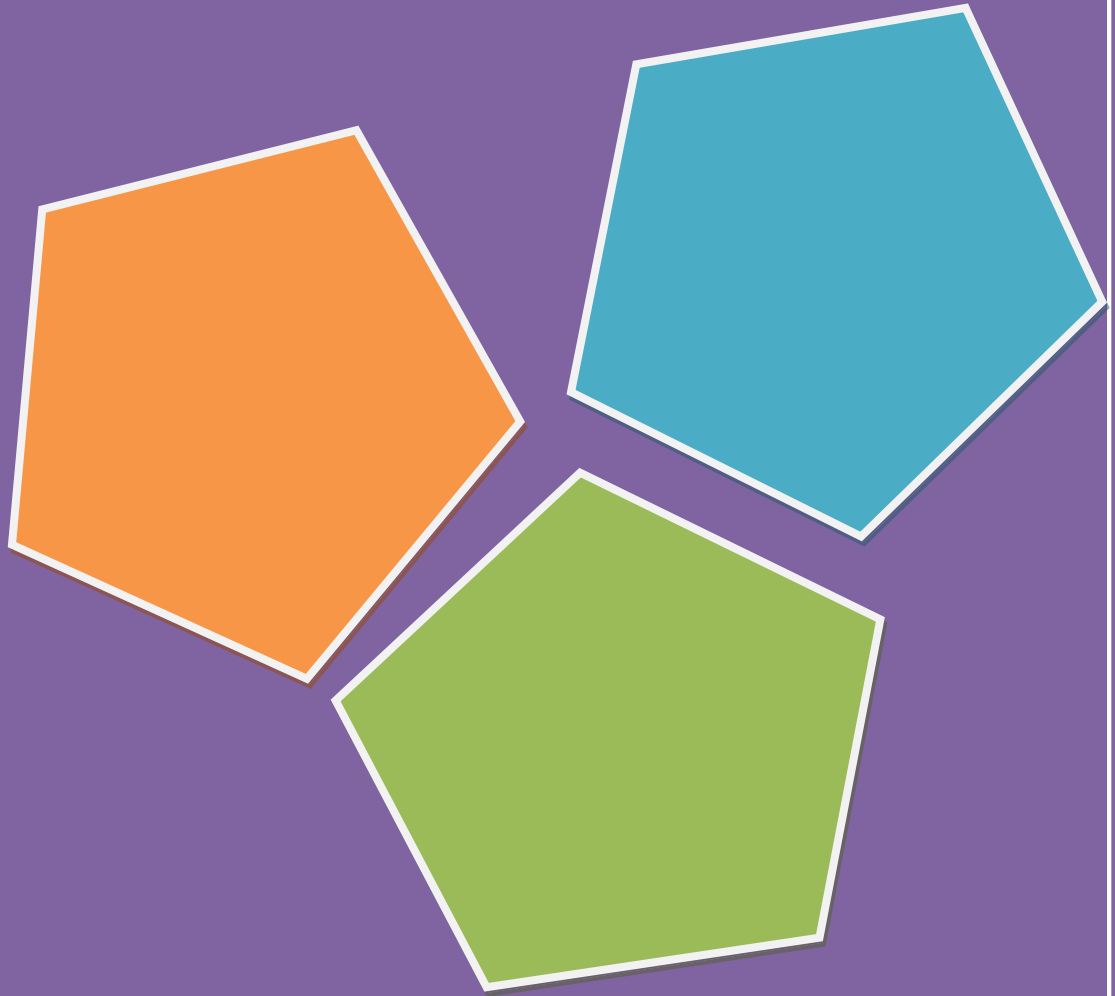


# ANNUAL REPORT 2020 - 2021



# BANCHE SHEKHA

[www.banchteshekha.org](http://www.banchteshekha.org)

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## Message from the Founder and Executive Director



It's my great joy to publish Banchte Shekha Annual Report for the period of 2020 -2021 from where you'll find details descriptions of project activities we've implemented in the reporting period. In the annual report we've tried our best to narrate our target versus achievement and bring those in front of our donors, beneficiaries, stakeholders and wider community for their updates. It would never been possible to achieving those targets without cordial efforts and cooperation of our General Body (GB) and Executive Committee (EC) members. They have extended their utmost cooperation and leadership in planning, decision making, designing and executing strategies for success. I am really grateful to our General Body (GB) and Executive Committee (EC) members for their effortless supports.

I must thanks to our staffs who are the key architects and implementers of the projects to bring success. Due to their hard working, team works and inner spirit all the projects were successfully implement by the organization during the reporting period. Their tireless attempts help achieving the goals which finally leads to success. I do highly appreciate their efforts and same time requests them to a being a change agent for the organization as well as serve the society. I do also thanks to our well wishers, donors, beneficiaries, community, GO/NGO, likeminded organization for support our long journey and being with us from the beginning to till now. I do specially thanks to our donors for supporting financially and technically to implement projects and reaching our targets beneficiaries. Same time I do thanks to local government authorities, financial institutions, communities, beneficiaries and individuals for providing needful support in our development journey.

On behalf of General Body (GB), Executive Committee (EC) and Staffs, I would like to express my sincere thanks and gratitude to the donors - Manusher Jonn Foundation (MJF), Democracy International Inc., Associazione Per SEWA, Italy, The WorldFish Center, LF-DRRA, The Leprosy Mission International Bangladesh (TLMI-B), Associazione SolidarietaTezo Mondo Italy, IndebresVoor Bangladesh, International Development and Education Action (Onlus) Italy, BRAC and Financial institute / Banks - Janata Bank Ltd, H. M. M Road Branch, Jashore, South Bangla Agriculture and Commerce Bank Ltd, R. N Road, Jashore Branch. We do always acknowledge our donors' contributions from core of our heart for help us in socio-economic development for the underprivileged.

Hope through this Annual Report the reader will be able to know about Banchte Shekha programs and inspired to become catalysts for the development of the disadvantaged communities. Finally I do convey my heartfelt thanks and greetings to all for effortless supports and encouragements.

A handwritten signature in black ink that reads "Angela Gomes". The signature is written in a cursive style.

Dr. Angela Gomes  
Founder and Executive Director  
Banchte Shekha

## Banchte Shekha at a Glance

**Vision:** A society, which fulfils all fundamental demands and rights of the poor women and children, in which social harmony, peace, justice and ecological balance prevail.

**Mission:** Banchte Shekha will bring about an improved quality for life for the poor women and children in the social and economic sphere. Especially by using awareness techniques to empower the beneficiaries with the skills to survive and assist them to access their legal and democratic rights.

**Goal:** Contribution to uphold the human rights with respect and dignity for her target participants in the working area.

**Principles of the organization:**

- Avoiding sex, color, caste and creed, the society is completely charitable, beneficial, educational, non-political, non-communal and non-profitable. It would be a non-discriminated society regarding nation, color, creed and sex.
- Only the almighty shall be the basis of all actions of the organization
- The members and the staffs of the organization must abide by some values and cultures of the organization that must reflect in the human resource policy.
- Gender equality and equity would an organizational policy that should be focused in every sector/position of the organization.

**Banchte Shekha’s Strategic Aims:** In order to fulfill the Mission, Banchte Shekha seeks to ensure the capacity of the poor communities:

- **Social Empowerment Sector:** To combat all social injustice and inequalities particularly for women, children socially disadvantaged and excluded people.
- **Quality Basic Service Sector:** To improve access to and quality of basic services for the poor women, children and community people.
- **Economic Empowerment Sector:** To improve food security and livelihoods through skills development, capacity building and income generation.
- **Climate Change, Disaster Management and Food Security & Livelihood:** To adapt to climate change vulnerability and to mitigate disaster risk.

**Mainstream Programs and Priorities:** Considering the country context and donor priorities and utilizing the strength and opportunities of the organization, Banchte Shekha will mainstream its programs in to four major thematic sectors and priorities, which are complementary to each other. The mainstream programs and their thematic priorities are:

Social Empowerment Sector	Quality Basic Service Sector
<p><b>Priority: Ensure Impartiality, Rights and Peace at family and society.</b></p> <ul style="list-style-type: none"> <li>• Empowerment of disadvantaged and excluded women, children and their organizations.</li> <li>• Women empowerment &amp; decrease of gender discrepancy.</li> <li>• Legal aid/social justice.</li> <li>• Conservation of cultural legacy of socially marginalized people</li> </ul>	<p><b>Priority: Access to Health and Education.</b></p> <ul style="list-style-type: none"> <li>• Primary health care and hygiene systems.</li> <li>• Women and children nutrition.</li> <li>• Physiotherapy and rehabilitation.</li> <li>• Pre-primary and public primary education systems.</li> <li>• Technical and vocational education systems.</li> </ul>
Economic Empowerment Sector	Climate Change, Disaster Management and Food Security & Livelihood

<p><b>Priority: Skills Development, Capacity Building and Income Generation.</b></p> <ul style="list-style-type: none"> <li>• Productive Human Resource Development.</li> <li>• Resource mobilization and multiplication.</li> <li>• Employment generation.</li> <li>• Social Business.</li> <li>• Marketing and linkage.</li> <li>• Access to financial services.</li> </ul>	<p><b>Priority: Climate Change, Disaster Resilience and Food Security &amp; Livelihood</b></p> <ul style="list-style-type: none"> <li>• Adaptation to climate change vulnerabilities.</li> <li>• Promotion and execution of climate change and disaster resilient activities.</li> <li>• Conservation of natural resources for balancing environment.</li> <li>• Access to life safety competence and technologies.</li> <li>• Food security and Livelihoods development.</li> </ul>
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### **Programming Principles and Approaches**

BANCHTE SHEKHA follows some principles and approaches as outlined below to execute its program smoothly:

1. Use of social capital by maintaining effective relationship with national and international organizations, associations and networking entities.
2. Promoting empowerment through making poor people aware on their rights and making local government bodies/duty bearer responsive to the rights of the poor people.
3. Working together with government agencies, other NGOs and private sectors to avoid duplication and overlapping of resources, and to make the existing services accountable and operational
4. Gender equity is stressed as global (crosscutting) perspectives across all programs and organizational operations by changing patriarchal attitude and reducing gender discrimination through community driven initiative.
5. Promotion of economic activities based upon viability and environmental sustainability with diversification and packaging of relevant services (e.g. remittance and insurance services).
6. Lobbying at different levels on behalf of CBOs (Community based Organizations) to avail public resources and innovating new ideas for optimum use of resources.
7. Selectively maintain and develop quality but cost-efficient services through efficient management.
8. Participatory planning, monitoring and evaluation involving respective community people to create scope for all people to participate in all steps of program implementation.
9. Piloting promising new techniques and approaches in the areas of new crises for development to come (innovativeness).
10. Establishing Core Think Tank Group of staff to manage the crisis period arising out of limited fund flow to programs and the organization.

**Target people/beneficiary:** Poor, destitute, vulnerable, marginalized, hardcore poor, downtrodden, harassed people of the society particularly women and children who are the most sufferers.

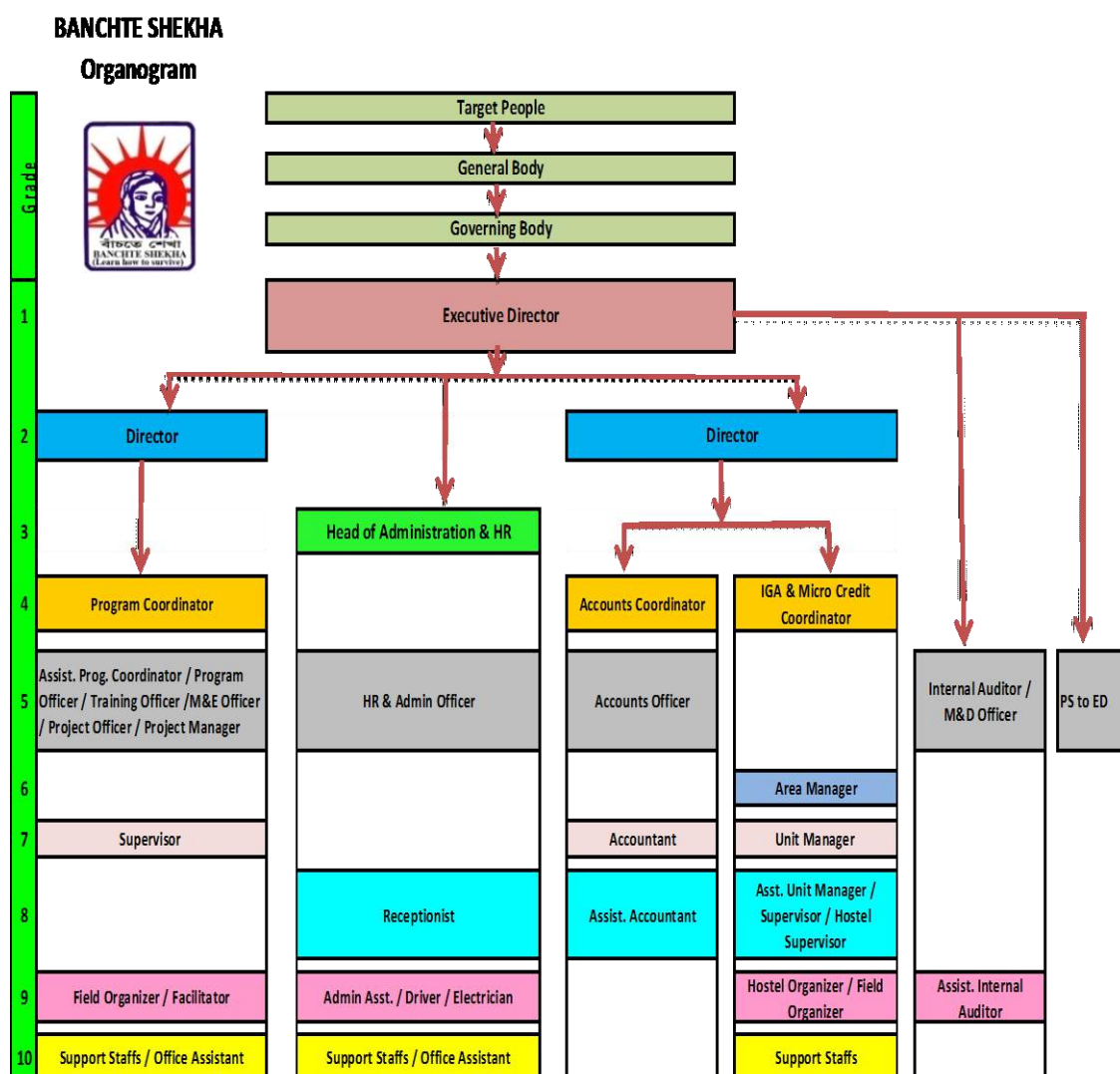
**Development Partners / Donors: Present donors** - Manusher Jonn Foundation (MJF) & DFID, Democracy International Inc. and USAID, Associazione Per SEWA, Italy, The WorldFish Center & USAID, LF-DRRA, The Leprosy Mission International Bangladesh (TLMI-B), Associazione Solidarieta Tezo Mondo Italy, IndebresVoor Bangladesh, International Development and Education Action (Onlus) Italy, BRAC.

**Previous donors:** CNFA & USAID, Plan International & USAID, CLS & DFID, Oxfam GB, SDLG & USAID, DANIDA PSU- HRGG, Save the Children & USAID, Dubai Cares Foundation and Ministry for Primary & Mass Education of Bangladesh.

**Organizational Structure:** Banchte Shekha General Body (GB) consists with 27 members. The General Body members elect nine (9) members Executive Committee (EC) for 3 years period to function. The Governing Body appoints the Executive Director to function as the chief Functionary of the organization. The Executive Director appoints its counterparts in consultation with Chairperson of the Governing Body.

**Legal Status:** Banchte Shekha is registered with the following Registration and Licensing Authorities:

Sl.No.	Registration Authority	Registration No	Registration Date and Status
1	Department of Social Welfare	Jessore-185/81	09.06.1981 and updated
2	NGO Affairs Bureau	FDR-146	06.07.1983 and updated 14.05.2030
3	Joint Stock Companies & Farms	S-7281(470) /07	02.12.2007 and updated
4	Microcredit Regulatory Authority (MRA)	03446-01309-00328	07.09.2008 and updated
5	DUNS	73-157-6604	31 March 2016 and updated
6	PADOR Europe Aid ID	BD-2012-EQA-0401196656	15 March 2011 and updated



## BANCHTE SHEKHA IMPLEMENTED PROJECTS AT A GLANCE 2020 - 2021

Sl.No	Name of Project	Donor
1	Social Initiative for Promoting Security and Rights of Women and Girls	DFID and MJF
2	Promoting Peace and Justice (PPJ) - Gazipur	USAID and Democracy International Inc.
3	Legal Aid and Legal Literacy Project	Associazione Per SEWA, Italy
	Activating and Engaging government and People in Partnership (AEP)	The Leprosy Mission International Bangladesh
5	Learning 360: Learning for Change and Resilience	The Leprosy Mission International Bangladesh
6	Knowledge on inclusive sexuality and health rights (KISHORI)	LF-DRRA
7	Promoting Rights and Inclusion of Children with Disabilities (PRICD)	LF-DRRA
8	BS Centre for Rehabilitation Programme for the Disabled Project	Associazione Solidarieta Tezo Mondo Italy, IndebresVoor Bangladesh, Netherland and Associazione Per SEWA, Italy.
9	BS Education for underprivileged Children Project	International Development and Education Action (Onlus) Italy
10	Institute of Training Resource and Demonstration (ITRAD) Banchte Shekha	Banchte Shekha
11	Banchte Shekha Micro Finance Program	Banchte Shekha



# PROGRAM HIGHLIGHTS

## Project: Social Initiative for Promoting Security and Rights of Women and Girls- (SIPSRWG)

Donor: Manusher Jonn Foundation (MJF), Dhaka

**Context/Rationale of the SIPSRWG- project:** Like other districts of Bangladesh, Gender based violence especially domestic violence and child marriages are very frequent in Jashore and Narail districts. Chawgacha and Bagherpara Upazilas are highly drug addicted area, where domestic violence and child marriage rate is around 50%. Chawgacha and Narail districts are poverty prone area where divorce, dowry, polygamy rate is high. Given the situation Banchte Shekha is implementing Security and Rights of Women and Girls project at Jashore and Narail districts to change the social norms and behaviour towards gender equality, to reduce Domestic Violence against Women, to reduce child marriage and also providing support for skill development of women beneficiaries for raising their income which ultimately reduces economic dependency on men. Women, Girls and children are the main beneficiaries of the project. To reduce violence against women and girls and to facilitate a gender friendly environment, BS is also working with men and boys.

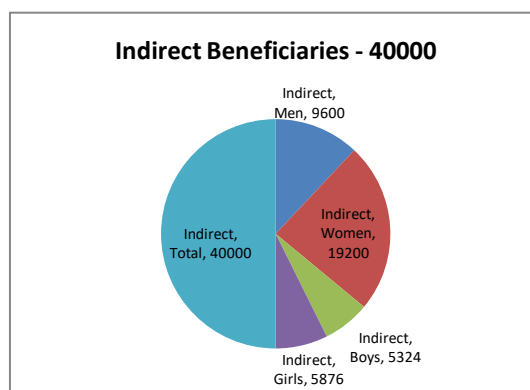
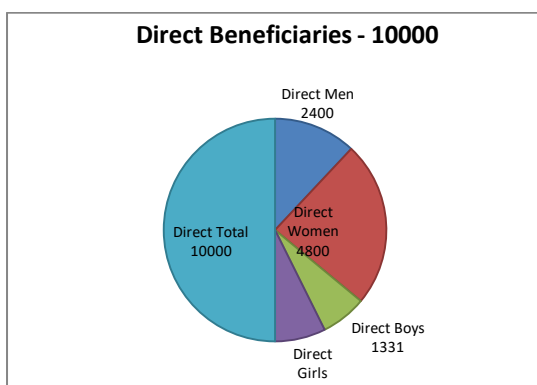
### Objectives of the Project:

- To increase awareness among women, adolescent and different stakeholders in regards to VAW&G and rights
- To make target women, girls, men and boys aware and sensitized about their rights and entitlements
- Duty bearers will be more responsive to women, girls and violence survivors in regard to providing services and resources
- Women and youth will be economically viable and will have sound roles in resource utilization decision

### Major Intervention: What is project engagement with EPR-MJF

- Awareness raising and capacity development of the project beneficiaries;
- Social initiatives for preventing and stopping any forms of Gender based violence;
- Dialogue with service providers at community level
- Legal aid support to violence survivors through salish, court Case and referral to District legal aid Committee ;
- Networking, Advocacy with respective project stakeholders

### Project Beneficiaries:



**Progress report (Activities performed from July 01, 2020 to June 30, 2021):**

Name of Activities	Target	Achievement	Resolved and monetary realization	Remarks
Meeting with Men, Women and Adolescent Groups	1152	1120	Increased gender sensitivity and awareness in regards to the necessity of gender equality.	Little bit under achievement due to COVID-19 Pandemic
Meeting with Union Social Support Group	32	24	Increased community initiatives in regards to stop and prevent VAW and child marriage	Under Achievement due to COVID-19 Pandemic
Meeting with Upazila Social Support Group	04	04	Increased community initiatives in regards to stop and prevent VAW and child marriage	Group Members actively work in project implementation.
Meeting with Union Legal Aid Committee	08	08	Increased awareness about the services of DLAC Jashore	Easy access for the community to DLAC increased.
Meeting with Nari Nirjatan Nirodh Committee	08	08	Increased community initiatives in regards to stop and prevent VAW and child marriage	138 women got relieved from domestic violence.
Rapport Building Session	288	288	963 domestic violence cases resolved through motivation Counseling	
School Session	08	08	Increased awareness about child rights/ child marriage and how to prevent child marriage	722 child marriage stopped & prevented
Salish Session	600	465	388 women got relieved from domestic violence through Salish	
Court Case	48	69	42 violence affected women & children received legal aid support under SIPSRWG project	12 cases resolved through negotiation following court orders
Dower money realized/ recovered	330	228	68 women received 39,77,500/- taka as dower money through Salish and 160 women got 10,84,39,200/- taka as dower money through motivation.	
Maintenance Cost realized/ recovered	160	63	63 women received 6,07,500/- taka as maintenance cost through Salish	
Early Marriage stopped & prevented	550	722	Stopped-37 and prevented 685 through motivation, collective initiative with community people and help from local administration.	
Women Economic empowerment	600	891	Have been involved with IGA 891 women mostly handicrafts, paper packet, plastic bag, Tailoring.	
Helped to received General Health from government health institute (Female & Girls)	1100	1360	Through motivation under this project 1256 women went to government health institutes and received expected treatment.	
Parents –children	08	08	Through the activities both parties realized the	

gathering			underlying causes & problems and finally the initiative helped a lot for bridging the gaps.
Football Coaching to Adolescent Football Team	16	16	2 members played in Khulna divisional team and 01 member got chanced in BKSP.
Union and Upazila level advocacy with project stakeholders	12	12	The activities not only became helpful to strengthening networking but also opened the door for poor and COVID-19 affected people supports through relief and safety-net supports.
Dialogue with DLAC and project stakeholders.	04	04	The activities were furthered easy access to service seeking community people and violence survived women & children.

#### Qualitative Achievements:

- Targeted women know about their rights and claiming rights not only within families but also going to different service providing institutions for receiving services;
- A large number of men and boys (1404) among the target men and boys (3731) are willingly participating in household works;
- Women beneficiaries are motivated to be engaged in IGA activities to reduce economic dependency on men which ultimately leads to women economic empowerment;
- Most of the women group members are taking part in family level decision making like, higher education of girl child, not to arrange early marriage for girl child.
- Relevant Service providing institutions (Union Parisad, Upazila Women Affairs Office, UNO office, Police, Samaj Seba, Education, Health and DLAC) are attending to the project activities and supportive to provide services to the vulnerable women and girls
- Girls Football Team members are representing national, divisional and local women football team.

#### Learning due to this intervention (what was situation before and what is improved):

- Rapport building sessions with the disputed parties alongside Salsih are contributing to settle the disputes amicably.
- Strong networking with respective stakeholders absolutely helped in tackling the COVID-19 pandemic situation.
- Group members working as human rights defenders are helping violence survivors through counseling and linking with legal and medical services.
- Family disputes have been reduced through project and local group members' initiative.
- Along with women group leader's adolescent group members are strongly participating to stop and prevent Child marriage.

#### Challenges:

- Child marriages being arranged in another locality and very secretly;
- Local powerful political guys/ traditional Salishkars are creating barrier to arrange salish at community level
- UP personnel & Police are not much active to prevent and stop child marriage.

### 16 Days Activism, International Day of the Elimination of Violence Against Women-2020 and Human Rights Day 2020

**Theme: "Orange the World: Fund, Respond, Prevent, Collect!" (Kgv i:Oi we:k| bvix, evuavi c\_ †` ‡eB cvwo).**

Because of COVID-19 Pandemic, this year 16 days activism, International Day of the Elimination of Violence Against Women and International Human Rights Day -2020 have been organized in limited and restricted way and duly following government and MJF's instruction in regards to COVID-19

pandemic. There were only arranged rally and discussion meeting with group members, local community people and local project stakeholders keeping gathering/sitting limited within 25-50 persons. There was given importance to remain conscious about Corona Virus and to combat any form of violence against women & girls in collective way through taking social and legal initiatives. All



walks of people across the country are well-known that like the rest world Bangladesh has been badly affected by COVID-19 pandemic. People are losing their job or earnings getting reduced. Same situation exists in the families of our target beneficiaries. Because of the poverty family dispute, rape against women & children, domestic violence incidents against women & girls and child marriage are

happening more rather than that of the previous time. So it has the demand of time to stay beside the COVID-19 affected families and violence survivors through providing need based supports. It may be legal aid or kind/cash support through lobby or strengthening networking with the service providers/duty bearers. To meet the following objectives union and village level awareness raising and message dissemination session arranged in 28 places.

### International Day Of The Girl-2020

On 11<sup>th</sup> October 2020 Banchte Shekha under its Social Initiative for Promoting Security and Rights of Women & Girls has successfully observed International Day of The Girl-2020 at village level. Thinking about the COVID-19 pandemic situation and following the instruction from Manusher Jonno Foundation (MJF) we observed the program we avoided mass gathering. We have discussed the day's focus with groups' members where there were the representation from the locally formed men, women and adolescents boys and girls. Beyond the village level formed group members there were the present local Union Ward members, Marriage Registrars, Religious leaders. Beside discussion about the negative impacts of child marriage



presents people asked to express their views about the underlying causes for increasing the rape cases against women & minor and adolescent girls across the country and what would be the pathways to get rid of the curse. They spontaneously put their comments and expressed views. Their valuable comments and views have sincerely written down and given a shape.

## Dialogue with DLAC and other Service providing government institutions.

A dialogue and Coordination meeting with District Legal Aid Committee (DLAC) and other service providing government institutions (Social welfare, women affairs and UP) and service receiving common people successfully arranged at Jashore & Narail respectively on 4th March, 2021 and 31st March, 2021. It organized under the banner of SIPSRWG project of Banchte Shekha implementing through financial support from Manusher Jonno Foundation. In the dialogue there were the representation of DLAC offices, Police Administration, District health dept., District Social Services Department Jashore, District Women Affairs Department Jashore, Union Parisad, Media Personnel, Panel Lawyers, NGO, different group members and already benefitted rights holders under SIPSRWG-project. As honourable Chief Guests there were present District Legal Aid Officer-Jashore and Senior Assistant Judge Md. Ahsan Habib and District Legal Aid Officer-Narail and Senior Assistant Judge Mr. Poshupati Biswas who made the dialogue graceful and successful.



### **Project: Promoting Peace and Justice (PPJ) - Gazipur**

**Donor: USAID and Democracy International Inc.**

**Goal of the project:** Citizen Confidence in Governance Institutions Increased through Improvement Access to Justice.

#### **Project Objective/s:**

- Enhance the capability of justice agencies to ensure justice for vulnerable groups and provide fair and effective services through communication and cooperation.
- Increasing awareness of legal rights to access legal aid services to the poor, women, children, religious and ethnic minorities, and other marginalized groups as well as the acceptance of the formal justice system among communities.

#### **Objectives:**

- Increasing the level of activation and coordination of the District, Upazila and Union Parishad Legal Aid Committees within the target District.
- Increasing awareness of legal rights and responsibilities among mass people and acceptance of the use of formal justice system among communities.

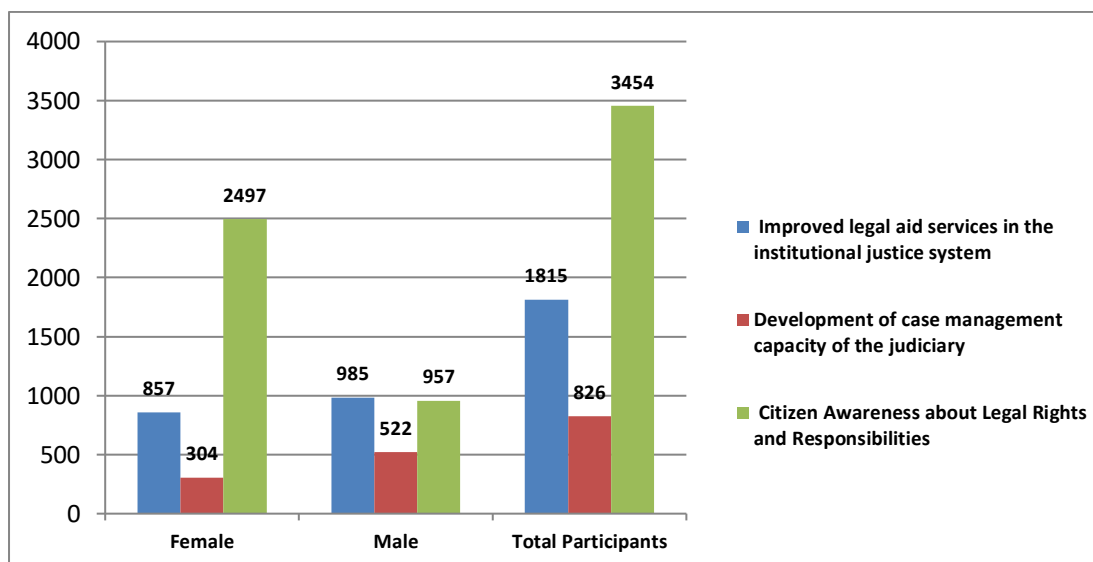
### **Project Beneficiaries (Direct and Indirect Beneficiaries) / Beneficiaries Status:**

Name of Upazila	Number of UPs	Direct Beneficiaries			Indirect Beneficiaries					
		Total	Female	Male	Female	Male	Total	Female (5%)	Male (5%)	Total
Kapasia	11	165	55	110	162459	179703	342162	8123	8985	17108
Kaliakair	9	135	45	90	229475	253833	483308	11474	12692	24165
Gazipur Sadar	7	105	35	70	864314	956060	1820374	43216	47803	91019

Sreepur	9	135	45	90	233978	258814	492792	11699	12941	24640
<b>4 Upazila's</b>	<b>36</b>	<b>540</b>	<b>180</b>	<b>360</b>	<b>1490224</b>	<b>1648412</b>	<b>3138636</b>	<b>74511</b>	<b>82421</b>	<b>156932</b>

**Direct Beneficiaries:** 540 (Female- 180, Male- 360) and **Indirect Beneficiaries:** 156932 (Female – 74511 and Male- 82421).

**Component wise progress (Capacity building status during July 2020 to June 2021):**



**Component wise progress details (Activities performed from July 2020 to June 2021):**

<b>Component -1: Improved legal aid services in the institutional justice system</b>				
Name of Activities	Total Activities Performed	Female	Male	Total Participants
Facilitation and monitoring of bi-monthly meetings of Upazila Legal Aid Committee (UZLAC)	13	78	66	144
Facilitation and monitoring of bi-monthly meetings of Union Parishad Legal Aid Committee (UPLAC)	145	756	893	1622
Sensitize Session for UZLACs including issue areas such as TIP, GBV, and VE .	2	13	14	27
Sensitize Session for DLAC including issue areas such as TIP, GBV, and VE.	1	10	12	22
<b>Total</b>	<b>161</b>	<b>857</b>	<b>985</b>	<b>1815</b>

<b>Component - 2: Development of case management capacity of the judiciary</b>				
Name of Activities	Total Activities Performed	Female	Male	Total Participants
Facilitation of half-yearly coordination meeting between DLAC-UZLAC-UPLAC	2	12	51	63
Quarterly meeting with DLAC stakeholder.	13	193	241	434
Quarterly meeting with Judges and Magistrate	4	40	47	87
Quarterly meeting with DLAC Panel Lawyers	3	37	61	98



Quarterly meeting with Court Staffs Officials	3	22	122	144
<b>Total</b>	<b>25</b>	<b>304</b>	<b>522</b>	<b>826</b>

<b>Component - 3: Citizen Awareness about Legal Rights and Responsibilities</b>				
<b>Name of Activities</b>	<b>Total Activities Performed</b>	<b>Female</b>	<b>Male</b>	<b>Total Participants</b>
Courtyard Meeting with community Women. In 2 years time total 300 courtyard meeting will be held and each courtyard participants will be 15.	142	2210	352	2563
Public hearing (Upazila level) to aware people about Legal Aid Services	9	287	605	892
Installation of billboards, signboards and other information boards at the Upazila and Union Parishad levels.	7	0	0	7
Miking campaigns and other mobile information mechanisms	34	0	0	34
<b>Total</b>	<b>192</b>	<b>2497</b>	<b>957</b>	<b>3496</b>

### Photo Gallery



UPLAC Bi-Monthly meeting under PPJ Activities, Gazipur.



UZLAC bi-monthly meeting under PPJ Activities, Gazipur.



Courtyard meeting under PPJ Activities, Gazipur.



Courtyard meeting under PPJ Activities, Gazipur.



**Quarterly Coordination Meeting with Court Staff and Officials under PPJ Activity, Gazipur**



**30 Dec. 2021 Half Yearly Coordination meeting with DLAC, UZLAC & UPLAC, Gazipur**



**Institutional Public Hearing under PPJ Activity, Gazipur**



## Project: Legal Aid and Legal Literacy Project.

**Funding Source: Own Fund**

**Project Goal:** Access to equal right of poor destitute women and children and protect them from violence through legal aid support and awareness raising.

### Objectives:

1. Reduce violence against women through ADR /Salish and replicate its impact amount extended arena.
2. Legal aid support for women to protect them from violence and promote their education, health condition, food security and necessary service. Donors and service providers especially law enforcing agencies are more sensitive about ensuring access to of women.
3. Increase women participation in ADR/Salish to access equal rights of women.
4. Increase women participation in ADR/Salish to access equal rights of women.
5. Increase women access to legal aid support and participation in ADR/Salish for protecting domestic violence.

**Project Beneficiary:** 1500 person

**Working Area:** Jashore District

**Activities Performed Period:** 1<sup>st</sup> July 2020 to 30<sup>th</sup> June 2021

Sl.No	Period: Description of activity	Target	Achievement
1	Court yard session regarding awareness building about legal aid support and ADR/Salish	50	47
2	Legal aid support (court case, medical treatment, certificate collection, lawyers communication, referral service etc)	50	70
3	Safe home support to Victim	12	5
4	Network and communication for Victim support	12	7
5	Collect support form women affairs for lactating Mother	12	6
6	Daily Legal aid referral support	120	133
7	Registration for Mediation/Salish	50	68
8	Mediation/Salish	50	44
9	Court Case	12	7
10	Legal Aid support for early marriage	6	4
11	Advocacy meeting with DLAC	2	2
12	Advocacy meeting with ULAC	8	8
13	Advocacy meeting with UPLAC	40	40
14	National and Internal Women rights and Human Rights Day Celebration	5	5
15	Defending activity like Human Chain, Rally, Press Conference, Meeting etc	5	7



**Victims complaining at BS Legal Cell**



**Mediation in presence of Local authority**

**Activities Photograph**



**Legal Counseling at Banchte Shekha Legal Aid Project Office**



**Case Filing / Case application receiving**



**Legal counseling during mediation**



**Executive Director visited victim who was killed by husband**



**Executive Director attending program**

## Case Study

### New Beginning of Ruma Khatun's Life

Mst. Ruma Khatun was born in a poor family at Churamonkati village, Churamonkati union of Jessore Sadar Upazila under Jessore district. Ruma Khatun was growing as days were passing but family gave her marriage when she was studying in class seven. Because Ruma Khatun father was very poor and he was unable to bear her education expenses.

After marriage they were living peacefully and they are blessed with a baby boy. When their son's age is 4 years, her husband starts saying that, my other brothers having 2/3 children and

I wish to take one more child. But Ruma Khatun not interested to increase number of child. As a result mutiny started in their family. Husband started physically torture her and finding no other way Ruma Khatun agreed to take a child. Meanwhile secretly husband got one more marriage without



informing her and one day he came with new wife at house. After bring new wife at house Ruma Khatun's husband starts physical and mental torturing. One day husband physically torture and chase her out from house.

Ruma Khatun with her 2 children has taken shelter to her father house. She gives formal complaint to Banchte Shekha Legal Aid and Mediation Department. After getting complaint Banchte Shekha Legal Aid and Mediation Department investigates the issue. After investigation, mediation date, time and venue was finalize in consultation with both the parties. During mediation Ruma Khatun's husband confessed his wrongs and seeks pardon to everybody. To mitigate the issue Ruma Khatun's husband gives her 15 decimals land and also gave written statement that, he will never torture her anymore. Husband gives written statement on BDT.150 taka's non-judicial stamp and taken his wife to house along with two children. Now both of them are living peacefully and happy life with children.

## Happy and peaceful life on bi-cycle.....

Mst. Achya Akter (Boby) was born in a poor family at Kashipur village, Kashipur union of Jashor Sadar Upazila under Jashore district. At age of 14 years Mst. Achya Akter (Boby) got married. After her marriage physical and mental torture started in her husband house. Husband demanded BDT. 150,000 to her as dowry. But giving the demanded dowry amount was impossible for Achya Akter (Baby) family. As a result torture increased on her for not giving the demanded dowry amount. Meanwhile she becomes mother of one child but torturing on her did not stop. But one day she was chased out from house along with her child after beaten by husband. She was seriously injured and clots of blood were on her entire body. In this situation it was impossible for the poor family to bear all the expenses of her and the child. Finding no other ways Achya Akter started hockary to survive her livings. Using a bi-cycle every day she does hockary and sale cloths in villages. Meanwhile she complaint to Banchte Shekha Legal Aid and Mediation Department. Banchte Shekha Legal Aid and Mediation Department investigated the issue and finally sits with both the parties to get solve.



During mediation Mst. Achya Akter (Boby) husband confess his wrong doing and gave written statement on not doing the same mistake in the future in front of honorable members of both the parties and taken her house along with child. In the written statement her husband stated that, he will not torture her, not demand dowry, not beaten her and never chased her out from house. Even husband can't force her to stop business (hockary) and she will keep continue business freely. After completing all the formalities during mediation Mst. Achya Akter (Boby) has been taken to own house by her husband along with child. Now both of them are living peacefully along with their child and happily surviving.



## Project: Activating and Engaging Government and People in Partnership (AEP)

**Donor:** The Leprosy Mission International - Bangladesh (TLMI-B)

**Working area:** Jashore District covering 08 Upazila's.

**Overall Aim:** To improve leprosy detection and the wellbeing of people affected by leprosy in partnership with Government and Civil Society.

**Outcome:** People affected by leprosy are diagnosed early, provided with good quality treatment and rehabilitation services as well as access to their rights and entitlements.

**Objectives 1.1:** Increased skills of government health workers and social workers to quickly identify new leprosy cases and treat and support sufferers with empathy.

**Objectives 1.2:** Well-engaged leaders of non-leprosy civil society, research and government institutions in denouncing discrimination and supporting the voice, space and rights of leprosy sufferers.

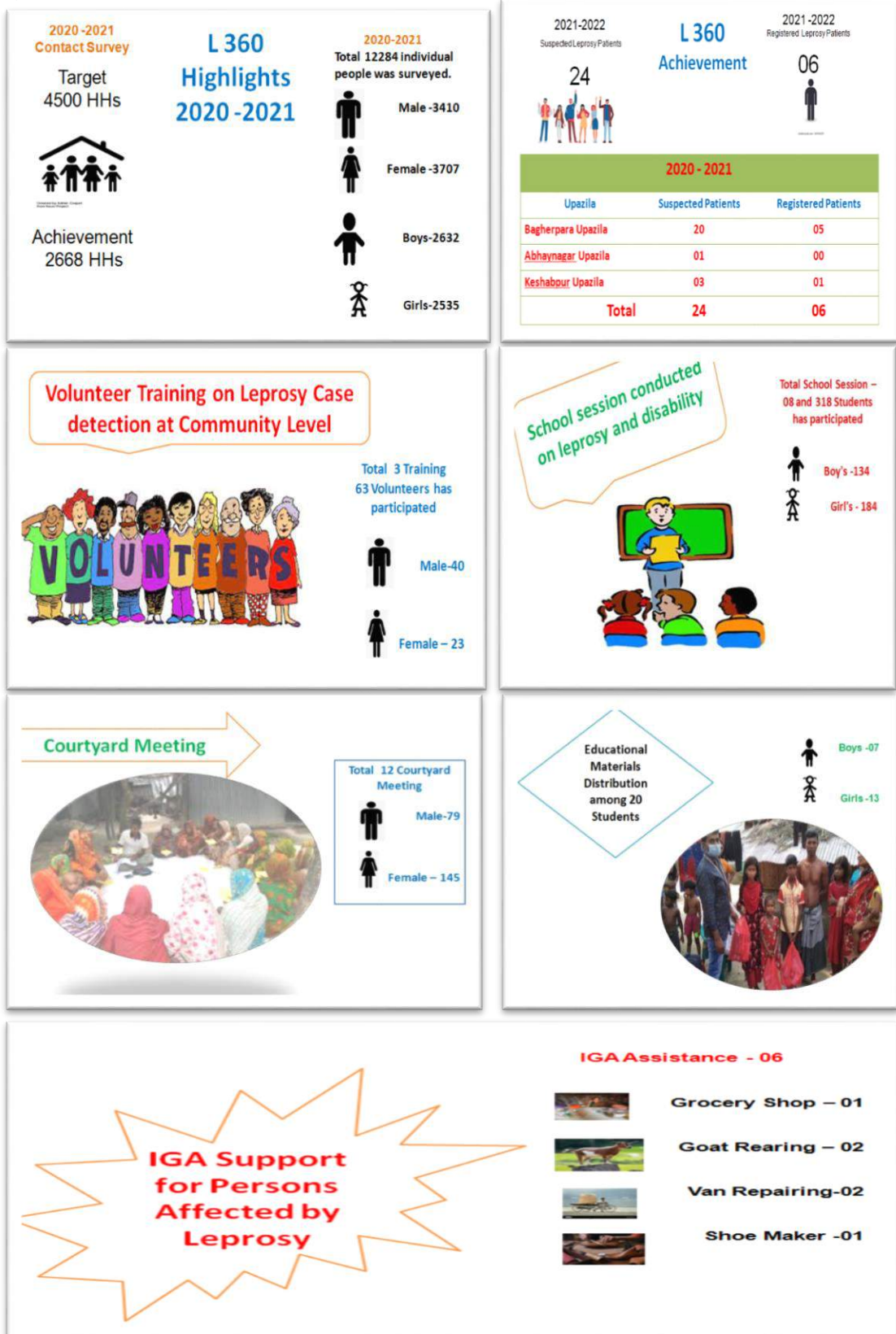
**Objectives 1.3:** A stronger leprosy people's organisation, able to create fruitful external partnerships and to provide effective support members to develop improved wellbeing and more secure livelihoods.



# Project: Learning 360: Learning for Change and Resilience

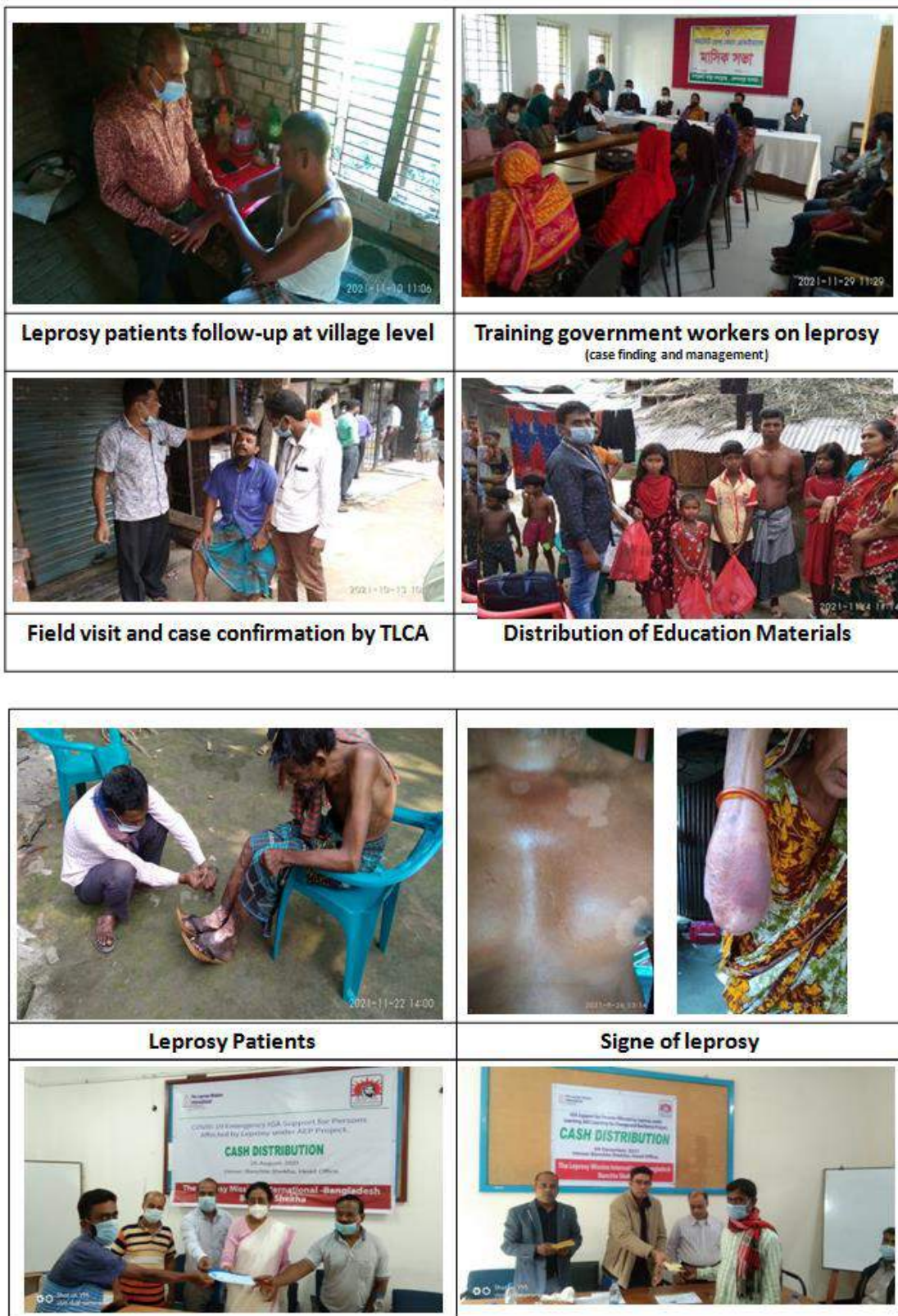
**Donor:** The Leprosy Mission International - Bangladesh (TLMI-B)

**Working area:** Jashore District covering 03 Upazila's (Bagherpara, Abhaynagar and Keshabpur Upazila).





**Photo Galary:**



## Project: Knowledge on inclusive sexuality and health rights (KISHORI)

**Donor:** Lillian Fond (LF) and DRRA

**Working area:** Jashore Municipality covering all wards and 3 unions of Jashore Sadar Upazila.

**Goal of the project:** A society where persons with disabilities and destitute can enjoy a dignified life with equity of Sexuality and Reproductive Health Rights (SRHR).

### Project Objective/s:

- Promotes equity for persons with disabilities towards empowerment, engaging different stakeholders for reducing discriminating Sexuality and Reproductive Health Rights (SRHR);
- To make linkage with different kinds of stakeholder, government and non government service provider for GWDs Sexuality and Reproductive Health Rights (SRHR).

**Project Beneficiaries (Direct and Indirect Beneficiaries)/Beneficiaries Status:** Direct -760 and Indirect Beneficiaries-4000

### Direct Beneficiaries (children and youth with disabilities) Information - Component wise

Component	Age Range			Total
	0-7 years	8-17 years	18-25 years	
Sexual and Reproductive Health and Rights	00	626	134	760

### Disability Type wise

Sl.No	Type of disabilities	During Reporting Period	
		Girl (child)	Total
1	Autism or autism spectrum disorders;	28	28
2	Cerebral palsy;	8	8
3	Down syndrome;	9	9
4	Intellectual disability;	53	53
5	Mental illness leading to disability;	32	32
6	Physical disability;	136	136
7	Visual disability;	316	316
8	Hearing disability;	20	20
9	Speech disability;	69	69
10	Multiple disability;	89	89
<b>Total</b>		<b>760</b>	<b>760</b>

(NB: **Adult** means 18 and 18 years over aged, **Child** means under 18 years of old aged person; one person will counted in one type of disabilities)

### Indirect Beneficiaries Information

Component	Quantity	Categories
Capacity development on SRHR	330	Parents and Care givers
Sexual and Reproductive Health and Rights	4,000	School Students, Teachers, Nurse, Local elites, community leaders, working group's members etc.
Parents and community involvement	1537	Parents & caregiver
Formal and informal partnership and support linkages are established	1200	Service Desk 9



**Status of progress report (Activities performed from 1st July 2020 - June2021):**

SI	Name of Activities	Target	Achievement
1	Formation of Union/ municipality based working groups (18 person in each group) and strengthening their capacity on SRHR and community initiatives to oversee community based SRHR program (Meeting with local partners and community; Formation of working groups; orientation, responsibility and accountability)	3 Group	3 Group
2	Initial workshop with selected schools, primary health care providers, parents and social workers in (including NGO & DPO representatives) for implementing the disability inclusive SRHR program. workshops will be organized in greater 3Union and 1 Municipality (25 participant per workshop)	2 workshop	2 workshop
3	Orientation for parents and caregivers, including fathers and male member's participation on sexual needs and challenges of adolescent girls with disabilities, their home care and role of family members for especially handling children with intellectual disabilities, hearing and speech impaired children. (25 participant per orientation)	11 batches	11 batches
4	Conduct series of training for adolescent girls with disabilities at each program location on disability and comprehensive sexuality education with active learning approach, adolescence problems, gender concerns and menstrual management and hygiene practice with active learning method ( 35-40 participants in each group)	21 batch	21 batch
5	Training for selected school teachers, Upazila Hospital based nurses, FWV of MCH-FP unit of Upazila Health Complex on special care needs of adolescent girls with disabilities ( training events for 20 school teachers and for 20 Nurses & FWV of MCH-FP in 2 locations on special	2 batches	2 batches
6	3.1 Establish disability SRH service desk in (Health Service institutes with special orientation to nurses and FWV of MCH-FP by the 2nd year, and services provided from the same year. The institutes and participants will be selected by baseline survey.	7 SRH Service Desk	9 SRH Service Desk
7	Day observation (World Disability Day)	2 day	2 day
8	Stakeholder meeting with District level Gob officers, NGO representatives, Religious leader, Social activist, teacher, care giver, patient and person with disability (20participant)	1 meeting	1 meeting
9	Training of master trainer of project staff, organizational staff, care giver, parents, GWD and member of VAW to train on SRHR issue (12 participant)	1 batch	1 batch

## Photo Galary



Agreement Signing on establish of SRH Service



SRHR Training for Adolescent Girl's With



Stakeholder meeting at District level



Training for selected school teachers, Upazila Hospital based nurses, FWV of MCH-FP unit of Upazila Health Complex on special care needs of

## Project: Promoting Rights and Inclusion of Children with Disabilities (PRICD).

**Donor:** Lillian Fond (LF) and DRRA.

**Working area:** Jashore Municipality covering all wards and 3 unions of Jashore Sadar Upazila.

**Age wise children & youth with disabilities in working areas**

Union/Ward Name	Age Range			Total
	0-7 Years	8-17 Years	18-25 Years	
Jashore Municipality	40	217	43	300

**Disability type by sex of children and youth with disabilities in working areas**

Type of Disability	Sex				Total
	Male (adult)	Female (Adult)	Boy (Child)	Girl (Child)	
Autism or autism spectrum disorders;	0	0	0	0	0
Cerebral palsy;	20	14	22	37	93
Down syndrome;	3	12	8	27	50
Intellectual disability;	5	0	7	19	31
Physical disability;	5	15	14	28	62
Visual disability;	0	0	0	0	0
Hearing disability;	0	15	17	9	41
Speech disability;	0	2	3	3	8
Multiple disability;	0	0	2	13	15
Other disability	0	0	0	0	0
<b>Total</b>	<b>33</b>	<b>58</b>	<b>73</b>	<b>136</b>	<b>300</b>

**Status of progress report (Activities performed from 1st July 2020 - June2021):**

Activity code	Activity	Target	Achievement
1.1	Support for Extra coaching of 25 Children with disabilities	25	25
1.2	Support for education materials (based on needs) to another 30 children with disabilities (Braille, communication materials, audio recorder, magnifier, abacus, large front book, picto-system/flash card etc.]	30	0
1.3	Community based education at ward base/home base/ alternative education/ for 30 children will be arrange at list 3 location.	30	30
1.4	Orientation with SMC & PTA of 5 Govt. schools on Child rights and inclusion	5	5
1.5	Parents orientation at village/CRCDD/home base and online	40	48
1.6	Organize voice raising campaign through We Ring the Bell campaign and signature campaign (Online based)	1	0
2.1	Referral of 20 youth with disabilities including Down syndrome for skill training (ICT, Tailoring, Fisheries, Vegetable, Shop) from different institutions like, youth development/other NGOs	20	20
2.2	Workshop with different stakeholders like government and non govt. Vocational training institutes, employer's, producers, sellers financial inst, Micro finance organizations, local company for IGA /ICT and creating job opportunities for children with disabilities also with selected government authority	2	2
3.1	Identification and diagnosis of 60 children at Upazila level for obtaining ID card and inclusion in mainstreaming services.	60	30
3.2	Follow up 50 children with disabilities at home and referred them to govt. institutes for rehab. and health services like JPUS, and SBK, others	50	50
3.3	Two events will be organized with 40 participants through Online with JPUF Dept. Social Services- 1 Ward based monthly meeting for health budget services including govt. allocation. (Half yearly Zoom meeting with Civil surgeon and District hospital and doctors for health support during and after COVID and vaccination of Persons with Disabilities and having disability certificate for PWDs at rarely level).	2	2
4.1	Provide need-based medicine (epilepsy) support for 15 Neuro - Developmental Disabled children	15	15
4.2	30 CWDs have accesses in E-Rehab support for advance care in home and CRCDD based.	30	30
4.3	Orientation on disability screening for identification survey and update list		3
4.4	Conduct disability identification survey and update information/data/child list of children with disabilities		
4.5	Organize 05 camps (school/CC/Union health center) and conduct primary disability screening, assessment for 200 children and youth with disabilities	5	5
4.6	Update Individual Rehabilitation/Development Plan (IRP/IDP) of 150 with primary diagnosis for identified children and youngsters with disabilities	150	150
4.7	2 training session with 40 Parents/Care giver Training/ Orientation on children support at home during COVID-19 and	40	40

	caregiver mental health will be organize		
5.1	Digital Reach by using MIVA support at home care for 50 children	50	50
5.2	Meeting with VAWD group members	12	12
5.3	Meeting with department of Social Welfare and local govt. for involving Children with disabilities under social protection scheme	2	2
5.4	Social event with community and present 20 successes story (video with 5 most impressive case)	5	0
5.5	Day observance, seminary, rally and raise voice on disability issue at local (World health day, white cane day, IDPD etc.)	2	3



**Meeting with VAWD Group Members at Community Level**



**Health Camp at Community Level**





Meeting at DC Office during Disability Day



Assistive Device (AD) Distribution to Children with Disabilities



Meeting with JPUF and Health Service Provider at Banchte Shekha Head Office

## Name of Project: BS Centre for Rehabilitation Programme for the Disabled Project

**Project Donor:** 1.AssociazioneSolidarietaTezo Mondo Italy.2.IndebresVoor Bangladesh, Netherland. 3 .Associazione Per SEWA, Italy.

Project location: Jashore.

**Goal of Project:** To Rehabilitate Disabled Children & Adult.

### Project Objectives:

- To extended more physical therapy facilities to accommodate increased numbers of patients, for physiotherapy, occupational therapy and for special education.
- To extended the adult physiotherapy service especially for the Stroke, Arthritis, Back pain, Neck pain and Sports Injuries clients. The new Initiative will help to accelerate centre income to sustain and improve the centre activities.

- Educate the mother/parents/guardians of the children about the prevention of disability and provide training on physiotherapy. So, parents able to continue the physiotherapy at home and ensure the improvement.
- To provide quality physiotherapy & occupation therapy support to the disabled children and adults to develop the physical and functional condition.
- To help the general public to accept, respect and assist disabled people. To encourage them to welcome disabled people into their lives and for them to appreciate the abilities and potential of disabled people.

**Project Beneficiaries:** Direct and Indirect Beneficiaries:1200 Person

**Status Progress report (Activities Performed form 1 July 2020 - June 2021):**

SI	Name of Activities	Target	Achievement	Remarks
01	Special Chair/Wheel Chair, Splint	20	3	Fund shortage
02	Therapy Materials	20	3	
03	Toys: Fine & Gross Motor	20	3	
04	Special School: Book& Posters	20	3	
05	Disabled Children Play Ground	1	0	
06	Day observance/Study	2	1	
07	parents /Guardians Meeting	10	2	

## Photo Gallery



## Name of Project: BS Education for underprivileged Children Project.

**Project Donor:** International Development and Education Action (Onlus) Italy

**Project Location:** Jashore Sadar Upazila and Sharsa Upazila.

**Goal of Project:** To ensure Education for all.

### Project Objectives:

- To provide education and other materials to ensure education for all.
- To provide medical support to ensure good health.
- To provide nutrition food supplies.

**Project Beneficiaries:** Direct - 132 and Indirect Beneficiaries-81.

### Project Status Progress report (Activities Performed form July 2020- June 2021):

SI	Name of Activities	Target	Achievement
01	Hot Meal for Pre-School	9000	9000
02	Tiffin Pregame for Tuition Student	31680	31680
03	School Bag	132	132
04	Uniform	132	132
05	Tooth pest & Brush	132	132
06	Sharpener	132	132
07	Copy Book	4752	4752
08	Pencil	132	132
09	Pen	1584	1584
10	Geometry Box	15	15
11	Crayons	100	100
12	Book/Slate	12	12
13	Chalk for Tuition Program	108	108
14	Tuition Support	12	12
15	Education Fees & Cost	12	12
16	Community Medical Camp	1	1
17	Body Shop	3840	3840
18	Washing Shop	3840	3840

### Photo Gallery









## Project: “Institute of Training Resource and Demonstration” (ITRAD) Banchte Shekha.

**Project Donor:** Own Fund

**Project Location:** 390 (old 550) Shaheed Moshir Rahman Road, Arabpur, Jahsore-7400

**Goal of the project:** Capacity Development to establish rights of destitute women and children.

**Project Objective:** To carry out knowledge and skill increase on sustainable economic development through appropriate use of local resources.

**Progress report (Activities performed from 1<sup>st</sup> July 2020 to 30<sup>th</sup> June 2021)**

Sl.No	Name of Activities	Target	Achievement	Remarks
1	Venue Rent Service	400 Day	300 day	For COVID-19 target was not achieved
2	Accommodation service	6200 Person	4330 person	
3	Food service	23000 person	15340 person	



# MICRO FINANCE PROGRAM

**Project:** Banchte Shekha Micro Finance Program

**Goal of the program:**

- To ensure development of organized women socio-economic conditions.
- Employment generation, create small entrepreneur, increase economic & humanitarian dignity and create savings mentality through utilizing micro finance activities.
- Ensured self-sustained of the Samity.

**Visions of the Program:**

- Ensure participation of backward women in economic activities through micro finance program.
- Poverty reduction, sustainable development and empowerment of poor people through micro finance program.
- Ability to create self-employment, participation in decision making in the family and ensure women dignity in the society.

**Project Duration:** Micro - Finance Program is a ongoing program of Banchte Shekha which is initiated in order to improve the socio-economic status of the rural poor communities through raising social awareness which was started in 1987-1987 financial year. The program is being run in 22 branches under 8 districts.

**Project Donor:** Banchte Shekha own fund, Janata Bank Ltd. and South Bangla Agriculture and Commerce Bank Ltd., Jashore.

**Beneficiaries Types/ Beneficiaries Status:**

- Poor and destitute women and men.
- Small and Medium Entrepreneur including handicrafts.
- Marginal Farmers.
- Agriculture Entrepreneur.
- Landless peasants (women and men).

**Name of Component:**

- RMC
- RMC Agriculture
- MEDP
- MEDP Agriculture

**Type of Savings**

- General Savings
- Special Deposit Pension Scheme (SDPS)
- Double Deposit Savings
- Monthly Interest Deposit

**At a glance of Micro Finance Program:**

Sl.No	Particulars	Up to June 30, 2020	Sl.No	Type of Savings & Loan	Balance Up to June 30, 2021
1	District	8	9	General Savings	88,997,749.00
2	Sub District	48	10	SDPS	11,921,227.00

3	Union	121	11	Double Deposit	1,625,636.00
4	Village	638	12	Monthly Interest Deposit	35,874.00
				<b>Total Savings :</b>	<b>102,580,486.00</b>
5	Branch	22	13	RMC	88,508,561.00
6	Samity	1275	14	Agriculture RMC	13,032,732.00
7	Total Member	20778	15	MEDP	273,417,994.00
8	Borrowers	14124	16	Agriculture MEDP	54,438,365.00
				<b>Total Loan :</b>	<b>29,397,652.00</b>

**Picture of last three years loan disbursement:**

Financial Year 2018-2019	Financial Year 2019 - 2020	Financial Year 2020-2021
50,17,34,000.00	50,37,25,000.00	35,69,93,000.00

**Picture of last three years loan outstanding**

Financial Year 2018-2019	Financial Year 2019 - 2020	Financial Year 2020-2021
40,38,56,863.00	42,97,41,831.00	42,93,97,652.00

**Picture of last three years income**

Financial Year 2018-2019	Financial Year 2019 - 2020	Financial Year 2020-2021
74,51,999.00	1,08,10,549.00	14,13,249.00

**Banchte Shekha Micro Finance Program working area information**

SI	Name of Branch	Upazila	District
1	Chanchra Branch, Arabpur	Jashore Sadar	Jashore
2	Hoibatpur Branch, Satmail	Jashore Sadar	Jashore
3	Hodorajapur Branch	Jashore Sadar	Jashore
4	Basundia Branch	Jashore Sadar	Jashore
5	Chowgacha Branch	Chowgacha	Jashore
6	Narial Branch	Narail Sadar	Narail
7	Fultala Branch	Fultala	Khulna
8	Khoksha Branch	Khoksha	Kustia
9	Gazipur Branch	Gazipur City Corporation	Gazipur
10	Pubail Branch	Gazipur City Corporation	Gazipur
11	Kalia Branch	Kalia	Narail
12	Kuada Branch	Jashore Sadar	Jashore
13	Rupsha Branch	Khulna City Corporation	Khulna
14	Tongi Branch	Gazipur City Corporation	Gazipur
15	Maijpara Branch	Narail Sadar	Narail
16	Rajarhat Branch	Jashore Sadar	Jashore
17	Bhangura Branch	Bagherpara	Jashore



18	Monirampur Branch	Monirampur	Jashore
19	Gazirbazar Branch	Kaligong	Jhenidha
20	Porabari	Gazipur City Corporation	Gazipur
21	KustiaSadar Branch	KustiaSadar	Kustia
22	Sawstipur Branch	KustiaSadar	Kustia
23	Jhoudanga	Kolarowa Upazila	Satkhira
24	Bunogati	Salika Upazila	Magura
25	Chutipur	Jhikorgacha Upazila	Jashore
26	Narkelbaria	Bagherpara Upazila	Jashore
27	Mothbari	Kaligonj Upazila	Gazipur

### Photo Gallery



## Annual Budget 2020 - 2021

SL no	Project name	Description	Funding Source	Amount (BDT)	Percentage of current portfolio
1	Social Initiative for Promoting Security and Rights of Women and Girls)	Promoting Security of women and girls of community people	Manusher Jonny Foundation (DFID)	6,243,543	0.70%
2	Education for Under Preailed Children Project	Educate poor children supporting training materials and fees	IDEA-ITALY	2,633,206	0.30%
3	Rehabilitation program for the disabled	Banchte Shekha provides supports to women suffering from breast cancer.	1. La Bottega Solidarita-ITALY 2) Associa per suea-ITALY 3) In dedres voor - Netherland	2,484,634	0.28%
4	PRIDE (Promoting Rights and Inclusion of the Disabled People for their Empowerment)	The project aims to provide physiotherapy & follow-up support to the disabled children at home.	DRRA	1,273,000	0.14%
5	Promoting Peach and Justice	Aware community about legal rights and aware them about legal issue & overcome strategy	Democracy International (USAID)	2,480,000	0.28%
6	KISHORI project	Sexual and Reproductive Health Rights of Disable Girls	DRRA	717,943	0.08%
7	Activating and Engaging Partnerships to reduce leprosy in Bangladesh (AEP	Reduce Leprosy	The Leprosy Mission International Bangladesh	950,925	0.11%
<b>Sub Total</b>				<b>16,783,251</b>	<b>1.88%</b>
9	Legal Aid and Legal Literacy Project	Aware community about legal rights and aware them about legal issue & overcome strategy	BS own fund	180,000	0.02%
10	EPI (Extended prog. For Immunization)	Extended prog. For Immunization	BS own fund	50,000	0.01%
11	Computer Project-It	Access to technical and digital education of young generation	BS own fund	515,000	0.06%
12	BS General fund-IGA	IGA Activities and increased income for organizational sustainability.	BS own fund and Bank Loan	11,407,150	1.28%

13	Micro Credit (Revenue)	IGA Activities and increased income among women group.	BS own fund and Bank Loan	143,417,663	16.10%
14	Micro Credit (Capital)	IGA Activities and increased income among women group.	BS own fund and Bank Loan	718,207,578	80.65%
<b>Sub Total</b>				<b>873,777,391</b>	<b>98.12%</b>
<b>Total</b>				<b>890,560,642</b>	<b>100.00%</b>

## Banchte Shekha Financial Statement 2020 - 2021

### Consolidated Statement of Financial Position

As at June 30, 2021

PARTICULARS	NOTES	Amount in	Amount in
		BDT	BDT
		FY 2020-2021	FY 2019-2020
<u>Assets:</u>			
Non Current Assets:			
Fixed Assets	10	22,122,339	22,762,393
Investment (FDR)	11	18,317,380	19,051,232
<b>Total Non Current Assets</b>		<b>40,439,719</b>	<b>41,813,625</b>
Current Assets			
Loan (Beneficiaries)	12	446,077,539	445,276,919
Loan & Advance	13	115,346,175	116,024,175
Other Current Assets	14	227,700	227,700
Cash and Bank Balance	15	26,643,880	30,322,617
<b>Total Current Assets</b>		<b>588,295,294</b>	<b>591,851,411</b>
<b>Total</b>		<b>628,735,013</b>	<b>633,665,036</b>
<u>Fund and Liabilities:</u>			
Fund Account:			
Cumulative Surplus	16	103,167,628	79,719,790
Other Fund	17	51,389,936	29,907,709
<b>Total Fund Accounts</b>		<b>154,557,564</b>	<b>109,627,499</b>
Current Liabilities:			
Savings Account	18	108,164,311	83,173,953
Loan Account	19	279,893,268	363,779,450
Current Liabilities	20	83,074,506	74,717,240
Staff Security Money	21	1,350,105	1,119,105
Security Motor Cy-cle	22	1,298,810	888,540
Staff Welfare Fund	23	396,449	359,249
<b>Total Current Liabilities</b>		<b>474,177,449.00</b>	<b>524,037,537.00</b>

<b>Total</b>		<b>628,735,013</b>	<b>633,665,036</b>
<b>Consolidated Statement of Comprehensive Income</b>			
For the year ended June 30, 2021			
PARTICULARS	Amount in BDT	Amount in BDT	
	FY 2020-2021	FY 2019-2020	
<b><u>Income:</u></b>			
Grant Received	11,863,807	17,599,359	
Service Charge Collection	77,656,623	64,295,748	
Other Received	4,713,749	9,156,548	
Course fee (Technical)	72,500	146,200	
Course fee (Local)	-	11,100	
BRAC School Project	301,161	761,809	
Bank Interest	964,066	1,112,811	
	<b>Total</b>		
	<b>95,571,906</b>	<b>93,083,575</b>	
<b><u>Expenditure:</u></b>			
Salary and Allowance (All Project)	35,378,111	38,651,466	
Program Cost (All Project)	16,749,024	18,565,582	
Admin Cost (All Project)	413,473	2,240,656	
VAT & Tax	14,748	749,263	
Interest paid	24,367,288	20,348,774	
Saving Interest Provision	1,462,603	1,221,526	
Saving Interest Capitalized	3,798,114	3,974,669	
Loan Loss Provision Expenses (LLPE)	4,494,167	1,203,980	
Provision for Gratuity	685,014	824,651	
Bank Interest (Provision)	-	2,483,525	
Provision for Audit	-	25,000	
Salary Provision	-	1,240,239	
Office/House Rent Provision	-	30,000	
Electricity Bill Provision	-	16,448	
Depreciation	1,068,909	1,215,872	
	<b>Total Expenditure</b>		
	<b>88,431,451</b>	<b>92,791,651</b>	
<b>Surplus/Deficit during the year</b>			



	<b>7,140,455</b>	<b>291,924</b>
<b>Total</b>	<b>95,571,906</b>	<b>93,083,575</b>

## Consolidated Statement of Receipt and Payments

For the year ended June 30, 2021

PARTICULARS	Amount in BDT	Amount in BDT
	FY 2020-2021	FY 2019-2020
<b><u>Receipts:</u></b>		
Opening balance		
Cash in Hand	7,753,576	9,571,134
Cash at Bank	22,569,041	19,611,489
Grant Received	11,863,807	17,599,359
Provident Fund (M.C.)	2,350,000	905,820
Loan and Advance	586,826,278	3,290,099
Loan from Bank	688,287,322	35,046,383
Loan Realized	366,784,113	357,387,179
Saving collection	42,320,741	38,542,103
Service Charge Collection	77,656,623	64,295,748
Head Office Account	101,003,018	78,399,200
Other Received	4,713,749	9,156,548
Member Welfare Fund	3,826,250	3,554,950
Staff Security Money	231,000	44,500
Staff Welfare Fund	37,200	32,025
Course fee (Technical)	72,500	146,200
Course fee (Local)	-	11,100
Bank Interest	964,066	1,112,811
BRAC School Project	301,161	761,809
Vehicle Fund	410,270	342,700
Bi-Cycle Fund	-	13,200
<b>Total</b>	<b>1,917,970,715</b>	<b>639,824,357</b>
<b><u>Payments:</u></b>		
Salary and Allowance	35,378,111	38,651,466
Loan Disbursement	383,464,000	356,993,000
Loan Refund to Bank		

	690,840,733	42,112,653
Loan & Advance	586,148,278	3,201,459
Savings Refund	40,535,030	44,681,252
Other Fund Refund	2,899,880	1,819,892
Fund Refund (Provident Fund)	4,456,545	673,185
Fixted Assets Cost	428,855	131,658
Head office Account	101,003,018	78,399,200
Program Cost	16,749,024	18,565,582
Admin Cost	413,473	2,240,656
VAT & Tax	14,748	749,263
Interest paid	24,367,288	20,348,774
FDR Investment	4,627,852	933,700
Fund Refund	-	-
	<b>Total</b>	
	<b>Expenses</b>	
	<b><u>1,891,326,835</u></b>	<b><u>609,501,740</u></b>
Closing Balance		
Cash in Hand	8,472,982	7,753,576
Cash at Bank	<u>18,170,898</u>	<u>22,569,041</u>
	<b>Total</b>	
	<b><u><u>1,917,970,715</u></u></b>	<b><u><u>639,824,357</u></u></b>

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