



Annual Report

2015-2016

Jagorani Chakra Foundation



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About JCF

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

In 1976, JCF implemented its first development intervention and started non-formal education centre for the children and in 1977 got the registration from Directorate of Social Welfare. JCF still believes education is the key to all development and it is the first priority in taking any new

intervention. In later stages JCF have been successful to develop its expertise in community development and have successfully implemented a number of community development projects whose beneficiaries are now running their own people's institution by themselves.

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



Message from the Chairperson



The publication of the JCF Annual Report is a documentation of our year-long efforts in diverse programmes to reach the people at large to help raise their abilities and interests to play their parts properly in activities implemented by JCF, now increasingly being designed taking into account their concerns and needs as expressed by themselves. Indeed, the goal of JCF is to support the process of poverty alleviation and the creation of socio-economic equity through the promotion of sustainable community based people's institutions. This report is in fact a printed display of our accountability. All JCF staff are mindful about their respective responsibilities as they are required to discharge those responsibilities efficiently and with dedication, supporting the participants to make the possible best endeavours towards the uplift of

the socio-economic conditions of the participants.

Bangladesh's macroeconomic performance, in FY2015-16, showed modest improvements. The Bangladesh Bureau of Statistics (BBS) estimates the provisional gross domestic product (GDP) growth rate (7.05%) of FY2015-16 is expected to cross the coveted '7.0%' threshold for the first time in the country's 45-year old history; up from 6.55% in FY2014-15. This expectation is consistent with the Seventh Five Year Plan (FYP) growth target but exceeds the (already optimistic) projections made by the World Bank, Asian Development Bank (ADB), International Monetary Fund (IMF) and PRI (see Table 1). If this expected growth rate can be realised this fiscal year, it will be a welcome development for the emerging economy.

All broad sectors of the Bangladesh economy - agriculture, industry and services - are expected to experience healthy rates of growth (in terms of absolute gross value addition). The sectoral share of agriculture continues to shrink - from 16% in FY2014-15 to 15.33% in FY2015-16. The share of industry in Bangladesh's continued on its robust upward trend with almost a 1.0 percentage point increase from 30.42% in FY2014-15 to 31.28% in FY2015-16. Similar to the agriculture sector, the services sector lost its share marginally - from 53.58% in FY2014-15 to 53.39% in FY2015-16. It is worthy to note that the declines in the agriculture and services sectors are no cause for alarm as they point towards the dynamics of the development process of Bangladesh.

In the context of relative political stability in the country and improving business climate, Bangladesh has the scope to remain upbeat about reaching this long-awaited economic growth landmark.

JCF learns from its own experiences as well as from available new ideas and ground realities. Accordingly it adjusts, reorients, redesigns, and changes its programme portfolios and its contents and the methods of implementation. Its vision is now firmly grounded on creating conditions for achieving human dignity by all citizens of the country. Hence, it is not just income poverty but all aspects of human life and dignity are now kept sharply in focus in designing its programmes and activities. In light of these, JCF initiated with its own resource some significant activities like skill development of youths on ICT and other trades, providing free reproductive health treatment to the poor women members or their women family members of MFP, continuing the

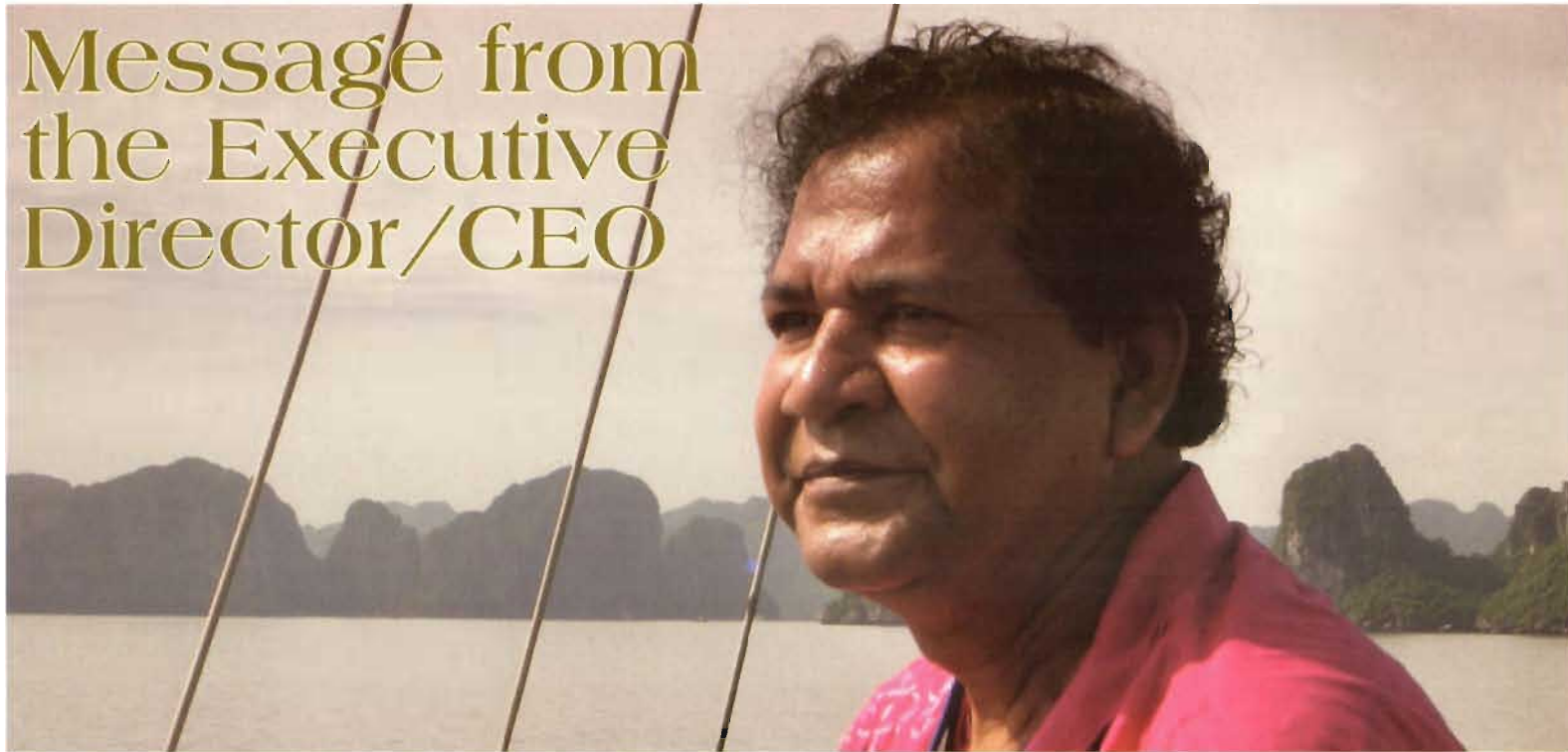
pre-schools and formal community primary schools, continuation of the shelter home for the children born in brothels and disabled rehabilitation project.

In fine, let me express my gratitude to the Government of the People's Republic of Bangladesh for the support we have been receiving. I am thankful to the members of the General and Governing Bodies of JCF for their support and contribution. Last but not the least, I commend all colleagues at JCF for their hard, committed and honest work, so crucial to ensure the purposeful journey of JCF towards realizing its vision and mission. This Report lays out in some detail what we have been able to achieve in the past year as well as our future directions. I hope readers will find it useful as a source of knowledge and information related to the concerned fields and also, relevant to some of the things that they may be doing or thinking about.



John S. Biswas

Message from the Executive Director/CEO



JCF has successfully completed another vibrant year which is demarking as the 40th year after being formally starting the journey in 1976. Over the years, it has evolved as a lively development institution by translating its innovative strategies and policies into various types of demand driven programmes and specialized projects. As a result, JCF has been successful in making significant positive impression on the lives of more than 1.0 million families of Bangladesh. It has also further consolidated its exemplary image as a transparent, efficient and progressive development institution at home.

As an organization JCF always learns from its

mistakes and the present tendency of donors to become a drive couldn't change JCF. Everyday our soldiers are searching a way for the betterment of poor and disadvantaged community. In last couple of years donors have squeezed their funds a lot but JCF tries to continue the development interventions by its own. In this process the capacity of JCF has increased but shortage of funds hinder the pace of development. JCF relies on its 40 years' working experience and continues searching for new ways of survival as an organization and run development works. We prioritize people's need and endeavors our service according to that with little monetary


contribution of target groups. In last year JCF went through some internal reform and restructuring process and reviewed many of its policies and guidelines which slowed down some activities of JCF. One of the big dreams of JCF is to build a medical college and nursing institute suffered some backlog as we started such an activity for which we are not ready. We are hopeful that one day we could be able to start the work with full swing. The business units of JCF are yet to perform as per our expectation as the agri based interventions have the common problem in marketing the products and couldn't break or come out from the existing middleman system in this process. We also lack some experienced business experts in this regard.

We had failed in many places but our controlling units like monitoring and audit cells are strengthened and they are showing us ways for taking necessary corrective measures. This is actually a continuous process and in designing new interventions the past mistakes and feedbacks are analyzed and continuous supervision is ensured. In last year JCF has operated a total of 426 pre-schools and 07 formal primary schools are operated from its own fund and provided free medical treatment for 406 poor women who were suffering from different gynecological complications. In last year JCF had successfully handed over the responsibility to another Women's Federation (AAMRA JOIE SOCIETY) in Darshana of Chuadanga who are running all their development activities independently and got registration from Government of Bangladesh. This is the second example in Bangladesh in community development sector where poor women are

operating their own organization and federation and the first one was also set by JCF (Joyoty Society in Jessore Town).

At the beginning of the new millennium, to accelerate the momentum of poverty reduction, JCF started integrating technical services with its financing programme under a number of specialized projects. JCF has so far implemented many schemes for transferring agricultural technology under these projects. It has successfully integrated value chain development interventions in its core programme, Microfinance and decided to intervene in selected sub-sectors with special focus on microenterprise development at a much bigger scale in future to enhance economic growth and parity. JCF has also decided to provide incubation and virtual marketing facilities to develop brands of micro entrepreneurs.

It has been possible for JCF to reach its present state because of the continuous support of the Government and the Development Partners, relentless efforts of its committed staff, enlightened policy guidance of the Governing Body and above all, the spontaneous participation of targeted poor citizens (of whom about 90% are women) of its different projects and programs. With the firm belief of having their continuous support in future, I take this opportunity to extend my sincere thanks to all of them.



Md. Azadul Kabir Arzoo



JCF has a 7 members' Executive Committee and 22 members' General Committee. The honourable members are mostly social worker, retired govt. officials, businessman, teacher, lawyer, cultural activist and non-political person. Actually people from different sectors are involved with the organisation and they all have the expertise in social work and are representing their own community as a whole. The General Committee offers the overall policy directives to the management of JCF. They meet twice in year;

in budget meeting and Annual General Meeting (AGM). Any social minded adult Bangladeshi person is eligible to become a member of JCF. The qualified person desirous to becoming a member shall file an application in the prescribed form supported by two members of JCF. The application for membership shall be presented before the Executive Body and if it is considered to be intimated to the applicant. Within 30 days from the date of information the admission fees (fixed by the Governing Body) be taken and the

name and address of the application entered into the Register of Members, then shall be treated as member of JCF. The payment of membership fees is yearly and in case of failure for non-payment of yearly subscription by any member within the stipulated time, the provision of late fees shall be applied as fixed by the Governing body. Any member fails to pay yearly subscription; the membership shall be ceased, subject to the approval of the Governing Body. The General Body members shall be eligible to become a life member. The subscription for life member shall be taken at a time in cash or in kind to be fixed by the Governing Body from time to time. The provision of yearly subscription for life member is prohibited. The member who is continuously hold membership for last one year is eligible to be a candidate of the

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

General Body

- | | |
|-----------------------------------|-------------------------------|
| 01. Mr. Muhammad Nur Jalal | 12. Mr. A.K.M Ahsan Ullah |
| 02. Mr. Md. Badrul Alam | 13. Mr. Sk. Mejbah Uddin |
| 03. Ms. Razia Khan | 14. Mr. Khandker Kamrul Islam |
| 04. Mr. John S Biswas | 15. Mr. Mirza Geas-Uz-Zaman |
| 05. Mr. Ardhendu Prosad Benerjee | 16. Mr. Azizur Rahman Shabu |
| 06. Mr. Philip Biswas | 17. Ms. Shraboni Sur |
| 07. Mr. Lutfar Rahman | 18. Ms. Fozilatun Nesa |
| 08. Mr. Abdur Razzaque | 19. Ms. Shaleha Khatun |
| 09. Mr. Harun-or-Rashid | 20. Mr. Prosanto Kumar Bose |
| 10. Mr. Shirazul Islam | 21. Mr. Iqbal Anwar Faruq |
| 11. Mr. Moazzem Hossain Chowdhury | 22. Mr. Motiur Rahman |



Mr. John S. Biswas
Chairman

Governing Body

2015-2017



Mr. Mirza Geas-Uz-Zaman
Member



Mr. Philip Biswas
Member



Ms. Shraboni Sur
Member



Ms. Razia Khan
Member



Mr. Azizur Rahman Shabu
Member



Mr. Moazzem Hossain Chowdhury
Member

Management

The Executive Director is leading the organization with a team of five Directors and eight Deputy Directors. They are the top most authority in taking managerial and strategic decisions for all projects. The Directors and Deputy Directors as Focal Person of their assigned projects guide the specific team according to the proposal and requirement by the donor. The project team implements the project in the specific working area(s). This team is lead by the Project Director (PD) who is responsible for day to day implementation of the project activities. He is also responsible to share the progress with the Focal Person through different means and then Focal Person includes that as agenda in management meeting. This decision is implemented by the PDs accordingly. These are mostly the programmatic issues. In case of policy level issues, PD or Focal Persons place the issue to the highest decision making committee and after discussion the issues go to the EC of JCF as agenda. In some cases EC refers to the general committee for final decision. The new organogram of JCF approved by EC in last year comprises of five divisions: (1) Executive Secretariat (ES), (2) Admin & HR, (3) Finance & Accounts, (4) Microfinance and (5) Programme.

Executive Secretariat (ES)

The division is headed by a Director who is also leading the Admin & HR

division. There is a Deputy Director who is coordinating with the director to carry out the works of this division. This division is looking after the Audit and Compliance, Monitoring and Evaluation, Public Relation, Documentation and Procurement cell. All the reports and correspondence of Executive Director pass through this division. The Deputy Director is also act as Focal Person of some development projects. The synchronization and coordination among all divisions of JCF is ensured through this division. The division also studies and reviews JCF policies, guidelines, strategic documents, operational guidelines, working and reporting modalities of different departments / units and business entities and takes necessary steps to update those. A total of 155 staff are working here.

Admin & HR

The division has a Deputy Director along with a Director and provides administrative and human resources support to total 4,927 staff of JCF engaged in different divisions and projects. It looks after the ICT, Training, Store, Construction and Maintenance, Transport and Legal affairs issues. Moreover, it also provides the expertise and direction necessary to implement various programmes and projects of JCF and arranging board functions of JCF. It acts as a liaison between various government departments,

development agencies, bank services and JCF. A total of 44 staff are working here.

Finance & Accounts

The division is headed by a Director and a Deputy Director is assisting him. The main tasks are: ensure budgetary control and preparing budget, fund management, financial risk analysis and planning, record keeping etc. A total of 29 staff are working here.

Microfinance

The division is headed by a Director and three Deputy Directors are assisting him in implementing the programme. It deals with various types of microfinance and associated small projects. Under this division separate project development, MIS, Health Development, Remittance, Agriculture and Livestock Unit is working. A total of 3,041 staff are working here.

Programme

The division is looking after almost all the development projects and social businesses of JCF. It is headed by two Directors and two Deputy Directors are assisting them. They have divided development interventions on sector basis and are primarily maintaining all correspondence with the donor agencies. The Directors and Deputy Directors are acting as the Focal person of each development projects and are also an intrinsic part in developing new project concepts. A total of 1,658 staff are working here.

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Development Partners

Solidaridad Network Asia

- Sustainable Agriculture, Food Security & Linkages (SaFaL)

Heifer International

- 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)

NETZ - Germany

- Structural Alleviation of Poverty and Marginalization in the Poorest Regions of Bangladesh Project (SAHOSH)
- Structural Poverty in Areas with High Rates of Malnutrition (SOMMAN)
- 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)
- Right to Education Achieved for Children from Families Living in Ultra Poverty and Marginalized Communities (REACH UP)

Save the Children International

- Reading Enhancement for Advancing Development (READ)

The Asia Foundation

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

UKAid & Concern Universal

- Improving Food Security and Livelihoods of poor farming households Project (IFSL)

EC & Oxfam Bangladesh

- Promoting Sustainable Building in Bangladesh (PSBBP)

Alliance Forum Foundation

- Child Nutrition Improvement Project in Salt Affected Area in Bangladesh (NIPSAA)

CYMMIT

- Cereal Systems Initiative for South Asia (CSISA- MI)

IRRI

- Feed the Future Bangladesh Rice Value Chain (RVC) Project

Infrastructure Development Company Limited (IDCOL)

- JCF Solar Mission

GoB and WFP

- School Feeding Program for Poverty Prone Areas (SFP)

Kuwait Goodwill Fund

- Kuwait Goodwill Fund (KGF) for Promotion of Food Security in Islamic Countries

Banks (Uttara Bank Ltd., Bank Asia Ltd., One Bank Ltd., Prime Bank Ltd., BRAC Bank Ltd., Eastern Bank Ltd., Bangladesh Commerce Bank Ltd. & Trust Bank Ltd.)

- Microfinance Programme (MFP)

Bangladesh Bank

- Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP)

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)
- 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
- Skills for Employment Program (SEIP)
- Cultural and Sports Programme
- Development Programme for Elderly People

JCF in 2015-2016

In the FY 2015-2016 JCF implemented a total of 40 development projects including Microfinance Program and 3 Social Business interventions. The interventions were spread out to 33 districts, 174 upazilas, 1,865 UPs and 15,073 villages. The projects covered 1,133,027 direct beneficiaries (male: 417,255; female: 715,772) through 4,927 staff and 402 offices. The organization was successful to add 11 new interventions in last year. The Founder and Executive Director of Jagorani Chakra Foundation (JCF) Mr. Md. Azadul Kabir Arzoo have been awarded the 16th Mother Teresa International Award on 30th January, 2016 in a colourful ceremony at Eastern Zonal Cultural Centre Auditorium, Salt Lake, Kolkata, India. The Arch Bishop of Kolkata Mr. Thomas D'Souza as the Chief Guest of this ceremony handed over the crest to him for his contribution in the field of Social Work. Every year this award is presented worldwide to the

renowned individuals & institutions who have excelled in the fields of Education, Science, Culture, Songs, Music, Sports, Social Work, Medicine, Industry and Politics. The overall financial health of JCF was satisfactory, where growth rate in net income was 29.84%, growth rate in turnover was 4.68%, increase in income and surplus was respectively 4.67% & 29.83% and positive change in equity was 26.65%.

JCF went through some rearranging process in this year and reviewed its HR Policy, Financial & Accounts Manual, Organogram and almost finish the strategic plan 2016 – 2020. Emphasis is being given on Nutrition and Health, Youth Employment and Capacity Building, Technical Support in Agriculture and Intervention for Senior Citizens. JCF has been successful to comply with the donor as well as Govt.'s policies and tried its level best to keep promises with the target people and beneficiaries.





Sustainable Livelihoods

JCF is facilitating Livelihoods in a sustainable way for the poor and ultra poor people. The main focus areas are: self-help group and organization building, social awareness and skill development for both agro and non-agro trades, value chain development, technology transfer, entrepreneurship development, networking and linkage, seasonal loan support, safe farming etc. In the FY 2015-2016, JCF implemented sixteen projects with the financial and technical support from NETZ - Germany, Solidaridad Network Asia (SNA), Heifer International, HELVETAS Swiss Intercooperation, UKAid & Concern Universal, CYMMIT, IRRI, Kuwait Goodwill Fund (KGF), Bangladesh Bank, and PKSf under this sector.

A total of 483,158 beneficiaries from 33 districts received support.

Central Women's Federation (CWF)

The present day Central Women's Federation is the ultimate result of Hardcore Poor Women's Development Project started in August 2002 with the financial assistance German Government and NETZ-Germany. In 12th November 2015 it got the registration from Government of Bangladesh as a new organisation name AAMRA JOIE SOCIETY. The Goal of this organisation is to improve livelihood of the existing members as well as other extreme poor women in Chuadanga district. The general body and executive committee of this organisation will be the main decision maker. JCF will deploy 2 representatives in the organisation who will be involved with the committee. At the beginning, they will start their activities with JCF operated HPWDP revolving fund and the existing 33 Community Based Organisations' (CBO) fund and assets. JCF has formally handed over the responsibility and assets of central federation to their elected leaders through a handing over ceremony on 21st February 2016.

The activities performed in last one year are: prepare annual plan of CBOs, new committee formation of groups and CBOs, savings and credit activities, profit distribution of savings among the members, operating pre-schools, holding teachers and parents monthly meeting, collect parents contribution for pre-schools, organize vaccination camps for cattle, passing on gifts,



holding general and executive committee meetings of CBOs and Federation, annual evaluation of CBOs, operating adolescent girls club, and conduct audit of the CBOs.

Project Information

Duration: January 2015 and onwards, District: Chuadanga,
No. of Upazila: 02, Union: 13, Village: 87, Beneficiaries:
6,681 (all women), Group: 268, CBO: 33, CBO Fund:
Tk. 2,65,32,910, Federation fund: Tk. 1,26,56,773,
Savings: Tk. 1,31,97,371, Staff: 60

For the first time of my life I have become a land owner...



"I lost my father in my childhood and the lifelong poverty condition extended after that."-said Anesa Khatun (50) a resident of Uttarpara Bishnupur village. She is the executive member of AAMRA JOIE SOCIETY and Cashier of the CBO and President of her group. After her 16th birthday she was married with a married man which she didn't know at that time. She

gave birth of a girl and after that she came to know about her husband's another wife and returned to her mother. Her mother didn't have any housing land and lived on other's place. She stayed some days with her mother and again married with a old man who had 7 grown up children and were living separately with their own families. She started her new family with the old person who didn't have ability to do any work. She started to work as domestic help in her village. After sometimes she had a son and her son started to work in other person's house at an early age. She was passing her life in this condition till 2003 when she joined with the federation. Initially she was only depositing savings and was afraid of taking loan. But in 2006 took her first loan of Tk. 2000 and bought a goat. She started to pay weekly instalment by her wages of working as domestic help. In the mean time her son started to get Tk 200

every month from the house owner where he worked. She successfully paid her first loan and took second loan of Tk. 5000 and bought a cow with Tk. 11,000 after accumulating remaining money from her savings and son's earning. The land owner of her son was kind enough to allow the cow to be kept on his land as Anesa had no enough space. He also provided the food for the cow. After some months she sold the cow and accumulated some extra money like before and bought a small piece of land (1 bigha) and this is the first time after her birth that she has her own land. Later on she has been able to purchase more land and now has a housing of 5 bighas. Till now she has taken total loan of Tk. 1,12,000 in eight times and her current loan value is Tk. 30,000. She is now working in Bengal Biscuit Factory and her son has her own family and is a father of one son. Her son cultivates vegetables and jute on her own land as well as leased land. He also works as agriculture labour. The total family income is Tk. 15,000/month. She has been successful to build brick made house which cost her Tk. 3,50,000. She has electricity, TV, fan in her house, has some poultry and pigeon and savings of Tk. 10,828. "At the time of election the candidates call me and my group members for casting our votes in favour of them as many women are now members of my group and CBO. We have the self esteem to go to the police and court for justice and can gather many people in short notice. I am working to prevent child marriage and making women aware about sending the children to school. I and my son didn't have the opportunity to get education but my grandson is attending play group now. Now I have the dream that one day my grand son will be educated and would be able to stand in the same line of social elites."-Anesa concluded.

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

The goal of this intervention is to contribute directly to the eradication of hunger and extreme poverty in Bangladesh (MDG-1). 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 last year are: daily group meeting, monthly Federation meetings, skill development training for project staff, awareness and IGA

Management training for the Federation leaders, workshop on the assessment to analyse the community's current situation and environment and develop according strategies, half yearly meetings with local service providers, local elites (including politicians) and local elected bodies, annual general meeting of the Federations and exposure visit for the women leaders of Federations.

Project Information

Duration: May 2014 to April 2017, District: Rangpur & Chuadanga, No. of Upazila: 04, Union: 21, No. of Village: 110, Beneficiaries: 8,342 (all women), Savings: Tk. 1,18,746, Staff: 17





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

The project goal is to contribute to food and nutrition of the poorest 20% of the population in severely food insecure and hard to reach areas in Bangladesh with a high rate of indigenous people. The major activities are: skill training for ultra-poor households on sustainable integrated farming systems and technologies, facilitate continued productive investments for income generation, provide systematic counseling and demonstration on sustainable integrated farming and its management, conduct market studies and market chain of 5 potential product of ultra-poor, establish and strengthen 151 village level groups and at latest 1 federation at each UP/GP level as self-help institutions, facilitate federation to organize their activities (meetings, campaigns, cultural events etc) at UP/GP and sub-district level and Systemize locally adapted sustainable agricultural

technologies/methods including local knowledge and publish handbooks feasible for disadvantaged groups. In the reporting period activities that are accomplished: project orientation, weekly group meeting, monthly federation meeting, training on sustainable agriculture technology and production, selection of new members, coordination meeting at unit and area, savings and members' contribution collection, annual general meeting of federations and training on advocacy and networking.

Project Information

Duration: May 2015 to April 2018, District: Rangpur, No. of Upazila: 03, No. of Union: 12, No. of Village: 88, Member: 2,452 (all women), Savings: Tk. 36,50,857, Staff: 23

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

The project goal is elimination of extreme poverty and food insecurity through community empowerment. Major activities of this intervention are: support different economic activities of project participants by micro credit fund of the organization, conduct trainings on Improved Animal Management, Improved Natural Agriculture Practices, Nutrition and sanitation, SHG management, training on human nutrition, forage and fodder plantation gender justice training, disaster preparedness and climate change, build collaboration with sub district, Union and Community clinic level health and nutrition workers and programs, provide productive assets for income generation like, chickens, seeds, different tree saplings and fodder plants for cultivation. In the reporting period completed activities are: Self-help Group Management training and refreshers for beneficiaries, awareness training on values, gender &

social justice for men & women, training on cooperative formation, management and credit operation, training on health & nutrition, advanced livestock management training, disaster management and homestead gardening training, survey for pass on group formation, savings and credit scheme, registration of cooperatives (name: AAMRA Shadhin Women Cooperative Group Ltd), loan disbursement for beef fattening, distribution of fruit saplings, vegetables seeds, Napier grass and cultivation, sanitary latrine installation, pass on gifts, livestock vaccination camp and usage of UMS for beef fattening.

Project Information

Duration: March 2013 to December 2016, District: Natore, No. of Upazila: 01, Union: 02 No. of Villages: 03, Member: 1,000 (All women), Savings: Tk. 21,64,000, Staff: 07

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: savings and credit operation, initiative to start cooperatives and deposit of pass-on fund to AAMRA Shadhin Women Cooperative Group Ltd, 80% members have some income assets etc.

Project Information

Duration: January 2009 and ongoing, District: Natore, No. of Upazila: 01, No. of Union: 01, No. of Village: 01, Members: 275 (all women), Group: 15, Savings: Tk. 9,84,750

Local Agri-business Network (LAN)

The goal of the project is to contribute to pro-poor economic growth within the agricultural sector by improving service system of farmers and rural market actors operating at local levels in Bangladesh. Major activities of this project are: select and orient interested and potential Agricultural TA on vision of the project and Benefits of TA-FG network, and establish MOU; organize learning visits for the Representatives of potential TA; contract organizations/consultants to facilitate training on FG induction; facilitate TA to establish contracts with local service providers to map existing FG; facilitate TA to hold launching events followed by establishment of MOU with new TA; facilitate TA to organize induction workshop and need assessment and facilitate TA and selected BMO to develop vision, prepare action plan and to transfer the plan into action.

The activities performed in last one year are: surveying groups, provide training to TA members on Organization Development and Management (ODM), training on Gender, Advocacy & Information Collection, PPI training for stakeholders (district and upazila officials, businessmen and farmers), formation of PPI committee, implement PPI issues, facilitate learning visit and evaluation of PPI works and work planning.

Project Information

Duration: April 2014 to November 2016, District: Barisal, Madaripur, Shariatpur, Patuakhali, Jhalokati, Barguna, Pirojpur, Bagherhat and Khulna, No. of Upazila: 39, No. of Union: 363, No. of Village: 1005, Members: 52,474 (male: 40,749, female: 11,725), Staff: 04



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



The project has two goals, to increase household's socio-economic status and welfare on a sustained basis and to increase productivity, diversifying into higher value crops and promoting off-farm employment opportunity to generate income and savings of the poor people. Major Activities of the project are: financial

support according to the requirement of group members of JCF within the framework of ongoing credit programme; build capacity through appropriate trading, awareness programme and other skill development training; primary health care services for the common people, particular emphasis on the women and children; linkages with government service providing agencies; ensure health, nutrition and education for common people; tree plantation, infrastructure developed and community cooperation for the common people and promote human rights and gender equity.

The major achievements in last year are: facilitated 189 static clinics, 48 satellite clinics, 4 general health camps and 1 eye camp, conducted 406 health awareness sessions, 887 students (play group to grade two) received tuition support through 36 centers, 198 persons were tested for diabetics, 828 guardian meetings arranged, 105 ward based coordination meeting arranged, 1 UP coordination meeting arranged, 10 baggers are rehabilitated and 110 sanitary latrine installed and Total loan disbursement in the reporting period was Tk. 1,90,62,000.

Project Information

Duration: April 2011 to June 2016, District: Jessore, Upazila: Avoy Nagar, Union: Payra. Villages: 12, Beneficiaries: 21,245, Total Savings: BDT 62,73,081 Staff: 59

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

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 384 static clinics, 88 satellite clinics, 4 general health camps, 1 eye camp, conducted 720 health awareness sessions, tuition support to 817 students through 31 centers, 512 persons were tested for diabetics, 445 guardian meetings arranged, 2 baggers are rehabilitated, 111 sanitary latrine and 7 shallow tube-well installed, 5 culverts constructed. Total loan disbursement in the reporting period was Tk. 45,17,000.

Project Information

Duration: July 2014 to June 2016, Beneficiaries: 22,013,
District: Magura, Upazila: Shalikha, Union: Dhoneswargati.
Villages: 25, Total Savings: BDT 81,01,389, Staff: 59



Sustainable Agriculture, Food Security & Linkages (SaFaL)

The project goal is 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 are: formation of Sub-Sector Producer Group (PG), problem identification and Annual Action plan development, Lead Farmer selection and piloting plot identification.

The activities carried out in FY 2015-16 are: annual general meeting of farmers' group, learning sessions for producer group (PG), establishing Demo Plots, Training on Business Plan for Lead Farmers (LF), agriculture fair,

establishing trial plots, conducting nutrition session at pg level, establishing vegetable gardens at school, pg level learning sessions visited by the govt. officials, establishing collection points for vegetables and milk, formation of UP businessmen groups, refreshers for LF, cooking demonstration, arrange street drama and selection of entrepreneurs.

Project Information

Duration: November 2013 to June 2017, District: Jessore & Narail, Upazila: 06, No. of Union: 33, No. of Villages: 217, Beneficiaries: 23,113 (male: 11,152 female 11,961), Staff: 52



Cereal Systems Initiative for South Asia (CSISA- MI)



The goal of this intervention is increase farm household income and agricultural productivity focusing on improved cereal cropping systems, fish, livestock and other high-value agricultural crops and vegetables. Major activities of the project are: widespread delivery, participatory fine-tuning and adoption of improved varieties, production technologies and natural resource management for cereal and fish systems in order to improve productivity, income and resilience to risk; socioeconomic and farming systems analysis for technology targeting and the development and improvement of market linkages and livelihood systems for inclusive agricultural growth and sustainable poverty reduction and formalize for the parties, the project targets and time frame, fund allocation, indemnity and

liability, intellectual property right, amendments and modifications and termination of the agreement.

The activities carried out in last one year are: farmers' training on conservation agriculture, linkage meeting of farmers with local service providers, stakeholders' training and filed day on seeder, reaper and jumbo pump, participating in agriculture technology fair at District and Upazila level.

Project Information

Duration: October 2015 to September 2016, District: Jessore, Jhenidah, Chudanga, Narail, Khulna & Satkhira, No. of Upazila: 14, Unions: 39. No. of Villages: 135, Beneficiaries: 1,662, Staff: 16

Improving Food Security and Livelihoods of poor farming households Project (IFSL)

The project goal is to develop and strengthen 1400 producers groups in 46 unions of 6 upazila of Khulna and Bagerhat Districts. Major activities are: organise 1400 producers groups in potential value chains, assessment of technical training needs of the beneficiaries and provide training in agricultural technologies to 42,602 beneficiaries households, promotion of 226 local agricultural service providers (LSPs), capacity building of 6 of Local Service Providers Associations and market development activities and access to input and output market. The activities

completed in last year are: arrange coordination meeting, farm visit, marketing of rice, observe farmers' field day, build organisation of local service providers, distribution of leaflets, manual development and distribution for local service providers, sector based group development and provide training.

Project Information

Duration: September 2015 to March 2018, District: Khulna & Bagerhat, No. of Upazila: 6, Unions: 46. No. of Villages: 368, Beneficiaries: 42,602, Staff: 3

Feed the Future Bangladesh Rice Value Chain (RVC) Project



The project targets to improve the efficiency of the rice value chain, develop the capacity of private sector value chain actors to deliver services to farmers, develop the capacity of public sector institutions i.e., national agricultural research and extension system to support private sector led crop production programs and develop information management systems that will help value chain actors deliver services to farmers. Main project activities are: training of different stakeholders (Farmers, Seed Growers, Traders, Retailers, GO and NGO staffs), introduce new varieties of profitable crops, technical support to Farmers for increase the production, linkage with different stakeholders to active the rice value chain actors and develop local small and medium seed companies to provide good quality of seeds to farmers level.

Project Information

Duration: October 2015 to December 2016, District: Jessore, Chuadanga, Jhenaidah, Magura, No. of Upazila: 11, Unions: 33. No. of Villages: 82, Beneficiaries: 2,503, Staff: 12

Programmed Initiatives for Monga Eradication (PRIME) Project

The project ended in June 2016 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: credit support to extreme poor members, provide skill development training to project members, distribute grants for establishing demo plot, seeds distribution, vaccination and deworming tablet distribution for domestic animals, organise health camps and eye camp, conduct satellite camp, primary health session and nutritious food distribution among children.

Project Information

Duration: Dec' 2008 to June 2016, District: Rangpur and Sathkhira, Upazila: 07, Union: 27. No. of Villages: 376, Beneficiaries: 31,188 (all female), Savings: Tk. 9,81,95,075; Staff: 189



Agriculture and Livestock Project

The goal of this project is to create job opportunities for the poor people to eradicate poverty and ensure food security & nutrition at national level by effective implementation of the agricultural & livestock related income generating activities. Major activities are: skill training for beneficiaries and staff, demonstration plots (Agriculture, Livestock and Fish), observe Farmers Field days, exposure visits and technology support.

The major activities performed in last year are: 456 demo plots established (100 agriculture, 40 fisheries and 316 livestock), 625 project beneficiaries received skill development training on crop cultivation, vegetables cultivation, fish culture, goat and buck rearing, cow rearing, beef fattening, poultry rearing and vermin compost production, vaccine and de-worming service provided to livestock, equipments (granular urea spreading machine, pheromone trap, pH meter, DO meter, ammonia test kit, carrying bag) distribution, 6 field days organized and 20 agriculture advice centers operated.

Project Information

Duration: July 2013 to on going, District: Pabna No. of Upazila: 02, No. of Union: 06, No. of Village: 29, Beneficiaries: 1,652 farmers, Staff: 25



UPP-Ujjibito

The main goal of the project is to reduce hunger and Poverty sustainably. Specific goal of the project is to sustainably enhance the woman headed and ultra poor households of the working areas from their extreme level of livelihood. For the purpose of achieving this goal, supporting those households in their nutritional safety, purchasing capacity improvement in non-food item, assets equity and base on social dignity. Major activities are: arrange training for capacity building and Self employment, in put supply, create marketing opportunity of the products, schooling of children, emergency loan support, awareness building for their health care and nutrition and involvement in social work. The activities performed in last year are: provide training to project members, distribution of seeds & deworming tablets for livestock, vaccination for livestock, establishment of semi-commercial farm and arrangement of community events to make project members aware about different issues.

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, Villages: 736, Beneficiaries: 30,934 (all female), Savings: Tk. 3,43,71,147, Staff: 50

Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP)

The Goal is to initiate employment creation, poverty alleviation and food security on national level through proper implementation of income generating activities of Agricultural sector. Main Activities are: credit assistance in Agriculture and Livestock sector and technical support service. In the reporting period farmers received skill development training on modern vegetables cultivation, chilli cultivation, onion cultivation, guava cultivation,

mango cultivation, betel leaf cultivation, sugar cane cultivation, cow rearing and beef fattening.

Project Information

Duration: October 2015 to September 2021, District: Jhenaidah, Rajshahi, Sirajgonj & Pabna, No. of Upazila: 11, No. of Union: 50, No. of Village: 202, Beneficiaries: 2,854 farmers, Staff: 01

Kuwait Goodwill Fund (KGF) for Promotion of Food Security in Islamic Countries

The goal is to raise household income, reduce vulnerability, improve food security and provide technical assistance to the targeted population. Main Activities are: credit assistance, capacity building and technical assistance. The major activities performed in last year are: 35 demo plots established (agriculture-19, fisheries-4 and livestock-12), 1500 project beneficiaries received skill development training, equipments (granular urea spreading machine, pheromone trap and power sprayer) distribution, BDT 305,132,000 loan disbursed and 3 field days organized.

Project Information

Duration: February 2012 to on going, District: Meherpur, Kushtia, Natore, Pabna & Chapainobabgonj; No. of Upazila: 09, No. of Union: 48, No. of Village: 387, Beneficiaries: 30,981 farmers, Staff: 01



Agricultural Credit and Agro Business

JCF has been operating this since 2010. It is working on agricultural value chain and provide farmers' training and marketing techniques before disbursing the loan. The training cell of JCF is engaged round the year to arrange such training for the farmers. 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 2016:

Agriculture Product	Disbursement		Outstanding	
	Loans	Amount	Borrowers	Amount
Crops cultivation	162490	4109797000	145861	2568676412
Fish Culture	47707	1730685000	49753	1124045605
Beef Fattening	26630	637521000	22693	514646631
Poultry	1090	34695000	1346	25937796
Total	237917	6512698000	219653	4233306444

CLIMATE CHANGE ADOPTION AND ENVIRONMENTAL SUSTAINABILITY

JCF is very much concerned about the growing concern of negative impact of climate change and trying to contribute to overcome this situation. The main focus areas are: adaptive agriculture, rainwater harvesting, water & sanitation, alternative solar power and disaster risk reduction. In the FY 2015-2016, JCF implemented three projects with the financial and technical support from EC & Oxfam Bangladesh, PKSF and IDCOL under this sector. A total of 216,520 beneficiaries from 21 districts received support.

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

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 the following activities are implemented: group meetings, skill development training for the group leaders, 300 water reservoir distribution, IGA training for the beneficiaries, equipment support for IGA implementation, exposure visit for the beneficiaries, updating social maps and work plan and vaccination of livestock.

Project Information

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



Promoting Sustainable Building in Bangladesh

The goal is to contribute to a reduction in Green House Gas emissions, deforestation and land degradation in Bangladesh. /Promote sustainable and eco-friendly building practices in Bangladesh within an enabling policy environment in Dhaka and Jessore. Major Activities are: stimulate sustainable consumption by influencing individuals, technical experts who can influence individual homeowners and bulk buyers to purchase green construction materials; support selected MSMEs as business models for wider dissemination and replication and enable and sustain a favourable policy

and regulatory environment. This is a new intervention and in last year some introductory activities are implemented i.e., staff induction training, monthly staff meeting, visiting brick field, location mapping of brick field, meeting with the brick field owners and brick workers' association, exposure visit, day observation etc.

Project Information

Duration: January 2016- June 2019, District: Jessore & Dhaka, No. of Upazila: 03, No. of Union: 16, Beneficiaries: 127,100; Staff: 10



JCF Solar Mission

The goal of JCF Solar Mission is to provide Solar Home System among the rural people who do not have access to electricity. The project provides solar products and services at an easy, flexible and installment based process and in last one year the project installed a total of 2,310 Solar Home Systems which are generating 25.55 KW power per day. The Project is now operating in 82 upazillas of 20 districts.

Project Information

Duration: January 2010- ongoing, District: 20, No. of Upazila: 82, No. of Union: 404, No. of Village: 2,407, Beneficiaries: 88,920 Staff: 153



Education



JCF is implementing following activities to contribute in education sector of Bangladesh.

- ☐ 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
- ☐ Technical Education

In the FY 2015-2016, JCF implemented fourteen education projects with the financial and technical support from NETZ - Germany, Save the Children International, UNICEF, GoB, One Bank, SouthEast Bank, WFP and PKSf. Moreover, in another four development projects education interventions are also implemented

as a part of project activities. A total of 76,992 pre-primary and primary students from 8 districts received support through 1,314 learning centres and schools and 42,791 students received support in continuing their 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. 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**

The activities carried out in last one year are: 10,876 new children are selected, 480 ECD centers are running (80-community managed, 312-school based and 88-home based), distribution of education materials, teacher's profile preparation for 480 teachers, 9,815 mothers have attended in parenting sessions and 200 primary school teacher and SMC meetings conducted.

Project Information

Duration: January'15 to December'18, District: Jessore, Magura, Jhenaidah and Narail, Upazila-09, Union-95, Villages-357, Beneficiaries-72,328 (male: 36,186, female: 36,142), Student: 10,849 (boys: 5,558, girls: 5,291), ECD Centre-480, Staff-409



Reading Enhancement for Advancing Development (READ)



This project goal is that all primary school students in Bangladesh attain expected learning outcomes and competencies and increased reading competences among grade 1-3 students in READ- supported schools in the selected districts of READ. Major activities are: improved ability of teachers to teach early grades reading, reading instruction skills strengthened (INSET), increased instructional supervision, teachers' capacity to use ICT resources, classroom Diagnostic Assessment Tool developed, assessment results used to track reading performance progress, standards developed to improve the quality children's reading materials, access to ample & appropriately-levelled reading materials and digital reading materials development. The major accomplished activities in last one are: teachers received training on ICT, master trainer and teacher received refreshers training on IAT, teacher received refreshers on reading instruction and assessment, community library based reading fair, refreshers for CLV, IAT result sharing workshop, teacher training on ICT and refreshers on academic supervision.

Project Information

Duration: December 2013 - September 2017, Districts: Jessore, Jhenaidah & Magura, Upazila's: 07, Unions: 69, Villages: 377, Beneficiaries-34,907 (male: 18,068, female: 16,839), Total School: 275, Student: 30,396 (boys: 15,490, girls: 14,906), Staff-55

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

The project ended in December'15 and aimed 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 result achieved in the project period are: 2089 (boys 1055, girls 1034) children completed primary education from 80 NFPE schools, 2993 (boys-1483, girls-1510) children prepared for primary education at 40 pre-schools attached to existing formal schools, 99.7% children got admission in primary school after finishing each year pre-school cycle, 120 teachers were trained and they conducted lessons at 40 pre-school and 80 NFPE schools, teachers' attendance rate of 40 formal schools are 95% and that of 40 pre-schools 99.79% & 80 NFPE schools 99.9%, students' attendance rate of 40 formal schools are 92% and of 80 NFPE schools were 95% & 40 pre-schools 96%, 98% teachers of pre-schools applied child-centred interactive

learning methods and 90% teachers of NFPE schools applied the methods, 16 % of drop-outs are prevented at 40 formal schools, drop-out rate of 40 pre-schools was 0% and that of 80 NFPE schools is 12.95%, 99.05% of the NFPE school students passed the final exam at end of the project, 88% of EDC are functioned and collaborated with SMC and governmental authorities, 80.7% of SMC of 40 formal schools had fulfilled their responsibilities, 100% attendance rate of governmental education officers at meetings on district and sub-district level.

Project Information

Duration: March'12 to December'15, District: Rangpur, No. of Upazila's:02, No. of Unions: 09, No. of Villages: 61, No. of Learning Centres: 120 and Govt. Primary School supported: 40, Beneficiaries-11,126; Staff-158



Sadia has a Dream



Sadia Sumi is the name of a dropout student who lives in Char Nazirdhaho village of Haragach union under Kaunia Upazilla of Rangpur district. Her father Md. Abu Kalam (48) is a poor farmer and mother Most. Shahida Begum (40) is a house wife. She has two sisters and one brother. Sadia was enrolled in class-1 in Char Nazirdhao Government Primary school in 2011 and continued her education smoothly. But, before the final exam of class-1 Sadia lost her interest to continue her study and stopped attending School. Her parents tried very hard but were unable to send her to school.

In the mean time JCF was conducting a survey of 6-10 years children aiming to identify the learner who never been enrolled in school and/or dropped out from school. During the survey Sadia was included as a drop out student. In January 2012 JCF established Char Nazirdhaho Non-formal Primary School in the village with joint efforts of BMZ Germany and NETZ Bangladesh. Sadia enrolled to the Char Nazirdhaho NFPE School in March 2012. After her enrolment Sadia attended the school regularly and rediscovered her interest and became a good learner. As she liked the school environment and teaching methodologies, she concentrated on her lessons very much and completed grade 1, 2, 3 & 4 successfully and passed the Primary School Certificate (PSC) examination obtaining GPA-5. Presently, Sadia Sumi is admitted to Ekota High School in class-6 and wants to continue her education and her future dream is one day she will be an ideal teacher so that she can contribute for education of disadvantage people within the society.

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



The goal of this project was 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. The project ended in December'15. Major result achieved in the project time are: 9 schools are set up in selected villages with participation of the community people, total 1078 students got education, teacher-student-ratio at the 9 community school is 1:30 as well as regular attendance of Teachers and Students are ensured. School children's have achieved their competency, teachers attendance rate was 99% & students attendance rate were 97%, 100% teachers used child-centred interactive learning

methods, drop-out rate is 0%, 100% of 9 CS students promoted to a higher class at the end of each school year as per activities plan, 100% School management committee (SMC) have been functioning and parents are participating in regular meetings with teachers and contribute to the improvement of the facility and the schools' operation.

Project Information

Duration: November'12 to December'15, District: Rangpur, No. of Upazila's: 03, No. of Unions: 06, Villages: 09, Schools-09, Students-1080; Staff-40

Right to Education Achieved for Children from Families Living in Ultra Poverty and Marginalized Communities (REACH UP)

This is a new intervention starts in January'16 with the goal to ensure right to education for children from marginalized group and inclusive and equitable quality education is enhanced in the education sector in Bangladesh and directly achieved for 12,142 children. Major activities are: survey and selection of 30 NFPE school site at remote, char and embankment areas, survey and selection of 900 learners (6-10 years) for 30 NFPE schools, operate 30 NFPE schools at char and embankment areas, operate 9 'Anandalok' Schools in char and embankment areas, support to 30 government schools including pre-school, capacity building for teachers, School Managing Committee (SMC) and Education Development Committee (EDC) and advocacy

for ensuring quality education. In the reporting time some preliminary activities like learner survey and admission, NFPE school selection, survey of formal schools, monthly staff meeting, refreshers for teachers, basic and subject based training for the teachers, day observation, EDC & SMC meeting as well as parents meetings are arranged.

Project Information

Duration: January 2016 to December 2019, District: Rangpur, No. of Upazila's: 03, No. of Unions: 10, Villages: 54, Schools- 69 (Anandalok-09, NFPE- 30, Formal- 30), Students-8,583; Staff-107



Education Equity for Out-of-School-Children Project

The objectives of this project are to contribute for achieving MDGs, increasing literacy rate and coverage of Primary Education enrolment and ensure Out of School children 8-14 years age in Satkhira district receive age appropriate primary education that supports and nurtures their learning, are ready for primary school (grade one to five), and avail a safe learning environment. Major Components are: Ability-Based Learning for Out of School children 8-14 years old, Communication for Development and Capacity Development. In December'12 250 learning centers were

opened and in January'16 new 170 learning centers are opened. The major activities and achievements in last one year are: 9,309 students mainstreamed, 76 IPT shows and 1240 community dialogues organised, 3340 parents meeting and 1670 CMC meetings arranged.

Project Information

Duration: October'12 to June'19, District: Satkhira, Upazila's: 04, No. of Unions: 49, Villages: 393, Schools: 420, Students: 12,475, Staff: 487

School Feeding Program for Poverty Prone Areas (SFP)

The goal of this intervention is to contribute to the implementation of the GoB's education policy of universalizing primary education notably by improving access of school aged children from poor and ultra-poor households to basic education in respect of both quantity and quality. The major 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 in the reporting time are: 17 MT biscuits are received and 125.46 MT biscuits distributed, 19 school vegetable gardens established, 82% student attendance ensured, WATSAN condition of 49 schools' upgraded, 70% SMSs are made active, carrying water bottle and Tiffin box are ensured among 89% children at school and tree plantation along with cleaning activities performed in 47 schools.



Project Information

Duration: May'15 to June'16, District: Faridpur, Upazila: 01, No. of Unions: 04, No. of Villages: 78, No. of Schools: 54, Students: 9,635 (Boys: 4,782; Girls 4,853), Staff: 07

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 2015-16 are: 236 students are enrolled, 91% student attendance, 382 parents meetings organised, 4 model tests for grade V students, 16 SMC meetings, 12 teachers' meeting, day

observation, 5 book fairs and 5 reciting competition arranged and drawing class conduction.

Project Information

Duration: January'12 to ongoing, District: Jessore, Ward : 1, 3 & 5 of Jessore Municipality and New Town Union Parisad of Jessore, Beneficiaries: 756, Staff: 29



Shishu Sargo- Children's Education Program (SSCEP)

JCF is operating this project from its own fund which 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. There is another school opened at Uttara of Dhaka City Corporation area which is English medium in June 2015 and it is in promotional phase.

Project Information

Duration: January'13 to continue, District: Dhaka, Ward: 01 and sector 3 of Uttara, Beneficiaries: 241 (boys: 118, girls: 123), School: 02, Staff: 15

Nur Jalal Shishu Ananda Nikaton

In January 2015, JCF started this school 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 35 pre-school students studying in three sections, 25 students in grade-1 and 5 boys are staying in the orphanage (one student in grade VII, three students in grade VIII and one in grade IX). The project is also trying to introduce health and nutritional activities, initiate ability based learning activities for the weaker students and those who need special care and develop an active resource and information centre. The students get Tiffin from school as well as education materials. A total of 5500 packs of biscuits distributed

among the students, 312 parenting sessions arranged with the mothers, 12 parents meetings held and average school attendance is 98%.



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. 26,747,219. 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 18 students are now receiving this scholarship and 34 students have completed their education. In the reporting year (July'15 to Jun'16) the total scholarship money provided to students is Tk. 559,700.



JCF Technical Institute (JTI)

In January 2016 JCF inaugurated the Technical Institute to be a part of the journey in the technological highway. There are a huge number of youths in our country who are waiting to join the workforce but aren't able to get expected return due to lack of skill. The JTI will work to transform human resources into human capital for demand driven job market. The youths are receiving non residential training on Basic Computer Application and Web and Graphics Design. In the reporting time a total of 54 participants received training on the above mentioned trades and the duration was 3 to 6 months.

Skills for Employment Investment Program (SEIP)



The major objectives of this intervention started in February'16 are: transform human resources into human capital for demand driven job market and make available the quality and affordable technical knowledge, education and skill development opportunities to diverse students. Major activities are: search and organize unemployed youths, provide demand driven, job oriented & skill development training and job placement. The intervention will continue till June 2017. The youths of MFP members' family are being recruited for the six highly growth sectors' three trades namely: web and graphics design, automobile mechanics and motorcycle & tempu (three wheelers) mechanics. In the reporting time a total of 92 participants received residential training for 3 to 6 months.

Cultural and Sports Programme



In January 2016 JCF initiated this intervention with a view to contribute in forming a Sports and Cultural Minded nation. Major activities are: selecting different types of sports and cultural events in context of area and season consideration involve and inspire local cultural and sports minded people and organizations and assist and organize different cultural and sports events. This is an ongoing project and things that are

considered in selecting culture and sports events: tradition and heritage of rural Bangladesh and to inspire village students in culture and sports. The events already arranged under this project are: bullock cart race, kabaddi, adolescent girl football, poem reciting, story telling, wall magazine designing, drawing, debating, hand writing, poem writing and short story writing.

Human Rights

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Community based child Protection Project (CBCPP)

The goal of this project was to strengthening community based child protection system to promote protective environment for children from violence, abuse and exploitation including sexual abuse and commercial sexual exploitation. The project ended in May 2016 after being launched in July 2011 and completion of two phases. The major achievements are: establishment of 06 Child Friendly Spaces (CFS) and 06 adolescent clubs (separate for boys and girls), 144 meetings of adolescent clubs arranged, 41 street dramas and 133 cultural & sports competitions organised, 4 annual sports and cultural completion took place, 06 Interactive Popular Theatre Groups developed and trained up, 29 persons received emergency health and disaster support, 320 adolescents received training on child development and 325 adolescents received training on life skill, 30 adolescents received training on leadership development, 02 children are rescued from exploiting condition and rehabilitated, 132 monthly parents meetings organised, 120 sensitization meetings arranged, parents' groups received orientation and refreshers in 12 batches, 08 ward based gatherings and 45 community dialogues arranged, 22 school campaign and 133 child protection committee meetings arranged, child protection committee received training on child protection, mothers of CFS children received training on child protection in 12 batches, one marriage registers' training and one self-defence training for adolescents arranged.

Project Information

Duration: May 2014 to May 2016, District Bagerhat, Municipality/ Upazilla: 02, No. of Municipal Ward: 06, No. of Beneficiaries: 37,866 (Male: 15,608, Female: 22,258 including Boys: 553, Girls: 546), Staff-22



I no longer run away from others...

I am Shewly Akther (17), took part in the college final (12th grade) exam in 2016. In my college I have only 2 close friends. I had one limitation and this is I couldn't mix with other easily and had hesitancy to express myself-telling Shewly who is the Peer Leader of CBCPP operated adolescent club. She is living with her parents in Sorui Madrasa Road in Ward # 04 of Bagerhat Municipality. She had that run away problem from others till she joined in the adolescent club of her area. Shewly told that one day some adolescents were visiting houses in her area to know is there any child whose birth registration is not done. As they came to her house she asked them about their activities and they said that



they are the member of JCF operated adolescent club in the area and are working for different social development. One day after she visited the club with her two close friends and observed that some adolescents are reading books, singing, drawing pictures and children are playing. Shewly and her two

friends expressed their interest to join the club which is cordially accepted. After some days of joining the club Shewly received training on life skill, leadership, child development, interactive popular theatre and self defence. She also participated in different rallies organised to observe different days and events and also in different cultural competitions. All these events helped her develop her self belief and now she is the Peer Leader of her club. She is not running away from others rather takes first step to introduce with others. She has become a good organiser and also act as anchor in her college's different cultural events which she feared in the past.

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

The objectives of this project are: (a) Enhance Transparency and Credibility of Election Processes, (b) Decrease Political and Electoral Violence & (c) Strengthen the Quality of representation and Democratic Accountability.

Major activities carried out in last year are: election of 37 vote centres under 5 municipalities (Badargonj of Rangpur, Gangni of Meherpur, Horinakundu & Kotchandpur of Jhenaidah and Alomdanga of Chuadanga) observed, election of 12 centres under 03 UPs are observed, 25 participants attended in a workshop at Rangpur on Local Election and Fund Management of Political Parties, disabled voter survey for 30 disabled voters to check their feasibility, Upazila Election Office diagnosis and taking interview of the officials at Rangpur Sadar and Kaunia, awareness on new voter registration.

Project Information

Duration: May 2013 to September 2016, District: Rangpur (National Parliamentary Seat of Rangpur- 3, 4, & 5) No. of Upazila: 04, No. of Union/Word: 70; Total Registered Voters: 1,244,527 (male: 617,908; female: 626,619), Staff- 01



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 Upazila: 05, No. of Clients served : 3149, Staff: 03

Children's Haven Programme

JCF is continuing the programme of rehabilitating children born in brothels from 2013 from its own fund. At present 42 children are residing in the shelter home. The children are getting food, education, recreation and life skill support from the project so that they can come to the mainstream of society. The activities carried out in last one year are: 42 children are studying in nearby schools and colleges. The annual exam passing rate in 2015 is 100% at all grade. All the 7 PSC examinees and 3 JSC examinees successfully passed their exams, 1 SSC examinees also passed the exam, 2 girls attended HSC exam and are waiting for final result, 4 tuition teachers are assisting the shelter home children in their education. One dance teacher teaches the shelter home children one day every week and they took part in different cultural events throughout the year.

Project Information

Duration: Continuing from 2002, District: Jessore, No. of Upazila: 02, No. of children: 49 (Boys 13 & Girls 29), Staff: 13



Development Programme for Elderly People

The project has been launched in January'16 with the target of improving living standard of elderly people. Major activities are: establish Community Center for Elderly People, financial support for the vulnerable Elderly People, special assistance for physiotherapy vulnerable and under privileged Elderly people and ensure health service (Genialnic Nursing) and Para physiotherapy. The activities carried out in the reporting time are: 26 committees are formed, 61 meetings of the committees are held, 99 ward committee members oriented, awareness about the existing govt. facilities for the elderly people, 48 legal advice and weekly discussion held, 75 elderly persons received health support and 13 elected local government representatives are involved with the activities.

Project Information

Duration: January 2016 - On going, District: Jessore, No. of Upazila: 01, No. of UP: 01, No. of Village: 16, No. of beneficiaries : 1,916 (male: 957; female: 959), Staff: 01



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 Parisad'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.

Microfinance

52



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

Present Coverage

The programme is working in 30 districts through 26,210 groups and 300 branch offices. The total member and borrower as on June 30 2015 were 468,228 and 395,497 respectively.

The following loan products are designed for the betterment of members

JAGORON: the rural and urban poor people are getting credit service under this package and they invest the money in different agricultural and non agricultural income generating activities. The loan is provided for one year and follows weekly instalment (total 46 instalments). The rate of interest is 25% and highest ceiling is Tk. 49,000. In FY 2015-16 a total of BDT 329,71,21,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 180,55,55,310.

BUNIAD: this package is for the ultra poor people of all upazilas of Jessore, Chuadanga, Satkhira, Kushtia and

Rangpur Upazila. The loan is provided for one year to two years and the loan should be paid back in 40 instalments for one year. The rate of interest is 20% and highest ceiling is Tk. 20,000. In FY 2015-16 a total of BDT 36,10,90,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 19,40,83,874.

AGROSOR: this package is for the advanced borrowers who are working as micro and small entrepreneur. The loan is provided for one year to two years and follows monthly instalment. The rate of interest is 24% and highest ceiling is Tk. 10,00,000. In FY 2015-16 a total of

BDT 709,41,20,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 544,90,81,096.

SUFOLON: this package is for the people who are involved with agricultural works. The loan is provided for three months to one year and follows monthly or one time instalment. The rate of interest is 24% and highest ceiling is Tk. 50,000. In FY 2015-16 a total of BDT 251,87,98,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 164,52,75,909.

SAHOS: the borrowers who suffer from different natural and manmade disasters are receiving credit support under this package. The loan is provided for one year to two year and follows weekly instalment. The rate of interest is 8% and highest ceiling is Tk. 10,000. In FY 2015-16 no loan was disbursed from this package and outstanding loan as on 30th June 2016 was Tk. 85,67,370.

LIFT: the borrowers who are interested in goat rearing are receiving credit support under this package. The loan is provided for one year and follows monthly or onetime instalment. The rate of interest is 24% and highest ceiling is Tk. 20,000. In FY 2015-16 a total of BDT 68,35,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 25,11,326.

ENRICH: the borrowers of two Union Parishads (Paira of Jessore and Dhoneshwargati of Magura) are the member

of this package. The loan is provided for one year to three years and follows weekly and monthly instalment. The rate of interest is 8% to 25% and highest ceiling is Tk. 10,00,000. In FY 2015-16 a total of BDT 2,37,49,000 disbursed among the borrowers and outstanding loan as on 30th June 2016 was Tk. 1,84,51,715.

Savings Scheme: there are two types of savings scheme (a) Compulsory Savings and (b) Term Savings. In FY 2014-15 a total savings of BDT 357,33,49,413 collected from 468,228 members.

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



MICROFINANCE PROGRAMME: FACTS & FIGURES

Particulars	2015-2016	2014-2015	2013-2014	2012-2013
District covered	30	30	27	24
Upazila Covered	147	140	125	119
Village covered	9,660	9,561	9247	8447
No. of Branches	300	287	272	262
No. of Members	4,68,228	4,52,378	406334	412157
No. of Borrowers	3,95,497	3,40,369	297753	330995
Average no. of Members per FO	336	331	306	319
Average no. of Borrowers per FO	284	249	225	256

Loan Portfolio

Yearly total Loan Disbursement (BDT in Million)	13301.71	11678.12	10330.56	11082.42
Total Loan Outstanding (BDT in Million)	9137.09	8138.80	6852.53	6835.08
Avg. Loan Outstanding by Borrowers	34023	23912	23014	20650

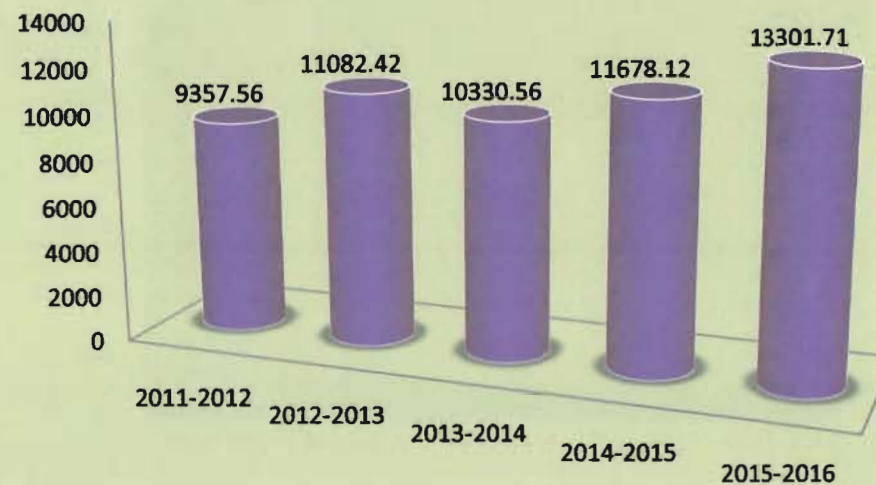
Savings

Total Savings (BDT in Million)	3573.34	3227.60	2507.80	2027.31
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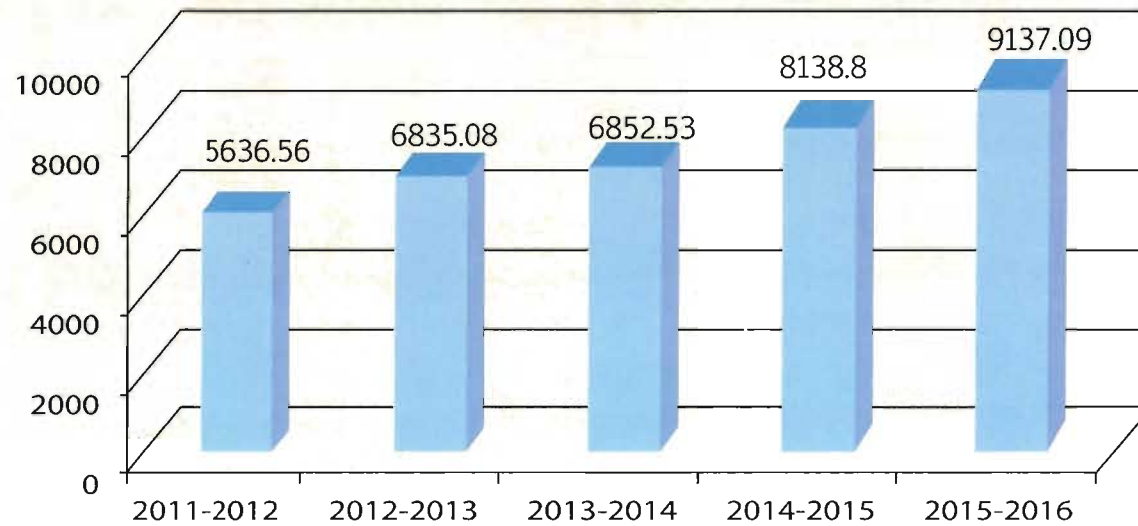
Productivity Indicator

Particulars	2015-2016	2014-2015	2013-2014	2012-2013
Cost per money lent	0.1088	0.1162	0.1280	0.1091
Cost per Loan made	3700	3871	4137	3013
Effective yield on avg. Portfolio	21%	21%	21%	22%
Effective yield on avg. Asset	17.88%	17.15%	17.01%	16.72%
Return on Equity (ROE)	20.75%	18.17%	21.45%	30.27%
Return on Asset (ROA)	4.68%	3.63%	3.76%	4.33%
Operational Self Sufficiency (OSS)	204%	200%	219%	246%
Financial Self Sufficiency (FSS)	133%	124%	124%	129%
Total Equity/Asset	25%	20%	20%	16%
Debt Equity Ratio	2.75%	3.56%	3.75%	5.04%
On Time Realization (OTR)	98.61%	98.46%	98.36%	99.51%
Cumulative Recovery Rate (CRR)	99.33%	99.22%	99.17%	99.23%

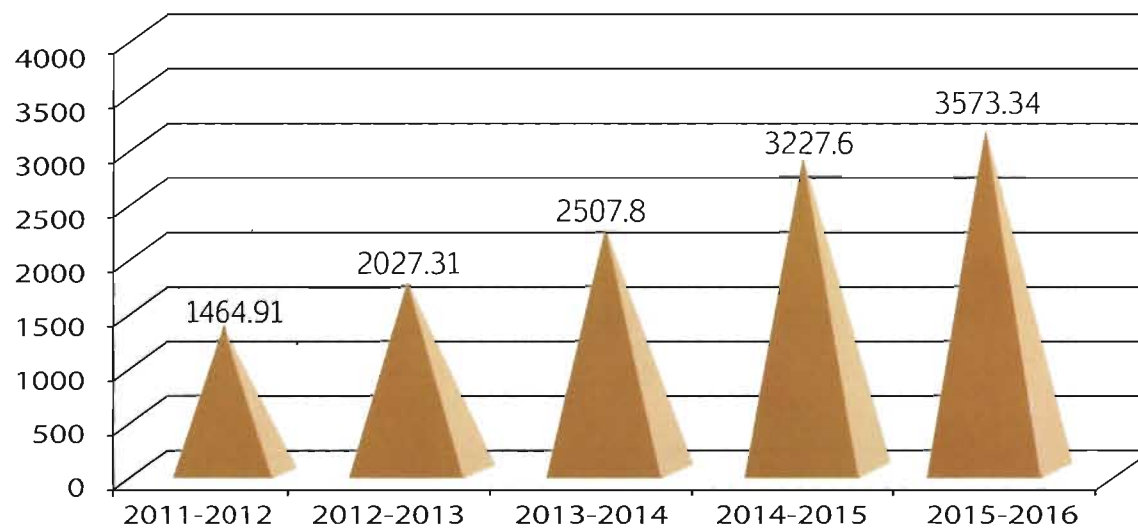
Loan Disbursement (BTD in Million)

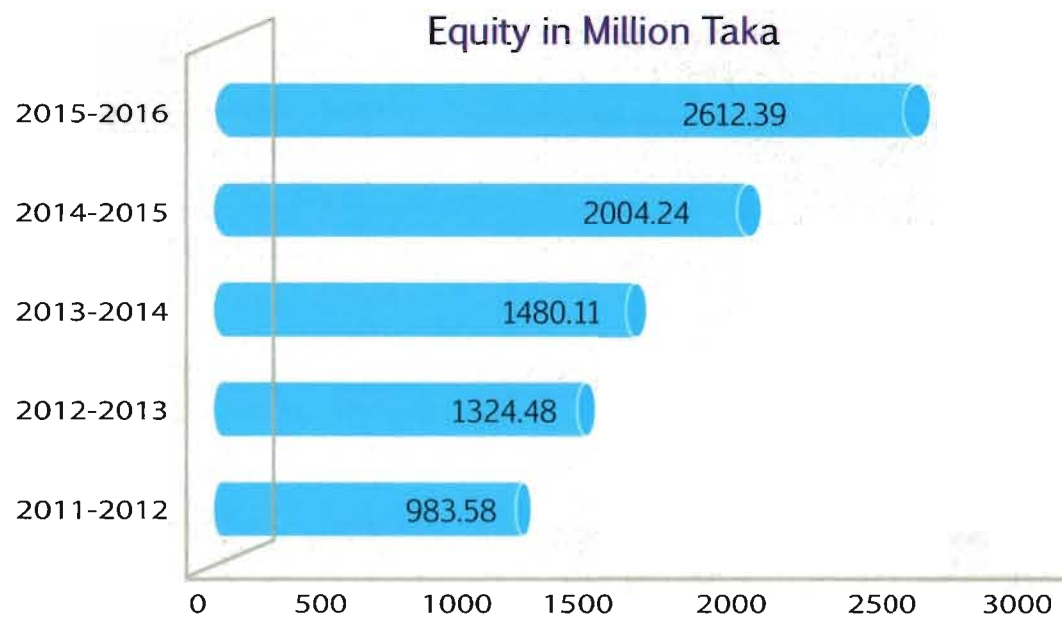
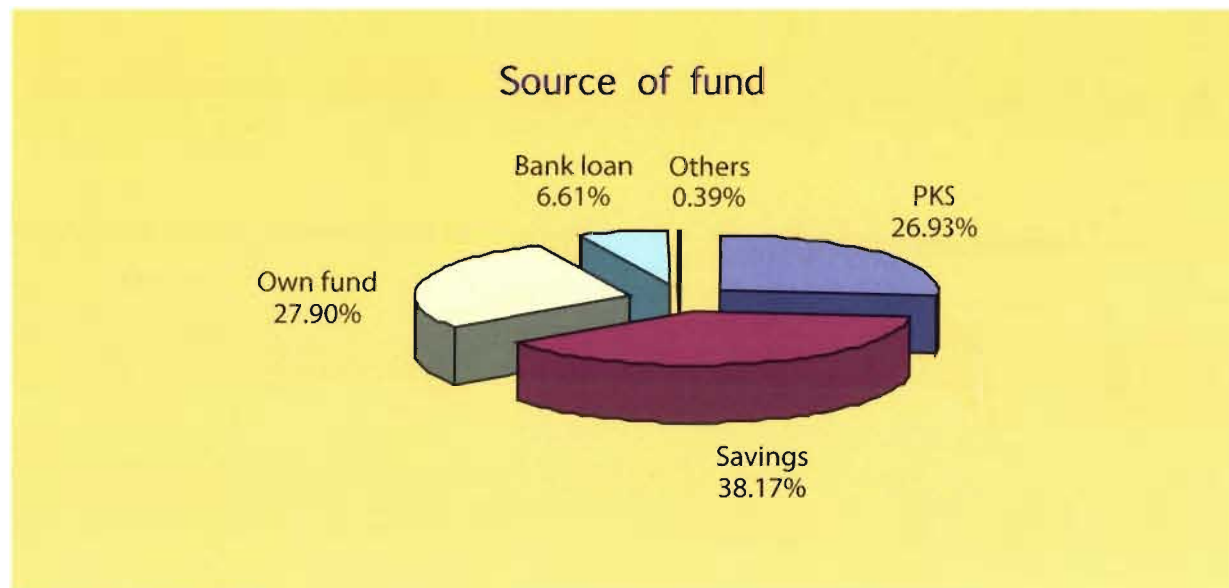


Loan Outstanding (BDT in Million)



Savings (BDT in Million)





Training for Capacity Building

The program has given great emphasis on capacity building of both the members and staff and in the last one year JCF has provided training on Basic Agriculture Technology and Income Generating Activities to 5,550 members and 1,061 staff on different topics.

Remittance Service for the NRB

Microfinance is continuing to extend remittance services in collaboration with different commercial banks and international agencies like Western Union, Express Money, Merchant Trade, Plasid, IME, Provu, Transfast, Royal Exchange, Multinet, Universal Exchange etc. and in the FY 2015-2016 JCF has provided the services to 68,214 clients worth of BDT 1,555.72. There is a growing

demand from the banks of our country in working together with JCF in this sector as more people are going abroad and want to send foreign remittance in a secured way.

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 in FY 2015-2016 JCF Microfinance Programme provided BDT. 2,18,69,624 to 15,984 students. Moreover, every successful student who passed SSC examination is also awarded BDT.5000 as stipend for their higher education and in FY 2015-2016 a total of BDT. 1,49,55,000 have been distributed among 2,991 students.



Health & Nutrition

60



Over the year JCF is implementing health as a cross-cutting component through several development projects and Microfinance program. The major activities are: group wise health awareness program, arrange health camps and free medicine distribution, nutritional education sessions at group level, immunization, homestead and school gardening, regular communication with local hospitals for referral services, arrange operation for the poor women at free of cost (Uterus Infection, Tumor, Child Delivery Complication, Piles, Fistula, Cataract and other diseases), physiotherapy for the disabled children, Diabetics-weight- Blood Pressure checkups by Para-medics and community health volunteers, identification of complicated patients, capacitate community people to act as health volunteer. Key achievements are: 293

Satellite Clinics continues and 2766 Static Clinics arranged, 113 general health camps & 8 eye camps organized, free medicine distributed among 54,613 patients , 8,887 court yard meetings arranged, 6,749 health cards distributed, 4,268 pregnant mothers and 6,454 under 2years children received health care, referral services provided to 5,418 women, nutrition packet distributed among 42,150 families, 1,075 women received homestead gardening training, 39,185 medicinal plants planted at community level, 1,600 girls are working as social counselor to aware community on nutrition, 415 poor women received surgical support, vegetables garden established at 40 schools, cooking demonstration conducted at 80 producers' groups, approx. 25,000 persons received health services.

Health Support Project

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

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

The financial benefits under this project are: every year some selective patients will get financial support, bear the primary diagnostic costs, bear the medicine, treatment and hospital costs and for extreme poor members JCF will specially consider the support. There are 10 Health Officers who have 4 years health degree deployed at field level and one Manager is supervising

her. In the reporting time JCF had carried out activities like: arrange 764 courtyard meetings, conducted 764 satellite clinics, diabetes tests for 477 persons, primary treatment provided to 8,399 persons, check up of 219 pregnant mothers, 579 children were treated, operated prolapsed for 118 women, operated uterus tumor for 31 women, operated breast tumor for 03 women, uterus infection operated for 34 women, perennial tear operation for 07 women, piles-fistula-anal prolapsed operation for 50 women, eye operation for 160 women and hernia operation for 03 women.

Project Information

Duration: January'16 to ongoing, Working area: JCF working districts, Staff-11



If I died, my daughters' lives would be shattered...

"I have two daughters, when my younger one was 4 years my husband married again and abandoned us"-said Jesmi Begum (40). She lives in Attaki village of Fokirhat Upazila under Bagerhat district. Her elder daughter is married and younger one is in college. She works as domestic help and day labour to support the family. She had developed a problem 4/5 years back of bleeding from uterus. She didn't manage time for herself and her situation worsens day by day. As she had financial crisis she visited traditional healers for her problem and later went to Upazila Health Complex and diagnosed uterus infection and doctor advised her to conduct operation immediately. One day she came to know from the group meeting that JCF is supporting its women group members in such health problems and she met with the health office and discussed her problem. Later she was brought to the Lady Doctor who gave her primary medicine and after 15 days JCF admitted her to a private clinic at Khulna. A cervix biopsy test was made for her and after getting positive result the doctor conducted operation on her. Now she is fully fit again and working with full rhythm. She said that if JCF hadn't come forward to rescue her then she would have been dead by now and her younger daughter had to suffer a lot. She expressed her gratefulness towards JCF for the humanitarian act and hoped this will help many women like her allover the country.



Child Nutrition Improvement Project in Salt Affected Area in Bangladesh (NIPSAA)

This is a new intervention initiated in 2016 with a view that JCF staff and Community Nutrition Volunteers (CNVs), cooperating with local government, can develop viable recipe at families in the community and provide local mothers with cooking practice guidance. Major activities are: selection of Nutrition Volunteer and training, key food survey of locally available foods, establishment of community Nutrition Center at Local Level, selection of under 5 year children, physical Growth Measurement of targeted children and cooking demonstration for keeping nutrition level balanced. The activities carried out in the reporting period are: 15 community nutrition centres established, 30 women CNVs selected and project induction meeting organized.

Project Information

Duration: April 2016 to March 2019, District Bagerhat, Upazila: 01, Ward no. 4, 6 & 8 of Bagerhat Municipality and Union: 04, No. of Beneficiaries: 3000 Children under 5 years old (boys: 1650; girls: 1350), Staff-02





Social Business

JCF has been operating some social businesses to generate revenue for the organization. It has some own land where different agriculture, handicrafts and super shop business are running.

Self Reliant Project-1

There seven units under this:

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)

The unit is situated on 53 acres of land where there are 22 different sized ponds are present. There is also a fish hatchery unit and from all these JCF generates income by selling fishes and fish fry in the market. The local fish farmers' 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. JCF has sold fish and fingerlings of BDT 31044977 this year from this unit.



Agriculture unit (Nursery, Rice mill & Seed Production)

Rice production is a major part of this. There are two rice mills operating under this unit. The workers who work here 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 120 MT BRRI-28 paddy seed through direct supervision with organization and government seed certifying agency and 70.82 MT paddy seed has been preserved at BADC certified Ali seed farm after processing.

Animal Rearing Unit

Cow fattening and Black Bengal Breeding is the two interventions under this unit. In the reporting period the total sale from this unit was BDT 665856.

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. The total sale from this unit in last year was BDT 442346

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.





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. 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 has different products like - nakshi katha, kushan kover, wall mat, sharee, three pieces, Panjabi, Fatua etc. Designs prepared at the production center and send to field through group leader. After sewing, group leader collected this product from field and send back to production center. Washing and quality control are maintained by the production center and send to show room after final checking. The total sale of Charka this year was BDT 82,24,098.

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 safe vegetables are also sold through this shop. The shop is situated with the JCF Head Office Complex and the total sale in last one year was Tk. 3,56,19,412.



Training

Training

Capacity building is an integral part of human and institution development and as it is one of our strategic priorities JCF put great emphasis on providing awareness and income generating training for its beneficiaries and staff. JCF has over 50 key professional trainers including master trainers capable on a wide range of training subjects to deliver result oriented training sessions in an efficient way. There is one owned training centre in the suburb of Kushtia where 25 persons can receive training in one class room, one rented training centre in Rangpur

city where 25 persons can receive training in one class room, two owned AC training rooms at JCF head office building in Jessore city where 20 persons can receive training in the 2nd floor and 50 persons in the 5th floor and two rented AC training rooms at Joyoti Bhaban in Jessore city (one in 2nd floor with 30 persons and another in 3rd floor with 30 persons).

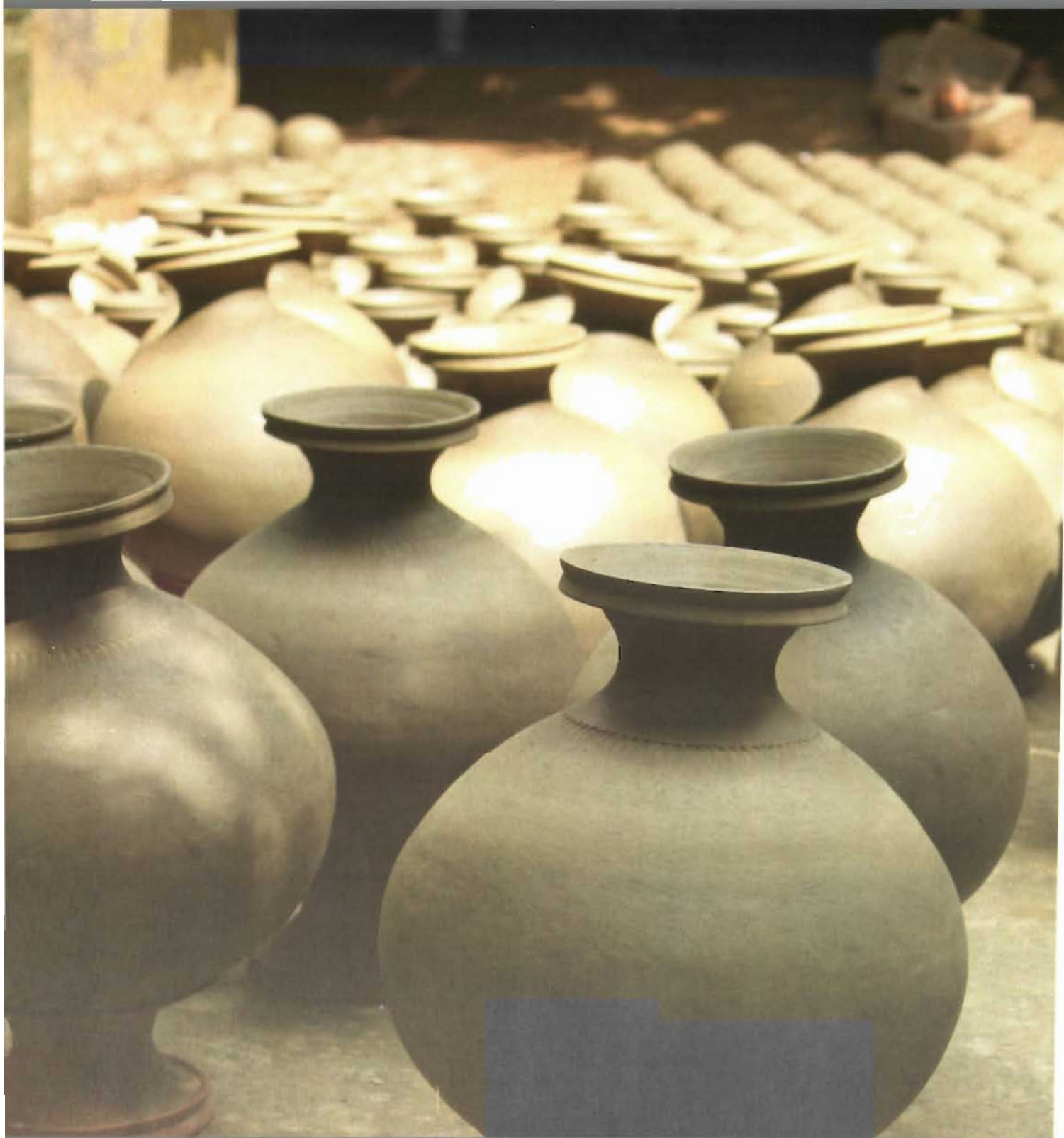
In last one year the organization has provided training to 1779 project/program staff and 15517 beneficiaries by its own trainer and outside trainers.

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. As a part of that support around 54 participants from JCF attended training on- Business

Development Services training, USAID grants application - RFA training, Strategic planning training, Technical training on selected agri-value chain, Project work planning procedures, Gender mainstreaming, Communicative English and Project monitoring and reporting training.





Financial Statements

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

We have audited the accompanying Consolidated Financial Statements of Jagorani Chakra Foundation (JCF), which comprise the Consolidated Statement of Financial Position as at 30 June 2016 and the Consolidated Statement of Profit or Loss and Other Comprehensive Income, Consolidated Statement of Cash flow, Consolidated Statement of Receipts and Payments, for the year then ended 30 June 2016 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

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

Auditor's responsibility

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

Opinion

In our opinion, the Consolidated Financial Statements present fairly, in all material respects, the financial position of Jagorani Chakra Foundation (JCF) as at 30 June 2016 and its financial performance for the year then ended 30 June 2016 in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.

We also report that:

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

Dated, Dhaka;
13 November 2016



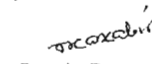
S. F. Ahmed & Co.
Chartered Accountants

Jagorani Chakra Foundation (JCF)
Consolidated Statement of Financial Position
As at 30 June 2016

	Note	Amount in Taka	
		30 June 2016	30 June 2015
Property & Assets			
Non-current assets			
Property, plant & equipment	6	1,329,168,199	1,358,091,589
Total non-current assets		1,329,168,199	1,358,091,589
Current assets			
Loan to members	7	9,176,412,388	8,155,315,707
Loan account	8	242,194,735	508,164,816
Staff loan	9	51,174,630	42,242,657
Investment in FDR	10	1,110,313,445	939,261,392
Advance & pre-payment	11	22,633,885	67,968,923
Interest receivable	12	15,469,162	9,945,421
Bill receivable	13	1,738,830	7,829,080
Security deposit	14	293,242	301,942
Sundry debtor	15	83,154,890	118,959,830
Reimbursement receivable	16	29,130,514	16,320,388
Suspense account	17	26,303,947	25,186,595
LIFT project	18	3,150,000	2,700,000
Stock in store	19	67,881,435	68,896,270
Cash & bank balance	20	308,387,244	682,100,485
Total current assets		11,138,238,347	10,645,193,507
Inter project loan		-	(221,648,406)
Total property & assets		12,467,406,546	11,781,636,690
Fund and Liabilities			
Fund & reserves	21		
Capital fund		2,486,863,400	1,969,935,287
Donor fund		17,898,622	7,758,622
Reserve fund		260,463,187	201,714,997
Revaluation reserve		1,029,764,140	1,039,740,110
Total fund & reserve		3,794,989,349	3,219,149,016
Non current Liabilities			
PKSF loan	22	958,595,825	789,183,304
Total non current liabilities		958,595,825	789,183,304
Current liabilities			
PKSF loan	23	1,562,687,469	1,717,700,000
Loan account (bank & other)	24	1,056,997,419	1,570,521,074
Savings fund	25	3,573,349,413	3,227,602,477
Disaster management fund	26	100,000	8,121,767
Advance received		1,669,780	581,073
Reserve & provision	27	546,600,603	541,188,788
Others fund & liabilities	28	972,416,688	856,145,597
Total current liabilities	29	7,713,821,372	7,994,952,776
Inter project loan		-	(221,648,406)
Total fund & liability		12,467,406,546	11,781,636,690

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


Director Finance & Accounts


Executive Director

Dated, Dhaka.,
13 November 2016



Signed in terms of our separate report of even date annexed

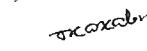

S. F. Ahmed & Co.
Chartered Accountants

Jagorani Chakra Foundation (JCF)
Consolidated Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2016

	Note	Amount in Taka	
		2015 - 2016	2014 - 2015
Income			
Grant income	30	169,297,771	208,383,468
Service charge	31	1,843,569,789	1,570,930,225
Overhead fund-GMF	32	8,701,094	17,960,018
Bank interest	33	58,948,336	54,495,355
Revenue income	34	50,988,738	59,920,152
Sales of product	35	95,581,065	196,327,571
Others income	36	59,978,891	76,891,744
Total		2,287,065,684	2,184,908,533
Expenditure			
Service charge paid to PKSF	37	176,249,272	172,197,772
Operational cost	38	1,662,656,100	1,667,536,707
Staff salary & benefits		751,811,174	667,951,202
General & administrative cost		70,637,745	65,459,173
Office supplies/utilities		31,564,668	31,569,427
Repair & maintenance		7,070,304	5,519,800
Travelling, transportation & per diem		44,086,076	42,865,688
Programme cost		135,238,042	154,972,088
Communications		8,456,330	7,426,136
Overhead cost		11,400,881	15,025,582
Bank charge and commission		6,313,239	3,665,429
Rent, rate & taxes		60,000	111,752
Miscellaneous expense		2,041,790	5,983,778
Cost of product		60,757,866	131,713,749
Selling & promotion		775,705	87,914
Interest on savings		276,058,463	23,323,530
Interest on loan		73,236,035	124,863,599
Interest on gratuity		-	4,700,326
Bonus on profit		15,183,764	16,229,363
Donation		-	17,090
Student stipend		559,700	822,000
JCF contribution to other projects		-	306,000
Deferred income		-	8,238,071
Gratuity expenses		76,848,330	12,608,694
DMF expense		-	10,584,332
KGF reserve expenses		-	1,159,913
LLP expenses		47,512,655	70,996,696
Remittance expense		187,510	-
VAT & tax		304,378	5,745,605
KGF capacity building expense		1,733,130	-
Reserve & provision		940,366	-
Loss on sale of assets		-	147,993
Fixed assets obsolete		65,400	81,708
Depreciation		39,812,549	46,360,069
Total expenditures		1,838,905,372	1,839,734,479
Excess of income over expenses		448,160,312	345,174,054
Total		2,287,065,684	2,184,908,533

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



Director Finance & Accounts


Executive Director

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

Dated, Dhaka.,
13 November 2016



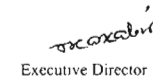

S. F. Ahmed & Co.
Chartered Accountants

Jagorani Chakra Foundation (JCF)
Consolidated Statement of Cash flow
For the year ended 30 June 2016

	Amount in Taka	
	2015 - 2016	2014 - 2015
A. Cash flow from operating activities.		
Excess of income over expenditure (surplus)	448,160,312	345,174,054
Adjustment of fund	87,867,472	1,018,571,696
Depreciation	39,812,549	46,360,069
Other cash from operating activity & items not involving cash flow		
Current liabilities:		
Increase/(decrease) of savings fund	345,746,936	719,806,986
Increase/(decrease) of disaster management fund	(81,113,767)	9,699,592
Increase/(decrease) of advance account	1,088,707	(16,445)
Increase/(decrease) of reserve & provision	5,411,815	80,247,244
Increase/(decrease) of others fund & liabilities	116,271,091	184,153,018
Current assets:		
(Increase)/decrease of advance received	45,335,038	(44,562,401)
(Increase)/decrease of interest receivable	(5,523,741)	(1,434,342)
(Increase)/decrease of bill receivable	6,090,250	(6,139,083)
(Increase)/decrease of security deposit	8,700	24,500
(Increase)/decrease of sundry debtor	35,804,940	(8,694,064)
(Increase)/decrease of reimbursement receivable	(12,810,126)	(7,334,543)
(Increase)/decrease of suspense account	(1,117,351)	(1,961,760)
(Increase)/decrease of LIFT project	(450,000)	(300,000)
(Increase)/decrease of stock in store	1,014,835	(7,559,909)
Net cash used in operating activities	1,031,597,660	2,326,034,612
B. Cash flow from investing activities:		
Acquisition of fixed assets	28,923,389	(1,084,147,652)
Investment in FDR	(171,052,053)	(243,145,704)
Net cash used in investing activities	(142,128,664)	(1,327,293,356)
C. Cash flow from financing activities:		
Increase/(decrease) of PKSF loan (current portion)	(155,012,531)	(89,725,000)
Increase/(decrease) of PKSF loan (non-current portion)	169,412,521	85,199,991
Increase/(decrease) of loan account (bank & other)	(513,523,655)	361,749,269
Increase/(decrease) of reserve & provision	-	33,096,272
Increase/(decrease) of donor fund	-	(10,140,000)
(Increase)/decrease of loan to members	(1,021,096,681)	(1,293,351,099)
(Increase)/decrease of loan account	265,970,081	(204,141,417)
(Increase)/decrease of staff loan	(8,931,973)	(28,433,455)
Net cash from financing activities	(1,263,182,238)	(1,145,745,439)
D. Net increase in cash & bank balance (A+B+C)	(373,713,242)	(147,004,183)
E. Cash & bank balance at the beginning of period	682,100,485	829,104,668
F. Cash & bank balance at the end of period (D)+(E)	308,387,243	682,100,485

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



Director Finance & Accounts


Executive Director

Signed in terms of our separate report of even date annexed

Dated, Dhaka.,
13 November 2016




S. F. Ahmed & Co.
Chartered Accountants

Jagorani Chakra Foundation (JCF)
Consolidated Statement of Receipts & Payments
For the year ended 30 June 2016

	Note	Amount in Taka	
		2015 - 2016	2014 - 2015
Opening balance	39	660,499,623	810,810,144
Receipts			
Loan received from PKSF	40	1,822,100,000	1,803,000,000
Loan recovery (RLF)	41	12,262,437,664	10,370,471,988
Savings collections	42	1,734,358,503	1,989,057,061
Investment encashment	43	206,482,202	716,730,593
Service charge from MFP	44	1,831,149,836	1,570,084,565
Bank and other loans	45	2,082,003,002	2,418,279,561
Bank interest	46	23,085,977	37,895,844
Loan & advance	47	1,033,381,373	1,048,665,611
Contribution account	48	17,308,938	1,766,023
Assets sale	49	15,000,000	-
Overhead income	50	5,453,427	9,354,866
Revenue income	51	69,385,835	22,754,331
Others fund	52	121,922,622	5,345,031
Others received	53	21,110,808	108,285,688
Grant received (GMF & other projects)	54	235,321,305	285,499,907
Staff security collection	55	3,115,000	1,976,000
Security received (other projects)	56	260,580	685,143
Insurance & other risk fund	57	-	120,459,741
Total receipts		21,483,877,071	20,510,311,953
Total		22,144,376,695	21,321,122,097
Payments			
Loan refund to PKSF	58	1,807,700,010	1,807,525,009
Loan disbursement	59	13,309,603,000	11,678,119,000
Savings refund	60	1,664,530,893	1,479,411,330
Loan refund (bank & others)	61	3,320,271,979	3,145,169,683
Service charge paid to PKSF	62	176,249,272	172,197,772
Savings & loan interest paid	63	3,171,012	14,955,974
Capital expenditure	64	14,091,483	24,553,514
Investment	65	315,474,778	941,382,791
Advances	66	46,648,905	288,420,453
Staff loan	67	17,159,500	8,422,000
Member welfare fund	68	35,957,060	9,257,115
Staff salary & benefits	69	629,760,588	575,676,157
Other fund	70	69,478,251	50,502,811
Provision paid	71	87,220,999	106,929,907
General & administrative cost	72	55,673,869	51,806,527
Communications	73	7,931,098	6,887,339
Office supplies/utilities	74	20,018,220	20,802,607
Travelling, transportation & per diem	75	36,623,815	36,686,232
Repair & maintenance	76	6,121,487	4,386,821
Bank charge & commission	77	17,189,280	4,054,603
Overhead cost	78	6,907,191	5,804,732
Programme cost	79	114,129,926	130,673,068
Staff security	80	1,482,500	1,723,000
Security refund (solar & other projects)	81	824,233	1,641,040
Grant transfer	82	69,293,434	85,252,112
Misc. expenses	83	1,562,291	2,097,942
Others payment	84	8,045,296	7,680,987
Total payment		21,843,120,369	20,662,020,526
Closing balance	85	301,256,326	659,101,571
Total		22,144,376,695	21,321,122,097



Director Finance & Accounts

Signed in terms of our separate report of even date annexed


Executive Director

Dated, Dhaka,
13 November 2016




S. F. Ahmed & Co.
Chartered Accountants



Jagorani Chakra Foundation

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