartered Accountants

Jagorani Chakra Foundation (JCF)
Consolidated Statement of Receipts & Payments
For the year ended 30 June 2017

	Notes	Amount in Taka	
		2016-2017	2015-2016
Opening balance	41	299,111,822	660,499,623
Receipts			
Loan received from PKSF	42	1,733,000,000	1,822,100,000
Loan recovery (RLF)	43	13,926,088,510	12,262,437,664
Savings collections	44	1,851,216,382	1,734,358,503
Investment encashment	45	80,917,608	206,482,202
Service charge from MFP	46	2,175,611,568	1,831,149,836
Bank and other loans	47	1,899,000,481	2,082,003,002
Bank interest	48	14,100,656	23,085,977
Loan & advance	49	32,518,730	1,033,381,373
Contribution account	50	14,259,364	17,308,938
Fund Account	51	6,138,977	15,000,000
Overhead income	52	1,105,604	5,453,427
Revenue income	53	48,811,515	69,385,835
Others fund	54	47,104,896	121,922,622
Others received	55	11,725,518	21,110,808
Grant received (GMF & other projects)	56	224,351,584	235,321,305
Staff security collection	57	2,758,000	3,115,000
Security received (other projects)	58	452,560	260,580
Insurance & other risk fund	59	110,316,697	-
Total receipts		22,179,478,650	21,483,877,071
Total		22,478,590,472	22,144,376,695
Payments			
Loan refund to PKSF	60	1,642,687,271	1,807,700,010
Loan disbursement	61	15,375,502,000	13,309,603,000
Savings refund	62	1,554,754,719	1,664,530,893
Loan refund (bank & others)	63	1,627,002,162	3,320,271,979
Service charge paid to PKSF	64	193,753,221	176,249,272
Savings & loan interest paid	65	16,538,717	3,171,012
Capital expenditure	66	18,845,349	14,091,483
Investment	67	252,429,348	315,474,778
Advances	68	56,329,779	46,648,905
Staff loan	69	8,409,372	17,159,500
Member welfare fund	70	-	35,957,060
Staff salary & benefits	71	796,857,786	629,760,588
Other fund	72	226,725,442	69,478,251
Provision paid	73	50,671,421	87,220,999
General & administrative cost	74	15,743,267	55,673,869
Communications	75	8,982,089	7,931,098
Office supplies/utilities	76	10,752,536	20,018,220
Travelling, transportation & per diem	77	32,783,448	36,623,815
Repair & maintenance	78	11,162,779	6,121,487
Bank charge & commission	79	6,259,579	17,189,280
Overhead cost	80	3,131	6,907,191
Programme cost	81	104,839,007	114,129,926
Office Maintenance	82	572,127	-
Child Care	83	752,216	-
Education & Recreation	84	239,167	-
Staff security	85	1,555,000	1,482,500
Security refund (solar & other projects)	86	37,700	824,233
Grant transfer	87	67,255,926	69,293,434
Misc. expenses	88	1,695,639	1,562,291
Others payment	89	16,179,233	8,045,296
Total payment		22,099,319,431	21,843,120,369
Closing balance	90	379,271,041	301,256,326
Total		22,478,590,472	22,144,376,695

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

Acting Director (Finance & Accounts)

Executive Director

Dated, Dhaka;
20 November 2017



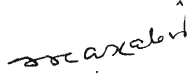
Signed in terms of our separate report of even date annexed

S. F. Ahmed & Co.
Chartered Accountants

Jagorani Chakra Foundation (JCF)
Consolidated Statement of Cash flow
For the year ended 30 June 2017

	Amount in Taka	
	2016-2017	2015-2016
A. Cash flow from operating activities:		
Excess of income over expenditure (surplus)	423,162,845	448,160,312
Adjustment of fund	19,342,633	87,867,472
Depreciation	38,453,758	39,812,549
Other cash from operating activity & items not involving cash flow		
Current liabilities:		
Increase/(decrease) of disaster management fund	-	(81,113,767)
Increase/(decrease) of advance account	(859,003)	1,088,707
Increase/(decrease) of reserve & provision	10,414,476	5,411,815
Increase/(decrease) of others fund & liabilities	248,159,622	116,271,091
Current assets:		
(Increase)/decrease of loan to members	(1,354,192,140)	(1,021,096,681)
(Increase)/decrease of loan account	149,712,583	265,970,081
(Increase)/decrease of staff loan	(1,284,923)	(8,931,973)
(Increase)/decrease of advance & prepayments	10,340,887	45,335,038
(Increase)/decrease of Staff Benefit Fund Receivable	(98,404,006)	-
(Increase)/decrease of interest receivable	(742,087)	(5,523,741)
(Increase)/decrease of bill receivable	(4,850,935)	6,090,250
(Increase)/decrease of security deposit	46,800	8,700
(Increase)/decrease of sundry debtor	74,066,242	35,804,940
(Increase)/decrease of reimbursement receivable	9,691,289	(12,810,126)
(Increase)/decrease of suspense account	450,815	(1,117,351)
(Increase)/decrease of LIFT project	(50,000)	(450,000)
(Increase)/decrease of stock in store	15,069,175	1,014,835
Net cash used in operating activities	(461,471,968)	(78,207,849)
B. Cash flow from investing activities:		
Acquisition of fixed assets	(18,330,148)	28,923,389
Investment in FDR	(234,797,693)	(171,052,053)
Net cash used in investing activities	(253,127,841)	(142,128,664)
C. Cash flow from financing activities:		
Increase/(decrease) of PKSF loan (current portion)	141,025,031	(155,012,531)
Increase/(decrease) of PKSF loan (non-current portion)	(50,712,502)	169,412,521
Increase/(decrease) of loan account (Bank & Others)	104,736,787	(513,523,655)
Increase/(decrease) of Savings fund	596,511,613	345,746,936
Net cash from financing activities	791,560,929	(153,376,729)
D. Net increase in cash & bank balance (A+B+C)	76,961,120	(373,713,242)
E. Cash & bank balance at the beginning of period	308,387,243	682,100,485
F. Cash & bank balance at the end of period (D)+(E)	385,348,363	308,387,243


Acting Director (Finance & Accounts)


Executive Director

Dated, Dhaka;
20 November 2017



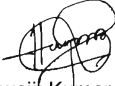
Signed in terms of our separate report of even date annexed


S. F. Ahmed & Co.
Chartered Accountants

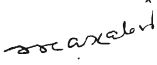
Jagorani Chakra Foundation (JCF)
Micro Finance Program
Statement of Financial Position
as at 30 June 2017

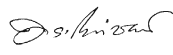
Notes	Amount in Taka						
	FY 2016-2017			FY 2015-2016			
	PKSF	Non- PKSF	Total	PKSF	Non- PKSF	Total	
Properties And Assets							
<i>Non-Current Assets</i>							
Property, Plant and Equipment	6.00	534,006,437	-	534,006,437	230,820,049	-	230,820,049
		534,006,437	-	534,006,437	230,820,049	-	230,820,049
<i>Current Assets :</i>							
Loan to Beneficiaries	7.00	10,483,298,221	-	10,483,298,221	9,137,093,293	-	9,137,093,293
Short term Investment	8.00	754,467,108	-	754,467,108	764,669,291	-	764,669,291
Staff Loan	9.00	20,229,878	-	20,229,878	24,162,964	-	24,162,964
Other loan -Short term	10.00	11,239,408	-	11,239,408	104,889,775	-	104,889,775
Accounts Receivables	11.00	21,916,784	-	21,916,784	26,636,019	-	26,636,019
Advance , Deposit & Prepayments	12.00	9,707,520	-	9,707,520	11,221,588	-	11,221,588
Stock of Printing & Stationery	13.00	1,615,460	-	1,615,460	1,186,758	-	1,186,758
Suspense	14.00	22,693,545	-	22,693,545	23,154,130	-	23,154,130
Cash & cash equivalents	15.00	318,392,379	-	318,392,379	274,730,996	-	274,730,996
		11,643,560,303	-	11,643,560,303	10,367,744,814	-	10,367,744,814
Total assets		12,177,566,740	-	12,177,566,740	10,598,564,863	-	10,598,564,863
Capital Fund and Liabilities							
<i>Capital Fund</i>							
Fund (Cumulative Surplus)	16.00	2,778,698,743	-	2,778,698,743	2,344,168,680	-	2,344,168,680
Fund (Donor)	17.00	7,758,622	-	7,758,622	7,758,622	-	7,758,622
Reserve Fund	18.00	324,042,187	-	324,042,187	260,463,187	-	260,463,187
Revaluation Reserve	19.00	204,531,758	-	204,531,758	24,686,291	-	24,686,291
		3,315,031,310	-	3,315,031,310	2,637,076,780	-	2,637,076,780
<i>Non-Current Liabilities</i>							
Loan from PKSF	20.00	907,883,323	-	907,883,323	958,595,825	-	958,595,825
Loan from Bank	21.00	125,337,795	-	125,337,795	-	-	-
		1,033,221,118	-	1,033,221,118	958,595,825	-	958,595,825
<i>Current Liabilities:</i>							
Loan from PKSF (Payable within one year)	22.00	1,703,712,500	-	1,703,712,500	1,562,687,469	-	1,562,687,469
SMAP Loan from Bangladesh	23.00	120,000,000	-	120,000,000	78,400,000	-	78,400,000
Loan from Banks	24.00	670,528,735	-	670,528,735	540,137,377	-	540,137,377
Loan from Others	25.00	-	-	-	36,172,951	-	36,172,951
Members Savings Deposits	26.00	4,169,861,026	-	4,169,861,026	3,573,349,413	-	3,573,349,413
Accounts Payable	27.00	104,682,901	-	104,682,901	4,999,025	-	4,999,025
Loan Loss Provision (LLP)	28.00	531,050,262	-	531,050,262	525,082,782	-	525,082,782
Provision for Depreciation	29.00	126,199,885	-	126,199,885	93,691,507	-	93,691,507
Reserve for Gratuity	30.00	-	-	-	161,252,835	-	161,252,835
Disaster Management Fund (DMF)	31.00	100,000	-	100,000	100,000	-	100,000
Member Welfare Fund	32.00	-	-	-	111,886,095	-	111,886,095
Risk Fund (Microcredit)	33.00	356,817,143	-	356,817,143	264,278,241	-	264,278,241
Risk Fund (Animal)	34.00	20,204,283	-	20,204,283	17,957,465	-	17,957,465
KGF Capacity Building Fund	35.00	5,183,721	-	5,183,721	3,755,862	-	3,755,862
Others Current Liabilities	36.00	20,973,856	-	20,973,856	29,141,236	-	29,141,236
		7,829,314,312	-	7,829,314,312	7,002,892,258	-	7,002,892,258
Total Capital Fund and Liabilities		12,177,566,740	-	12,177,566,740	10,598,564,863	-	10,598,564,863

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


 Bishwajit Kumar Ghosh
 Acting Director (Finance & Accounts)


 Md. Azizul Haque
 Director (Operations)MFP


 M. A. K Arzoo
 Executive Director


 John S. Biswas
 Chairman



Dated, Dhaka;
 11 October 2017

Signed in terms of our separate report of even date annexed


 S. F. Ahmed & Co.
 Chartered Accountants

Jagorani Chakra Foundation (JCF)
Micro Finance Program
Statement of Comprehensive Income
For the year ended 30 June 2017


Notes	Amount in Taka						
	FY 2016-2017			FY 2015-2016			
	PKSF	NON PKSF	Total	PKSF	NON PKSF	Total	
INCOME :							
Service Charge on Loan	37.00	2,176,879,134	-	2,176,879,134	1,830,683,898	-	1,830,683,898
Reimbursement		24,860,528		24,860,528	35,208,819		35,208,819
Bank Interest (Others)		8,340,392		8,340,392	10,129,368	-	10,129,368
Bank Interest (FDR)		23,507,832		23,507,832	26,805,195	-	26,805,195
Admission Fees		1,354,960		1,354,960	1,327,430	-	1,327,430
Sales of Pass Book		1,721,160		1,721,160	1,730,675	-	1,730,675
Loan form		1,937,420		1,937,420	1,941,970	-	1,941,970
Others Income	38.00	16,107,424	-	16,107,424	17,829,218	-	17,829,218
Total Income		2,254,708,850	-	2,254,708,850	1,925,656,573	-	1,925,656,573
EXPENDITURE :							
Service Charge Paid to PKSF	39.00	193,753,221	-	193,753,221	176,249,272	-	176,249,272
Interest on Savings		311,526,351		311,526,351	276,058,463	-	276,058,463
Interest on Loan		63,256,689		63,256,689	52,524,638	-	52,524,638
Administrative exp	40.00	1,007,387,327	-	1,007,387,327	788,898,371	-	788,898,371
Loan Loss Provision Expenses		79,422,761		79,422,761	46,788,187	-	46,788,187
Water Tank Expenses		126,000		126,000	-	-	-
Depreciation		29,206,226		29,206,226	27,447,490	-	27,447,490
Fixed Assets Obsolete		252		252	65,400	-	65,400
Gratuity Expenses		90,718,751		90,718,751	76,848,330	-	76,848,330
KGF Capacity Building Fund Exp		1,966,211		1,966,211	1,733,130	-	1,733,130
Loss on Sale of Assets		70,506		70,506	-	-	-
Total Expenditure		1,777,434,295	-	1,777,434,295	1,446,613,281	-	1,446,613,281
Excess of Income over Expenditure before tax		477,274,555	-	477,274,555	479,043,292	-	479,043,292
Income tax Expenses		3,125,784		3,125,784	-	-	-
Excess of Income over Expenditure after tax		474,148,771		474,148,771	479,043,292	-	479,043,292
TOTAL		2,254,708,850	-	2,254,708,850	1,925,656,573	-	1,925,656,573

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


 Bishwajit Kumar Ghosh
 Acting Director (Finance & Accounts)


 Md. Azizul Haque
 Director (Operations)MFP


 M. A. K. Arzoo
 Executive Director


 John S. Biswas
 Chairman



Dated, Dhaka;
 11 October 2017

Signed in terms of our separate report of even date annexed


 S. F. Ahmed & Co.
 Chartered Accountants

Jagorani Chakra Foundation (JCF)

Micro Finance Program

Receipts and Payments Statement

For the year ended 30 June 2017

Notes	Amount in Taka					
	FY 2016-2017			FY 2015-2016		
	PKSF	NON-PKSF	TOTAL	PKSF	NON-PKSF	TOTAL
Opening Balance:						
Cash in hand	2,535,512		2,535,512	16,435,874	3,438,487	19,874,361
Cash at bank	272,195,484		272,195,484	557,171,547	43,440,289	600,611,836
	274,730,996	-	274,730,996	573,607,421	46,878,776	620,486,197
RECEIPTS:						
Loan received from PKSF 41.00	1,733,000,000	-	1,733,000,000	1,822,100,000	-	1,822,100,000
Loan received from Bank	1,500,900,000		1,500,900,000	140,000,000	730,270,000	870,270,000
SMAP Loan (Bangladesh Bank)	120,000,000		120,000,000	78,400,000		78,400,000
Loan received (Others)	1,963,702		1,963,702	10,750,003	846,015,766	856,765,769
Loan Recovery (Principal) 42.00	13,926,088,510	-	13,926,088,510	11,339,558,565	912,937,466	12,252,496,031
Members Savings Collection 43.00	1,851,216,382	-	1,851,216,382	1,605,916,468	128,442,035	1,734,358,503
Investment (FDR Encashment) 44.00	3,000,000	-	3,000,000	136,453,265		136,453,265
Service Charge on Loan 45.00	2,175,611,568	-	2,175,611,568	1,679,750,460	150,902,300	1,830,652,760
Bank Interest (Others)	8,340,392		8,340,392	9,665,755	463,613	10,129,368
Bank Interest (FDR)	-	-	-	1,930,186	-	1,930,186
Admission Fee	1,354,750		1,354,750	1,239,080	88,350	1,327,430
Sales of Pass Book	1,720,950		1,720,950	1,634,305	96,370	1,730,675
Sales of Loan form	1,937,315		1,937,315	1,856,870	85,100	1,941,970
Others Income 46.00	11,361,741	-	11,361,741	11,675,325	935,099	12,610,424
Realized/Other Loan Received 47.00	13,169,417	-	13,169,417	740,981,063	241,240,248	982,221,311
Recovery of Staff Loan 48.00	1,837,787	-	1,837,787	1,769,271	23,263	1,792,534
Insurance & Other Risk Fund 49.00	110,316,697	-	110,316,697	105,303,784	8,679,301	113,983,085
Other Received 50.00	54,227,544	-	54,227,544	59,804,898	1,056,198	60,861,096
Total Receipts	21,516,046,755	-	21,516,046,755	17,748,789,298	3,021,235,109	20,770,024,407
TOTAL	21,790,777,751	-	21,790,777,751	18,322,396,719	3,068,113,885	21,390,510,604
PAYMENTS:						
Principal Paid to PKSF A/C 51.00	1,642,687,471	-	1,642,687,471	1,807,700,010	-	1,807,700,010
Loan Refund (Bank Loan)	1,245,170,847	-	1,245,170,847	132,623	1,216,404,249	1,216,536,872
Loan Refund (Others)	145,214,841	-	145,214,841	303,817,042	683,214,140	987,031,182
	78,400,000	-	78,400,000	-	-	-
SMAP Loan (Bangladesh Bank)						
Loan Disbursement 52.00	15,375,502,000	-	15,375,502,000	12,363,564,000	938,149,000	13,301,713,000
Savings Refund 53.00	1,554,754,719	-	1,554,754,719	1,534,247,672	130,283,221	1,664,530,893
Loan Given to Other Project 54.00	17,862,581	-	17,862,581	879,740,436	9,808,003	889,548,439
Loan Disbursement to Staff 55.00	5,798,000	-	5,798,000	13,836,000	490,500	14,326,500
Capital Expenditure 56.00	16,978,462	-	16,978,462	8,954,135	251,175	9,205,310
Investment 57.00	102,465,000	-	102,465,000	188,880,000	-	188,880,000
Service Charge Paid to PKSF 58.00	193,753,221	-	193,753,221	176,249,272	-	176,249,272
Others Payments 59.00	1,093,798,230	-	1,093,798,230	770,544,533	89,513,597	860,058,130
Total Payments	21,472,385,372	-	21,472,385,372	18,047,665,723	3,068,113,885	21,115,779,608
Closing Balance						
Cash in hand	2,956,504	-	2,956,504	2,535,512	-	2,535,512
Cash at Bank	315,435,875	-	315,435,875	272,195,484	-	272,195,484
	318,392,379	-	318,392,379	274,730,996	-	274,730,996
TOTAL	21,790,777,751	-	21,790,777,751	18,322,396,719	3,068,113,885	21,390,510,604

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

Bishwajit Kumar Ghosh
Acting Director (Finance & Accounts)Md. Azizul Haque
Director (Operations)MFPM. A.K Arzoo
Executive DirectorJohn.S. Biswas
ChairmanDated, Dhaka;
11 October 2017

Signed in terms of our separate report of even date annexed

S. F. Ahmed & Co.
Chartered Accountants

Jagorani Chakra Foundation (JCF)
Microfinance Program
Statement of Cash flows
For the year ended 30 June 2017

Particular	Note	Amount in Taka					
		FY 2016-17			FY 2015-16		
		PKSF	NON	Total	PKSF	NON PKSF	Total
A. Cash Flow from Operating Activities:							
Surplus for the period		474,148,771	-	474,148,771	479,043,292	-	479,043,292
Adjustment of Fund		23,960,292	-	23,960,292	176,061,035	(46,956,195)	129,104,840
Other Cash from operating activity & items not involving cash flow				-			-
Depreciation (Adjusted)		32,508,378	-	32,508,378	35,318,680	(10,298,511)	25,020,169
Disaster Management Fund		-	-	-	(73,452,881)	(7,660,886)	(81,113,767)
Loan Loss Provision		5,967,480	-	5,967,480	102,515,798	(55,727,611)	46,788,187
Reserve for Gratuity		(161,252,835)	-	(161,252,835)	85,173,877	(5,883,785)	79,290,092
KGF Capacity Building Fund		1,427,859	-	1,427,859	1,382,112	-	1,382,112
Revaluation Reserve		179,845,467	-	179,845,467	(1,956,688)	(2,671,952)	(4,628,640)
Subtotal of non cash items :		58,496,349	-	58,496,349	148,980,898	(82,242,745)	66,738,153
Loan disbursed to Member		(1,346,204,928)	-	(1,346,204,928)	(2,023,925,119)	1,025,632,760	(998,292,359)
Increase/decrease in current assets		103,848,639	-	103,848,639	(57,587,270)	313,815,739	256,228,469
Increase/decrease in current liabilities		91,516,496	-	91,516,496	(27,938,261)	(25,838,197)	(53,776,458)
Net Cash used in Operating activities		(594,234,381)	-	(594,234,381)	(1,305,365,425)	1,184,411,362	(120,954,063)
B. Cash Flow From Investing Activities:							
Acquisition of Fixed Assets		(303,186,388)	-	(303,186,388)	(27,403,133)	16,794,097	(10,609,036)
Short Term Investments		10,202,183	-	10,202,183	(120,502,256)	28,719,788	(91,782,468)
Net Cash Used in Investing Activities		(292,984,205)	-	(292,984,205)	(147,905,389)	45,513,885	(102,391,504)
C. Cash Flow from Financing Activities:							
Loan Received from PKSF		90,312,529	-	90,312,529	14,399,990	-	14,399,990
Member Savings Deposit		596,511,613	-	596,511,613	664,430,007	(318,683,071)	345,746,936
Loan from Bangladesh Bank		41,600,000	-	41,600,000	78,400,000	-	78,400,000
Loans From Commercial banks		255,729,153	-	255,729,153	540,137,377	(886,404,249)	(346,266,872)
Others Loans Short term		(36,172,951)	-	(36,172,951)	(218,059,852)	(21,700,122)	(239,759,974)
Members Welfare Fund		(111,886,095)	-	(111,886,095)	1,325,150	(23,582,988)	(22,257,838)
Risk Fund		94,785,720	-	94,785,720	73,761,717	(26,433,593)	47,328,124
Net Cash From Financing Activities		930,879,969	-	930,879,969	1,154,394,389	(1,276,804,023)	(122,409,634)
D. Net Increase in Cash & Bank Balance (A+B+C)		43,661,383	-	43,661,383	(298,876,425)	(46,878,776)	(345,755,201)
E. Cash & Bank Balance at the beginning of Period		274,730,996	-	274,730,996	573,607,421	46,878,776	620,486,197
F. Cash & Bank Balance at the End of Period (D)+(E)		318,392,379	-	318,392,379	274,730,996	-	274,730,996

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

Bishwajit Kumar Ghosh
Acting Director (Finance & Accounts)

Md. Azizul Haque
Director (Operations)MFP

M. A.K Arzoo
Executive Director

John.S. Biswas
Chairman



Dated, Dhaka;
11 October 2017

Signed in terms of our separate report of even date annexed

S. F. Ahmed & Co.
Chartered Accountants

Jagorani Chakra Foundation (JCF)
Microfinance Program
Statements of Changes in Equity (Capital Fund)
For the year ended 30 June 2017

Particular	Note No.	FY 2016-17					FY 2015-16				
		Donar Fund	Cumulative Surplus	Reserve Fund	Revaluation Reserve	TOTAL	Donar Fund	Cumulative Surplus	Reserve Fund	Revaluation Reserve	TOTAL
Balance as at July 01, 2016		7,758,622	2,344,168,680	260,463,187	24,686,291	2,637,076,780	7,758,622	1,796,059,499	200,424,236	29,314,931	2,033,557,288
Add: Excess of Income Over Expenditure	I&E	-	474,148,771	-	-	474,148,771	-	479,043,292	-	-	479,043,292
Add: Transfer From Fund		-	-	47,414,877	183,671,515	231,086,392	-	-	-	-	-
Add: Addition and Transfer/Adjustments		-	8,023,125	16,174,894	-	24,198,019	7,758,622	157,210,428	64,735,733	2,671,952	232,376,735
Total		7,758,622	2,826,340,576	324,052,958	208,357,806	3,366,509,962	15,517,244	2,432,313,219	265,159,969	31,986,883	2,744,977,315
Less: Transfer to Reserve Fund		-	47,414,877	-	-	47,414,877	-	-	-	-	-
Less: Adjustment during the year		-	226,956	10,771	3,826,048	4,063,775	7,758,622	88,144,539	4,696,782	7,300,592	107,900,535
Balance as at June 30, 2017		7,758,622	2,778,698,743	324,042,187	204,531,758	3,315,031,310	7,758,622	2,344,168,680	260,463,187	24,686,291	2,637,076,780



Bishwajit Kumar Ghosh
Acting Director (Finance & Accounts)

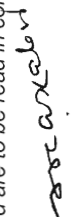


Dated, Dhaka;
11 October 2017

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Md. Azizul Haque
Director (Operations)MFP



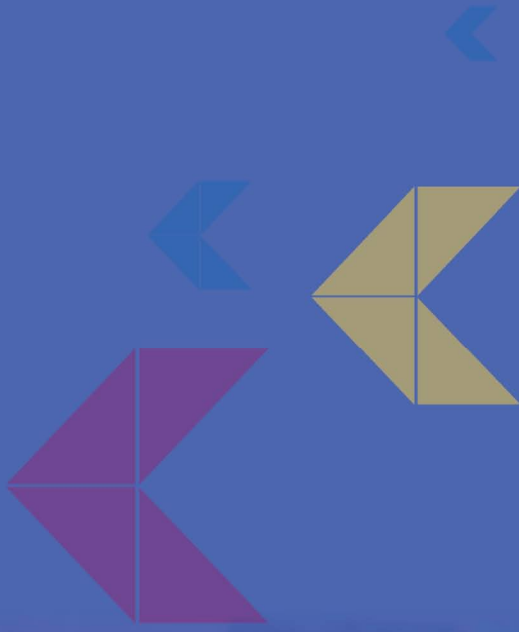
M. A. K. Arzoo
Executive Director



John S. Biswas
Chairman

Signed in terms of our separate report of even date annexed

S. F. Ahmed & Co.
Chartered Accountants



Jagorani Chakra Foundation

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