



Annual Report

2014-2015

Jagorani Chakra Foundation



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Overview

Jagorani Chakra Foundation is now operating different programmes in 32 districts - Jessore, Jhenaidah, Narail, Magura, Kushtia, Chuadanga, Meherpur, Khulna, Bagerhat, Satkhira, Pirojpur, Barishal, Patuakhali, Jhalokhati, Barguna, Dhaka, Faridpur, Rajbari, Gopalganj, Madaripur, Sharyatpur, Manikgonj, Tangail, Rajshahi, Natore, Pabna, Chapainowabgonj, Sirajgonj, Rangpur, Comilla, Chandpur and Feni. Programmes are at present reaching a total of 171 upazilas, 1,857 unions and 15,072 villages with 9,34,622 direct beneficiaries. The Organisation's head office is in Jessore town and there are 390 offices throughout the country with a total staff of 4,630.

Governing Body

2015-2017



Mr. Philip Biswas
Member



Mr. Mirza Geas-Uz-Zaman
Member



Mr. John S. Biswas
Chairman



Ms. Shraboni Sur
Member



Ms. Razia Khan
Member



Mr. Azizur Rahman Shabu
Member



Mr. Moazzem Hossain Chowdhury
Member

General Committee Members

01. Mr. Muhammad Nur Jalal

02. Mr. Md. Badrul Alam

03. Ms. Razia Khan

04. Mr. John S Biswas

05. Mr. Ardhendu Prosad Benerjee

06. Mr. Philip Biswas

07. Mr. Lutfar Rahman

08. Mr. Abdur Razzaque

09. Mr. Harun-or-Rashid

10. Mr. Shirazul Islam

11. Mr. Moazzem Hossain Chowdhury

12. Mr. A.K.M Ahsan Ullah

13. Mr. Sk. Mejbah Uddin

14. Mr. Khandker Kamrul Islam

15. Mr. Mirza Geas-Uz-Zaman

16. Mr. Azizur Rahman Shabu

17. Ms. Shraboni Sur

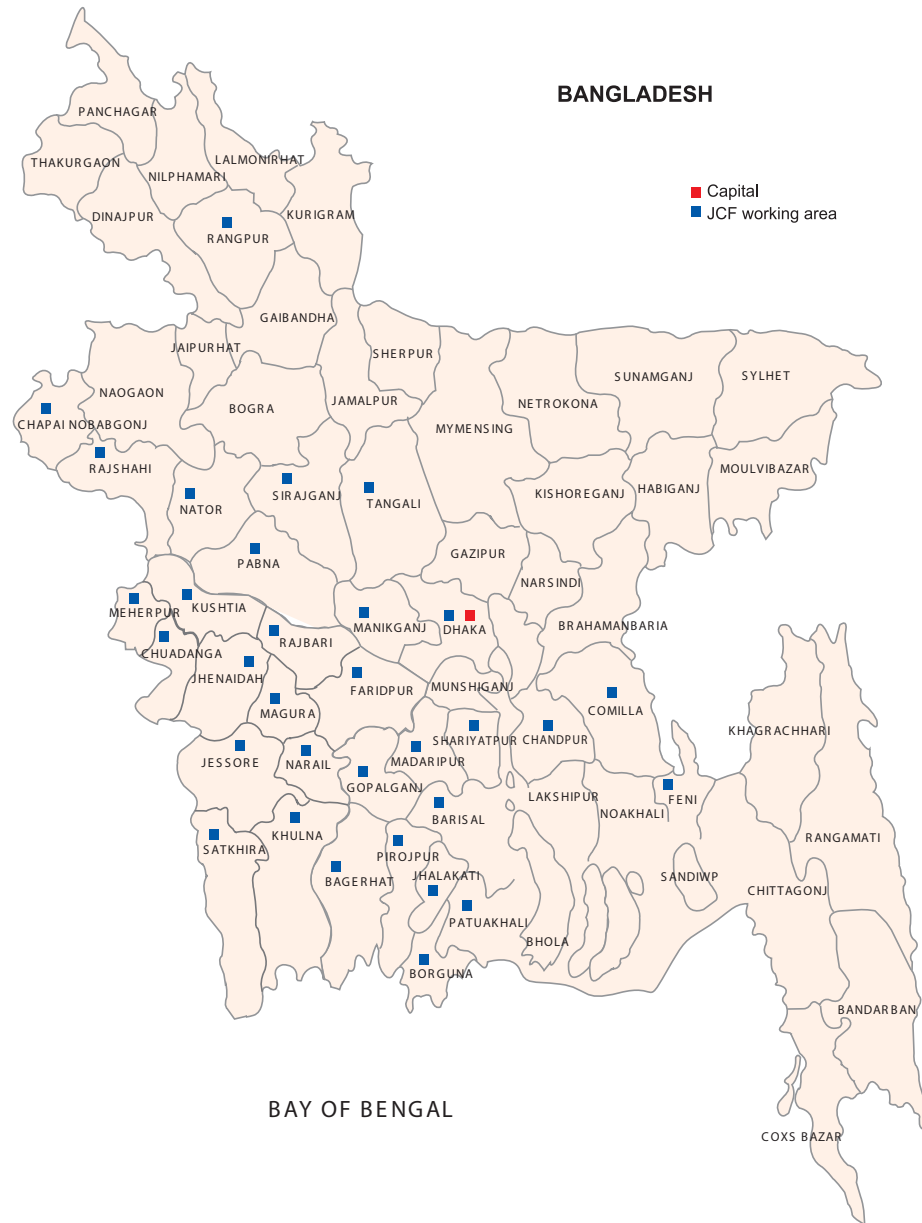
18. Ms. Fozilatun Nesa

19. Ms. Shaleha Khatun

20. Mr. Prosanto Kumar Bose

21. Mr. Iqbal Anwar Faruq

22. Mr. Motiur Rahman





Message from the Chairperson

The year 2015 is an important year for all of us who are working in the development sector as the MDGs are coming to the end and a new development targets are being set by world leaders under the name of Sustainable Development Goals (SDGs). Our mother country has achieved a lot to reach the MDGs and it was a long journey and coordinated effort of NGOs and Government of People's Republic of Bangladesh to attain the targets.

I am happy to present the annual report for 2014-2015 of Jagorani Chakra Foundation (JCF) where you will get the endeavours aligned with MDGs and the gaps need to be solved immediately. I hope this report will be a proof of all the achievements and struggle of JCF in the past one year. This will also help us to find out the way towards sustainable development.

I strongly believe that the achievements of JCF are the combined efforts and active participation of our General Body and Executive Board Members and dedicated staffs. JCF is a family to face new challenges and reach the ultimate target.

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

A handwritten signature in black ink, appearing to read 'Dr. Biswas'.

John S. Biswas

Message from the Executive Director/CEO

Bangladesh has made significant progress in MDGs achievement. It has already met several targets of the MDGs like reducing headcount poverty and poverty gap ratio, reducing the prevalence of underweight children, attaining gender parity at primary and secondary education, under-five mortality rate reduction, containing HIV infection with access to antiretroviral drugs, cure rate of TB under DOTS and others. In addition, Bangladesh has made remarkable progress in increasing enrolment at primary schools, lowering the infant mortality rate and maternal mortality ratio, improving immunization coverage and reducing the incidence of communicable diseases. On the other hand, areas in need of greater attention are hunger-poverty reduction and employment generation, increases in primary school completion and adult literacy rates, ensuring quality education at all levels, creation of decent wage employment for women, increase in the presence of skilled health professionals at delivery, increase in proper and comprehensive knowledge on HIV/AIDS, increase in forest coverage, and coverage of Information and Communication Technology.



Jagorani Chakra Foundation as a part of that progress is also feeling the same and it is our first challenge now to keep the current pace of development in future. The imminent Sustainable Development Goals (SDGs) will hopefully focusing on those. In last year JCF emphasized on developing its own managerial capacity to cope with the ever changing development track and is reviewing and upgrading different policies and structure. The USAID funded AVC project is assisting us in this process and CBSG is providing us the necessary capacity development

support to our staff.

In spite of the political turmoil and changing donors' funding policy, JCF was instrumental to stand still and keeps the promise it has made to the targeted community people. A number of new development projects are undertaken among which some are new and some are continuation of previous phase. The main program Microfinance has been able to make more profit by overcoming so many constraints. JCF is now planning to engage in more social businesses to reduce donor dependency and as a part of all these JCF is working to prepare its new strategic plan for next five years.

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

I am also expressing my gratefulness for our honorable General and Executive members to be always there when we need them.

A handwritten signature in black ink, appearing to read 'Azadul Kabir Arzoo'.

Azadul Kabir Arzoo

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Development Partners

Solidaridad Network Asia

- ✓ Sustainable Agriculture, Food Security & Linkages (SaFaL)

Heifer International

- ✓ Value-based Holistic Community Development Project (VBHCDP)
- ✓ Elimination of Extreme Poverty and Food Security through Community Empowerment (EEP)

UNICEF

- ✓ Community based child Protection Project (CBCPP)
- ✓ Education Equity for Out-of-School-Children Project (EEOSCP)

HELVETAS Swiss Intercooperation

- ✓ Local Agri-business Network (LAN)
- ✓ Panii Jibon

NETZ - Germany

- ✓ Support for Sustainable Organization of the Extreme poor Women Development Programme (SSOEPWDP)
- ✓ Structural Alleviation of Poverty and Marginalization in the Poorest Regions of Bangladesh Project (SAHOSH)
- ✓ Structural Poverty in Areas with High Rates of Malnutrition (SOMMAN)
- ✓ Sustainable Technology transfer to Enhance Productivity for ultra poor (STEP UP)
- ✓ Quality Primary Education for Students from Marginalized and Extreme poor Families in Bangladesh (QUEST)
- ✓ Quality Primary Education for Children from Extremely Poor Families in Bangladesh : Constructions and Management of Community School (CS)

Save the Children International

- ✓ Promoting Talent Through Early Education (PROTEEVA)
- ✓ Reading Enhancement for Advancing Development (READ)

The Asia Foundation

- ✓ Strengthening Civic Engagement in Elections and Political Processes For Enhanced Transparency and Democratic Accountability

Bill & Melinda Gates Foundation & EPRC

- ✓ Improving Rural Effective Total Sanitation through Female Local Government Members of Union Parishad Led Intervention in Bangladesh

CYMMIT, IRRI & World Fish

- ✓ Cereal Systems Initiative for South Asia (CSISA)

Bangladesh Institute of Nuclear Agriculture (BINA)

- ✓ Yield Maximization of Mustard and Sesame through Improved Package of Production Practices in Some Selected Areas of the Country (YMMSP)

Infrastructure Development Company Limited (IDCOL)

- ✓ JCF Solar Mission

GoB and WFP

- ✓ School Feeding Program for Poverty Prone Areas (SFP)

Kuwait Goodwill Fund

- ✓ Microfinance Programme (MFP)

Banks (Uttara Bank Ltd., Bank Asia Ltd., One Bank Ltd., Prime Bank Ltd., Pubali Bank Ltd., Standard Bank Limited)

- ✓ Microfinance Programme (MFP)

PKSF

- ✓ Microfinance Programme (MFP)
- ✓ Programmed Initiatives for Monga Eradication (PRIME)
- ✓ Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH)
- ✓ Learning and Innovation Fund to Test new ideas (LIFT)
- ✓ UPP-Ujjibito
- ✓ Strengthening the Capacity of Ultra Poor Community in Saline Affected Region to Adapt with the Adverse Effect of Climate Change (CCCCP)
- ✓ Agriculture and Livestock Project

Sustainable Livelihoods

Livelihoods

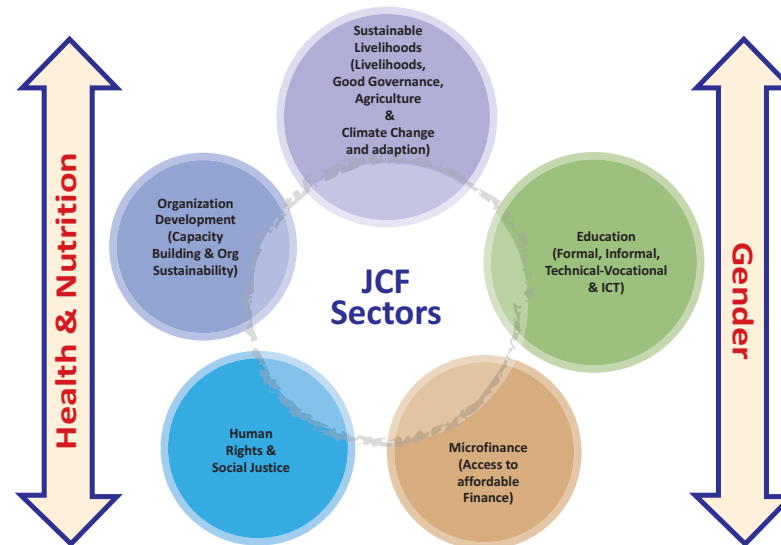
Bangladesh has made commendable progress in respect of eradication of poverty and hunger. The numerous interventions of Government of Peoples' Republic of Bangladesh and NGOs in agriculture and sustainable livelihood sector have helped a lot to achieve this milestone. Inclusive growth has resulted in impressive poverty reduction from 56.7% in 1991-92 to 31.5% in 2010; the rate of reduction being faster in the present decade than the earlier ones. The latest HIES 2010 data show that the incidence of poverty has declined on an average 1.74% in Bangladesh during 2000 to 2010 against the MDG target of 1.20%.

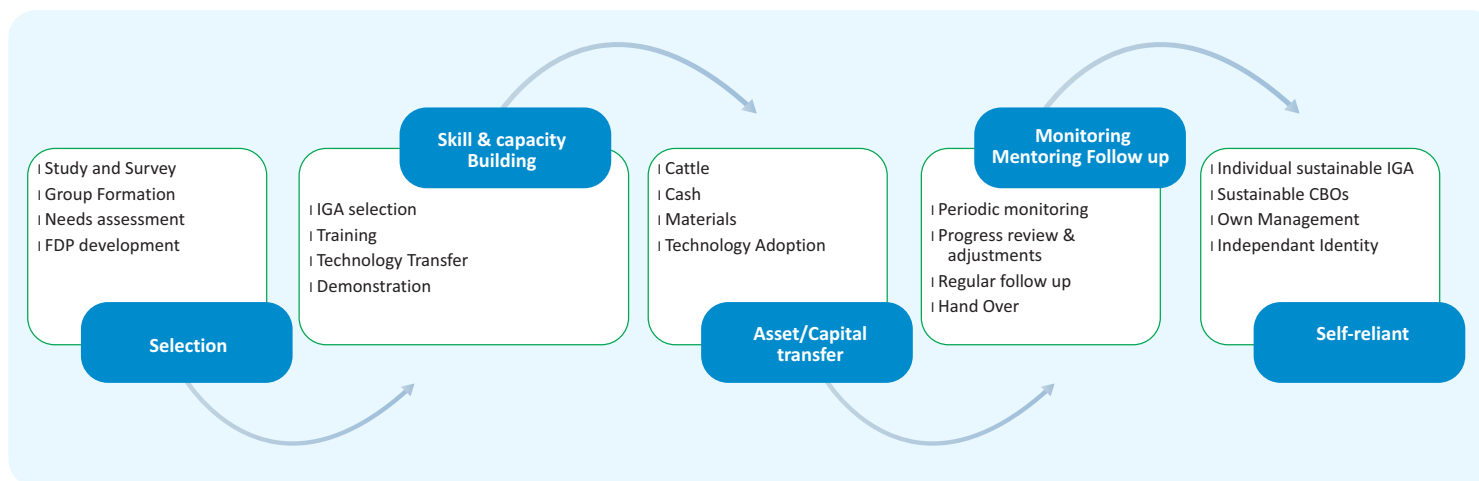
The poverty headcount ratio for 2015 is estimated to be 24.8%. Bangladesh has already met one of the indicators of target-1 by bringing down the poverty gap ratio to 6.5 against 2015 target of 8.0. The estimated figures suggest that the MDG target of halving the population living below the poverty line (from 56.7 percent to 29.0 percent) has been achieved well ahead i.e. by 2012. Unemployment as well as under-employment is still persistent especially among the young people between 15 to 24 years of age. This age group comprises nearly 8.5 percent of the country's total population and 22 percent of the total

labour force. Moreover, while Bangladesh has demonstrated its capacity for achieving the goal of poverty reduction within the target timeframe, attaining food security and nutritional wellbeing for a populous country like Bangladesh still remains as a challenge. The challenges with regard to reducing income inequality and the low economic participation of women also remain as matter of concerns.

JCF facilitating Livelihoods for the poor and ultra poor people in a way that capacitate them to be self-reliant and supporting through following process and activities–

Jagorani Chakra Foundation is focusing on the following sectors





Activities

1. People's Institution building,
2. Capacity Building
3. Family Development Plan
4. Leadership Development
5. Organization Management,
6. Income Generating Activities,
7. Skill Development
8. ICT & Vocational Training,
9. Asset building,
10. Good Governance
11. Self-help and sustainability

In the FY 2014-2015, JCF implemented sixteen projects with the financial and technical support from NETZ – Germany, Solidaridad Network Asia (SNA), Heifer International, HELVETAS Swiss Intercooperation, CYMMIT, IRRI, World Fish, Bangladesh Institute of Nuclear Agriculture (BINA) and PKSf under this sector. A total of 336,741 beneficiaries from 32 districts received support in Capacity Building, Technology Transfer, Increasing productivity, Value chain Development, Entrepreneurship development, seasonal loan support etc.

Central Women's Federation (CWF)



Support for Sustainable Organization of the Extreme poor Women Development Programme (SSOEPWDP) started its new journey from January 2015 after the donor fund ended in December 2014 with the dream to work as an independent women's organization to continue developing livelihood and rights of the extreme poor women. The project is now implementing activities from its Federation's fund and moving forward with the same development goal. The Federation of 33 Community Based Organizations (CBOs) of the extreme poor women is trying to get an independent registration from Govt. of Bangladesh so that they can operate as an independent entity in the country. The activities performed in last one year are: monthly group and CBOs meetings, prepare annual plan of CBOs, new committee formation of groups and CBOs, savings and credit activities, profit distribution of savings among the members, monthly meeting of community workers, provide skill training to the community workers, operating pre-schools, provide training to the teachers, holding teachers and parents monthly meeting, collect parents contribution for pre-schools, organize legal advice camps and vaccination camps for cattle's, passing on gifts, annual conference of the CBOs, holding general and executive committee meetings of CBOs and Federation, annual evaluation of CBOs, homestead gardening and conduct audit of the CBOs.

Project Information

Duration: January 2015 and onwards, District: Chuadanga, No. of Upazila: 02, No. of Union: 13, No. of Village: 87, Beneficiaries: 7,166 (All women), Group: 268, CBO: 33, CBO fund: Tk. 24,849,038, Federation fund: Tk. 15,385,459, Savings: Tk. 14,187,315, Staff: 69

Sustainable Technology transfer to Enhance Productivity for ultra poor (STEP UP)

The objective of this project was to help targeted ultra-poor households for increasing sustainable income and food production by adapting environmentally sustainable agricultural technologies and improved marketing. However the project ended in April 2015 and the major activities carried out in FY 2014/15 are: beneficiary training on accounts management and marketing negotiation, training for market actors, para-vets and

input suppliers, assisting group members in selecting their IGAs, revolving assets and asset purchasing, collecting savings and contribution from the group members, exposure visit for the beneficiaries, leadership training for group members etc. The major achievements are: 80% families of this project have increased their income by 73%, capital increased by 56% and 80% families are taking three meals for 10 months a year.

Project Information

Duration: November 2011 to April 2015, District: Rangpur, Upazila: 03, Union: 12, Village: 88, Members: 2,452 (all women), Group: 151, Savings: Tk. 2,916,715, Present Asset Value of all Members: Tk. 110,855,626, Staff: 36

Jamila, who wins the obstacles of Blindness...

SUCCESS STORY



Jamila's sorrows knew no bounds when her husband, the lone income earner of her family died 7 years ago. Her only son was 13 years old at that time. As she is a blind woman she had to survive on the food aid provided by her neighbors. She tried to work as day laborer but her physical condition hindered her will-force. Nobody was interested to hire a blind person as day labor and in this way she passed her long hardship till 2010 in Rajib badh village of Tepamodhupur union under Kaunia upazil of Rangpur district. In this year JCF includes her with one of its development project and Jamila received food assistance for 6 months from the project. The project also managed Widow Allowance Card for her from the local Union Parishad and later the project arranged lease for 12 decimals of land for her with BDT 12,000. Her son started to cultivate on the land and the crops produced from the land was meeting their food demand. She also started to work as agricultural labor and with all these income Jamila has managed to repair her house, arranged her son's marriage and installed sanitary latrine. Her daughter-in-law has assisted her to start homestead gardening from where they get green chili, garlic, turmeric and vegetables. She is also possessing 30 hens and 02 goats. The current market value of the hens and goats is BDT 15,000. Jamila had also sold 04 goats for BDT 10,000.

Recently Jamila has become a joyful grandmother. Her daughter-in-law gave birth of a boy and they all are now dreaming of a secured future for him. There is no pain of hunger or quarrel in her family and now she becomes a role model of her community who has won the obstruction of blindness.

Structural Alleviation of Poverty and Marginalization in the Poorest Regions of Bangladesh Project (SAHOSH)

This project has been started in May 2014 and with a goal to contribute directly to the eradication of hunger and extreme poverty in Bangladesh (MDG-1). The project activities are: Strengthening Institutional capacity of the Federations, Enhancing accountability of service providers, decision-makers and NGOs, Improving pro-poor Sensitiveness of Social and Political power structure, Diversification of Income Generating Activities (IGA) and reducing hunger as well as nutritional deficit of the targeted population, Local resource Identification and Mobilization (Establish access) through organized community managed Initiatives, Securing poor's access to rights and entitlements. The activities performed in FY 2014/15 are:

weekly and monthly group & Federation meetings, skill development training for project staff, awareness and IGA training for the beneficiaries, formulating bi-laws for Federations, initiate Federation registration procedure, explore local resources and obtain those for ultra poor women.

Project Information

Duration: May 2014 to April 2017, District: Rangpur & Chuadanga, No. of Upazila: 04, No. of Union: 21, No. of Village: 110, Beneficiaries: 8,827 (All women), Savings: Tk. 1,18,746, Staff: 17

Structural Poverty in Areas with High Rates of Malnutrition (SOMMAN)

With the goal 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 project starts in May 2015. The major intended activities are: Provide 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, Established 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 some preparatory activities like staff recruitment and orientation, coordination meeting, savings and contribution collection from the members are completed.



Project Information

Duration: May 2015 to April 2018, District: Rangpur
No. of Upazila: 03, No. of Union: 12, No. of Village: 88
Members: 2,452 (All women), Savings: Tk. 15,225, Staff: 25

Elimination of Extreme Poverty and Food Security through Community Empowerment (EEP)

Elimination of extreme poverty and food insecurity through community empowerment is the target of the project. In the reporting period the project initiated following activities: Self-help Group Management training and refreshers for beneficiaries, awareness training on values, gender & social justice for men & women, training on health & nutrition, advanced livestock management training, disaster management and homestead gardening training, survey for pass on group formation, savings and credit scheme, hourly work and hand full rice collection, establishment of cooperatives, loan disbursement for beef fattening, distribution of fruit saplings,

vegetables seeds, Napier grass and cultivation, sanitary latrine installation, pass on gifts, livestock vaccination camp, business plan preparation for beef fattening and others.

Project Information

Duration: March 2013 to February 2016, District: Natore, No. of Upazila: 01, No. of Union: 02, No. of Village: 03, Members: 1,000 (All women), Savings: Tk. 2,244,305, Staff: 08



Values-based Holistic Community Development Project (VBHCDP)

Since July 2014 the project has been operating from the group fund. The project staff of adjacent EEP project is carrying out follow up activities to supervise group members in arranging regular group meetings, proper use of groups' fund and loan activities. The major activities carried out in last one year are: evaluation of social and economic development indicators of the self-help groups conducted by HEIFER International, savings and credit operation, group investment in land lease and initiative to start cooperatives.

Project Information

Duration: January 2009 on ongoing, District: Natore No. of Upazila: 01, No. of Union: 01, No. of Village: 01 Members: 275 (All women), Group: 15, Savings: Tk. 1,369,957

ENRICH- Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (Payra)

The project started working in 2011 for boosting up household's socio-economic status and welfare in a sustainable manner by enhancing productivity, diversifying high value crops and promoting off-farm employment opportunity to increase productivity, income and savings of the poor people. To achieve these, the project is facilitating Family Development Plan, Health & Nutrition, Education, Credit support, Special savings, IGA training, Youth Development training and employment, Solar power, Improved cooking Stove, 100% sanitation, Herbal tree plantation, Homestead gardening, Vermin Composed

production, maximum utilization of homestead land to make an improved house, Local community development, formation of Enrich Ward coordination Committee and Establishment of 'Enrich Center' in an integrated way. All these activities were implemented in collaboration with the Local Administration, Government Line Agencies, Departments, Upazila and Union Parishad. The major achievements in last year are: facilitated 179 static clinics, 48 satellite clinics, 7 general health camps and 1 eye camp, conducted 328 health awareness sessions, 1408 students (play group to grade two) received tuition

support through 36 centers, 94 persons were tested for diabetics, 556 guardian meetings arranged, 94 ward based coordination meeting arranged, 2 UP coordination meeting arranged, 5 baggers are rehabilitated and 110 sanitary latrine installed. Total loan disbursement in the reporting period was Tk. 12,029,000.

Project Information

Duration: April 2011 to June 2016
District: Jessore, Upazila: Avoy Nagar
Union: Payra, No. of Village: 12
Beneficiaries: 4,796, Total Savings: BDT 5,394,974, Staff: 60

ENRICH- Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty

This project initiated in July 2014 considering the success in Payra union of Jessore district. The PKSf-ENRICH model already proved its uniqueness in development sector of Bangladesh. With the same goal and activities of the ENRICH-Payra, the project facilitated 189 static clinics, 31 satellite clinics, 3 general health camps, tuition support to 537 students through 20 centers, 160 guardian meetings, Ward based coordination meeting, UP coordination meeting and other start up activities.

Project Information

Duration: July 2014 to June 2016, Beneficiaries: 22,013, District: Magura, Upazila: Shalikha, Union: Dhoneswargati, Village: 25, Total Savings: BDT 6,769,351, Staff: 48



Agriculture

Agricultural interventions are being facilitated by JCF with an objective to increase productivity with advanced technologies, promote safe food and establishment of agri value chain with 90,619 farmers directly in last year.

- ✓ Capacity building
- ✓ Updated Technology transfer
- ✓ Introduction & Promotion of safe food concept and farming
- ✓ Introduction of Vermin composed and Bio-pesticides
- ✓ Value chain establishment
- ✓ Entrepreneurship development
- ✓ Post harvest Management

Local Agri-business Network (LAN)

Pro-poor economic growth within the agricultural sector by improving service system of farmers and rural market actors operating at local levels in Bangladesh is the goal of the project. The activities performed last one year are: identification and finalization of 9 upazila based Traders' Association (TA), vision sharing meeting with TAs, MoU signing with TAs and Govt. Officials (agriculture, fisheries and livestock department), deploy surveyors, workshop on TA inclusion, provide training to TA members on ODM (Organization Development and Management), advocacy and Public Private Initiative (PPI), formation of PPI committee, facilitate learning visit and implement PPI issues.

Project Information

Duration: April 2014 to December 2016, District: Barisal, Madaripur, Shariatpur, Patuakhali, Jhalokati, Barguna, Pirojpur, Bahgerhat and Khulna, No. of Upazila: 37, No. of Union: 336, No. of Village: 925, Members: 52,474 (male: 40,749, female: 11,725), Staff: 05





Cereal Systems Initiative for South Asia (CSISA)

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. Under the guidance and technical assistant from IRRI, International Maize and Wheat Improvement Center (CIMMYT) and World Fish Center, following activities carried out in last one year are: 805 demonstration plots established, 1560 farmers training and 548 farmers refreshers training, 61 field days observed and 3 FGD conducted for 100 farmers. The most important and effective technologies introduced by the project are – ‘Rice-Maize-Mug’, Rice (short period) – Mustard - Rice crop patterns, introduction of chickpea and Sweet Maize as associated crop, introduction of high quality rice like- BRRIdhan- 50, 57 & 34, BINAdhan-7 and policulture of Carp-Telapia & Shrimp culture technologies.

Project Information

Duration: November 2011 to September 2015, District: Jessore, Jhenidah, Chudanga, Narail, Kushtia, Meherpur & Magura. No. of Upazila: 20, No. of Union: 97, No. of Village: 243, Beneficiaries: 1,888 (male: 1,414, female: 474), Staff: 33

Sustainable Agriculture, Food Security & Linkages (SaFaL)

The project is passing its second year with a 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 main activities carried out in FY 2014-15 are: Producer Group’s AGM, Gender Training for Lead Farmers, Learning Sessions for Producer Group (PG) members on Aquaculture, Horticulture, Milking cow Rearing, Crop Protection and Damage minimization, Training on Business Plan for Lead Farmers, Demo Plots for Fisheries, Vegetables and Livestock, Conducting Nutrition Session at PG level, household visits by Community Nutrition Volunteers (CNV), Establishing Vegetable Gardens at School, PG level learning sessions visited by the Govt. Officials, Establishing 6 Collection Points for Vegetables and Fish marketing, Promotion of agri-entrepreneurs, Study Tour for Lead Farmers, Tool Kits and bicycle distribution among Lead Farmers, Cooking Demonstration, Linkage Meeting with buyers and sellers of vegetables.

Project Information

Duration: November 2013 to September 2016, District: Jessore & Narail, No. of Upazila: 06, No. of Union: 33, No. of Village: 217, Beneficiaries: 23,113 (male: 11,152, female: 11,961), Staff: 52



Tale of a successful Lead Farmer

Prodip Biswas is one of them who sacrifice their valuable time to improve livelihood of others in the society. He is the son of late Nirmol Kanti Biswas, Village: Palashi, Union: Rohita, Upazila: Monirampur under Jessore district. He is one of the best Lead Farmers (LF) of SaFaL program. He leads 2 producer groups named Palashi Daspara Sobjee Utpadankari Dal and Palashi Purbapara Sobjee Utpadankari Dal.

Prodip Biswas completed his graduation from the National University of Bangladesh. Now he is 40 years old. He has wife and two daughters. Prior to become LF he was unemployed and engaged with his family agricultural activities. After his selection as LF he became a service provider in SaFaL program in his locality.

As a farmer he was skilled on agri-farming. He has also experienced on microcredit management. He had knowledge on agriculture but not satisfactory level. As LF he has received several trainings like– Good Agricultural Practices, Governance Structure, tool kits use, Economic Development and Business Management, bio-fertilizer, compost management, sex pheromone trap, crop protection and loss minimization from SaFaL. After this he conducted learning session at PG level. Farmers started using bio-pesticides to manage insects and fungal diseases under his guidance. They also learned practically how to prepare low cost fungicide (Bordeaux mixture) at home. At the same time they learned how to prepare business plan on vegetables and fruits. Now PG members are aware about their crop protection and able to optimize their loss. They feel that it became possible to produce maximum production by the suggestion of Prodip Biswas. Most of the PG members now using Bordeaux mixture for fungal disease instead of chemical fungicide.

The enthusiasm of Prodip Biswas leads farmers to start and exhibit safe food production by using bio-technology. They

started producing Summer Tomato (Mintu super), Broccoli and New fruits like Dragon-fruit (BAU dragon-1 and BAU dragon-2). As LF he monitors all activities of those producer groups and ensured required technical support to all farmers. The utilization of tool kits at PG level is also ensured by him continuously. In case of crop production or technological problems PG members come to him for solution. It increased LFs income. Up to now he earned around 25,000 Taka and established a nursery which worth at least Tk. 15,000. He is dreaming to establish an agriculture farm where he wants to cultivate organic vegetables & fruits and create job opportunity for other people by applying all his knowledge's on modern technology he acquired from SaFaL. He already became a model in his locality as a agri service provider.



Programmed Initiatives for Monga Eradication (PRIME)

The project started in 2008 with a goal to ensure self employment round the year for Monga (lean period) affected people with flexible credit support for increasing their income through IGA Skills development and assistance in asset creation. To achieve this goal the project provided different IGA skill development training, technical & vocational training, health and credit support throughout its period. The major activities carried out in last one year are: 13,331 extreme poor members received credit support of Tk. 17,50,84,000; 400 members received skill development training, 468 members received

grants for establishing demo plot, 8,670 members received seeds, 49 health camps organized.

Project Information

Duration: December 2008 to June 2016, District: Rangpur and Sathkhira, No. of Upazila: 07, No. of Union: 27, No. of Village: 376, Beneficiaries: 29,330 (all female), Savings: 4,080,200, Staff: 189

Eel Farming Changing Shoshti Rani's Life

SUCCESS STORY

Eel locally known as *kuche* is traditionally treated as the food of lower casts. In recent time people of Bangladesh have come to know about the potential export market of Eel and started artificial culture. In Bangladesh Eel grows naturally in open water bodies and drains but in culturing this it requires appropriate technical knowledge. Shoshti Rani who lives in Shahapur village of Khesra union under Tala upazila of Satkhira district is such a person who knows about these techniques through skill development training provided by JCF's PRIME project. Her husband Ramprosad is a fisherman and catches fish in the river. She is a housewife and lives in a hut with her one son and two daughters. The only income earner is her husband and they had to live with poverty and debt. One day JCF

supported PRIME project staff approached her to become a member in one of the women's group and she started to save Tk. 5-10 per week. She received training on Eel farming in the FY 2014-15 and the project provided her a grant of Tk. 9,000 to establish a demo plot for Eel farming. She has constructed a concrete reservoir (rectangle shaped) and put small size Eels in the reservoir. She feeds the Eel for 30-40 days and then sells those to the market and in five months she earns Tk. 18,500. Now she is planning to construct more reservoirs in her house and in the mean time she has installed a sanitary latrine with her income in her house. Her children are now going to school regularly and she is happy to contribute her husband



in living a good life and expressed her gratefulness to PRIME project for its support.

Yield Maximization of Mustard and Sesame through Improved Package of Production Practices in Some Selected Areas of the Country (YMMSP)

The project ended in September 2014 and it provided skill development training to the farmers with a view to increase mainly the yield of mustard and sesame with identified high yield variety. In addition, the project facilitated to increase production of lentil and rice (AMAN & BORO). The major activities carried out in FY 2014-2015 are: 16 different demo plots established for AMAN rice and rice seeds distributed to 98 extension farmers for 49.6 acres of land. The remarkable achievements of

this project are: project farmers have 66.53% more income than others by following mustard-boro-aman crop rotation and farmers also have 33.27% more income than others by following

lentil-sesame-aman crop rotation. The highest yield of BINAdhan-7 rice is 5.23 MT/Hector & 5.08 MT/Hector where the income-expenditure ratio of farmers stands at 1.62 & 1.63 respectively.

Project Information

Duration: October 2011 to September 2014, District: Chuadanga & Jhenaidah, No. of Upazila: 02, No. of Union: 03, Beneficiaries: 119 farmers
Staff: 01

UPP-Ujjibito

Sustainable reduction of hunger and poverty from Bangladesh is the goal of this project. The targeted beneficiaries are women workers of LGED implemented RERMP-2 component who are working in road maintenance and some ultra poor men and women are selected from the respective community. The activities performed in last one year are: 3,050 beneficiaries received skill development training, vegetables seed distributed among 8,900 beneficiaries, 26,700 livestock vaccinated, IGA grants provided to 152 members, 5 kit box distributed, 13 community events organized, 1,166 pregnant mothers and 830 lactating mothers received support and 26,849 persons attended in IGA session.

Project Information

Duration: November 2013 to April 2019, District: Jessore, Magura, Jhenaidah, Chuadanga, Meherpur, Kushtia, Narail, Khulna, Satkhira & Bagerhat, No. of Upazila: 39, No. of Union: 92, No. of Village: 736, Beneficiaries: 30,002 (all female), Savings: Tk. 2,707,011, Staff: 50



Agriculture and Livestock Project

Creating 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 is the goal of this project. The project is continuing from 2013 under PKSf funding. The major activities performed in last year are: 280 demo plots established (65 agriculture, 55 fisheries and 160 livestock), 425 project beneficiaries received skill development training on crop cultivation, fish culture, goat rearing, cow rearing, beef fattening, poultry rearing and vermin compost production, vaccine and de-worming service provided to livestock's, 6 field days organized and 14 agriculture advice centers operated.

Project Information

Duration: July 2013 to on going, District: Pabna, No. of Upazila: 02, No. of Union: 11, No. of Village: 29, Beneficiaries: 2,181 farmers, Staff: 07



Agricultural Credit and Agro Business

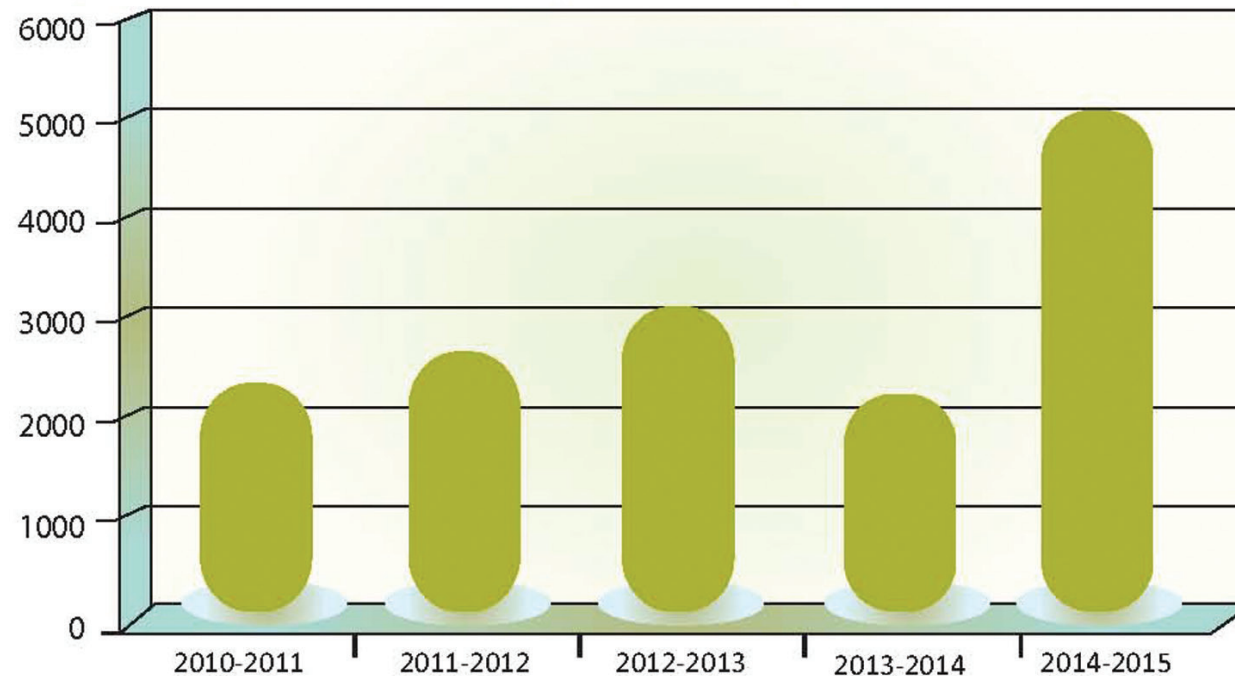
Understanding the magnitude of Agriculture sector, JCF developed and providing agricultural credit and skill development training to farmers since 2010. Now a day's JCF is working on agricultural value chain and introduced seasonal loan where the farmers are repaying their loan after harvesting or selling their produces. Besides farmers are receiving necessary skill development training and marketing techniques before taking the loan. The training cell of JCF is engaged round the year to arrange such training for the farmers. Donors are also focusing for skill development and marketing facilities for agricultural products. Apart from the Microfinance programme the credit support as well as technology transfer in the form of distributing equipments, inputs, introducing cost-effective

culture/practice, assisting in establishment of demo plots, high value and high yielding variety introduction etc. are ensured in different development projects of JCF. JCF appointed technical persons of agriculture, fisheries and livestock in those projects to ensure quality and being updated about advanced agricultural practices. In addition JCF is also operating fish hatchery, fish culture, production and supplying of paddy and rice seeds, beef fattening, black Bengal goat rearing, oil and rice mill and producing vermin compost commercially as part of its social business. And in all these activities JCF is closely involved with the concerned government departments and seeking their advice and assistance as and when required.

Microfinance involved in the following agricultural sectors as on June 2015

Agriculture Product	Disbursement		Outstanding	
	Loans	Amount (Tk.)	Borrowers	Amount (Tk.)
Crops cultivation	129,806	3,053,427,000	116,883	1,998,534,864
Fish Culture	39,996	1,450,514,000	41,263	945,780,081
Beef Fattening	32,394	677,284,000	25,332	545,715,149
Poultry	1,201	38,193,000	1,535	37,024,161
Total	203397	5,219,418,000	185,013	3,527,054,255

Agricultural Loan Disbursement (BDT in Million)



Climate Change adoption and Environmental Sustainability

Carbon emission becomes very significant anxiety for the mankind which increasing climate change effects day by day globally. From 1850 to 2011, USA was known as the biggest carbon emission country. According to the report of World Research Institute (WRI) in November 2014, China is the biggest carbon emission country now in the world. 23.43% of total Carbon emissions from china and second largest carbon emission country is USA where the rate of carbon emission is 18%. Due to carbon emission if the global temperature raises at 4°C then the height of the sea level will be high and that will make environmental, social and political degradation all over the world for which at least 8 crore costal people all over the world may loss their homestead.

According to the report of WRI in 2014, Bangladesh is losing 1.2% of its total GDP because of Natural Disaster though Philippine is the largest natural disaster affected country in the world for the last 19 years from 1994 to 2013 where natural disaster heats 328 times. Second one is Bangladesh where disaster heats 228 times. As per damage calculation due to natural disaster, Bangladesh holds 6th position around the world.



Bangladesh already submitted a plan to address climate change to UN Mission with 199 countries where Bangladesh commit to reduce 20% carbon emission by 2050 if required international aid is available. Bangladesh will also take initiatives to increase 20% Railway passenger, increase 35% organic fertilizer usage and increase 50% vermin compost use in agriculture. According to German climate watch Index 2015 report, poor countries are most affected due to climate change and Bangladesh is one of them.

At present there is only 13.40 percent of land in Bangladesh having covered by

tree with a density of 30 percent and above. The area having tree cover is much lower than the target set for 2015. Since 1991, there has been a steady increase in CO₂ emission in Bangladesh because of increasing urbanization and other development interventions and activities. Data shows that without considering the issue of arsenic contamination, 97.9 percent of the population of Bangladesh is using safe drinking water; 55.9 percent of population is using improved sanitation in 2012-13. However, access to safe water for all is a challenge, as arsenic and salinity intrusion is a consequence of

climate change fall out will worsen access to safe water especially for the poor.

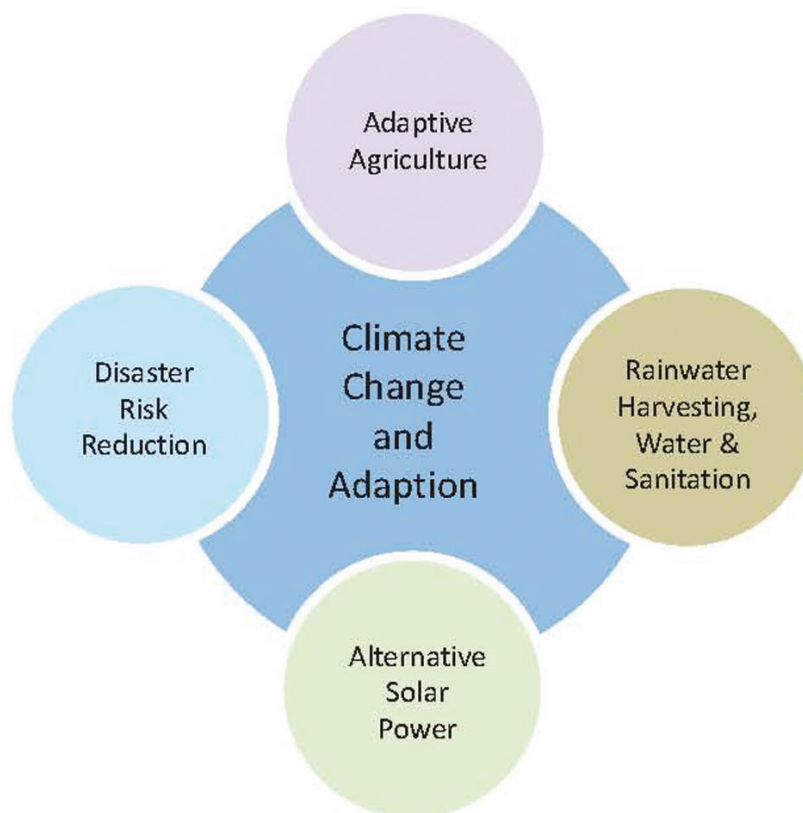
JCF is fully aware about the growing concern of negative impact of climate change and trying to contribute to overcome this situation. As a part of that in FY 2014-15 JCF implemented four projects with the financial and technical support from PKSF, Helvetas Swiss Intercooperation, Bill & Melinda Gates Foundation & EPRC and IDCOL. A total of 120,277 beneficiaries from 19 districts received supports like– rain water

harvesting reservoir installment, at house hold level, community level and Institute level, training and practice of saline tolerant agriculture, canal re-excavation, linkage with local government and public health, plinth raising, awareness on water and sanitation, home based solar panel and improved cooking stove distribution etc.

To make climate resilient community JCF interventions are playing an important role through several projects by implementing following activities directly

with 102,196 vulnerable people to address climatic change-

1. Adaptive agriculture: Dike cropping, Sack bag cropping, poly bed cropping, saline tolerant variety crop etc.
2. Rain water harvesting
3. Promotion of Solar power as alternative power resource
4. Hygiene and sanitation
5. Disaster Risk Reduction





Panii Jibon Project

The project is being operational from April 2013 and Helvetas Swiss Intercooperation is providing financial and technical support in implementing the intervention. The goal of this project is to support communities towards sustainable improvement of their livelihoods through climate change adaptation and increased resilience to water related threats. Major activities carried out in FY 2014-15 are: 921 cluster based meetings arranged, 06 consultation workshops and project induction meetings at union level completed, 45 persons trained on disaster risk minimization, 06 persons received training on saline tolerant rice cultivation, 450 persons received training on water quality testing, PSF and other drinking water source maintenance, 366 rain water harvesting reservoirs distributed, 22 PSFs repaired and re-excavated, 03 big rain water reservoirs (30,000 liters each) constructed, 270 persons received sanitary latrine materials, 01 canal excavated for rain water storing for agricultural usage, 09 demo ponds established for integrated fish and duck rearing, 10 mini ponds are excavated to store rain water for agricultural usage, 87 persons received matching grants for establishing demo plot of integrated agriculture, 05

SODIS system installed at school level, 22 persons received training on integrated agriculture, 20 persons received training on saline tolerant farming (kandi boira system), 18 persons received training on mini nursery establishment, 06 demo plots of saline tolerant rice established, 18 polythene bed cropping introduced, 180 persons received training on homestead gardening and 105 persons on vegetables cultivation in gunny bags, 50 units of early warning equipments distributed, 540 cluster leaders received training on leadership and gender, promoted 18 local agro service providers, 180 drinking water service provider and 18 fisheries service provider and trained them, 90 persons received training on fence farming and 580 cluster leaders received refreshers on leadership.

Project Information

Duration: April 2013 to September 2015, District: Bagerhat
No. of Upazila: Sadar, No. of Union: 06, No. of Village: 64
Beneficiaries: 2,700 (male: 2,116 female: 584), Staff: 08

Strengthening the Capacity of Ultra Poor Community in Saline Affected Region to Adapt with the Adverse Effect of Climate Change (CCCP)

This is a new intervention started in July 2014 with the support from PKSF and Bangladesh Climate Change Resilience Fund (BCCRF). The goal is to enhance the capacity of saline affected communities by increasing their resilience to the adverse effects of climate change. The main planned activities are: Ensure safe drinking water (Install water tanks/reservoir to harvest rain water), Plinth and courtyard raising, Technical Support on Crab/Goat/Sheep/Duck/poultry rearing and Capacity building Training. In last one year some preliminary activities like staff

recruitment, orientation, office set up, base line survey and beneficiary finalization are accomplished and 378 household's plinth already raised.

Project Information

Duration: July 2014 to June 2016, District: Bagerhat
Upazila: Shoronkhola, No. of Union: 02, No. of Village: 17
Beneficiaries: 500 (all female), Staff: 06



Improving Rural Effective Total Sanitation through Female Local Government Members of Union Parishad Led Intervention in Bangladesh

The project has been completed in January 2015 with the goal to develop and test a model for effective sanitation in rural Bangladesh. Major Activities carried out in FY 2014-15 are: 264 women UP members and 6148 women's group members received training, 768 UP Staff received training, 31 standing committees are activated and 31 UP coordination meeting arranged, 410 women's groups formed, 31 bill board erected, 93

ward based monthly meetings arranged and 1815 mugs are distributed among the CWGs.

Project Information

Duration: May 2012 to January 2015, District: Dinajpur & Comilla, No. of Upazila: 06, No. of Union: 32, No. of Village: 115, Beneficiaries: 50,000 (all female), Staff: 03



JCF Solar Mission

The project is operating with the support of Infrastructure Development Company Limited (IDCOL) since 2010. 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 installment based process and in last one year the project installed a total of 5,287 Solar Home Systems which are generating 151.56 KW power per day. The

Project Information

Duration: January 2010 on going, District: 18, No. of Upazila: 78, No. of Union: 526, No. of Village: 2,336, Beneficiaries: 67,077, Staff: 212

Good Governance

Strengthening Civic Engagement in Elections and Political Processes For Enhanced Transparency and Democratic Accountability

The mandate of the project is to: (a) Enhance Transparency and Credibility of Election Processes, (b) Decrease Political and Electoral Violence & (c) Strengthen the Quality of representation and Democratic Accountability. The Asia Foundation is funding the project. Major activities carried out in last year are: regular communication with upazila election offices and share information with EWGs, collection of political parties policy related information, discussion with media personnel, awareness on new voter registration, meetings with law enforcement officials etc.

Project Information

Duration: May 2013 to December 2015, District: Rangpur (National Parliamentary Seat of Rangpur-3, 4, 5), Upazila: 04 Union/Word: 70, Total Registered Voters: 1,175,494 (male: 583,752, female: 591,742), Staff: 04



Linkages

JCF is facilitating different services for its beneficiaries through GO-NGO collaboration by establishing effective linkages with different service providers like– Government hospitals, Social Welfare, Youth Development and Women and Child Affairs Department, Agriculture Extension, Fisheries and Livestock Department, Union Parishad's, Legal Organisations, NGOs and their Clinics etc. Effective relation and linkages with them are enabling the beneficiaries to gain access in different services frequently. Some direct support like tube-well, sanitary latrine installation from local govt. bodies and DPHE, safety net support, Stipend support for adolescents and women, skill development training and inputs for women, farmers etc. are also taking place regularly.



Internship and Study Tour Programme

Internship

The goal of the internship and study tour programme is to have interns and foreign students (high school and above) to gain knowledge and understanding on issues related to social development through hands on interactions, interviews and field visits to various projects of JCF. They are based in Jessore and report primarily to JCF Head Office in Jessore town. This internship is focused on learning and research rather than providing work experience and study tour is for the organised students' group who intend to know about the development paradigm of Bangladesh and have interest to build solidarity between poor people of Bangladesh and their respective country people.

After gaining insight of various activities of JCF, the interns picked up a specific sector to focus. The staff member of JCF and intern works together in developing a schedule for the course where research is the main purpose. With the outline in hand, field visits are planned, presentations to staff scheduled, desk time reserved, and weekend trips organized. On field visits, the staff member explains the content of the project and answers the intern's questions. Within this framework, the intern is also able to meet with the beneficiaries of JCF projects and ask them questions with the translation help of JCF staff member. Field visits will be planned for 2-3 days a week. The

remaining days of the week is dedicated to office work, local office visits and or report writing. Additionally, interns also have the opportunity to visit projects that are implemented in cities and in villages outside Jessore and staying in these places for one or two days. This is helping interns to compare different projects and have an overview of JCF activities throughout the country.

The internship programme starts from February 2015 and up to now one Japanese university student, one French university student and one US university

student took part in the event. One Japanese girl Ms. Katsuyama Tomomi completed her internship with JCF and her area of interest was Microfinance. The French intern Mr. Victor Fighiera and US intern Mr. Ethan Finkelstein started their internship in June 2015. They also have interest on microfinance. Another two Japanese girls Ms. Megumi and Ms. Yuko have shown their interest to do their intern for 6 months and one year respectively and their area of interest is education and microfinance. They hopefully will come to JCF in July 2015.





Study Tour

In organizing study tour, the interested group(s) communicates with JCF and expresses their area of interest. JCF team then arrange project area(s) and deploy staff as guide and explain the methodology of the projects and if the visitors are interested in home stay at beneficiaries' house then it also arranged for them. In between all these, couple of meetings take place with them where their feedbacks are heard and necessary actions are taken if needed for the next activities. At the end a big gathering is arranged at JCF head office where

the study tour members and their host families in Jessore are invited in a dinner and a short cultural event is held where both foreign and Bangladeshi participants present their cultural heritage.

The first study tour was arranged in March 2013 for 18 members' team of AHI, Japan visited JCF's development interventions in Jessore, Chuadanga and Natore districts. In March 2014, another 19 members' team of AHI, visited the same intervention areas. AHI also had a plan to visit JCF in March 2015 but the volatile political situation forced us to cancel the plan.

Education

JCF in Education

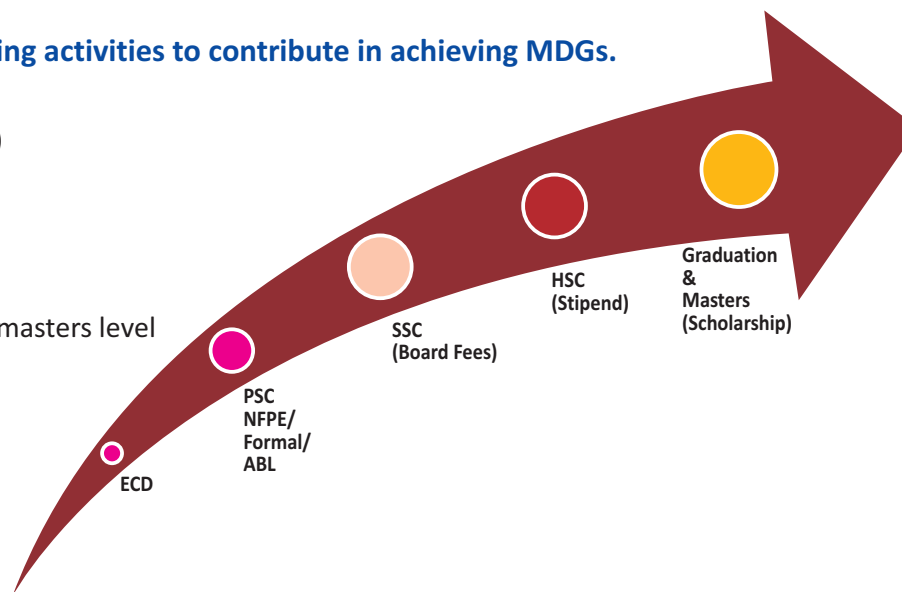
Bangladesh has been made significant progress in increasing equitable access in education (NER: 97.7 percent), reduction of dropouts, improvement in completion of the cycle, and implementation of a number of quality enhancement measures in primary education and already achieved gender parity in primary and secondary enrolments. Initiatives have been taken to introduce pre-school education to prepare the children for formal schooling. The government is in process to implement a comprehensive National Education Policy (2010) to achieve its objectives. The Government nationalized and took over 36,165 primary schools and regularized it under the Primary Education (Taking Over) Act

of 1974, and declared 157,724 primary school teachers as government employees. Primary education is free and made compulsory under the Primary Education (Compulsory) Act 1990. Bangladesh is a signatory to the World Declaration on Education for All (EFA) held at Jomtien, Thailand in March 1990. Bangladesh is also a signatory of the Summit of 9 high Population Countries held on 16 December 1993 in New Delhi. The country has formulated National Plan of Action I and II to implement the goals of Education for All. The country has also prepared a Non-formal Education Policy. After four decades, in January 2013, in a landmark announcement, the Prime Minister of Bangladesh declared the

nationalization of all non-government primary schools of the country. With a view to spreading and augmenting the quality of education, the government has nationalized 26,193 primary schools from January 2013 and jobs of 104,776 teachers have been nationalized. The challenges under MDG-2 include attaining the targets of primary education completion rate and the adult literacy rate. A large part of the physically and mentally retarded children remains out of the schooling system. Improvement of the quality of education is also a challenge at the primary and higher secondary levels that need to be taken care of on priority basis.

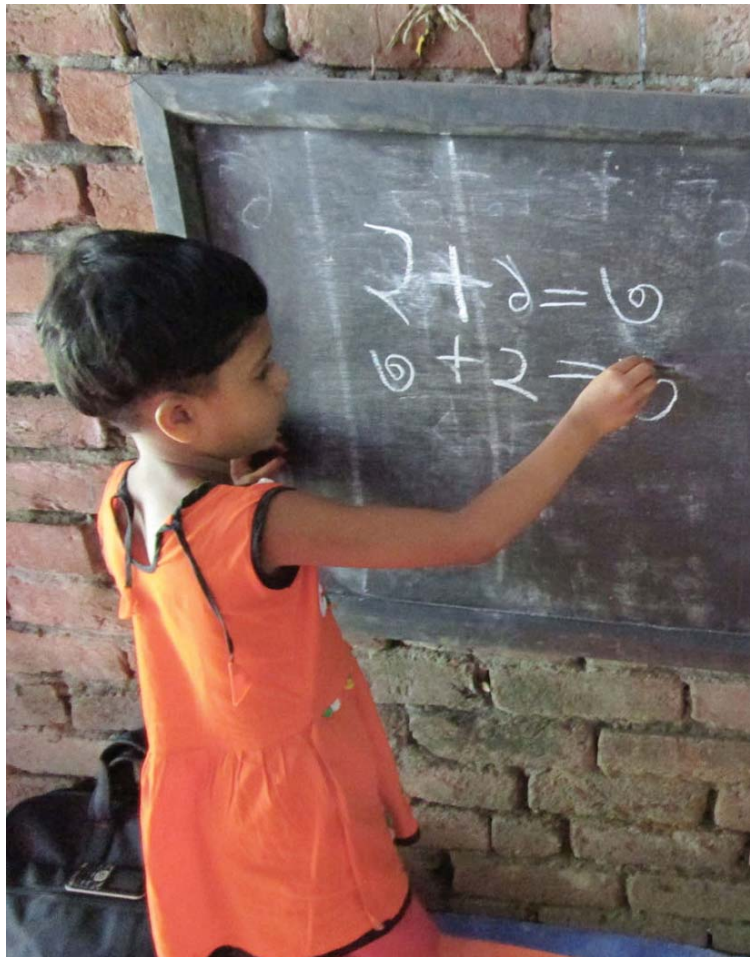
Considering all JCF is implementing following activities to contribute in achieving MDGs.

- | Early Childhood Development (ECD)
- | Non-Formal Primary Education (NFPE)
- | Formal Primary Education
- | Ability based learning (ABL)
- | SSC board fees
- | One time Stipend for HSC students
- | Scholarship program at graduate and masters level



In the FY 2014-2015, JCF implemented ten education projects with the financial and technical support from NETZ – Germany, Save the Children International, UNICEF, GoB, One Bank and WFP. Moreover, in another four development projects education interventions are also implemented as a part of project activities. A total of 81,508 pre-primary and primary students from 8 districts received support through 1,320 learning centres and schools and 4,834 students received support in continuing their secondary and higher education.

PROTEEVA- Promoting Talent Through Early Education



The aim of the project is to improve Primary School enrolment, completion and academic performance for children in Bangladesh. It had been implemented with the financial and technical assistance of Save the Children International till December 2014. From January 2015 the project is continuing with the financial support from One Bank, Local people and JCF Own Fund. There are 5 major components under this project–

1. Early Childhood Development (ECD) - a) Pre-primary (school based), b) Pre-primary (Community based), c) Parenting session with Learning basket & d) Sisimpur

2. Primary Education (PE) – a) Reception and Orientation (RO), b) Reading Buddy and Mentoring (RBM), c) Community After school Circle (CAC), d) Children Magazine, e) Interactive Teaching Learning, f) Teachers Magazine & g) School Management Committee (SMC)

3. Education & Equity, 4. Community Mobilization

5. Monitoring & Evaluation: Activities carried out in last one year are: 12,838 new children are selected, 211 local donors managed, 37 new teachers have received basic training, 111 school based ECD centres and 369 home based ECD centres are operational, teacher's profile for 480 teachers are prepared, 10,556 mothers have attended in parenting sessions and 240 primary school teacher and SMC meetings conducted.

Project Information

Duration: January 2015 to December 2015, District: Jessore, Magura, Jhenaidah and Narail, No. of Upazila: 09, No. of Union: 95, Villages: 346, Beneficiaries 106,680 (male: 51,440 female: 55,240) Student: 12,838 (boys: 6,457 girls: 6,381), ECDE Centre: 480, Staff: 493

Reading Enhancement for Advancing Development

This project is working to increase the reading skill of grade one to three students which aligns with PEDP III's Result 1: All primary school children in Bangladesh attain expected learning outcomes and competencies. The major accomplished activities in last one year are: 35 master trainer and 570 Assistant Teacher received training on reading instruction and assessment. 37 master trainer, 309 Govt. Education officer and Head Teachers received training on academic supervision. 56 project staff received training on basic monitoring and evaluation. 16 master trainer and 235 Assistant Teacher received training on coordinated instruction. 2698 SMC members received management training, 36 project staff received training on parent's awareness of reading. 03 project inception workshops arranged, students progress assessed for two times, 17 master trainers and 137 Assistant Teacher received refreshers on reading instruction and assessment, 04 reading festival organised, 60 persons received training on community literacy volunteer, 44 project staff received training on SMS members' training, 80 project staff received refreshers on basic monitoring and evaluation, 31 reflection workshops held on coordinated instruction, 42 teachers received training on ICT and 3528 materials distributed in the primary schools.

Project Information

Duration: December 2013 to September 2017, District: Jessore, Jhenaidah & Magura, No. of Upazila: 07, No. of Union: 69, Villages: 377, Beneficiaries: 38,887 (male: 20,062 female: 18,825) Total School: 275, Student: 34,452 (boys: 17,508 girls: 16,944), Staff: 56



Shishu Sargo- Children's Education Program (SSCEP)

The project is operational from JCF own funded. It is supporting disadvantaged children to create access in quality primary education. The targeted children are receiving quality primary education through the project school from play group to grade VII. 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. Special coaching class is conducted after the regular class time to ensure quality.

Project Information

Duration: January 2013 and continuing, District: Dhaka, No. of City Corporation Ward: 01, Beneficiaries: 252 (boys: 124 girls: 128), Learning Centre: 01, Staff: 13 (all female)



Community School Program

This is another JCF funded education project where five community schools are being operated at different areas in Jessore town to ensure quality primary education for the slum children. The major activities in FY 2014-15 are: 269 students are enrolled, 91% attendance and 94% passing rate at terminal examination, 388 parents meetings organised, 26 monthly assessments conducted and 3 model tests for grade V students are conducted.

Project Information

Duration: January 2012 and continuing, District: Jessore, Ward: 1, 3 & 5 of Jessore Municipality and New Town Union Parishad of Jessore, Beneficiaries: 769 (boys: 315 girls: 454) Staff: 25

Quality Primary Education for Students from Marginalized and Extreme poor Families in Bangladesh

NETZ-Germany is supporting the project for the children from extreme poor and indigenous families, living in remote areas towards ensuring their access to inclusive and qualitative pre-primary and primary education. The major activities completed in last one year are: 20 Education Support Organizers received training on Advocacy and Community Mobilization, 120 learning centres organized annual sports competition and observed different national and international days, 44 pre-school teachers and program organizers received follow up basic training, 88 NFPE teachers and program organizers received subject based training for grade V, 40 health camps held for the children, 27 teachers received ToT for grade-V, 130 formal primary school teachers received skill development training. Training also provided to 80 SMC and ECD committee members, 50 persons received training on roles and responsibility of SMC, school council of 40 schools completed, 280 school council members received orientation, 3 health camps arranged, students of 80 schools enjoyed supplementary food, 24 pre-school teachers and program organizers received training on parents education, 160 education development committee meetings organised, 946 NFPE and 469 pre-school monthly parents meetings organized, 475 NFPE and 237 pre-school SMC meetings organized, 3 upazila education development committee meetings arranged, 40 schools got support in infrastructure development and library establishment.

Project Information

Duration: March 2012 to December 2015, District: Rangpur, No. of Upazila: 02, No. of Union: 09, Villages: 61, No. of Learning Centres: 120 and Govt. Primary School supported: 40, Beneficiaries: 11,251 (boys: 5,560 girls: 5,691), Staff: 158

Quality Primary Education for Children from Extremely Poor Families in Bangladesh: Constructions and Management of Community School

The goal of this project is to support 1080 ultra poor and poor children, who had no access to education earlier, will attain an inclusive quality education in 9 newly built community schools in remote char areas under the district of Rangpur. This is also supported by the NETZ-Germany. Major activities accomplished in last one year are: 288 students for pre-primary stage are selected, 1082 sets of book distributed among students, 9 community school buildings constructed and 9 SMCs finalized, students of 9 schools received food and health check up support during monga period, national-international days and annual sports arranged in 9 schools, 30 persons received training on skill development of preparing creative questions and subject

based ToT for grade-III training organized, 108 monthly parents meetings arranged and same number of SMC meetings organised. 30 SMC members received skill development training also.

Project Information

Duration: November 2012 to December 2015
District: Rangpur, No. of Upazila: 03, No. of Union: 06
Villages: 09, Schools: 09, Students: 1,082 (boys: 523 girls: 559) Staff: 40

SUCCESS STORY

Sonali has overcome her visual impediments

Sonali lost her right eye sight after being heat to her eye when she started to crawling. The doctor advised her parents to replace eye cornea but her poor father couldn't manage the cost. Her father and mother lives in Biswonath village of Tepamodhupur union parishad under Kaunia upazila in Rangpur and manage their living by selling labour. They didn't give much attention to their daughter to admit her to school being considered she is a girl and yet don't have sight in one eye. In 2013, JCF starts a school in Chargonai which is adjacent to her village where her maternal grandfather lives and in 2014 he brought Sonali to him and admitted to the play group at the age of seven. In the beginning she was very shy and hesitant to sit with other students. It was the teachers and her classmates who make her feel free and within a short period of time she becomes a dear one to everybody. Now she is in grade I and regularly attending class. She wants to become a teacher in future.



Education Equity for Out-of-School-Children Project

To increase equal access to quality primary education for the hardest to reach rural children in ability based accelerated learning environment and mainstream students into the formal education system or into other educational alternatives is the prime objective of the project. The project reached children between the ages of 8-14 who lives in remote areas and is working or is at risk of becoming child labourers. This includes both children who never enrolled in school and those who dropped out from the formal or non-formal education system (never enrolled, drop out, working children, children affected by disaster). The curriculum framework contains competencies and achievable learning outcomes by module by subjects (Bangla, Mathematics, English, Environmental Studies, etc.) in line with the primary education curriculum of Bangladesh. The competencies are broken down by unit for each subject. The framework presents the methodology and the teaching & learning materials by competency area by subject for each unit. The learning centres' located close to or attached to local primary schools thus supporting the positive link between LC and the primary school. Ability-Based and Accelerated learning centres' adhere to Child Friendly Learning Environment standards. In each of the learning centres', a maximum of 30 and minimum of 20 children enrolled considering the availability of selected learners in the locality. The available

existing infrastructures such as local government building, additional class room in a school, local community centres' etc. considered to establish as learning centres. UNICEF is providing financial and technical assistance in this project to contribute in achieving MDGs by increasing literacy rate and coverage of Primary Education enrolment. The major activities and achievements in last one year are: 1,694 new students are enrolled, 3,902 students mainstreamed, 100 IPT shows and 1,200 community

dialogues organised, 3,000 parents meeting and 1,500 CMC meetings arranged. 20,000 copies of quarterly children's magazine published and distributed.

Project Information

Duration: October 2012 to December 2016, District: Satkhira, No. of Upazila: 02, No. of Union: 23, Villages: 232 Schools: 250, Students: 5,286 (boys: 2,581 girls: 2,705), Staff: 290



School Feeding Program for Poverty Prone Areas (SFP)

This is a new intervention started from May 2015 with the support of Directorate of Primary Education of GoB and World Food Program (WFP). The major planned 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 are: 17 MT biscuits are received and 9.35 MT biscuits distributed, 13 school vegetable gardens established, 69% student attendance ensured, WATSAN condition of 34 schools' upgraded, 6 SMSs are made active, carrying water bottle and Tiffin box are ensured among 60% children at school and tree plantation along with cleaning activities performed in 38 schools.

Project Information

Duration: May 2015 to June 2016, District: Faridpur, No. of Upazila: 01, No. of Union: 04, Villages: 78, No of Schools: 54
Students: 10,164 (boys: 4,936 girls: 5,228), Staff: 02



Nur Jalal Shishu Ananda Nikaton

JCF established an orphanage at Dora union parishad of Kotchandpur upazila under Jhenaidah district in 2008 to ensure highest education for the destitute rural children. In January 2015, JCF management decided to operate a school with the target– 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. At present there are 58 pre-school students studying in three sections and 5 boys are staying in the orphanage (one student in grade VI, three students in grade VII and one in grade VIII). 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.

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. 26,073,176. 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 24 students are now receiving this scholarship and the same numbers of students have completed their education. In the reporting year (July'14 to Jun'15) the total scholarship money provided to students is Tk. 822,000. Some comments of scholarship recipients who have successfully completed their educational life are as follows-

"I have completed my Masters in Agriculture Engineering securing 3rd position and by the grace of the Almighty and invaluable support of JCF I have managed a job in CIMMYT. I will be remaining grateful to JCF in the rest of my life for their support. The organisation has played a great role as a parent in my educational life. I will be happy if I can do something for the organisation as a part of JCF family."-Md. Aktarul Islam, student of Mymensingh Agricultural University, Session: 2007-2008.

"In 2008 I admitted to Dhaka University's Law Department after being achieved the

8th position in admission test. After coming to Dhaka my family had fallen in financial crisis and for that reason I couldn't pay much attention in my study which affected by academic result. At the end of that year I applied for the JCF's Scholarship and got the scholarship which helped me a lot in my remaining education cycle. At undergraduate final



exam I became 8th and at masters level I became 5th. Now I am working as a lecturer at Manarat International University and it will not be enough to express in words about the enormous contribution of JCF in my life. I wish for the very best of it."-Maruf Allam, student of Dhaka University, Session: 2007-2008.

"I was a medical student in Rangpur

Medical College and in 2008 I came to know about the Scholarship of JCF. At that time I was passing hard time as my family was not able to fulfil all my education expenses. JCF came to me as a rescuer and continued the assistance till I become a doctor. I pray to the Almighty for the organisation's glory and hope it will continue such support for the poor and meritorious students. I also promise that I will work for the betterment of poor people in my whole life."-Md. Nuruzzaman Miah, student of Rangpur Medical College, Session: 2007-2008.

"I cannot express my feelings and devotion towards JCF. A son coming from a family of hand to mouth, a boy of broken dreams was given a new hope, an avenue to destination, a change to reborn, a process to become a soldier for lifetime for the betterment of his family and surroundings by this organization. Now I am working in Syngenta Bangladesh Ltd. and have attended final viva for 34th BCS and waiting for final result."-Md. Abdus Salam, student of Dhaka University, Session: 2008-2009.

"Now I am a BCS Education Cadre officer and gratefully admit the precious contribution of JCF. They have assisted me a lot to complete my MBA from Dhaka University and open the passage of a dignified life."-Sharmin Sultana, student of Dhaka University, Session: 2007-2008.

Human Rights

Community based child Protection Project (CBCPP)

Strengthening community based child protection system to promote protective environment for children from violence, abuse and exploitation including sexual abuse and commercial sexual exploitation is the goal of this project. UNICEF Bangladesh is providing financial and technical support in the project. The activities carried out in last year are: facilitated 72 adolescents meeting, organized 3 study tour and 2 historical place visit, 2 annual sports along with cultural competition organised, 11 GO-NGOs are contacted for linkage support, 2 adolescent groups received IPT training, 21 IPT shows staged, children participated in 62 sports and cultural competition, 1 adolescent fair organized, 1 life skill training provided to adolescents and one batch for staff, 6 Child Friendly Spaces (CFS) are operational, 6 CFS based mothers' orientation conducted, 1 training provided on behaviour change and communication for staffs, 1 training organized on facilitation skill development, 1

staff training provided on gender, 66 monthly parents meetings held, 24 community dialogues organized, 30 complain boxes installed, 12 school campaigns arranged, 20,000 leaflets and 2000 posters developed and distributed, 72 monthly child protection committee meetings held, 1 training arranged on juvenile justice for police and advocates, 1 training on child protection for CPC members, 2 combined project progress review meetings held, 1 exposure visit for staff organized and conducted 1 marriage registrar orientation.

Project Information

Duration: May 2012 to May 2016, District: Bagerhat Municipality/Upazilla: 02, No. of Municipal Ward: 06
Beneficiaries: 37,866 (male: 15,608 female: 22,258 including boys: 553 girls: 546), Staff: 22



My dreams have changed...

SUCCESS STORY

Reaz Shorif (15) was living with his younger brother in Ward 9 of Mongla Port Municipality area. His father is a day labourer and mother is a house wife. His father didn't have any regular income and it was a hard time for the family to maintain a four members' family with one man's income. In 2012 when Reaz was in Grade VIII his parents had a massive brawl over the persistent family poverty and had divorced. His mother went to Chittagong with the two sons and took a job in a local factory. He used to stay at home with his younger brother and stopped going to school. After two years he decided to go back to his father and his mother agreed. Reaz realised his mistake after reaching at Bagerhat when he experienced his father has married again and is paying no attention to him. He didn't have the money either to go back to Chittagong. He was wondering here and there all the day and took a job in a local furniture shop at a rate of Tk. 40 per day only. In the middle of 2014 he attended a community dialogue event of JCF where working children like him were attended. In that event, the rights of working children's were discussed and they were also asked to share their desire in future. He learned about the adolescent club in his community named *Rongdhonu* where all adolescents are welcome to join. He didn't believe all these at the beginning but all his miss belief gone away when he visited the club on the next day. He saw that some adolescents of his age are drawing, reading books, playing indoor games or gossiping with small children. One adolescent approached him and introduced him as the Peer Leader and asked him if he needed anything. Reaz was very hesitant and finally told him that he wanted to know about the club. He said that after joining the club a dramatic twist had happened in his life. He had received training on life skill, leadership development and interactive popular theatre (IPT). He has attended various executive committee meetings of the club, visited many GO-NGOs and families and performed in IPT shows. He also learnt five patriotic songs from the club which he can sing by using harmonium. He couldn't dream about this much pleasure is waiting for him here! He took admission into grade IX at Chalna Port Secondary School's technical unit. JCF has assisted him in getting the admission. He is now earning his living by doing three private tuitions and quit his work in the furniture shop. He concluded that he had planned to be a day labourer like his father but his vision has been changed after joining the club.





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: Continuing from 2003, District: Jessore, No. of Upazilla: 05, No. of Clients served: 3029, Staff: 03

Children's Haven Programme

The programme started its journey with the children born in brothel in 2002 under the support from European Union and Tdh-Italy. The program was designed with an objective to rehabilitate those children in society in the long term. Initially the number of children was 164 and it continues up to 2004. Later on considering the children's vulnerability and capacity of the shelter home, JCF rearranged the program with 100 most vulnerable children and create facilities for their full-time care with the support from Tdh-Italy and PWRDF-Canada. This joint funding continues till 2012 and from 2013 JCF is continuing the programme from its own fund. At present 49 children are residing in the shelter home. The rest 51 children are properly reintegrated into the society. Boys are now working in different organization and some of them are doing their own small businesses. Girls are married and leading a regular life like others. At present 49 children are getting shelter support at the shelter home and JCF ensures their education, food, clothing, recreation, treatment, skill training and psycho-social counselling. The activities carried out in last one year are: 08 children are now attending shelter home school from play group to Grade 2 and 41 children are studying in nearby schools and colleges. The annual exam passing rate in 2014 is 100% at all grade. All the 7 PSC examinees and 2 JSC examinees successfully passed their exams, 2 SSC examinees also passed the exam, 2 girls attended HSC exam but both failed in English, 4 tuition teachers are assisting the shelter home children in their education. Last year two girls are employed at JCF's super shop Green Bazaar, two boys are working as computer operator in JCF Microfinance Program and one boy is working as PA Technical.

Project Information

Duration: Continuing from 2002, District: Jessore, No. of Upazilla: 02, No. of children: 49 (boys 18 & girls 31) Staff: 14

Health and Nutrition

Health Interventions

JCF is implementing health as a development component through several development projects and Microfinance program. In FY 2014-15 major health interventions carried out are: 56 health camps organized, 378 static clinics arranged, 168 satellite clinics arranged, 1 eye camp arranged, 328 health awareness sessions organized, 1363 pregnant mothers and 1157 lactating mothers received support from paramedics, 372 women received training on health and nutrition and 749 women received training on homestead

gardening.

Regular health check-ups for pregnant women and children are made through satellite and static clinics in different projects. Paramedics and health workers are supporting in organizing and facilitating courtyard sessions, health awareness training, and seminars to transfer knowledge on health issues and to create access to health care services through their groups regularly. Health camps were also arranged repeatedly in some areas where MBBS Doctors are invited. Poor communities were also

provided with free medicine and referral services by the paramedics. The health awareness training included Pregnancy, Anti Natal & Post Natal Care, Child Health, Immunization, Reproductive Health, Diarrhoea prevention, Personal Hygiene and Sanitation, use of safe drinking water and sanitation. Free oral saline, de-worming tablet etc. were also distributed among programme participants. A total of 86,141 beneficiaries directly received different health support and services in the reporting period.

Adolescent health

Adolescents are our future leaders. Considering this, JCF is continuing its support for health awareness and life skill training. This year 803 adolescent boys and girls received trainings, formed 39 adolescent clubs and peer education groups. They are taking part in the learning sessions organized on weekly and monthly basis on rights, adolescence, reproductive health, curse of early marriage, nutrition etc.



Nutrition

Nutrition is a cross cutting issue of JCF and being that JCF has given emphasis to facilitate proper nutrition for the children and women and implementing different nutritional activities through several projects which includes nutritional education, homestead gardening, balanced diet cooking demonstration for grass root level beneficiaries and promotion of Community Nutrition Centers & Volunteers. In the reporting period a total of 2266 nutrition sessions conducted, 44 school vegetable gardens established, 40 cooking demonstration organized. 45 staffs are trained on nutrition and 45,518 beneficiaries participated in different events this year.



Water & Sanitation

Now a days, safe drinking water is becoming a challenge across the world. To ensure safe drinking water for its beneficiaries JCF provided awareness raising training and organized campaigns on safe drinking water and sanitation &

behavioral change at community, school, mosque and temple's, installed billboards, observed significant days like - World Water Day, Hand Washing Day, Sanitation Week Celebration etc., JCF facilitating water and sanitation projects

in 7 districts (15 upazilla, 60 Unions and 506 villages) and covering 158,697 direct beneficiaries. In the reporting period JCF supported in 77,385 latrine installation, 12,550 Tube-well installation, set up 1,225 water tanks and disbursed loan of Tk. 197,475,000 for safe water and sanitation.

Arsenic contamination is also a major problem for safe drinking water in some parts of JCF intervention areas. Considering this JCF is providing Arsenic mitigating support through awareness creation in health sessions, courtyard meeting, training and workshops and linking beneficiaries with relevant service providing NGOs and DPHE to promote safe and hygienic health practices for its program participants.



Microfinance

JCF started the journey in 1990 to reduce the poverty by providing financial support along with other basic needs like health, education etc. and at present Microfinance programme becomes the largest intervention of JCF in terms of number of beneficiaries, working areas and annual budget. By this time it has already come out from the traditional credit disbursement and repayment practices and rather has become a comprehensive development package where the targeted

members not only get monetary support but also technical supports which is required to sustain their livelihood, health, education, linkages, good governance, human rights, agriculture & non-agriculture oriented skill development training, marketing support and value chain services etc. The programme is receiving financial support from PKSF and several commercial banks of Bangladesh.

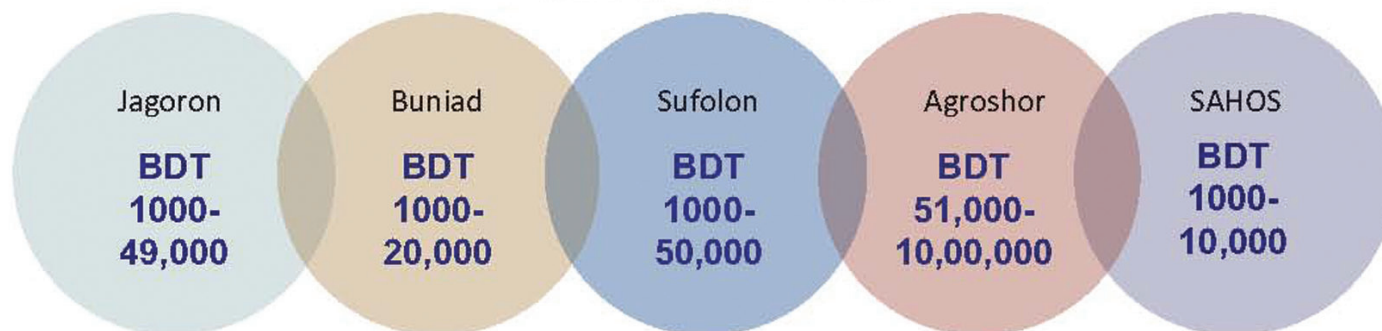
Present Coverage

The programme is working in 30 districts with 34,838 groups and 452,378 members through 287 branch offices. The total borrower as on 30th June 2015 was 340,369. Outstanding up to June 2015 is Tk.813 Crore 88 Lakhs.

Products & Ceiling of Microfinance

The following loan products are designed by PKSF for the betterment of members

Loan Ceiling with title



Loan Products

1. Jagoron : Tk. 1000-49,000
2. Buniad : Tk. 1000-20,000
3. Sufolon : Tk. 1000-50,000
4. Agroshor : Tk.51,000-10,00,000
5. SAHOS : TK.1000-10,000

JAGORON: the rural and urban poor people are getting credit support under this package and they are investing the money in different agricultural and non agricultural activities to generate their income. In FY 2014-15 a total of Tk. 2,743,775,000 disbursed among the borrowers.

BUNIAD: this package is exclusively for ultra poor people of all upazilas of Jessore, Chuadanga, Satkhira, Kushtia and Rangpur districts. In FY 2014-15 a total of Tk. 385,045,000 disbursed among the borrowers.

OGROSOR: this package is for the advanced borrowers who are working as micro and small entrepreneur. In FY 2014-15 a total of Tk. 6,938,184,000 disbursed among the borrowers.

SUFOLON: this package is for the people who are involved with agricultural works and other seasonal activities. The farmers are receiving various skill development training under this package and in FY 2014-15 a total of Tk. 1,585,761,000 disbursed among the borrowers.

SAHOS: the borrowers who suffer from any kind of natural and manmade disasters are receiving credit support under this package. In FY 2014-15 a total of Tk. 25,354,000 disbursed among the borrowers.

Savings Scheme: there are two types of savings scheme (a) Compulsory Savings and (b) Term Savings. In FY 2014-15 total savings stands at Tk. 3,227,602,477 which was collected from 452,378 members.

Risk Management Schemes: there are three types of scheme (a) microcredit insurance, (b) member welfare fund and (c) animal insurance. The microcredit insurance fund is created by taking 0.7% of the principal amount at the time of disbursement and the member welfare fund is created by 0.3% of the principal amount. The insurance is non refundable and is being used when any member dies or in case of female borrower her family's main income earner dies. The outstanding amount is exempted and realized from this scheme. The welfare scheme is used for contributing SSC board fees of members' children, one time stipend for SSC passed students who achieve GPA 4.5, treatment facilities for the members, natural disaster, running community schools etc. The animal insurance is created by taking 0.7% of the principal amount and is applicable only for beef fattening. If the bull dies then the outstanding amount realized from this fund.



MICROFINANCE PROGRAMME: FACTS & FIGURES

Particulars	2014-2015	2013-2014	2012-2013	2011-2012
District covered	30	27	24	24
Upazila Covered	140	125	119	119
Village covered	9,561	9,247	8,447	8,603
No. of Branches	287	272	262	259
No. of Members	452,378	406,334	412,157	412,615
No. of Borrowers	3,40,369	297,753	330,995	343,638
Average no. of Members per FO	331	306	319	330
Average no. of Borrowers per FO	249	225	256	275

Loan Portfolio

Yearly total Loan Disbursement (BDT in Million)	11,678.12	10,330.56	11,082.42	9,357.56
Total Loan Outstanding (BDT in Million)	8,138.80	6,852.53	6,835.08	5,636.56
Avg. Loan Outstanding by Borrowers	23,912	23,014	20,650	16,403

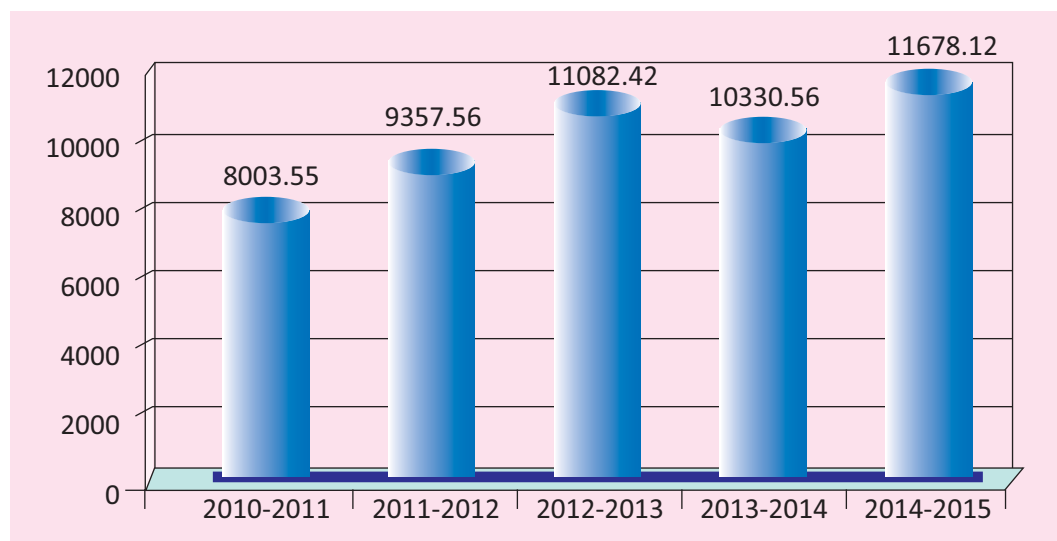
Savings

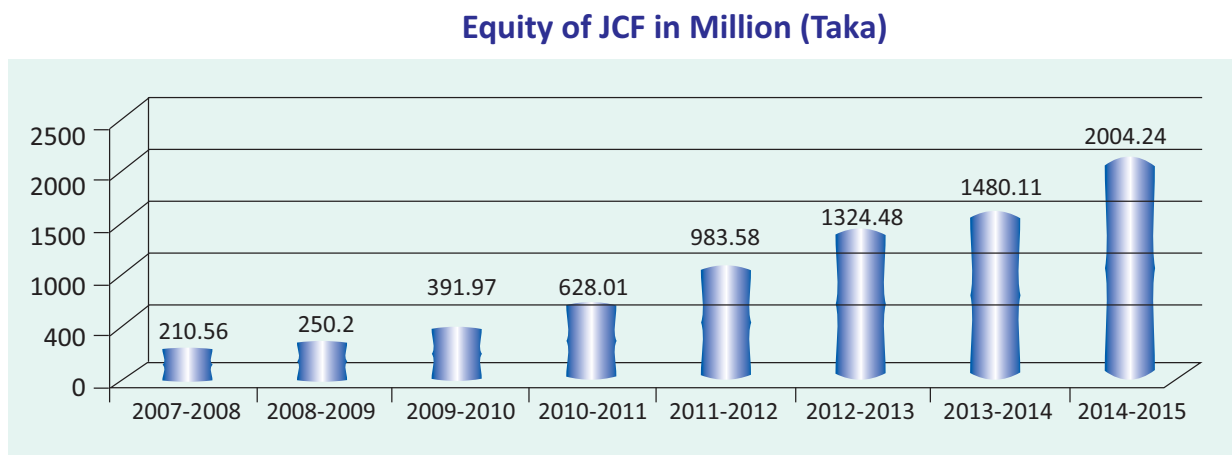
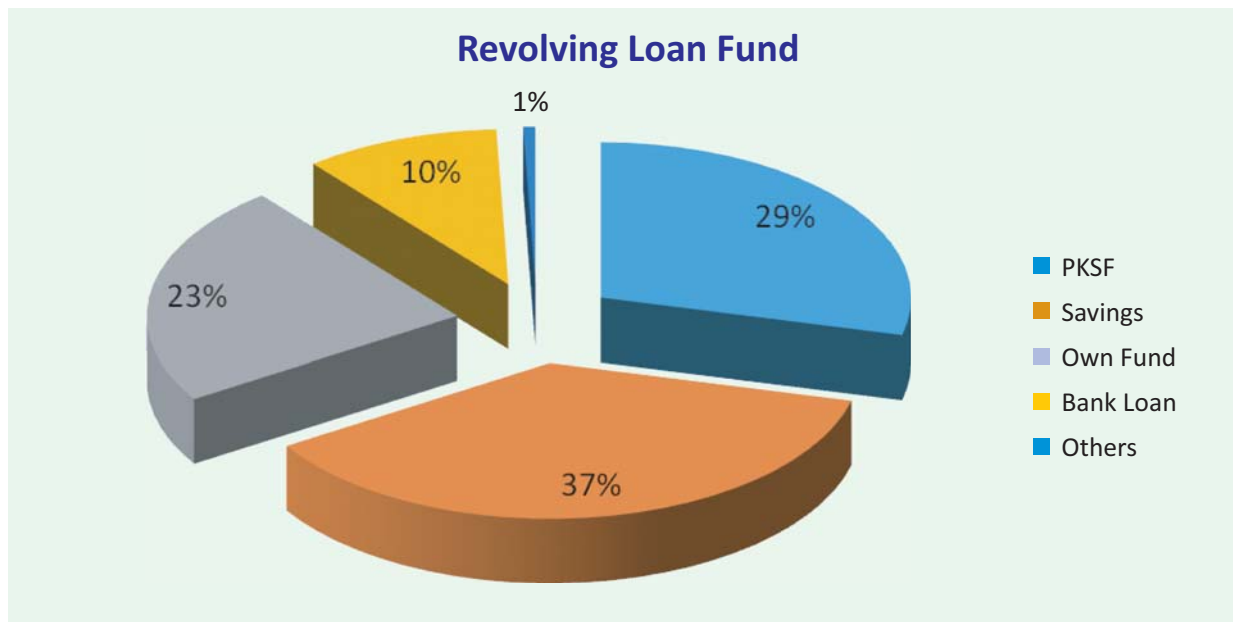
Total Savings (BDT in Million)	3,227.60	2,507.80	2,027.31	1,464.91
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Productivity Indicator

Particulars	2014-2015	2013-2014	2012-2013	2011-2012
Cost per money lent	0.1162	0.1280	0.1091	0.0932
Cost per Loan made	3871	4137	3013	1960
Effective yield on avg. Portfolio	21%	21%	22%	21%
Effective yield on avg. Asset	17.15%	17.01%	16.72%	16.03%
Return on Equity (ROE)	18.17%	21.45%	30.27%	37.34%
Return on Asset (ROA)	3.63%	3.76%	4.33%	4.45%
Operational Self Sufficiency (OSS)	200%	219%	246%	221%
Financial Self Sufficiency (FSS)	124%	124%	129%	134%
Total Equity/Asset	20%	20%	16%	13%
Debt Equity Ratio	3.56%	3.75%	5.04%	6.30%
On Time Realization (OTR)	98.46%	98.36%	99.51%	99.56%
Cumulative Recovery Rate (CRR)	99.22%	99.17%	99.23%	99.09%

Loan Disbursement (BDT in Million)





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 and up to June 2015 JCF Microfinance Programme provided with BDT. 18,453,035 to 22,871 students. Moreover, every successful student who passed SSC examination is also awarded BDT. 5000 as stipend for their higher education. Up to June 2015 a total of BDT. 15,995,000 have been distributed among 3,199 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, Placid, IME, Provu, Transfast, Royal Exchange, Multinet, Universal Exchange etc. and in the FY 2014-2015 JCF has provided the services to 69,461 clients worth of BDT 1,647.61. There is a plan to expand the serve within the country and necessary clearance has been taken from Bangladesh Bank and Microcredit Regulatory Authority.

Training for Capacity Building by MFP

The program has given great emphasis on capacity building of both the beneficiaries and staff and in last one year JCF has provided training on Basic Agriculture Technology and Income Generating Activities to 15,565 members and 1,681 staff on different skills and capacity development.



Training

One of JCF's strategic priorities is Capacity building of both staff and beneficiaries which is an integral part of human and institution development mostly through training, exchange visit and study tour. JCF has over 50 key professional trainers including master trainers whom are capable in a wide range of training topics to deliver result oriented training sessions in an efficient way. JCF has 2 training centers with required facilities, one is in Kustia and another one is in Rangpur.

In last one year the JCF provided IGA trainings to 23,309 beneficiaries on 54 modules and awareness training on 22 modules to 11,586 beneficiaries. 2,921 staffs received skill development training and 1,384 staffs are trained on management skill development.

Capacity Building Initiative

USAID funded Agricultural Value Chain (AVC) project has taken an initiative to support local potential NGOs in capacity development so that they can manage USAID fund efficiently and could work directly with USAID. JCF has been selected as one of the five NGOs through a long assessment. The eight core capacity components consists of Governance, Administration, Human Resource Management, Financial Management, Organizational Management, Program Management, Project Performance Management and Leadership and Team dynamics are assessed and necessary support will be provided in these areas. As a part of that support from March 2015 to June 2015 around 54 participants from JCF attended training on-USAID rules and regulation workshop, Value chain analysis training, HR policy and procedure, Management skills development training and Financial policy and procedure training. The Capacity Building Service Group (CBSG) is providing the capacity building service and JCF has taken



Organizational Sustainability

JCF established its self reliant projects to generate revenue for the organization. But still it is like other development interventions of JCF. Almost 6000 families are involved with these projects through seven individual commercial units. It already demonstrated its profitability.

The seven units are–

1. Fisheries unit (Fish culture and Hatchery)
2. Agriculture unit (Nursery, Rice mill & Seed Production)
3. Paddy seed production and Sales Unit
4. Vegetables seed production and Sales unit
5. Animal Rearing Unit
6. Oil Mill Unit
7. Fish Feed mill production unit

Build small level entrepreneur on Aquaculture (Fish culture and Hatchery)

JCF has 11,550 decimal of land for Agricultural activities. Among this aquaculture intervention is operational in 22 Ponds where the main business is fish culture and fish fry production. JCF generates income by selling these fishes and fish fry in the market. The local aqua farmer's society also gets support from this project like training, monitoring and quality fingerlings etc. It has created 39 permanent and 50-60 temporary employment opportunities. Sometimes fish production and marketing has to face problems like insufficient water and unpredictable weather. JCF have sold fish and fingerlings of BDT 21,330,053 this year with the support and supervision by EC Committee members, Executive Director and Deputy Executive Director.

Animal Rearing Unit

Domestic animal rearing is a unit under agricultural intervention. It started in 1999 mostly for beef fattening. At present 7 local breed cows and 17 goats are under fattening initiatives and BDT 278,277.00 loss has been occurred in this reporting year due to fall of market price.



Agriculture unit (Nursery, Rice mill & Seed Production)

The main objective of this project is to create employment opportunity of poor farmer and women attached with economic development through agricultural activities. Rice production is a major part of this. Besides paddy husking and marketing is going on at the rice mill. Approximately 100 men and women work here for their livelihood. Employees get free housing, sanitation, medical support and also get support to ensure their

children's schooling. Paddy cultivation along with paddy seed production has been improved through forming farmers group and capacity building training. This year farmers group produced 107.290 MT BRRI-28 paddy seed through direct supervision with organization and government seed certifying agency and this has been preserved at BADC certified Ali seed farm after processing.



Oil Mill Unit

JCF established the oil mill to produce mustard oil for business and oilcake to support as inputs in aquaculture project. Local community people also get support to grind turmeric, mustard, coconut etc. from this mill. 2 staffs are working in this project. This project also experienced loss of BDT 223,491 this year.

Fish Feed mill production unit

JCF also established a fish feed mill to meet up its own need and also to support the local communities who are involved in fish culture under the technical support from World Fish Center. This mill is producing fish feed by using local materials and maintaining the quality under the direct supervision of World Fish Centre.

Charka Handicrafts

Charka is a handicraft project of JCF. Basically this is a production and marketing center. Poor women can improve their earning besides household activities by involving them with charka.

A total 747 poor women are producing different handicrafts on daily wage basis under this project. Charka has two show rooms in Jessore town. One is at Jess Tower and another one is with JCF



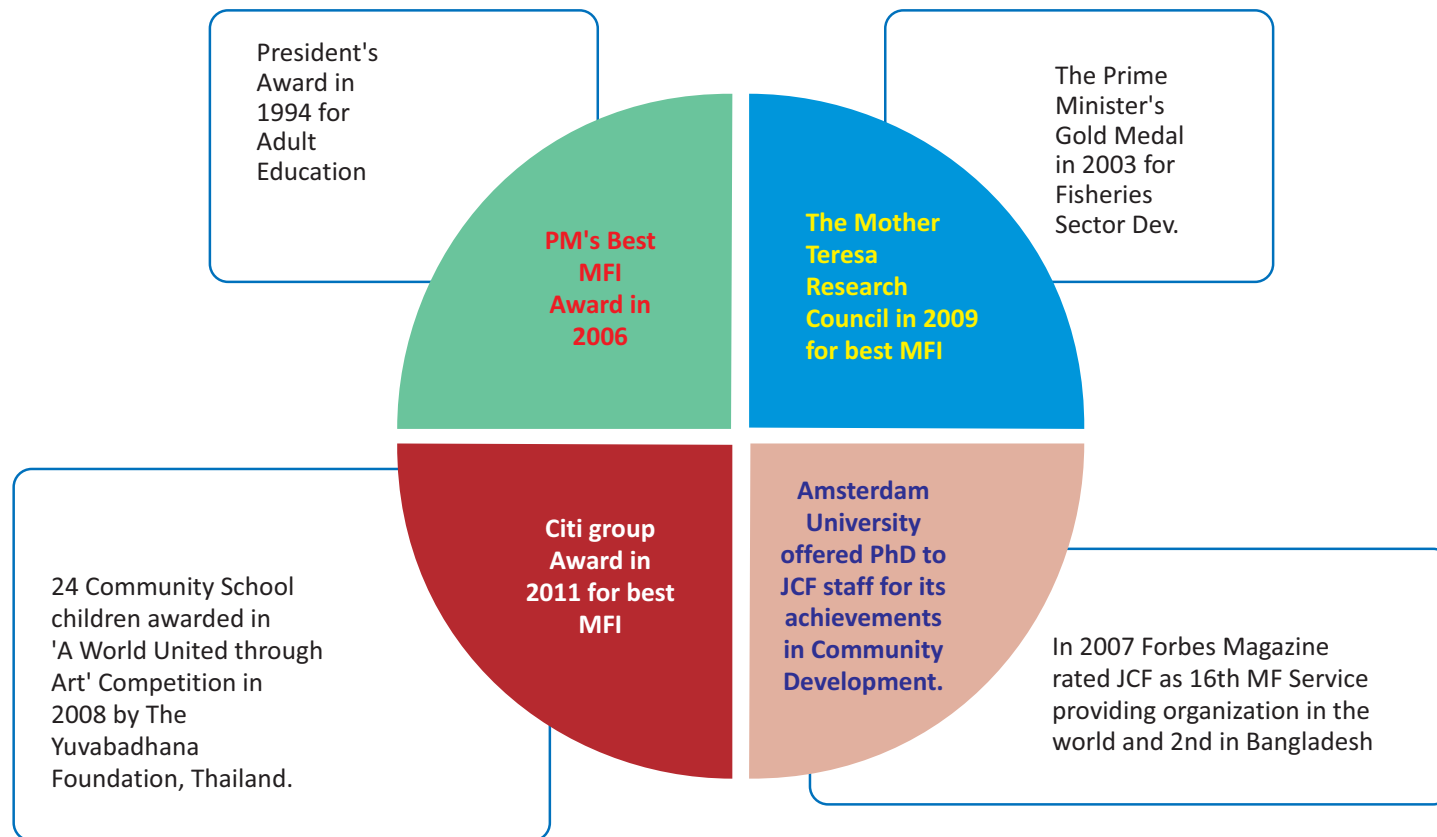
Bhaban to sale its product locally. Charka exports its products in UK, USA, Italy, Japan and France. Charka also sells products directly from production center. Charka has different products like - nakshi katha, kushan cover, wall mat, sharee, three pieces, Panjabi, Fatua etc. Designs prepared at the 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. Charka use to provide necessary trainings to its group members to develop their skill regularly. The total sale of Charka this year was BDT 6,724,323.

Green Bazaar Super Shop

JCF started the super shop in January 2014 with a view to ensure safe commodities for the customers in a fare price and generate revenues for the organization. The shop is situated with the JCF Head Office Complex and the total sale in last one year was Tk. 42,538,438.



Awards



Future Plan of JCF

Sustainable Livelihoods	<ul style="list-style-type: none"> Promotion of food security & Safe food Promotion of Agricultural Value Chain Establishment of Village Super Market & Farmers Markets Promotion of Adaptive agriculture Address Climate Change Adaption and Diaster Risk Reduction
Education	<ul style="list-style-type: none"> Expansion of Informal, Formal, Tech-Vocational education Educational Institution building
Microfinance	<ul style="list-style-type: none"> Entrepreneurial Microfinance
Health	<ul style="list-style-type: none"> Increase capacity in Health & Nutrition sector Institutional Development (Medical College, Nursing Institute etc.) Inclusion of Old age people Promotion of Water, Sanitation & Hygiene

Important Visitor's at JCF last year

Honorable visitors Name	Designation	Organization	Period
Mr. Abdul Karim	Managing Director	PKSF	June'14
Mr. Pierre Ferrari	Chief Executive Officer	Heifer International	June'14
Dr. Mahedra Lohani	Vice President (Asia & South Pacific)	Heifer International	June'14
Mr. Siddiqur Rahman	Country Director	Heifer International	June'14
Dr. Ketsamay Rajphangthong	Chief of Field Operation	UNICEF	Aug' 14
Dr. Anjana Mangalagiri	Chief of Education	UNICEF	Aug'14
Mr. Md. Hasan Khaled	General Manager	PKSF	Sep'14
Mr. Niko Richter	Director	NETZ-Germany	Sep'14
Mr. Philipp Kappestein	Senior Program Manager	NETZ-Germany	Sep'14
Mr. Jurgen Kretz	Bangladesh Desk Officer	BMZ-Germany	Nov'14
Mr. Ralf Kresal	Asia Desk Officer	KMW, Germany	Nov'14
Salim Reza Hasan	Country Manager	Solidaridad Network Asia, Bangladesh	Dec'14
Mr. Carel De Groot	First secretary of Water Sector	Embassy of the Kingdom of the Netherlands	Dec' 14
Mr. Umans Laurent	First secretary of Food Security	Embassy of the Kingdom of the Netherlands	Dec' 14
Mr. Eduard Beigbeder	Country Representative	UNICEF	Jan' 15
Md. Nazmul Ahsan	Deputy Commissioner	Satkhira	Jan'15
Mr. Mohsin Ali	Nutrition Specialist	UNICEF	Jan' 15
Mr. Dilip Paul	DGM	PKSF	Feb'15
Mr. Shatadru Chattopadhyay	Managing Director	Solidaridad South & South East Asia Solidaridad Net work Asia, Bangladesh	Mar'15
Ms. Arman Akbory Khan	Food security Advisor	Embassy of the Kingdom of the Netherlands	Mar'15
Dr. Osagie Csristoper Aimiuwe	Agriculture development officer of economic growth	USAID	April'15
Mr. Y.A. Padmanabha	Director	Rishi Valley India	May'15
Mr. Abdus Samad	Divisional Commissioner	Khulna Division	June'15
Mr. Taposh Kumar Biswas	Director	PKSF	June'15
Mr. Kafil Uddin	Head of Zone Office	UNICEF	June'15
Mr. Cornelis de Wolf	Country Director	Concern Universal	June'15
Professor Dr. Mike Dellon	Consultant	FAO	June'15

Financial Statements



AZIZ HALIM KHAIR CHOUDHURY

Chartered Accountants
Exclusive Correspondent Firm of PKF International

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 (ICF) which comprises the Consolidated Balance Sheet as at June 30, 2015 and the Consolidated Income and Expenditure Account and Consolidated Cash flow Statement for the year then ended June 30, 2015 and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial statement

Jagorani Chakra Foundation's (JCF) management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), 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 opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstance, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the Consolidated Financial Statements present fairly, in all material respects, the financial Position of **Jagorani Chakra Foundation (ICF)** as at June 30, 2015 and its financial performance for the year then ended June 30, 2015 in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations including MRA guidelines.

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.
- proper books of accounts as required by law and MRA Act & Rule have been kept by Jagorani Chakra Foundation (JCF) so far as it appeared from our examination of those books; and
- the Consolidated balance sheet and the Consolidated income and expenditure dealt with by the report are in agreement with the books of accounts.

Dhaka
28 October 2015


Aziz Halim Khair Choudhury
Chartered Accountants

Jagorani Chakra Foundation (JCF)
46, Mujib Sarak, Jessore
Consolidated Balance Sheet
As at June 30, 2015

Figure in Tk.

Particulars	Note	30 June 15 Amount	30 June 14 Amount
Property & Assets			
Non-current assets			
Property, Plant & Equipments	6	1,358,091,589	319,174,002
Total Non-current assets		1,358,091,589	319,174,002
Current Assets			
Loan to Members	7	8,155,315,707	6,861,964,608
Loan Account	8	508,164,816	304,023,399
Staff Loan	9	42,242,657	13,809,202
Investment in FDR	10	939,261,392	696,115,688
Advance & Pre-payment	11	67,968,923	23,406,522
Interest Receivable	12	9,945,421	8,511,079
Bill Receivable	13	7,829,080	1,689,997
Security Deposit	14	301,942	326,442
Sundry Debtor	15	118,959,830	110,265,766
Reimbursement Receivable	16	16,320,388	8,985,845
Suspense Account	17	25,186,595	23,224,835
LIFT Project	18	2,700,000	2,400,000
Stock in Store	19	68,896,270	61,336,361
Cash & Bank Balance	20	682,100,485	829,104,668
Total Current Assets		10,645,193,507	8,945,164,412
Inter Project Loan		(221,648,406)	(84,956,206)
Total Property & Assets		11,781,636 690	9,209,382,208
Fund And Liabilities			
Fund & Reserves	21	1,969,935,287	1,644,799,643
Capital Fund		7,758,622	17,898,622
DonorFund		201,714,997	168,618,724
Reserve Fund		1,039,740,110	-
Total Fund & Reserve		3,219,149,016	1,831,316,989
Non Current Liabilities			
PKSF Loan	22	789,183,304	703,983,313
Total Non Current Liabilities		789,183,304	703,983,313
Current Liabilities			
PKSF Loan	23	1,717,700,000	1,807,425,000
Loan Account (Bank & Other)	24	1,570,521,074	1,208,771,805
Savings Fund	25	3,227,602,477	2,507,795,491
Disaster Management Fund	26	81,213,767	71,514,175
Advance Received	27	581,073	597,518
Reserve & Provision	28	541,188,788	460,941,544
Others Fund & Liabilities	29	856,145,597	671,992,579
Total Current Liabilities		7,994,952,776	6,729,038,112
Inter Project Loan		(221,648,406)	(54,956,206)
Total Fund & Liability		11,781 636 690	9,209,382,208



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Director Finance & Account
JCF

Annexed notes form an integral part of the financial statement.

Signed in terms of our separate report of even date annexed.


.....
Executive Director
JCF


Aziz Halm Khair Choudhury
Chartered Accountants

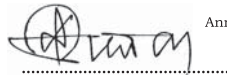
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28 October 2015

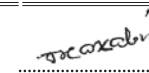
Jagorani Chakra Foundation (JCF)
46, Mujib Sarak, Jessore
Consolidated Income and Expenditure Account
For the year ended June 30, 2015

Figures in Tk.

Income	Note	F.Y 2014-15 Amount	F.Y 2013-14 Amount
Grant Income	30	208,383,468	206,542,330
Service Charge	31	1,570,930,225	1,444,911,894
Overhead Fund-GMF	32	17,960,018	6,604,773
Bank Interest	33	54,495,355	83,609,710
Revenue Income	34	59,920,152	28,869,075
Sales of product	35	196,327,571	146,637,134
Others Income	36	76,891,744	152,446,537
Total		2,184,908,533	2,069,521,453
Expenditure			
Service Charge Paid to PKSF	37	172,197,772	168,831,293
Operational Cost	38	1,661,791,102	1,561,929,711
Staff Salary & Benefits		667,951,202	590,299,276
General & Adm-nistrative cost		65,459,173	60,892,414
Office Supplies/Utilities		31,869,427	25,976,760
Repair & Maintenance		5,819,800	4,638,224
Travelling, Transportation & Perdiem		42,865,688	30,307,826
Programme Cost		154,972,088	145,788,769
Communications		7,426,136	5,833,226
Overhead Cost		15,025,582	3,250,000
Bank charge and commission		3,665,429	5,102,311
Rent, Rate & Taxes		111,752	187,234
Miscellaneous Expense		5,983,778	4,106,094
Cost of Product		131,713,749	94,609,482
Selling & Promotion		87,914	1,341,304
Interest on Savings		232,323,530	171,214,118
Interest on Loan		124,863,599	241,528,315
Interest on Gratuity		4,700,326	-
Bonus on Profit		16,229,363	13,254,826
Donation		17,090	13,330
Student Stipend		822,000	985,500
JCF Contribution to other Projects		306,000	5,150,407
Deferred Income		8,238,071	23,514,471
Gratuity Expenses		12,608,694	14,639,769
DMF Expense		10,584,332	12,471,774
KGF Reserve Expenses		1,159,913	761,040
LLP Expenses		70,996,696	82,703,690
Member Welfare Expenses		-	9,029,472
Reserve & Provision		-	24,500
Loss on Sale of Assets		147,993	-
Fixed Assets Obsolete		81,708	31,303
Depreciation		46,360,069	14,274,286
Total Expenditures		1,833,988,874	1,730,761,004
Income Tax		5,745,605	-
Excess of Income over Expenses		345,174,054	338,760,449
Total		2,184,908,533	2,069,521,453

Annexed notes form an integral part of the financial statement.


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Director Finance & Accounts
JCF


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Executive Director
JCF

Signed in terms of our separate report of even date annexed.

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28 October 2015

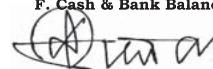

Aziz Halm Khair Choudhury
Chartered Accountants

Jagorani Chakra Foundation (JCF)
46, Mujib Sarak, Jessore
Consolidated Cash flow Statement
For the year ended June 30, 2015

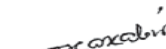
AHKC
Aziz Halm Khair Choudhury
Chartered Accountants
Exclusive Correspondent Firm of PKF International

Figure in Taka

Particular	FY-2014-15 Amount	FY-2013-14 Amount
A. Cash now from Operating Activities:		
Excess of Income Over expenditure (Surplus)	345,174,054	338,760,449
Adjustment of Fund	1,018,571,696	(319,836,796)
Depreciation	46,360,069	14,274,286
Other Cash from operating activity & items not involving cash flow		
Current Liabilities:		
Increase/(Decrease) of Savings Fund	719,806,986	480,480,861
Increase/(Decrease) of Disaster Management Fund	9,699,592	18,220,408
Increase/(Decrease) of Advance Account	(16,445)	(14,898,985)
Increase/(Decrease) of Reserve & Provision	80,247,244	(140,023,816)
Increase/(Decrease) of Others Fund & Liabilities	184,153,018	212,914,184
Current Assets:		
(Increase)/Decrease of Advance Received	(44,562,401)	174,598,257
(Increase)/Decrease of Interest Receivable	(1,434,342)	6,325,719
(Increase)/Decrease of Bill Receivable	(6,139,083)	(1,689,997)
(Increase)/Decrease of Security Deposit	24,500	4,243
(Increase)/Decrease of Sundry Debtor	(8,694,064)	(62,644,450)
(Increase)/Decrease of Reimbursement Receivable	(7,334,543)	5,878,133
(Increase)/Decrease of Suspense Account	(1,961,760)	(3,247,153)
(Increase)/Decrease of LIFT Project	(300,000)	(600,000)
(Increase)/Decrease of Stock in store	(7,559,909)	(19,393,543)
Net Cash used in Operating activities	2,326,034,611	689,121,800
B. Cash Flow From Investing Activities:		
Acquisition of Fixed Assets	(1,084,147,652)	110,849,239
Investment in PDR	(243,145,704)	670,514,341
Net Cash Used In Investing Activities	(1,327,293,356)	781,363,580
C. Cash Flow from Financing Activities:		
Increase/(Decrease) of PKSF Loan (Current Portion)	(89,725,000)	(909,041,652)
Increase/(Decrease) of PKSF Loan (Non-Current Portion)	85,199,991	703,983,313
Increase/(Decrease) of Loan Account (Bank & Other)	361,749,269	(2,262,902,816)
Increase/(Decrease) of Reserve & Provision	33,096,273	48,916,265
Increase/(Decrease) of Donor Fund	(10,140,000)	10,140,000
(Increase)/Decrease of Loan to Members	(1,293,351,099)	(13,234,281)
(Increase)/Decrease of Loan Account	(204,141,417)	1,076,955,050
(Increase)/Decrease of Staff loan	(28,433,455)	1,422,309
Net Cash From Financing Activities	(1,145,745,438)	(1,343,761,812)
D. Net Increase in Cash & Bank Balance (A+B+C)	(147,004,183)	126,723,567
E. Cash & Bank Balance, at the beginning of Period	829,104,668	702,381,101
F. Cash & Bank Balance at the End of Period (D)+(E)	682,100,485	829,104,668


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Director Finance & Account
JCF

Signed in terms of our separate report of even date annexed.


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Executive Director
JCF

Dhaka
28 October 2015

Aziz Halm Khair Choudhury
Chartered Accountants

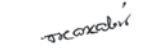
Jagorani Chakra Foundation (JCF)
46, Mujib Sarak, Jessore
Consolidated Receipts Payments Account
For the year ended June 30, 2015

Receipts	Note	FY 2014-15 Amount	FY 2013-14 Amount
Opening Balance	39	810,810,144	655,555,399
Receipts			
Loan Received from PKSF	40	1,803,000,000	1,940,700,000
Loan Recovery (RLF)	41	10,370,471,988	10,217,628,033
Savings collections	42	1,989,087,061	1,742,214,314
Investment Encashment	43	716,730,593	1,348,610,952
Service Charge From MFP	44	1,570,084,565	1,440,505,982
Bank and Other Loans	45	2,418,279,561	5,011,014,311
Bank Interest	46	37,895,844	61,166,324
Loan & Advance	47	1,048,665,611	53,591,029
Contribution Account	48	1,766,023	3,399,907
Assets Sale	49	-	774,697
Overhead Income	50	9,354,866	5,487,783
Revenue Income	51	22,754,331	70,639,958
Others Fund	52	5,345,031	59,459,162
Others Received	53	108,285,688	192,612,105
Grant Received (GW & other projects)	54	285,499,907	249,446,906
Staff Security collection	55	1,976,000	3,345,665
Security Received (other projects)	56	685,143	-
Insurance, & Other Risk Fund	57	120,459,741	52,498,569
Total receipts		20,510,311,953	22,453,095,691
Total		21,321,122,097	23,108,651,096
Payments			
Loan Refund to PKSF	58	1,807,525,009	2,145,758,339
Loan Disbursement	59	11,678,119,000	10,345,127,000
Savings Refund	60	1,479,411,330	1,401,330,878
Loan Refund (Bank& others)	61	3,145,169,683	6,214,084,093
Service Charge Paid to PKSF	62	172,197,772	168,831,293
Savings & loan interest paid	63	14,955,974	45,325,896
Capital Expenditure	64	24,553,514	27,625,778
Investment	65	941,382,791	634,898,300
Advances	66	288,420,453	146,373,785
Staff Loan	67	8,422,000	4,944,700
Member welfare Fund	68	9,257,115	5,072,495
Staff Salary & benefits	69	575,676,157	572,320,188
Other Fund	70	50,502,811	40,987,959
Provision Paid	71	106,929,907	208,797,309
General & Administrative cost	72	51,806,527	37,661,172
Communications	73	6,887,339	5,865,891
Office Supplies/Utilities	74	20,802,607	17,843,001
Travelling, Transportation & Perdiern	75	36,666,232	28,176,843
Repair & Maintenance	76	4,386,821	4,426,874
Bank charge & Commission	77	4,054,603	54,242,081
Overhead Cost	78	5,804,732	4,626,389
Programme Cost	79	130,673,068	128,939,199
Staff Security	80	1,723,000	1,567,000
Security Refund (Solar & Other Projects)	81	1,641,040	957,400
Grant Wansfer	82	85,252,112	50,077,549
Misc. Expenses	83	2,097,942	3,996,116
Others Payment	84	7,680,987	-
Total Payment		20,662,020,526	22,296,856,528
Closing Balance	85	659,101,571	811,794,568
Total		21,321,122,097	23,108,651,096


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Director Finance & Account
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Executive Director
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Aziz Halim Khair Choudhury
Chartered Accountants



Jagorani Chakra Foundation

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