



JCF
Since
1976



A National Social Welfare Organisation



Md. Azadul Kabir Arzoo
Founder & Executive Director

About Us

Jagorani Chakra Foundation (JCF) is a national social welfare organisation based in Bangladesh. Established in 1976 by the renowned freedom fighter Md. Azadul Kabir Arzoo along with some youthful freedom fighters after the independence of Bangladesh with the belief that education is vital to all development contexts to facilitate social changes, and deliver affordable solutions to overcome challenges. JCF intervenes following an integrative approach with vulnerable groups such as socio-economically excluded, marginal farmers, landless, minorities, climate victims, displaced populations and so on in different geophysical areas to promote wellness. JCF aims to empower the ultra-poor, poor and disadvantaged communities to restore their rights, dignity and self-development covering children and women to improve their marginal status sustainably.

Our Vision

Poverty-free, secured and prosperous Bangladesh.

Our Mission

Support underprivileged communities by building their confidence and capacity.

Our Goal

Strengthening socio-economic development initiatives to meet the expanding needs of underprivileged communities with leadership, quality and satisfaction

JCF Core 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

Program Overview

JCF program structure defines how the activities are designed and clustered in major program themes. JCF's development program evolved with adult literacy and gradually started with a service delivery modality to a rights-based approach to contribute towards organizational strategic aims and specific objectives. The program structure of JCF has a well-rooted combination of three mainstream program pillars complementary to each other, considering the relevant strategic priority of the organization, community, local and national context.

At present, JCF is implementing 40 multisectoral development projects with the support of government, UN agencies, and corporate, INGOs. The Annual Budget (FY-2023/24) totals BDT 77.03 billion (core program BDT 71.78 billion and dev. program & others BDT 5.25 billion) where the contribution of internal resources is 75.57% and the remaining share is 24.43% from external sources.

Again, JCF's Microfinance program is to strengthen the income security of the poor, marginal and entrepreneurs for quality life and livelihoods who are facing livelihood challenges for their financial freedom and economic empowerment. JCF Social Enterprise enhances organizational financial sustainability by providing quality services at affordable costs and creating local employment.



Development Program

- ▶ Education.
- ▶ Resilient Livelihood.
- ▶ Human Rights and Social Justice.
- ▶ Health and Nutrition.
- ▶ Disaster Management (CCA, DRR, Humanitarian Assistance, Emergency response).
- ▶ Climate smart agriculture and value chain.
- ▶ Facilitate institution development.
- ▶ Vocational and skills training of adolescent and youth.

Microfinance Program

- ▶ Loan plus products for economic empowerment of poor, marginal and women for livelihoods improvement.
- ▶ Small and medium enterprise development.
- ▶ Technical support for agriculture productivity and market linkage.
- ▶ Health Assistance Program.
- ▶ Basic Quality Services such as Water, Sanitation and Hygiene (WASH).
- ▶ Youth employment generation.
- ▶ Invest in innovative venture.

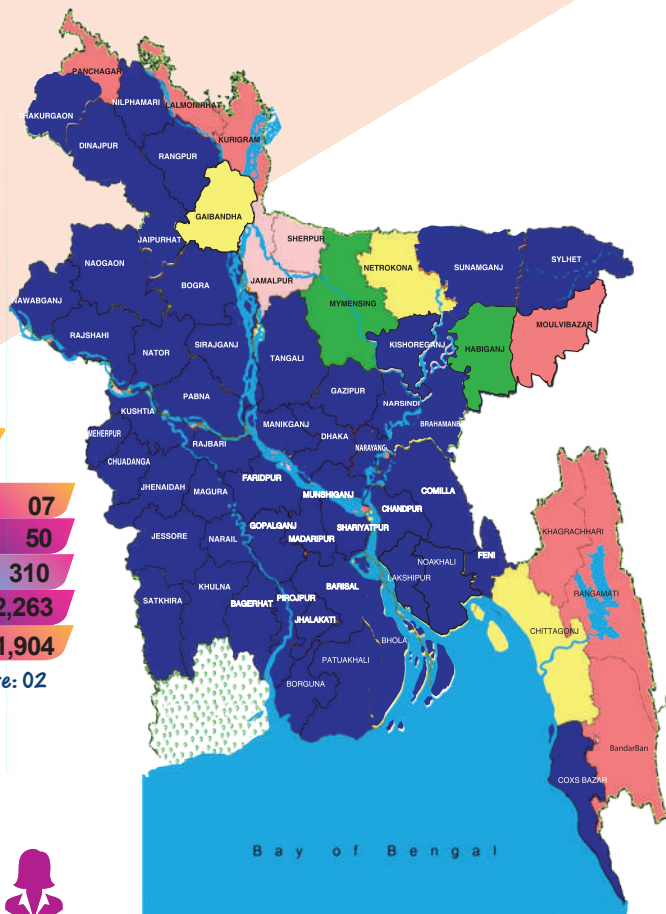
Social Enterprise

- ▶ Greenbazar-the super store for quality products at affordable price.
- ▶ Charka handicraft.
- ▶ JCF Technical Institute (JTI).

Our Development Partners

UNICEF, WFP, USAID, Save the Children, The Embassy of the Kingdom of Netherlands, ECHO, Plan International Bangladesh, NETZ Bangladesh, Heifer International Bangladesh, Palli Karma Sahayak Foundation (PKSF), Bangladesh Bank, Swiss Solidarity, World Bank, DEVCO-Canada, AECID-Spain, Swissintercooperation, Stone Family Foundation, IOM, KfW, Solidaridad, BMZ Germany, NERE Foundation, JPF, Abt Associates Inc., Educo Bangladesh, Bureau of Non-Formal Education Bangladesh, Banks and NBFIs.





Our Intervention Coverage (June 2023):

- Division** 07
- District** 50
- Sub-district** 310
- Union** 2,263
- Village** 11,904

Office: 658 | Training Centre: 02

Our Staff:

-  7953
-  5776
-  2177

Program participants:

Total	Female	Male	Boys	Girls
892,262	572,973	208,559	52,335	58,395

Network membership:

NGO Forum, Bangladesh Shishu Adhikar Forum, Campaign for Popular Education (CAMPE), Federation of NGOs (FNB), STI/AIDS Network of Bangladesh, ECD Network.



Governance:

The Executive Committee (EC), subject to advice and supervision of the General Body, determines the strategic directions based on situation, context, experiences and legal directions to administer the wheels of the organization toward achieving the goal & mission of JCF. The General Body consists of 26 members (08 female) while the Executive Committee consists of 7 members (02 female). The Executive Committee sits bi-monthly centering organizational policy & macro-planning matters while the General Body members meet once a year targeting the review & approval of yearly performance, annual budget, work plan and other strategic issues.

Legal status :

Directorate of Social Welfare	Jashore/113/77, date: 29-03-1977
NGO Affairs Bureau	219, date:11-04-1987
Joint Stock Company	Khulna-92, date: 27-04-2004
Microcredit Regulatory Authority	MRA-322-01714-00008, date: 05-09-2007

Organizational Strengths:

- Active General Body and Executive Committee.
- Strategic Plan for 2022-2026.
- Policies (Finance & Accounts Manual, Procurement Policy, Service Rules, Savings & Credit Policy, Gender Policy, Child Protection Policy, PSEA Policy, Whistleblower Policy, Terrorist Financing (TF) and Anti Money Laundering (AML) Policy & Anti-Bribery and Fraud Policy).
- **132.565 acres** own land.
- Own Head Office and 02 Training Centers.
- JCF Total Capital Fund: **BDT 10.64 billion**.
- JCF is rated **AA2** for Long Term & **ST-2** for Short Term in the Credit Rating.

Recognitions :

- (1) Special Award received from The Honorable President of Bangladesh in 1994 for developing valuable co-curricular subjects and awareness-based materials for Adult Education.
- (2) Gold Medal received from The Honorable Prime Minister of Bangladesh in 2003 for the development of the Fisheries Sector.
- (3) Special Award received from The Honorable Prime Minister of The Government of Bangladesh in 2006 for the best Practitioner in Micro Finance (for both poor people of rural and urban areas).
- (4) In 2007 Forbes Magazine rated JCF as the 16th MF service -providing organisation in the world and 2nd in Bangladesh
- (5) In 2009 JCF received a Gold Medal on Microfinance from Mother Teresa Research Council.
- (6) In 2011 JCF received the City Foundation award for the Best Micro-credit Organization in Bangladesh for the year of 2010.
- (7) In 2022 JCF was placed among the top 10 MFIs in Bangladesh by MRA.

Jagorani Chakra Foundation

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