

# Strategic Plan

## 2022-2026



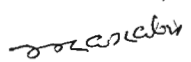
**Jagorani Chakra Foundation (JCF)**


**46 Mujib Sarak, Jashore 7400**

**[icjsr@ymail.com](mailto:icjsr@ymail.com)**

## Acronyms


CDF	Credit and Development Forum
COVID-19	Corona Virus Disease-2019
CSR	Corporate Social Responsibilities
DRP	Disable Rehabilitation Program
EC	Executive Committee
FTF	Feed the Future
GB	General Body
HR	Human Resources
IT	Information Technology
JCF	Jagorani Chakra Foundation
MDG	Millennium Development Goals
MFP	Microfinance Program
MPO	Monthly Pay Order
PSEA	Protection from Sexual Exploitation and Abuse
R&P	Research and Publication
SDGs	Sustainable Development Goals
SO	Strategic Objectives
SP	Strategic Plan
SWOT	Strengths Weaknesses Opportunities and Threats
WASH	Water Sanitation and Hygiene

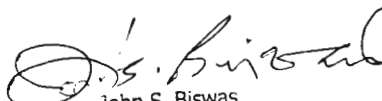
  
Md. Azadul Kabir Azzo  
Executive Director  
Jagorani Chakra Foundation

  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation

## Contents

Acronyms .....	2
CHAPTER I INTRODUCTION .....	4
1. Background .....	4
2. Objectives.....	4
3. Strategic Plan development process .....	5
4. Environment analysis.....	6
4.1 External- Global and national Environment .....	6
4.2 Organizational environment .....	7
4.3 Vision, Mission and Goal .....	8
CHAPTER II DEVELOPMENT STRATEGIES .....	9
5. Program Strategies .....	9
6. Institutional Strategies.....	14
CHAPTER III INTERNAL ASSESSMENT AND ANALYSIS .....	16
7. SWOT Analysis.....	16
8. Challenges and Potentials: Programs .....	17
9. Challenges and Potentials: Institutional .....	17
10. Action Plan (2022-2026).....	18
ANNEXURE .....	21
Annex-1 Strategic Plan development Schedule .....	22
Annex-2 List of workshop participants in Strategic Plan development.....	23
Annex-3 Outcome of Strategic Plan development Workshop.....	24
Annex-4 Organogram of JCF .....	29
Annex-5 List of Executive Committee members participated in the Workshop outcome sharing meeting.....	30
Annex-6 List of Governing Body Members .....	31

  
Md. Azadul Kabir Arzoo  
Executive Director  
Jagorani Chakra Foundation

  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation

## CHAPTER I INTRODUCTION

### 1. Background

In late 1975 some delighted youths of Jashore formed Jagorani Chakra Foundation (JCF) to improve the socio-economic conditions of poor and underprivileged communities. While coming across the targeted communities they realize that the problem is more social and political rather than economical. Considering the social sector as most important for the communities JCF started working on adult literacy program and developed its own adult literacy curriculum which was a unique example at that time. In 1976, JCF implemented its first development intervention and started non-formal education center for the children. In 1977 JCF got legal entity through registration from Directorate of Social Welfare to work as non-governmental organization in Bangladesh. JCF still believes education is the key to all development and it is the first priority in taking any new intervention. In 1981, a new horizon opened before JCF when it started working with the untouchable community, the sweeper community. The success of this intervention gave JCF courage to go with community development approach and later JCF successfully implemented a number of community development projects whose beneficiaries are now running their own people's institution known as Self Help Organizations registered under different government departments.

JCF has gained experiences working in highly challenging environment and hard to reach people. JCF use participatory working approach involving community people and respect their culture, values and dream for development. In course of time JCF has established a trustworthy working relationship with all partner communities they worked for. JCF has established cordial working relationship with different government departments, international and national development partners through partnership and mutual cooperation.

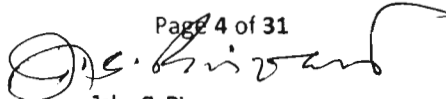
JCF now intervene on all major development sectors including emergency response throughout the country with own resources and support from the development partners. In course of time JCF staffs attained skills and experiences to work with different categories of disadvantaged people in collaboration with government and development partners. During its long 46 years journey JCF has contributed significantly in long term perspective plans, Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs) of Bangladesh.

### 2. Objectives

JCF always follow systematic process in program and institutional development considering changing trend globally and nationally. As part of the development process JCF prepare five years Strategic plan (SP) focusing international and national situation. SP guide JCF to intervene and decide strategies for sectoral development and undertake need based activities for the partner communities. The last SP was developed in 2016 for five year period of 2017-2021. The next SP will be also for five years i.e. 2022-2026.

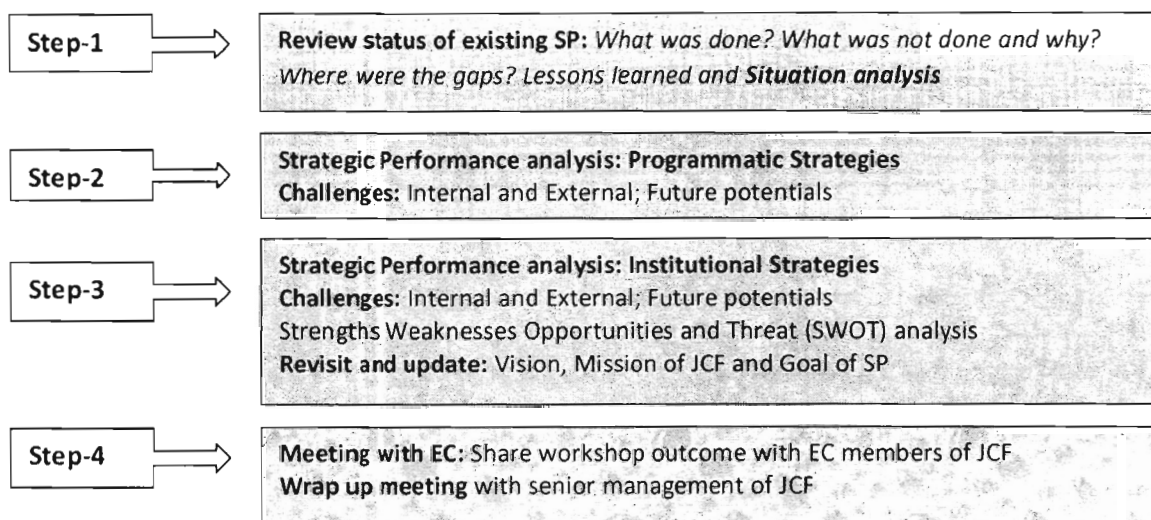
The main objective of SP is to decide strategies on sectoral issues that are based on the lessons learned from the past and forecasting future socio-economic, political and environmental situation of Bangladesh. SP will also help JCF in deciding things to do without overlapping and in coordination and cooperation with government and development partners.

  
Md. Azadul Kabir Arzoo  
Executive Director  
Jagorani Chakra Foundation

Page 4 of 31  
  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation

### 3. Strategic Plan development process

Development of five years Strategic Plan (2022-2026) for JCF followed some steps and process. In the previous SP targeted communities were consulted to accommodate their needs and priorities. This time JCF did not do that to avoid physical contact because of COVID-19 pandemic situation. To overcome the gaps JCF involved all senior and mid-level officials of all sectors to participate in the SP development process that has long working experiences in program implementation, monitoring, evaluation and close interaction with the partner communities. The following steps were followed in the development of SP.



In step-1 all workshop participants did group work on review of last SP. One group worked on program issues and other on institutional issues. Lessons learned during last five years and challenges of COVID-19 pandemic were also discussed in the plenary. Global and national situations were discussed in detail where participants envisaged more critical situation in the coming years as second and third waves of COVID-19 has disrupted the global situation.

In step-2 programmatic situation and challenges were discussed and some potential have been identified. This thoughtful discussion helped participants to focus on unforeseen future challenges and decide future program strategies.

In step-3 institutional situations were discussed which includes internal strengths and weaknesses as well as external opportunities and threats of JCF to carry out the future programs. Vision and mission of JCF and goals for the coming five years also discussed and some minor changes have been made to fit those with the changing situation of Bangladesh in specific and global situation in general.

In step-4 outcome of the three day's workshop were shared with the Executive Committee members. Suggestions and comments of the EC members were recorded to accommodate in the SP. Final wrap up meeting was the last event of SP development process where senior management level officials attended and review all outcome of the workshop and suggestions of EC members.



#### 4. Environment analysis

Before development of SP environmental scanning is essential. It helps organization to understand the prevailing situation, foreseeing the upcoming apprehended situation and decide proper strategies considering the overall situations and trends. Environment analysis emphasized both global and country situation.

##### 4.1 External- Global and national Environment

**Global environment:** Since late 2019 the world situation has become highly tumbledown due to outbreak of COVID-19 pandemic. The outbreak has devastated the global economy, which has rendered many of the world's population impoverished. Moreover, the pandemic has generated some uncertainties regarding economic and social policies. World leaders are not sure about prevention of Corona virus through vaccination. They emphasized on health and education sectors to reduce the devastation of COVID-19.<sup>1</sup> In the United States, the proportion of people out of work hit a yearly total of 8.9%, according to the International Monetary Fund (IMF), signaling an end to a decade of jobs expansion. Millions of workers have also been put on government-supported job retention schemes as parts of the economy, such as tourism and hospitality, have come to a near standstill. The numbers of new job opportunities is still very low in many countries. Job vacancies in Australia have returned to the same level of 2019, but they are lagging in France, Spain, the UK and several other countries. Most of the countries now in recession. The only major economy to grow in 2020 was China. It registered a growth of 2.3%. The IMF is, however, predicting global growth of 5.2% in 2021. That will be driven primarily by countries such as India and China, forecast to grow by 8.8% and 8.2% respectively. Recovery in big, services-reliant, economies that have been hit hard by the outbreak, such as the UK or Italy, is expected to be slow.

Regional political and arms conflict among the countries, influx of migrants and refugees and Climate change also put the socio-economic situation of many countries at stake. Donors are now changing their agenda and geographical locations considering priorities that fit with their long term vision.

**National environment:** As on 16 March 2021 a total of 560887 persons affected with COVID-19 pandemic. Out of those 514479 persons recovered and 8597 persons died<sup>2</sup>. The crisis of the health sector still exists in Bangladesh even during the COVID-19 pandemic situation. Health facilities are highly inadequate to support all cases in urban and rural areas.

To maintain lockdown and social distance is a great challenge for Bangladesh. The poor people like rickshaw poolers and all kinds of lower-income laborers including garments workers do not care about social distancing and lockdown because they live from hand to mouth. Though Bangladesh is going through widespread community transmission but the government was compelled to withdraw lockdown on 30 May 2020. Therefore, the second wave of COVID-19 would be wider in Bangladesh.

The financial crisis and food insecurity are other big challenges for Bangladesh now due to the corona pandemic lockdown and the jobless of common people. The hike of the price of most of the essential goods is mounting and going beyond the purchasing capacity of the people of the lower and middle class (Daily Star, October 21, 2020).

Economic depression is happening throughout the world and Bangladesh is not out of this situation. Export and imports are restricted, so essential goods are limited in Bangladesh which causes inflation. The economy of Bangladesh is lost US\$ 3 billion, and around 1 million jobs have terminated. Therefore,

---

<sup>1</sup> Excerpts from BBC News 24 January 2021 and IMF report 2021

<sup>2</sup> Bangladesh Corona virus updates by Ministry of Health and Family Welfare (MoHFW), 16 March 2021

the government has to take more strategic vision, mission, and objective for recovering the economy through mitigating the COVID-19 pandemic.

Extreme poverty is increasing and now reached 60% of the total population. They are in great trouble now and searching for alternative ways to earn money. Eventually, they are involving various immoral activities like trafficking of illegal drugs like yaba, trafficking women and children, rape and killing women, hijacking, etc. As a result violation of human rights, rule of law, and law and order situation is worsening.

The education sector of Bangladesh is damaging as it is still following lockdown. Most of the students are passing time idly without study but the government has declared auto pass of Higher Secondary Exam students. It would be harmful and remain a deficiency in learning. Students are now affected by face booking and other internet-based immoral activities like watching porn movies that damage their morality and some are affected by mental disorder. Date for reopening of education institution not yet fixed. Considering the adverse impact of the corona pandemic, the government should take strategic vision and plan for the recovering education sector by taking appropriate steps like an online class, exam, and admission in various levels of education.

Vaccination to prevent corona virus started in Bangladesh. First dose of anti-corona virus vaccine started in the first week of February 2021. Second dose will start after 2 months of first dose. Most of the people do not follow hygiene practices that could prevent corona virus.

#### 4.2 Organizational environment

Same as other organizations JCF has made all precautionary measures available for the staffs and partners conducting virtual meeting, wearing masks and maintaining social distance. Activities of JCF during high pandemic situation were slowed down with steady progress. Activities of all sectors are now going on as usual with proper safeguards.

JCF is stepping forward focusing on two most important sectors i.e. social and economic. Education still remains as one important component of JCF with women empowerment under social sector. The organization considers rights of the people as most important for sustainable development of disadvantaged segment. Human rights focusing women, children, people with disabilities and disadvantaged people are another concern of JCF. Majority of people of Bangladesh use hygienic latrine almost in all urban and rural areas but scarcity of safe water still remains a problem in many parts of Bangladesh. COVID-19 taught people to wash hands with soap after defecation and before taking meal but in reality many people do not do these hygiene practices regularly. JCF makes people aware about hygiene practice through WASH programs.

Micro-finance program stimulates livelihoods improvement of participating people under economic sector and also created scope to materialize corporate social responsibilities for JCF. JCF is running two commercial outlets in Jashore i.e. Charka and Green Bazaar as marketing and promotional center of the products made by the targeted people.

JCF has gained some experiences working on Climate change adaptation and disaster risk reduction.

JCF has constructed own multi-development complex with central office. Construction of permanent Training center is going on. JCF never compromised with quality service delivery. The organization recruits always skilled sector-based staffs for program and office management as a continuous process.

#### 4.3 Vision, Mission and Goal

JCF has reviewed its vision, mission and goal for the current strategic plan period (2022-2026) and values.

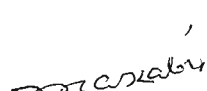
**Vision:** Poverty free, secured and prosperous Bangladesh

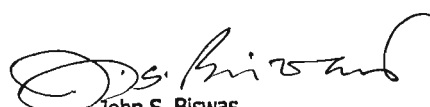
**Mission:** Support underprivileged and vulnerable communities by building their confidence and capacity

**Goal:** Strengthen socio-economic development initiatives to meet the expanding needs of underprivileged and vulnerable communities with leadership quality and satisfaction emphasizing organizational sustainability.

**Values:**

- ☞ Rights of the disadvantaged and destitute at the core
- ☞ Beneficiary involvement
- ☞ Partner excellence
- ☞ Impartiality, neutrality and independence
- ☞ Equal opportunities
- ☞ Sustainable development
- ☞ Respect for all
- ☞ Accountability
- ☞ Professionalism
- ☞ Transparency
- ☞ Adaptability with the changing environment and needs
- ☞ Civic/ People's participation

  
Md. Azadul Kabir Arzoo  
Executive Director  
Jagorani Chakra Foundation

  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation



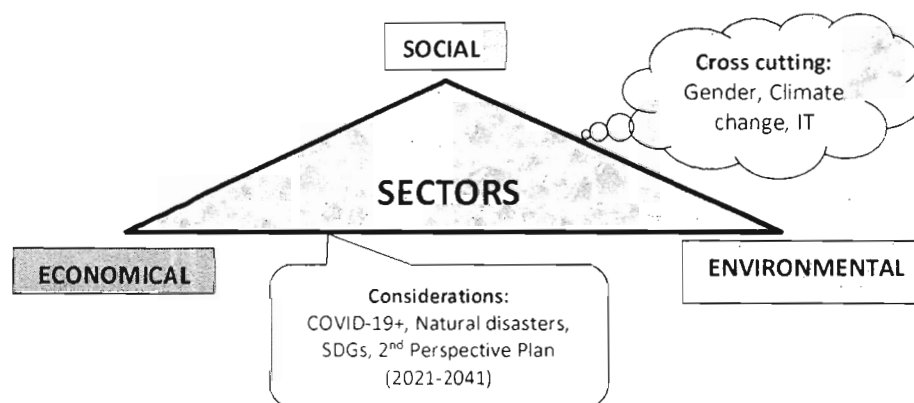
## CHAPTER II DEVELOPMENT STRATEGIES

JCF development strategies are divided into two i.e. Program and Institution. Under program issue JCF considered all major sectoral components they will work during next five years period under four objectives. Similarly in institutional issue the future strategies will focus on four objectives.

Strategic Program objectives		Strategic Institutional objectives	
SO	Objectives	SO	Objectives
1	SO1: Demand driven programs considering global climate changing and pandemic situations	1	SO1: Develop human resources considering the program reorganization
2	SO2: Adaptation on digital technology in program implementation and sectoral development	2	SO2: Resource generation and mobilization to attain self sufficiency and sustainability
3	SO3: Emphasizing on women, youth, adolescents and hard to reach	3	SO3: Strengthening internal control and management system
4	SO4: Need based expansion of services ensuring available resource accumulation and research	4	SO4: Adaptation of appropriate technology for steady organizational growth

### 5. Program Strategies

Strategies for program have been developed covering three different sectors with cross cutting issues and envisaging future challenges and opportunities.



#### SO1: Demand driven programs considering global climate changing and pandemic situations

##### A. SOCIAL SECTOR

JCF consider all major components under social sectors that include education, health, human rights, child protection, Water-sanitation and hygiene (WASH), women empowerment, Youth and adolescent development and humanitarian response. Thus strategies have been set for all components the current and envisaged future situation.

**Education:** JCF started its journey with education for the adults and later on for poor children of disadvantaged communities. Thus JCF will go for leadership in education program. Self-reliant of community school developed by JCF will continue with donor support and strategic steps will be decided later on. Technical and vocational education will be introduced for the youth and adolescents

to generate skilled human resources for self-employment or job in the market. JCF will work in the hard to reach communities to provide basic education for the children following government education system. Preschool and primary education will be extended up to class eight as per decision of the government education department. JCF will try to registration of its school (primary) under Monthly Pay order (MPO) following government procedures. Cultural program and sports will be integral part of the curriculum to make children familiar with Bangladeshi culture. Corporate Social Responsibilities (CSR) will be introduced in the education program. To overcome any future challenges like COVID-19 distant education system will be introduced using existing virtual platforms.

**Health:** Good health is a pre-condition for all to lead health life and become productive. JCF will go for independent health program. Services will include awareness development on health and hygiene, free treatment and medical support for the extreme poor people. Primary health care center will be established considering needs of the participating people. Mother and Child health care will be provided to all participating disadvantaged and poor people. No specialized hospital established yet in Jashore district. Some private hospitals and government medical college hospital provide service to the people that are either expensive or not accessible for the poor. Quality of services of those health service providers are not up to the mark. People go to Dhaka or India for improved treatment. JCF has a dream to establish International standard specialized Medical college Hospital in Jashore.

**Human rights:** Human rights are the basic need for all people to live with dignity and safety. Most of the poor people are not aware about their rights and entitlement. In consequence they are deprived from their rights and entitlement. Under social awareness program JCF will make the participating people aware about their rights and entitlement with different government departments and local governments. JCF will continue its support to brothel children increasing number of children and coverage. People with disability are mostly deprived from their rights to lead life without hassle. JCF will continue its existing Disability Rehabilitation Program (DRP) for people with disabilities through added value and expansion. Similarly Senior Citizen Corner for the elderly people will continue as usual.

**Child protection:** Children are the most vulnerable segment of the society. They need extra care and support to grow up availing all basic supports. They are at high risk of violence, trafficking and abuse. Existing Child Protection Policy will be reviewed to fit with the changing need. JCF will be linked with the national and international network of organizations working for the children.

**WASH:** Use of hygienic latrine, safe water and personal hygiene practice are the key to lead healthy and disease free life. Many poor people do not practice those due to lack of awareness or inability. JCF will make people aware about importance of basic health and hygiene practice. All WASH related training tools and learning materials will be documented and preserved. Training and orientation sessions will be organized to develop skills of staffs as trainer and motivator. WASH will remain as sub-component of health program.

**Women empowerment:** Poor women cannot not claim their rights and entitlement due to lack of awareness, non-access to information and negligence of men. Participation of women in different development activities make them aware about their rights. JCF will empower women organizing different awareness development trainings and events. Women entrepreneurs will be developed to attain financial ability to earn and live with dignity. Women's forum will be strengthened and

leadership capacity will be enhanced. Women's federation/ organization will be strengthened to become established as a platform for women.

**Youth and Adolescent development:** Youth and adolescents are future leader of the country. An educated youth is an asset for the family, society and Nation. Unfortunately they do not get any scope gain ethical and moral learning. Many youth are spoiling their lives involving in immoral activities that are harmful for their success in future. JCF will work to bring them in the limelight of development. Youths and adolescents will be provide market oriented technology based training to gain skills as professional technical persons. JCF will establish training center for the youths and adolescents and develop need based training curriculum. Trained youths and adolescents will be engaged in the job market through self-employment and job in the public and private sectors. To develop youths and adolescents as healthy human being JCF will support in organizing adolescent club. They will be provided awareness development training on different issues and training on life skill development. JCF staffs will be trained to support the youths and adolescents on awareness development, moral and ethical issues.

**Humanitarian response:** Disasters in any form are harmful for human being. People generally suffer from man-made and natural disasters that incur loss of lives and assets. Poor people are vulnerable to natural disasters and their suffering prolong due to lack of resources and access to entitlement. Government support is not adequate for them to overcome the post disaster hazard. They do not possess basic knowledge to cope with disaster risk. JCF will support those sufferers as humanitarian response. Necessary policy will be formulated to response people in distress. Capacity building training will be provided on disaster risk reduction and save lives and resources. They will be linked with government departments and NGOs to avail need based services during post disaster situation.

## B. ECONOMIC SECTOR

**Agriculture & Food Security:** Economic development of poor people depends on sustainable livelihoods. Majority of rural people are dependent on agriculture and food production. Unfortunately they cannot ensure their food round the year. High price of agriculture inputs, adulterated seeds, fertilizers and pesticides; problems of irrigation made the production expensive. Frequent natural disasters damage crops and fall of market price of crops due to syndicates made farmer's situation worse. JCF will support small and marginal farmers with necessary training and technology to build their capacity in safe food production and selling of crops. Facilitation support will be provided to establish linkages with government departments (Agriculture, Livestock and fisheries) for technical support; financial institutions for credit support and local market for selling of products with right price. Considering the adverse effect of using chemical fertilizer, high dose pesticides farmers will be oriented on environment friendly agriculture. They will be motivated and encouraged for adaptive innovation on high value crops, use of modern technology. Dissemination of modern agricultural technology will be continuous process agriculture program of JCF.

**Livestock:** Rearing poultry birds and cattle for home consumption are regular practice of majority of rural people in Bangladesh. Development of commercial poultry and cattle farms emerged in Bangladesh since last decades has become an established business sector. In parallel with large scale farms many small farmers developed at family level managed by the women and youth of the family. However, many women and youth do not have necessary technical skills in management of poultry farms. In consequence they sometime incur loss due dying of poultry birds. JCF staffs will provide all



necessary training and technical support including loan under micro-finance program to maintain poultry and cattle farm properly and ensure increasing income.

JCF will develop guideline to integrate livelihood program with MFP. Participating poor people will be supported to undertake different agricultural and non-agricultural livelihoods activities to ensure regular earning for the family and improve economic status. Training will be provided to enhance their capacity in serving the participating people. Apps based intervention will be made and market linkages will be established with agro product exporters.

**Social business:** JCF always committed for social development of have not people through different interventions. In parallel with other commercial business and microfinance program JCF will go for social business and develop business plan for each intervention. Professional staffs will be engaged to do social business.

**Market development:** Marketing of products is a big challenge for all producers. Conceptual change has been observed in marketing of products. Most of the big chain shops in Bangladesh opened outlets and operating at district and upazila levels. Thus marketing has become highly competitive. JCF also face challenges in marketing of their products in Jashore city and outside. JCF will develop Agro based product marketing mechanism (hub) at local level. Emphasis will be given on Value chain development of selected products prioritizing exporting.

**Microfinance:** Microfinance is the high volume sector of JCF. JCF is now operating microfinance in 404 branches situated in different districts of Bangladesh. At the end of this strategic planning period JCF's total MFP branches will be reached to 700. Field staff will be oriented in gaining skills in automation. Staff retention at field level still remains a challenge for JCF. JCF will set strategy for ensuring retention of staffs. Security of funds is a big concern of MFP. JCF will take all necessary measures for security of funds by strengthen monitoring system to control misappropriation. Capacity building plan will be developed and created work friendly environment for the staffs to work in a congenial environment. Staffs recruitment system will be developed including introduction of risk assessment and management system. JCF will continue donor hunting process and existing social intervention during this strategic plan period.

### C. ENVIRONMENT SECTOR

**Disaster risk reduction:** JCF has gained some skills working in disaster prone areas of Bangladesh. During this five year period JCF will pay more attention to disaster response activities. Contingency plan will be reviewed and upgraded on Disaster Risk reduction (DRR). A team will be formed with staffs from different sectors and keep them standby for quick response during disaster.

**Climate change adaptation:** Bangladesh is ranked at the top as victim of climate change and global warming. Rising of sea level is increasing salinity in the coastal belt of Bangladesh. Desertation process started in the north due to inadequate rainfall in summer and lowering of ground water table. Foggy weather during winter causes damage of fruits and cereal crops. Researchers apprehended that Bangladesh will be worse sufferers of climate change affect if the country does not take adaptive measure in agriculture and alternative livelihoods. As climate change adaptation JCF will emphasis on adaptive agriculture and alternative livelihoods that will reduce risk for the farmers and livelihoods of other poor people.

**SO2: Adaptation on digital technology in program implementation and sectoral development**

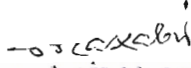
Development of modern technology and digitalization has brought major shift in development sector. Along with other countries Bangladesh is gradually progressing towards adaptation of modern technology and digitalization process. Traditional paperwork, hard copy documentation, physical data collection and processing and manual accounting have been transformed into digital process. COVID-19 made the process speed up pushing people in using IT for all sorts of contact and physical assembling. People are now familiar with virtual meeting through other apps. JCF will expedite the process of digitalization in all programs and institutional management. JCF will develop agricultural apps and digital payment system to the beneficiaries. Government impose bar on opening of education institutions as precautionary measure for second wave of COVID-19. Researchers suspected that corona virus may turn into seasonal virus and stay for indefinite period. In such a situation JCF will make necessary arrangement and develop skills of teachers to conduct online classes using different apps. Adaptation of other digital technologies include develop website for CHARKA and Green Bazaar; introduce tally software in all intervention projects and business interventions; introduce sales software in CHARKA. MFP will introduce Tab based collection system and digital transactions.


**SO3: Emphasizing on women, youth, adolescents and hard to reach**

Women are the victim of utter negligence at family, community and national levels. Violence on women and gang rape are increasing alarmingly. Wage discrimination is a common phenomenon in all sectors. Poor and low earning women are the worse sufferers. Illiteracy, ignorance, lack of proper information, inadequate scope for earnings, are some of the factors that have made women vulnerable. Youth and adolescents are not getting proper guidance to develop their future in a proper way. Rather they are derailed and become addicted to immoral activities. JCF believes that if women, youth and adolescents will be able to establish them in proper place if they get proper support and care. With a view to this JCF will develop women entrepreneurs to engage them in economic activities and earn to lead life with dignity. Youth and adolescents will be provided training on market demand trades and new trades will be introduced for them. Job market will be created for the youth and adolescents and organize job fair. Life oriented education will be organize for adolescents for moral/ethical development.

**SO4: Need based expansion of services ensuring available resource accumulation and research**

JCF has gained working experience in many districts of Bangladesh. Still there is ample scope to work in other remaining parts of Bangladesh. JCF will conduct feasibility study for need based expansion of programs in uncovered demanding areas. Opening of new branches under MFP will create avenues to work in uncovered areas. As part of health program JCF will establish primary health care center in uncovered area where poor people have no access to existing health facilities. JCF will explore opportunities for expansion of education, agriculture, new loan products with MFP and livelihoods programs in newly intervene areas.

  
Md. Azadul Kabir Arzoo  
Executive Director  
Jagorani Chakra Foundation

  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation



## 6. Institutional Strategies

### **SO1: Develop human resources considering the program reorganization**

After working for 4.5 decades JCF has gained experiences in programs and institutional development. JCF is now recognized as one of the leaders in education and livelihoods development in the southern part of Bangladesh. Now JCF is working in most districts with goodwill and reputation. In course of time JCF has developed pool of experts in different development sectors. Considering hiring of human resources as continuous process to fulfill gaps of turn overs and incorporating skilled persons in the team JCF will explore more head hunting offering suitable benefits. Human resource plan will be developed and need assessment will be done to assess number of skilled persons required in different programs. Existing HR policies will be reviewed including HR automation through faster HR software development. Current staff compensation and benefits will be reviewed to ensure optimum level of job satisfaction of the staffs. As part of the staffs management mechanism and ensure social protection training plan on Protection From Sexual Exploitation and Abuse (PSEA) and Child protection will be initiated.

### **SO2: Resource generation and mobilization to attain self-sufficiency and sustainability**

JCF has developed own institutional infrastructures for organization and program management. It has generated resources to run the organization and programs. However, these resources are not enough to fit with increasing need of the participating people. To satisfy the need of unsaturated demand JCF will develop organizational business plan and hire consultant to provide technical support in implementing the plan as per existing situation and competitive market. Market assessment and research will be conducted to understand and analyze trends. Donor hunting will remain as usual to generate resources. JCF will put utmost efforts to attain self-sufficiency and sustainability of the organization.

### **SO3: Strengthening internal control and management system**

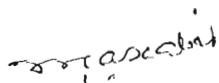
JCF always follow participatory and interactive management system that allows staffs to share ideas and become acquainted with the norms and principles of the organization. Considering the internal and external challenges JCF will further strengthen internal control and management system so that a check and balance will be established. All relevant policies will be reviewed and applied in all decision making processes. The whole process will prevent staffs from taking any undue advantages and will not make any obstacle in availing right claims.

With a view to establish the system Risk Management Planning and Assessment Unit (RMPAU) will be formed. Initial Real time Result based monitoring system will be established. IT unit will be established and IT policy will be finalized as part of automation and strengthening internal control and management system. Considering the importance of close and frequent contact with donors, development partners and government departments a full facility office at Dhaka will be established. Divisional level offices will be established to expand programs in new areas and keep close contact with division and district level stakeholders.

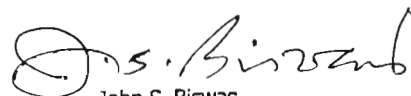
**SO4: Adaptation of appropriate technology for steady organizational growth**

To fit with the modern technological development all public and private organizations are quickly turns into automations. JCF will gradually shift its institutional management system into automation. Software will be developed for all programs separately and integrated to develop central dashboard. Website of JCF and other sister concerns (CHARKA, Green Bazaar) will be updated. Training plan will be developed for staffs on IT. Sectoral apps will be promoted and disseminated.

JCF believes in need based service delivery rather than exposed the organization for own publicity. This sometime create bottleneck in promoting the organization in the wider development forums. To overcome the situation JCF will increase organizational exposure at National and international levels through participation, dissemination of performances in the website and sharing ideas.



Md. Azadul Kabir Arzoo  
Executive Director  
Jagorani Chakra Foundation



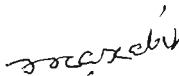
John S. Biswas  
Chairman  
Jagorani Chakra Foundation

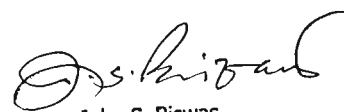
## CHAPTER III INTERNAL ASSESSMENT AND ANALYSIS

### 7. SWOT Analysis

JCF has some internal strengths and weaknesses and envisage some external opportunities and threats that act guiding and abstaining forces in its way as development organization. Senior and mid-level staffs of JCF have identified some strengths, weaknesses, opportunities and threats (SWOT) during SP development workshop.

SWOT ANALYSIS OF JCF		
INTERNAL	<b>STRENGTHS:</b> <ul style="list-style-type: none"> <li>• Organizational policies</li> <li>• Equity</li> <li>• Active EC and GB</li> <li>• Organizational reputation and acceptance</li> <li>• Skilled staffs</li> <li>• Own infrastructures</li> <li>• Working area (Geographical coverage)</li> <li>• Internal control</li> <li>• Fixed assets</li> <li>• Inclusive management approach</li> <li>• Beneficiary coverage</li> <li>• Strong linkages with national and international donor</li> <li>• Long multi sectoral working experience</li> <li>• Self sufficient branch of MFP</li> </ul>	<b>WEAKNESSES:</b> <ul style="list-style-type: none"> <li>• Lack of sufficient skilled staffs</li> <li>• Software implementation</li> <li>• Automation</li> <li>• Staff development plan</li> <li>• Business plan</li> <li>• Limitation in revenue generation projects</li> <li>• Foreign fund hunting for MFP</li> <li>• Misappropriation of money (zero tolerance)</li> <li>• Absence of media wing and IT expert</li> <li>• Absence of Risk and resource cell</li> <li>• Absence of central achieve</li> </ul>
	<b>EXTERNAL</b>	<b>OPPORTUNITIES:</b> <ul style="list-style-type: none"> <li>• Scope of expansion</li> <li>• Steady fund for MFP</li> <li>• Increased Purchase power of community people</li> <li>• Climate funds</li> <li>• Scope to work at Feed the Future (FTF) Zone</li> <li>• CSR fund</li> </ul>
		<b>THREATS:</b> <ul style="list-style-type: none"> <li>• Political unrest</li> <li>• Donor's Policy change</li> <li>• Govt. Policy change</li> </ul>

  
**Md. Azadul Kabir Arzoo**  
 Executive Director  
 Jagorani Chakra Foundation

  
**John S. Biswas**  
 Chairman  
 Jagorani Chakra Foundation

## 8. Challenges and Potentials: Programs

Sectors	Internal challenges	External Challenges	Future Potentials
<b>SO1:</b> Demand driven programs considering global climate changing and pandemic situations	Skills of staffs	Donor hunting	Donor's priority Need of the people
<b>SO2:</b> Adaptation on digital technology in program implementation and sectoral development	Skills of staffs Technology management	Frequent improvement of technology	Faster communication and documentation
<b>SO3:</b> Emphasizing on women, youth, adolescents and hard to reach	No challenge	No challenge	Demand at community level
<b>SO4:</b> Need based expansion of services ensuring available resource accumulation and research	Accumulation of necessary fund	Donor hunting	Potential working area

## 9. Challenges and Potentials: Institutional

Sectors	Internal challenges	External Challenges	Future Potentials
<b>SO1:</b> Develop human resources considering the program reorganization	<ul style="list-style-type: none"> <li>- Insufficient skill staff in HR</li> <li>- Conventional system</li> <li>- Professional HR staff</li> <li>- Staff retention</li> </ul>	<ul style="list-style-type: none"> <li>- Competition for potential HR</li> </ul>	<ul style="list-style-type: none"> <li>- Automation</li> <li>- Training center</li> <li>- Resource generation</li> </ul>
<b>SO2:</b> Resource generation and mobilization to attain self-sufficiency and sustainability	<ul style="list-style-type: none"> <li>- Proper management decision and planning</li> </ul>	<ul style="list-style-type: none"> <li>- Sectoral competition</li> <li>- Business relation with stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>-Leadership</li> <li>-Build up relationship with stakeholders</li> <li>-Foreign investor</li> <li>-Expansion</li> </ul>
<b>SO3:</b> Strengthening internal control and management system	<ul style="list-style-type: none"> <li>- insufficient skill and professional staff</li> </ul>	<ul style="list-style-type: none"> <li>- Approval from regulatory bodies</li> </ul>	<ul style="list-style-type: none"> <li>- Relationship with regulatory body and development partner</li> <li>- Recruitment and Capacity building of staffs</li> </ul>
<b>SO4:</b> Adaptation of appropriate technology for steady organizational growth	<ul style="list-style-type: none"> <li>- Insufficient skill and professional staff</li> </ul>	<ul style="list-style-type: none"> <li>-</li> </ul>	<ul style="list-style-type: none"> <li>- Recruitment and capacity building</li> <li>- Knowledge management</li> </ul>

*Md. Azadul Kabir Arzoo*  
**Md. Azadul Kabir Arzoo**  
 Executive Director  
 Jagorani Chakra Foundation

*John S. Biswas*  
**John S. Biswas**  
 Chairman  
 Jagorani Chakra Foundation



## 10. Action Plan (2022-2026)

Major actions	Milestone	Year of Actions (Gant chart)				
		2022	2023	2024	2025	2026
<b>A. PROGRAM</b>						
<b>SO1: Demand driven programs considering global climate changing and pandemic situations</b>						
<b>EDUCATION:</b>						
1) Upgraded existing 5 Primary school to class eight	5 existing schools					
2) Registration for existing schools						
3) Build up technical institutions	1 Technical institute					
4) Introduce online class						
<b>HEALTH:</b>						
1) Initiate legal processing, donor hunting for establishment of Specialized Medical college and hospital	Processing for 1 Specialized Medical College Hospital					
2) Establish Primary Health Care (PHC) center	1 PHC center					
<b>HUMAN RIGHTS:</b>						
1) Renovation of rehabilitation center and enroll new children	1 existing center					
2) Sponsorship for Children's Heaven Project (CHP)	50 children					
3) Continue DRP and Senior Citizen Corner	1 existing center					
<b>CHILD PROTECTION:</b>						
1) Policy review on Child Protection	Review existing policy					
2) Communication and linkages with different Child Protection Network						
<b>WASH:</b>						
1) Develop training manual and implement	1 training manual					
2) Communication to update documents						
3) Donor hunting						
<b>HUMANITARIAN RESPONSE:</b>						
1) Formulation of Humanitarian policy, capacity building and linkages	Formulate 1 policy					
<b>AGRICULTURE &amp; FOOD SECURITY:</b>						
1) Capacity building of farmers and other stakeholders	Training by batches					
2) Linkages with GO and Private sectors						
3) Adaptive technology dissemination						

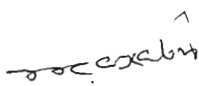


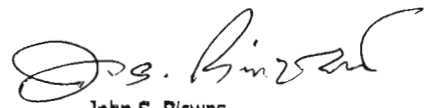
Jagorani Chakra Foundation, Strategic Plan (2022-2026)

Major actions	Milestone	Year of Actions (Gant chart)				
		2022	2023	2024	2025	2026
<b>SOCIAL BUSINESS:</b> 1) Formulation of business plan and staff development	Business plan for Charka & Green Bazaar					
<b>MARKET DEVELOPMENT:</b> 1) Market linkage (Backward and forward)						
2) Establish Value Chain	On selected products					
<b>MICRO FINANCE:</b> 1) Open new branches	Total 700 branches					
2) Training on staff capacity building and motivation	Need based by batches					
3) Introduction of new loan products with MFP						
<b>DRR and CCA:</b> 1) Introduce Climate resilient technology	Need based technology					
2) Capacity development and strengthening DRR Team						
<b>SO2: Adaptation on digital technology in program implementation and sectoral development</b>						
1) Develop Agricultural apps and digital payment						
2) Completion of CHARKA Website and regular maintenance	Develop Charka website & sell register					
3) Tally software introduce in all intervention projects and business intervention						
4) Sales software in CHARKA						
5) Tab based collection system introduction in MFP						
6) Digital collection transaction						
<b>SO3: Emphasizing on women, youth, adolescents and hard to reach</b>						
1) Develop women entrepreneurs						
2) Establish training center for youth	1 training center					
3) Introduce new trade						
4) Job market creation						
5) Organize job fair						
6) Organize life oriented education for adolescents on moral/ethical development						
<b>SO4: Need based expansion of services ensuring available resource accumulation and research</b>						
1) Expansion of education, agriculture and livelihoods project with existing donors	As per resource available					

Major actions	Milestone	Year of Actions (Gant chart)				
		2022	2023	2024	2025	2026
<b>B. INSTITUTION</b>						
<b>SO1: Develop human resources considering the program reorganization</b>						
1) Conduct training as per need on staff development	As per training plan					
2) Implement new staff compensation and benefit						
3) Implement PSEA and Child Protection at all levels						
4) Review HR policies	2 times review					
5) Develop Research and Publication (R&P) unit and undertake research activities as per need	1 R&P Unit					
<b>SO2: Resource generation and mobilization to attain self sufficiency and sustainability</b>						
1) Prepare business plan by hiring consultant and implement plan	1 Business coordinator					
2) Increase donor’s contact						
<b>SO3: Strengthening internal control and management system</b>						
1) Review all existing policies and formulating new ones	Review old & develop new policies (IT, res. & Pub.; Risk Mgt. Planning); SP review & F. Up					
2) Regulatory approval, land purchase and building construction at capital (Dhaka) and if possible at divisional level	1 Full facility office at Dhaka & div. offices					
3) Formation of need based units and Risk Management Team	1 RM Unit and RM Team					
<b>SO4: Adaptation of appropriate technology for steady organizational growth</b>						
1) Ensure formation of sector based software	For all sectors					
2) Preparing IT Training plan by hiring consultant and implementation as per need						
3) Upgrading website						
4) Periodical publications (literature development)						
5) Establish sectoral apps	For all sectors					
6) Establish IT Unit	1 IT unit					

ANNEXURE

  
Md. Azadul Kabir Arzoo  
Executive Director  
Jagorani Chakra Foundation

  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation

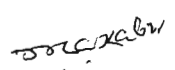
## Annex-1 Strategic Plan development Schedule

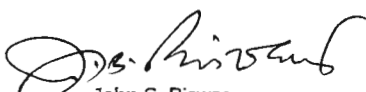
### Schedule of Strategic Planning workshop and meeting

Date & Day (Time)	Events	Participants
08/3/2021 Mon (10:00-19:00)	Arrival of consultant at Jashore by US Bangla flight BS 121 (arrival at 8:20) <b>A. Review status of last SP (2017-2021)</b> <b>B. Situation analysis:</b> 1) Country situation analysis (socio-economic, climate), emerging trend and focus of development partners 2) JC focused issues (current and future trend)	All program and sector heads and executives
09/3/2021 Tue (9:00-19:00)	<b>Workshop with senior staff members: (Day-1)</b> 3) Strategic performance targets 4) Programmatic Strategies	All program and sector heads and executives
10/3/2021 Wed (9:00-19:00)	<b>Workshop with senior staff members: (Day-2)</b> 5) Institutional Strategies 6) SWOT analysis	All program and sector heads and executives
11/3/2021 Thu (9:00-17:00)	<b>Meeting with JCF Executive Committee:</b> 7) Share WS outcome 8) Feedback from the EC members	EC members
	<b>Consolidation meeting with senior management of JCF</b> Review and finalize workshop meeting outcome	Senior management only
12/3/2021 Fri (7:00)	Departure of consultant from Jashore by US Bangla flight BS 122 (departure 8:30am)	

**Note:**

- 1) Arrange venue for the review meeting and workshop
- 2) Arrange logistics for the workshop (as per attached list below)

  
Md. Azadul Kabir Arzoo  
Executive Director  
Jagorani Chakra Foundation

  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation

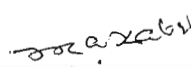


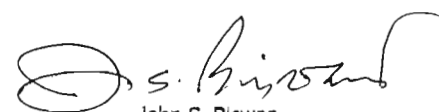
## Annex-2 List of workshop participants in Strategic Plan development

### Workshop participants – JCF Strategic Plan development

JCF, Jashore, March 8-10, 2021

Sl. No.	Name	Designation	Contact Number
1.	Mrs. Marina Akther	Deputy Executive Director (DED)	01711-469052
2.	Md. Azizul Hoque	Director (MFP)	01700-833587
3.	Kazi Mazed Nawaz	Director (Program)	01711-002324
4.	Bishwojit Kumar Ghosh	Director (Finance & Acct)	01720-000870
5.	K. M. Shafiqul Islam	Senior Assistant Director (M&E)	01711-074999
6.	Md. Abdul Jalil Khan	Assistant Director (Admin. & HR)	01729-550223
7.	Thomas Biswas	Assistant Director (Admin. & HR)	01719-135675
8.	Md. Imdadul Haque	Sub-Assistant Director (Audit & Compliance)	01717-300431
9.	Md. Nuruzzaman	Assistant Director (Fin. & Acct)	01733-111640
10.	Mahamudul Hassan	Sub-Assistant Director (ICT)	01722-467344
11.	Shaikh Mahmud Hossain	Senior Manager (Documentation)	01911-074526
12.	Md. Sohikul Islam	Sub-Assistant Director (Fin. & Acct)	01719-776640
13.	Md. Altaf Hossain	Sub-Assistant Director (Micro Finance)	01716-460525
14.	Md. Touhidul Islam	Project Director-JCF- SAFAL	01716-115605
15.	Md. Harun or Rashid	Zonal Manager, MFP Gopalganj	01727-630125
16.	Syed Golam Arafin	Zonal Manager, MFP Jashore-1 Zone	01730-036078
17.	Md. Murad	Zonal Manager, MFP Khulna Zone	01730-036086
18.	Md. Mostafizur Rahman	Zonal Manager, MFP Rajshahi Zone	01730-036098
19.	Md. Mustafizur Rahman	Zonal Manager, MFP Kushtia Zone	01711-953334
20.	Mrs. Nahin Akther	Senior Manager	01712-590391
21.	Md. Moniruzzaman	Assistant Director, MFP	01716-102888
22.	Md. Rafiqul Islam	Deputy Director Program	01797-674987
23.	Md. Mamun Chowdhury	Area Coordinator, Future oriented Project	01714-353408
24.	Md. Firoz Rahman	Program Head-SCEP	01716-224911
25.	Gazi Salah Uddin Ahmed	Deputy Director, MFP	01730-035900
26.	Krishno Pado Sarkar	Deputy Director, MFP	01730-036095
27.	Rajendra Kumar Das	Senior Manager-Training and Research	01714-973344

  
Md. Azadul Kabir Arzou  
Executive Director  
Jagorani Chakra Foundation

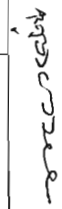
  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation

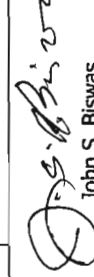


### Annex-3 Outcome of Strategic Plan development Workshop

#### STRATEGIES AND CHALLENGES: PROGRAM STRATEGIES

COMPONENTS	Development Strategies	Internal Challenge	External Challenge	Future potential
Education	<ul style="list-style-type: none"> <li>JCF will go for leadership in education</li> <li>Self reliant of community school developed by JCF (with donor support)- <i>decide strategical steps</i></li> <li>Technical and vocational education</li> <li>Work with govt. education system</li> <li>Work in hard to reach community</li> <li>Pre school and Primary education up to class eight</li> <li>Introduce distant education system</li> <li>Introduce CSR in education</li> <li>Govt. registration (MPO/ Kindergarten)</li> <li>Culture and sports</li> </ul>	<ul style="list-style-type: none"> <li>Sustainability</li> <li>Quality teachers and teaching learning process</li> <li>Technology adaption</li> <li>Student enrollment</li> </ul>	<ul style="list-style-type: none"> <li>Funding</li> <li>Avail govt. registration</li> <li>Trade specific job placement</li> </ul>	<ul style="list-style-type: none"> <li>CSR fund</li> <li>Community contribution</li> <li>Formal school establishment</li> </ul>
Health	<ul style="list-style-type: none"> <li>Independent health program</li> <li>Free health service and awareness support</li> <li>International standard specialized Medical college Hospital</li> <li>Mother and Child Health care</li> </ul>	<ul style="list-style-type: none"> <li>Skill staff</li> <li>Lack of independent health program</li> <li>Health Institute</li> <li>Sustainability</li> </ul>	<ul style="list-style-type: none"> <li>Fund</li> <li>Inadequate services and service providers</li> <li>Community health education</li> <li>Qualified doctors</li> <li>Families of disable people</li> </ul>	<ul style="list-style-type: none"> <li>JCF specialized medical college and hospital network</li> <li>Disable service providers</li> </ul>
Human rights	<ul style="list-style-type: none"> <li>Rehabilitation of brothel children with more children and coverage</li> <li>Disable Rehabilitation Program (DRP)- value add, expansion and continue</li> <li>Elderly people – Senior Citizen Corner (continue)</li> </ul>	<ul style="list-style-type: none"> <li>Skill and committed staffs</li> <li>Sustainability</li> </ul>	<ul style="list-style-type: none"> <li>Funding</li> </ul>	<ul style="list-style-type: none"> <li>Networking</li> <li>Recognition</li> </ul>

  
 Md. Azadul Kabir Arzoo  
 Executive Director  
 Jagorani Chakra Foundation

  
 John S. Biswas  
 Chairman  
 Jagorani Chakra Foundation

Jagorani Chakra Foundation, Strategic Plan (2022-2026)

COMPONENTS	Development Strategies	Internal Challenge	External Challenge	Future potential
Child Protection	<ul style="list-style-type: none"> <li>Review existing Child Protection Policy</li> <li>Involved with national and international network (network strengthening)</li> </ul>	-Skill staff	<ul style="list-style-type: none"> <li>-Funding</li> <li>-Legal support Linkage</li> <li>-Social awareness</li> </ul>	-Network and linkages
WASH	<ul style="list-style-type: none"> <li>Awareness dev.</li> <li>WASH related documentation</li> <li>Update organizational WASH related document</li> <li>Staff capacity building</li> </ul>	<ul style="list-style-type: none"> <li>-Skill staff</li> <li>-Availability of relevant materials</li> </ul>	-Funding	<ul style="list-style-type: none"> <li>-Opportunity to work on WASH</li> </ul>
Women empowerment	<ul style="list-style-type: none"> <li>Develop women entrepreneur</li> <li>Strengthening women's forum</li> <li>Emphasis on women empowerment</li> <li>Leadership enhancement</li> <li>Capacity development of women federation/ organization</li> </ul>	<ul style="list-style-type: none"> <li>-Female Staffs</li> <li>-Sustainability</li> </ul>	<ul style="list-style-type: none"> <li>-Funding</li> <li>-Women participation (insufficient facilities, taboo)</li> </ul>	<ul style="list-style-type: none"> <li>-Institution development</li> <li>-Govt. policy national laws and support in entrepreneur development</li> <li>-Positive attitudinal</li> </ul>
Youth and Adolescent development	<ul style="list-style-type: none"> <li>Linkage with service providing organizations-</li> <li>Scope for Job placement and Market research</li> <li>Trade analysis</li> <li>Establish training center</li> <li>Technology based skill development</li> <li>Market oriented Technology based training for the youth-</li> <li>Need based curriculum development</li> <li>Adolescent club</li> <li>Develop JCF staffs capacity- Institutional capacity enhancement</li> <li>Awareness development through adolescent club (now)</li> <li>Life skill development of adolescent</li> </ul>	<ul style="list-style-type: none"> <li>-Sustainability</li> <li>-Skill staff</li> <li>-Publicity</li> <li>-Insufficient equipment and services</li> </ul>	<ul style="list-style-type: none"> <li>-Job placement</li> <li>-Lack of knowledge on future perspective of trainees</li> <li>-Competition among technical institutes</li> <li>-Female participants</li> <li>-Funding (adolescent)</li> </ul>	<ul style="list-style-type: none"> <li>-Increasing demand of skilled human resources</li> <li>-CSR fund</li> <li>-GO projects</li> <li>-Overseas job opportunities</li> <li>-Linkage and network</li> </ul>

*Md. Azadul Kabir Arzoo*  
 Md. Azadul Kabir Arzoo  
 Executive Director  
 Jagorani Chakra Foundation

*Dr. Biswas*  
 Dr. Biswas  
 John S. Biswas  
 Chairman  
 Jagorani Chakra Foundation

Jagorani Chakra Foundation, Strategic Plan (2022-2026)

COMPONENTS	Development Strategies	Internal Challenge	External Challenge	Future potential
Humanitarian Response	<ul style="list-style-type: none"> <li>Policy formulation on humanitarian response</li> <li>Capacity development</li> <li>Linkages</li> </ul>	<ul style="list-style-type: none"> <li>Skill staff</li> <li>Fund</li> </ul>	<ul style="list-style-type: none"> <li>Funding</li> <li>Remoteness</li> <li>Local influence</li> </ul>	<ul style="list-style-type: none"> <li>Network</li> <li>Previous experience</li> </ul>
Agriculture & Food security	<ul style="list-style-type: none"> <li>Capacity development of producer on safe food production, private sector linkage</li> <li>Staff capacity development</li> <li>Linkage with government (technical support) and private sector and financial institution</li> <li>Environment friendly agriculture</li> <li>Emphasis on adapting innovation (high value and high technology) and technology dissemination</li> </ul>	<ul style="list-style-type: none"> <li>Documentation of existing Training module, manual etc.</li> <li>Sustainability</li> </ul>	<ul style="list-style-type: none"> <li>New technology adaption</li> <li>Resilience specific variety</li> <li>Unavailability knowledge and lack of publicity regarding agriculture waste management system.</li> <li>Unpredictable commodity price hiking</li> </ul>	<ul style="list-style-type: none"> <li>Exporting capacity</li> <li>Agro processing industry</li> <li>CSR fund</li> <li>High yielding variety</li> <li>Agro loan facilities</li> </ul>
Livelihoods	<ul style="list-style-type: none"> <li>Targeted extreme poor</li> <li>Increase income and create assets of targeted people</li> <li>Develop guideline to integrate livelihood program with MFP</li> <li>Continue the process of forward market linkage</li> <li>Continue the process of apps based intervention</li> <li>Staff capacity building</li> <li>Strengthening linkages with agro product exporter</li> </ul>	<ul style="list-style-type: none"> <li>Documentation</li> <li>Capacity building</li> <li>Sustainability</li> <li>MFP policy conflict</li> </ul>	<ul style="list-style-type: none"> <li>Funding</li> <li>Volatile market system</li> <li>Unpredictable commodity price hiking</li> <li>Manmade and natural disasters</li> </ul>	<ul style="list-style-type: none"> <li>Exporting</li> <li>CSR Fund</li> <li>Processing industry</li> <li>Agro loan facilities</li> </ul>
Social business	<ul style="list-style-type: none"> <li>Develop business plan for each intervention</li> <li>Engage professional staffs</li> </ul>	<ul style="list-style-type: none"> <li>Professional personnel</li> <li>Lack of proper plan</li> <li>Misappropriation</li> <li>Inefficient use of fund</li> </ul>	<ul style="list-style-type: none"> <li>Market</li> <li>Supply Chain</li> <li>Competition</li> </ul>	<ul style="list-style-type: none"> <li>Foreign buyer</li> <li>Chain shop</li> <li>Integration of existing units</li> </ul>

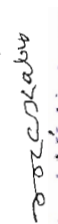
*Signature*

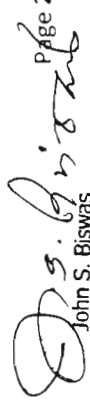
Md. Azadul Kabir Arzoo  
Executive Director  
Jagorani Chakra Foundation

*Signature* Page 26 of 31  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation

Jagorani Chakra Foundation, Strategic Plan (2022-2026)

COMPONENTS	Development Strategies	Internal Challenge	External Challenge	Future potential
Market development	<ul style="list-style-type: none"> <li>Agro based product marketing mechanism (hub) at local level</li> <li>Emphasis on Value chain development (Prioritizing exporting)</li> </ul>	<b>Market development:</b> -Expertise/ Skill staffs -Institutional capacity -Sustainability -Lack of commercial concept of business	-Volatile market -Govt. license	-Online marketing (e-marketing) -Export/ Overseas market -National market -Increasing demand of commodities
Micro Finance	<ul style="list-style-type: none"> <li>Scale up-To open 700 branches (already opened 404)</li> <li>FO gained skills in automation</li> <li>Set strategy for staff retention. Staff retention still remain a challenge for JCF</li> <li>Security</li> <li>Strengthen monitoring system to control misappropriation</li> <li>Develop capacity building plan</li> <li>Work friendly environment</li> <li>Review recruitment and development system</li> <li>Introduce risk assessment and management</li> <li>Continue foreign fund hunting</li> <li>Continue existing social intervention</li> </ul>	<b>Micro-finance:</b> -Misappropriation -Skill staff -Staff and fund Security -Fund -Scale up -Staff retention -Working environment -Overdue loan recovery	-Fund -Local influence -Natural and manmade disaster -COVID-19 impact -Unhealthy competition -Rural level Banking services -Climate change impact	-Automation -Foreign fund -Easy policy of financial institution -JCF organizational reputation -Affordable new loan products -Support of Regulatory body -Networking-CDF -International networking
Disaster Risk Reduction	<ul style="list-style-type: none"> <li>Continue Contingency plan on DRR and standby team for DRR</li> </ul>	<b>Disaster Risk reduction and Climate Change adaptation:</b> -Skill staff -DRR awareness tools and equipment -Fund -Networking and linkages	- Fulfillment of pre condition for Green fund -Fund	- Partner of existing Green fund
Climate change adaptation	<ul style="list-style-type: none"> <li>Adaptive agriculture and livelihoods</li> <li>Networking and partnership approach</li> </ul>			

  
**Md. Azadul Kabir Arzoo**  
 Executive Director  
 Jagorani Chakra Foundation

  
**John S. Biswas**  
 Chairman  
 Jagorani Chakra Foundation



## STRATEGIES AND CHALLENGES: INSTITUTIONAL STRATEGIES

Objective	Development Strategies	Internal Challenge	External Challenge	Future potential
SO1: Develop human resources considering the program reorganization	<ul style="list-style-type: none"> <li>- Human resource development plan</li> <li>- Need assessment</li> <li>- Review all existing HR Policies</li> <li>- Faster HR software development (HR automation)</li> <li>- Review staff compensation and benefit</li> <li>- Initiate training plan on Protection Against Sexual Exploitation and Abuse (PSEA) and Child protection</li> </ul>	<ul style="list-style-type: none"> <li>- Insufficient skill staff in HR</li> <li>- Conventional system</li> <li>- Professional HR staff</li> <li>- Staff retention</li> </ul>	<ul style="list-style-type: none"> <li>- Competition for potential HR</li> </ul>	<ul style="list-style-type: none"> <li>- Automation</li> <li>- Training center</li> <li>- Resource generation</li> </ul>
SO2: Resource generation and mobilization to attain self sufficiency and sustainability	<ul style="list-style-type: none"> <li>- Develop organizational Business plan</li> <li>- Hire business consultants</li> <li>- Market assessment/ Trend analysis &amp; Research</li> <li>- Donor hunting</li> </ul>	<ul style="list-style-type: none"> <li>- Proper management decision and planning</li> </ul>	<ul style="list-style-type: none"> <li>- Sectoral competition</li> <li>- Business relation with stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>-Leadership</li> <li>-Build up relationship with stakeholders</li> <li>-Foreign investor</li> <li>-Expansion</li> </ul>
SO3: Strengthening internal control and management system	<ul style="list-style-type: none"> <li>- Formation of risk management planning and assessment unit</li> <li>- Initiate real time Result based monitoring system</li> <li>- Formation of IT Unit</li> <li>- Finalization of IT policy</li> <li>- Full facility office at Dhaka and divisional level</li> <li>- Review existing policies</li> </ul>	<ul style="list-style-type: none"> <li>-insufficient skill and professional staff</li> </ul>	<ul style="list-style-type: none"> <li>- Approval from regulatory bodies</li> </ul>	<ul style="list-style-type: none"> <li>- Relationship with regulatory body and development partner</li> <li>- Recruitment and Capacity building of staffs</li> </ul>
SO4: Adaptation of appropriate technology for steady organizational growth	<ul style="list-style-type: none"> <li>- Initiate software integrated</li> <li>- Develop training plan for IT</li> <li>- Promotion and dissemination of sectoral apps</li> <li>- Increasing organizational exposure</li> </ul>	<ul style="list-style-type: none"> <li>- Insufficient skill and professional staff</li> </ul>	-	<ul style="list-style-type: none"> <li>- Recruitment and capacity building</li> <li>- Knowledge management</li> </ul>

*Md. Azadul Kabir Arzoo*  
Executive Director  
Jagorani Chakra Foundation

*John S. Biswas*  
Chairman  
Jagorani Chakra Foundation  
Page 28 of 31






**Annex-5 List of Executive Committee members participated in the Workshop outcome sharing meeting**

Sl. No.	Name of Executive Committee members	Designation
1.	Mr. John S. Biswas	Chairperson
2.	Mr. Azizur Rahman	Member
3.	Mrs. Shraboni Sur	Member
4.	Mr. Harun Or Rashid	Member
5.	Mr. Khandker Kamrul Islam	Member
6.	Mrs. Saleha Khatun	Member
7.	Mr. Mirza Geas-Uz-Zaman	Member

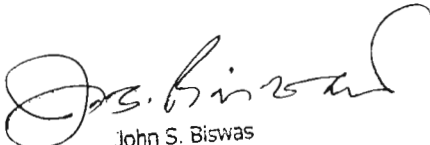
  
Md. Azadul Kabir Arzou  
Executive Director  
Jagorani Chakra Foundation

  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation

## Annex-6 List of Governing Body Members

Sl. No.	Name of Governing Body members
1.	Mr. Ardhendu Prasad Banerjee
2.	Mr. Abdur Razzaque
3.	Mr. Md. Serajul Islam
4.	Mr. Md. Badrul Alam
5.	Mr. Md. Luthfur Rahman
6.	Mr. John S. Biswas (Chairman, EC)
7.	Mr. Philip Biswas
8.	Mr. Harun Or Rashid (Member, EC)
9.	Mrs. Razia Khan
10.	Mr. Prosanto Kumar Bose
11.	Mr. Sk. Mejbah Uddin
12.	Mr. Khandker Kamrul Islam (Member, EC)
13.	Mr. Mirza Geas-Uz-Zaman (Member, EC)
14.	Mr. Azizur Rahman Shabu (Member, EC)
15.	Mrs. Shraboni Sur (Member, EC)
16.	Mrs. Fazilatun Nesa
17.	Mrs. Saleha Khatun (Member, EC)
18.	Mrs. Archana Biswas
19.	Mr. Momtaj Ahsan
20.	Mr. Md. Zahirul Islam
21.	Mr. Kh. Fazlul Haque Mintu
22.	Mr. Md. Abul Hossain
23.	Mr. A.S.M. Humayoun Kabir
24.	Mr. Mobinul Islam Mobin
25.	Mrs. Selina Salek
26.	Mrs. Maksuda Begum
27.	Mr. Md. Harun Or Rashid
28.	Mr. Md. Nurul Islam

  
Md. Azadul Kabir Arzoo  
Executive Director  
Jagorani Chakra Foundation

  
John S. Biswas  
Chairman  
Jagorani Chakra Foundation