

ANNUAL REPORT

2017-2018



34 years in
development

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Foreword

I am very glad that Jagrata Juba Shangha (JJS) has reached its 35 birthday with enormous remarkable accomplishments; though it is little in the ocean where much more work is left dropping. Considering all the completed and unaccompanied works, JJS has consecutively published its annual report this year, 2019. Like wise in the past years, JJS is chasing towards its objectives successively without any exception.

However, the world is still at great risk due to climate change, disasters, diseases, human rights violations, hunger, poverty, malnutrition, inequality, over-extraction and unplanned extraction of resources, environmental pollution, misuse and abuse of technology and many more issues. Despite limitless problems, unbounded initiatives are taken world wide to save the mother earth. Considering this point, JJS emphasizes working in association with government and international development organizations in a sustainable manner.

The focus area of JJS covers the sectors which are essential for the betterment of today's world that include Human Rights, Climate Change adaptation strategies and interventions, disaster risk reduction, WASH, Food Security, Child Rights, and Protection along with gender mainstreaming and empowerment. More specifically, JJS has been working to develop a climate resilience society in the south west coastal areas of Bangladesh so that people can survive for long in a sustainable way. JJS has successfully been working with the under privileged people who are deprived of human rights, safe livelihood, and physically challenged people. It has implemented programs and interventions for environmental protection, disaster management, food security and the enhancement of youth participation in child protection in rural and urban areas.

In the last 35 years, JJS has worked with different national and international organizations that made us indebted to them. At present JJS is implementing nine different projects in collaboration with different organizations namely ACHL (Accelerating Horizontal Learning) project in Bangladesh Polders, CCA (Climate Change Adaptation) project to build community resilience, IIRCCCL (Institutional Responses To Children In Contact/Conflict With The Law) project, Max Nutri WaSH JJS Khulna project, MOHORA (Mobilizing and Organizing Humanitarian Operations and Risk Reduction Activities) in disaster-prone coastal Areas, Micro Credit project, CCEPMRC (Creating Conducive Environment for Protection of Most at Risk Children) project, Coastal Community Resilience project and Shifting Grounds project. All these projects have their non-profitable goals with a view to strengthening the vulnerable, disable and poor people, along with the local governance. Through these programs and initiatives, JJS is contributing to the accomplishment process of SDG goals.

Besides that, JJS greatly acknowledges the support of government of Bangladesh, Access Agriculture, Action Aid Bangladesh, ECHO, Aparajeyo Bangladesh, Blue Gold, Canada's International Development Research Centre (IDRC) and the UK's Department for International Development (DFID), Concern Worldwide, Delft University of Technology (Netherlands), Helen Keller International-BD, JICA, Manusher Jnno Foundation, Max Foundation, Meta Meta-Netherlands, Mott Macdonald, Palli Karma- Shayak Foundation (PKSF), SachiWaters, Save the Children-UK, Shapla Neer, Japan, SIDA, The Asia Foundation, UNICEF, USAID, Wageningen University, Netherlands (NWO), and many more, which is undoubtedly the core contributor in the repeated success of JJS. For the thirty fifth years of birth, it has been benefited from thousands of comments, suggestions, advice and ideas from development organizations, practitioners, environmentalists, government officials, scholars, foreigners, scientists, and readers from all over the world which enriched our skills and knowledge.

This report contains an extensive review of the works, programs and initiatives that have been implemented last year. It also includes research works, achievements and targets of JJS on governance and human rights, environment and food sovereignty, child protection and youth participation, climate change and disaster risk management, research projects and undertaken own initiatives of JJS in relation to SDGs. The report also reflects on the challenges faced in the collection, processing, analysis, and dissemination of reliable, accessible and sufficiently disaggregated data, success stories and examples that JJS has made.

In a nutshell, JJS believes that it will continue to flourish by the cooperation of all the collaborating partners and will never forget its goal. I wish every success of JJS in the future and delighted to present it to you in its final form.

ATM Zakir Hossain

Executive Director

Jagrata juba Shangha (JJS)




About JJS

Jagrata Juba Shangha (JJS) was established in 1985 as a nonprofit and non-governmental, social development organization that aims to promote good governance, human rights protection, climate-change adaptation, disaster risk reduction, WASH, food security, protect child rights, women empowerment and gender mainstreaming. JJS is determined to enable and ensure youth participation in child and environmental protection, to conserve the environment and cultural heritage as well as enhancing poverty eradication process in the south-west coastal region of Bangladesh. JJS is continuing and expanding in terms of activities, area coverage, projects, issues of dealing and number of serving people. It has legal entity from relevant GoB departments and authorities.

The principal goal of JJS is to work for the under privileged groups of children and women and to protect the disaster vulnerable people. JJS envisions a sustainable, environmentally conscious, humanitarian, cooperative, collaborative and compassionate, total responsive, equitable, free to flourish, tolerable and poverty free society. JJS is indomitable to make an equitable just society for all where no poverty will exist and human rights will be confirmed. JJS dreams a poverty-free country, where all the citizens will be able to enjoy their rights in terms of social, economic, political, civic, and environment that will ensure a dignified life.

The more specific objectives of this organization are to advocate and lobby for the protection, promotion, monitoring of natural resources and to ensure a fair distribution of resources considering the poor and pro-poor people. In this regard, JJS desires to establish a research forum through which it can collect data, publish and disseminate information to the duty bearers. In association with government and international development partners, JJS implements programs and activities to promote the way of attaining sustainable development and contributing to the SDG goals. Thematically, this development model is holistic and multidimensional which covers a wide range of areas.

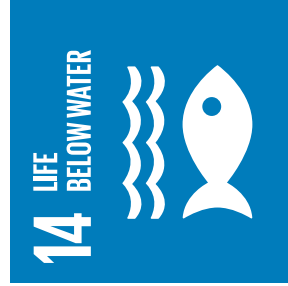
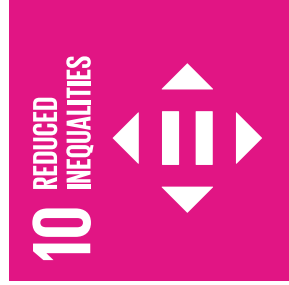
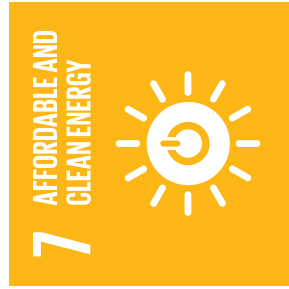
Last but not least, to develop an equitable just society, JJS is aware of working with the grass root to top tier bodies.



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SUSTAINABLE DEVELOPMENT GOALS



Contribution to Reach Sustainable Development Goal's

- ▶ **Goal 1: No Poverty**
End poverty in all its forms from everywhere
- ▶ **Goal 2: Zero hunger**
End hunger, achieve food security and improved nutrition, and promote sustainable agricultural development
- ▶ **Goal 3: Good health and well-being for people**
Ensure healthy lives and promote well-being for all at all ages
- ▶ **Goal 4: Quality Education**
Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
- ▶ **Goal 5: Gender equality**
Achieve gender equality and empower all women and girls
- ▶ **Goal 6: Clean water and sanitation**
Ensure accessibility and sustainable management of water and sanitation for all
- ▶ **Goal 8: Decent work and economic growth**
Promote inclusive and sustainable economic growth, full and productive employment and decent work for all
- ▶ **Goal 11: Sustainable Cities and Communities**
Make cities and human settlements inclusive, safe, resilient and sustainable
- ▶ **Goal 13: Climate action**
Take urgent action to combat climate change and its impacts by regulating emissions and promoting developments through renewable energy
- ▶ **Goal 15: Life on Land**
Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss:
- ▶ **Goal 16: Peace, justice and strong institutions**
Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.

Program Focus

- ▶ **G**overnance and Human Rights
- ▶ **E**nvironment and Food Sovereignty
- ▶ **C**hild Protection and Youth Participation
- ▶ **C**limate Change & Disaster Risk Management



Governance & Human Rights

JJS considers governance and people's rights as a fundamental and key element of its program focus. This organization mainly pays attention to awareness rising of the common people about their rights and entitlement, responsiveness as well as transparency of responsible actors and contribution in decision-making process. JJS focuses on poor people's access to information and control over resources through increasing their participation in the decision-making process, policy formulation alongside implementation procedure. It concentrates on strengthening the service providing systems as well as keeps an eye on monitoring and evaluation process of the local government institutes besides working with them at the same time.



Project Title: Strengthen Civil Society and Public Institutions to Build Community Resilience for Climate Change Adaptation

Rationale of the Project

The coastal areas of Bangladesh are highly exposed to the impacts of climate change; it affects life and livelihood of the coastal people significantly. Because of specific livelihood circumstances of the coastal people, the impact of climate change is severe for women, poor and marginalized. These impacts are unpredictable, so the capacity and the readiness to react effectively by all stakeholders - affected communities, civil society, local government and relevant government functionaries - are crucial. The proposed project, aims to build climate resilient community of the most vulnerable people in the target areas by strengthening public institutions, CSOs and community people that they can protect their asset base, lives and livelihoods against the increasing risks posed by the impact of climate change.

Goal : To build greater community resilience to climate change impacts and natural disaster in climatic and environmentally vulnerable coastal regions in Bangladesh.

Specific Objectives

From July-2017 to December-2017, 02 objectives were being tried to fulfill as per plan prepared quarterly. However, the associated objectives and respective outcomes are given below.

- To build capacity of Climate vulnerable communities, especially women, in Coastal areas, to deal with vulnerability of climate change related eco-social impacts
- To sensitize and make responsive LGIs and public service providers to respond appropriately to climate change vulnerabilities.

Geographical Coverage : Mongla Upazila, Bagerhat

Project Duration : July 2017 to September 2021

Donor : Manushar Jonno Foundation (MJF)

Key results

- The Volunteers are trained and become capacitated through CRVA Conduction training.
- CRVA at Ward, Union and Upazila level are prepared and the problems and effects of climate change are explored and the necessary RRAP are also produced.
- Linkages established with service institutions and getting VGD, VGF, Loan form women affairs, loan and road construction from BRDB and MC .
- 64 female members got technical support from Agriculture Extension Office; 34 male members got livestock support; 41 male members engaged in 40 days' work; and 52 members are enlisted for Old age/widow allowance.
- 2 male and 4 female beneficiaries' are participating in UDMC meeting regularly.
- Union Parishad is conducting UDMC meeting regularly and effectively.
- Some recomendations from CRVA will be incorporated in Union budget.
- UDMC members are held regularly with significant participation from UDMC members they are also becoming aware on cyclone shelter management, warning system and gender issues.





Environment & Food Sovereignty

The geographical location makes Bangladesh more vulnerable to environmental risk. In addition to that, sudden occurrence of natural calamities increases the river siltation and reduce upstream sweet water flow. The Sundarban plays a vital role for environmental protection of the south-west coastal region as well as the whole country. JJS gives primary attention to food sovereignty as the right of each human being and support for food self-governance at household level, regional and national level through various initiatives.



Project Name: Max NutriWASH JJS Khulna project

Background: Safe drinking water is a right and proper sanitation is the dignity of the citizens. Access to safe water and sanitation is essential to human health. Over the past three decades, Bangladesh has made a huge improvement in public health, especially in reducing infant and child mortality and towards eliminating open defecation. However, waterborne diseases, poor hygiene and sanitation, arsenic pollution and salinization related to climate change together with malnutrition and undernutrition in children and mother hold back health and development, especially in the remote south-west coastal areas. Waterborne diseases are widespread, which fuels rapid transmission of gastrointestinal pathogens that can have a disastrous impact on health and nutrition. It has been known that poor water and sanitation causes water-borne diseases like diarrhea, which consequently inhibits child growth and leads to undernutrition. The South-West coastal region especially the proposed working area is the most disaster-prone area of the country, hit by cyclone and other disasters frequently. Consequently, the disruption and/or destruction of all the WaSH facilities in this area is resulted repeatedly. To improve the sanitation status of this region several government agencies and NGOs have taken many development initiatives. Bangladesh government is also committed to ensuring safe drinking water and sanitation for all to reach the SDG goal: six, Clean Water and Sanitation through some policies and guideline. JJS is implementing Max NutriWASH JJS Khulna Project in 17 unions of Batiaghata, Paikgacha and Dumuria Upazila of Khulna district with the support of Max Foundation, Bangladesh from December 2017. Max Foundation and JJS mainly focus on improved water, sanitation & hygiene, child health and reduction of child mortality.

Project Goal: The goal of the project is to reduce water- and fecal-borne diseases for the whole community and to improve child health in a sustainable manner, thereby contributing to the long-term goal of the Government of Bangladesh to improve the health of children and reduce child mortality

Objectives of the Project

Increase access to clean water and sanitation and establish sustainability in 17 union in Blue Gold Polder and its surrounding Area.

Learn by innovation to increase effectiveness and sustainability- Further test, share and scale up Max-WASH II innovations and some new innovations, including carrying out research to learn from existing practices, to further increase effectiveness and sustainability.

Strengthen governance by improving governance of WASH by further strengthening collaboration with the three key stakeholder groups; community, local government and the private sector.

Funding Organization: Max Foundation, The Netherlands (JJS as PNGO)

Project Duration: October 2017 to November 2020

Location: Khulna District: 17 Unions of Dumuria, Paikgacha and Batiaghata Upazila

Major Activities:

Village registered with baseline information

Total 459 villages are selected and Community Support Groups (CSG) per village are formed. Total 27 CSGs in Paikgacha Upazila, 108 CSGs in Batiaghata Upazila, and 324 CSGs in Dumuria Upazila are formed. CSG group is formed considering the community formation guidelines provided by the Max Foundation. Before starting the registration process, the project has organized graduation monitoring training for the Key Staffs and cascade training for UF and CHP. Graduation status is set mentioning village rank, planned date for healthy village declaration, number of HH / Economic category, name, contact person & phone under this Village/CSG. Map and Community Action Plan (CAP) are developed before starting the registration process.

Registration of Local entrepreneurs (LE)

Total 51 Local Entrepreneurs (LEs) are registered from 17 unions where 3 LEs in Paikgacha Upazila, 12 LEs in Batiaghata Upazila, and 36 LEs in Dumuria Upazila. The project has surveyed in all 17 unions and listed the LEs who are involved in sanitation business and selected 51 LEs. The project has conducted a workshop with WASH entrepreneurs, Sweepers and vendors to introduce the project, business opportunity, service and investment at Upazila level. The project has provided technical assistance to SaniMart and water enterprises for setting WASH business and demand creation. The project has developed association and training and refreshers for private tube-well mechanics for repair, rehabilitation, water quality testing and service networking. The project has also provided training to the sweepers on sludge management and business linkage with SaniMart and arranged a workshop with the local retail seller for the availability of saniPads at Upazila level.

HPA registered and capacitated

Total 51 HPAs (Health Promoting Agents) are registered from 17 unions where 3 HPAs in Paikgacha Upazila, 12 HPAs in Batiaghata Upazila and 36 HPAs in Dumuria Upazila. The project has identified HPAs in the project area who are interested to work with this project and provided capacity building training to the selected HPAs with the support of the Max Foundation. The HPAs have received training on child measurement, apps use for data recording, SRHR, safe motherhood and breastfeeding awareness, ANC-PNC and business set-up. They also received height-weight measurement tools, BP machine, glucometer, thermometer, and child growth monitoring chart to monitor child growth and pregnant women and new mothers' health. The project has assisted them in business plan development, increasing present investment, increasing selling trends & product diversity, linkages building, and demand creation in the community level.

Mentors registered

The project has registered 1377 Mentors in the reporting period where 81 from Paikgacha Upazila, 324 from Batiaghata Upazila and 972 from Dumuria Upazila. 3 Mentors are selected from each CSG according to the mentor selection criteria. The project has provided capacity building and WASH training to the selected 1377 Mentors. The main focus of this activity is to train the community mentors for facilitation the graduation process and graduation monitoring conduction at ward level. Mentors are also trained to provide training to the CSG group, to achieve better budget for a healthy village under Union Parishad, to increase communication with WATSAN committee, WSP and local representative, NGOs and local institutions.

School situation analyzed and ignition session conducted

Total 382 Schools were registered and school situation is analysed including 23 schools from Paikgacha Upazila, 100 schools from Bataghata Upazila and 259 schools from Dumuria Upazila. The UF has discussed with the teachers, students and the school management committee to know the present situation regarding WASH, and developed a map for each school mentioning school toilets and tube wells in the map and a community action plan (CAP) addressing the issues of the school and indicating timeline and responsibilities.



Under 5 children registered and monitored height and weight routinely

Total 8555 under 5 children are registered during this reporting period where 518 children from Paikgacha Upazila, 881 children from Batiaghata Upazila and 7156 children from Dumuria Upazila. The HPA has collected the information of under 5 children in courtyard meeting in the respective areas.

Pregnant women and New mothers registered with present status including ANC and PNC support routinely

A total number of registered pregnant women were 418 during this reporting period where 13 women were from Paikgacha, 18 from Batiaghata, and the rest, 387, are from Dumuria Upazila. The HPAs have collected the information of pregnant women in courtyard meeting in the respective areas with the support from the CHPs and UFs.

PHAST based hygiene promotion plan developed at Courtyard /village.

The project has developed 1377 Participatory Health and Sanitation (PHAST) based hygiene promotion plan in the reporting period where 81 from Paikgacha Upazila, 324 from Batiaghata Upazila and 972 from Dumuria Upazila. Each union has 9 wards, 3 CSG in one ward and each CSG has 3 courtyard groups. Therefore, the total 153 wards have 1377 courtyards. The CHPs were trained for PHAST based hygiene promotion plan and they have facilitated in developing the plan by conducting a group session in a courtyard meeting in the respective areas.

School's teachers and school brigade member capacitated

A school brigade is formed in each school and the total number of members of school brigade is 850. The training on capacity building is carry forwarded to the graduation Phase

Community Ignition sessions conducted (CSG level)

Total 459 Community Ignition Sessions were conducted within the selected 17 unions. The Union Facilitators (UFs) were trained for CSG level community ignition sessions. Through these sessions, the CSGs have learned about the water sanitation situation of their community and developed map, well-being ranking and community action plan (CAP) during the sessions.

Project Name: Building Resilience of vulnerable communities and Institutions to protect livelihoods and reduce risk from disasters and climate change in coastal areas of Bangladesh.

Project Background: Bangladesh is highly a disaster prone country. Particularly south-western parts of the country are highly vulnerable to different types of oceanic disasters. These parts are frequently hit by tropical cyclones and tidal & storm surges due to rise in sea level & sea surface temperature. To build up resilient community and to create alternative livelihoods JJS resilience project is being implemented with the supported from Concern Worldwide at 12 Unions of 6 Upazilas (Koyra, Dacope, Shyamnagar, Ashashuni, Mongla&Morrelgonj) in Khulna, Bangladesh. Bangladesh is one of the main victims of climate change in the world. As a results of climate change different areas of Bangladesh are facing devastating natural calamities like flood, drought, water logging, increasing salinity etc. Like the other areas of Bangladesh, the project locations are also facing acute problem due to the impact of climate change and also vulnerable to natural disasters that are destroying infrastructures and livelihood options of the people.

Project Aim and Objectives: To enhance the resilience of vulnerable communities to protect livelihoods and reduce risk from disasters and climate change in the South West Coastal Region of Bangladesh.

Project Funding: Concern Worldwide.

Project period: 1st April 2015 - March 31st 2018

Project Location: Khulna, Bagerhat and Satkhira districts.

Target people: 2675 extreme poor households from 40 villages, which are most vulnerable to climate change.



Major Activities:

- a) This project facilitates the Social Forestry and Embankment plantation schemes with provisions to enhance fuel wood access and create a bio-shield around vulnerable villages. The project has provided saline tolerant tree saplings through 618 project participants. Resilience project has established road side plantation at Kamarkhola union under Dacope Upazila. On the road side, 654 fruit and forest plant was planted.
- b) Training for DMCs and partners' on the government policies & strategies and risk assessment and planning process.
The Resilience project organized 7 training on Disaster for the participants of UDMC members, Cyclone Preparedness Program (CPP) members, Government officials, NGOs representatives and community task force member for better understanding about government policies, strategies, acts and plans. Main focus was given on the basics of disaster risk reduction and community based adaptation process.
- c) Develop and introduce a digital early warning system (mobile) to the target communities through local service providers and liaison with the relevant government departments.
To disseminate digital early warning system resilience project communicate with several department like weather forecasting, DRRO, CPP, PIO and other relevant department and developed a guideline for digital early warning system. For better understanding on CCA & DRR, special apps and key information has downloaded in the mobile and also opened a page named JJS Resilience. Now task force members can easily share community success, early warning and vulnerability to each other by messenger apps.
- d) Meeting organized with the Local Government Authority to validate the resilience interventions proposed in the CRVA plans into the local development plans and strategies for budget Allocation. Under Resilience project JJS has organized 6 validation meeting on CRVA at Dacope and Koyra Upazila from the participants of government officials, CPP members, NGO representatives, and local government and DMC committee members. The project requested to chairman and UDMC to incorporate the local issue in their yearly plans and budget. As a result local government has given priority to community demand to make their annual plans and budget.
- e) Organize awareness raising campaigns on climate change and disaster issues with participation of project participants, local leaders, partners NGOs and government representatives.
To raise awareness on disasters and climate change impact engagement of different actors like project participants, local leaders, Govt. and NGO officials are essential. Project has organized van rally, boat rally, discussion session; art and essay writing competition on the occasion of International Day of Disaster Risk Reduction (IDDR) and National Disaster Preparedness day (NDPD) at union, Upazila and district level.



Child Protection & Youth Participation

JJS always emphasizes on the basic rights of youth participation and child protection issues. It has been working successfully for the past 34 years with a view to establishing justice and ensure amenities for them. This organization works for a friendly environment for children and the marginalized as well as ethnic communities. It aims for establishing a sustainable community mechanism for child protection, ensuring justice including diversion for children in conflict with law, parent's awareness rising, development alongside education of physically challenged and differently able children through special care school and personal life managing skills.



Project Name: Creating Conducive Environment for Protection of Most at Risk Children

Background: Working for children is one of the priority to JJS since its inception in 1985. It already has achieved a lot of experiences on this sector. From 2011, JJS in partnership with UNICEF has worked for strengthening community based child protection mechanism and child friendly justice system. To gain sustainability in this sector, JJS and UNICEF are continuing their work. To ensure proper development of each children in every aspect, like health, hygiene, protection, education, psychosocial involvement, life skill based knowledge and so on, JJS has initiated a project titled "Creating Conducive Environment for Protection of Most at risk children" (PMRC) in partnership with UNICEF. The project will uphold all four elements of child rights of UNSCR like survival, development, participation and protection.

Project Goal: By 2020, relevant State institutions, together with their respective partners, develop and implement improved social policies and programs that focus on the reduction of structural inequalities and advance the situation of particularly vulnerable Children.

Expected Results:

By 2020, women, infants and young children in Khulna, especially the most disadvantaged (with disabilities or living in urban, remote and disaster-prone areas), access and utilize high-quality social services in a safe environment, and their families are empowered to practice positive behaviour.

By 2020, boys and girls of primary school age, especially from hard-to-reach and vulnerable areas, are learning equitably in an environment that is inclusive, healthy, safe and resilient.

By 2020, adolescent girls and boys in Bangladesh, especially the most disadvantaged, utilize quality basic social services in a safe and protected environment, and are resilient and empowered as active agents of change.

Funding Organization: UNICEF

Period: October 01, 2017 to September 30, 2019

Location: Khulna City Corporation



Major Activities

Support Family/ Community conferencing for diversion

To ensure the co operation of the local authorities, JJS took a number of initiatives to make them concern about the vulnerable and challenged children. Often the law executing authorities play a vital role behind the juvenile crime control and giving justice to them. So, their co operation was very much needed to make this project successfull.

Training on Connection Module and HIV &AIDS

JJS arranged training for volunteers on “Connection Module and HIV & AIDS” from 28 to 29 January, 2018 at Shundarban Proshikkhan Kendra, Khulna, under “Creating Conducive Environment for protection of Most at Risk Children” (PMRC) project which was supported by UNICEF. In March, parents meetings were arranged in 31 adolescents clubs of Khulna City Corporation. 1170 parents get clear understanding on child protection and child development issues. Volunteers and Social workers conducted the meeting with parents.

Counseling and HIV testing

184 HIV testing and counselling have been completed till June 2018. There were in total 331 adolecent (Boys: 72, Girls: 195) who acquired knowledge about HIV, difference between HIV and AIDS

Life skill based education and training in Adolescent Club

In this project period, total 930 life skill based classes were planned to conduct. All of the classes were arranged by the volunteers. Through participation in these classes, adolescents are being able to protect their rights. Total number of adolescents were Male-1190 and F- 2095.2 days of life skill training for adolescents on HIV & AIDS were arranged on Sundarban Proshikkhon Kendra, Khulna. 04 days training programme was held on 27, 28, 29 and 31 March for two batches of adolescents form adolescent club of 31 wards.

Project Name: Improved Institutional Responses to Children in conflict/contact with Law

The objective of the Improved Institutional Responses to Children in conflict/contact with Law (IIRCCL) project is to protect the children in conflict with the law by the means of accessing the rights and through improving institutional responses by strengthening juvenile justice mechanism. It is working for the marginalized and vulnerable needy children.

Project Goal: To provide greater protection for children in conflict with the law through the accessing of rights and by improving institutional responses through strengthening of Juvenile Justice Institutions.

Specified Objectives:

To protect the right of children during arrest, detention and trial. It will do so by establishing Child Welfare Desk in police stations and providing legal representation.

To divert children away from arrest, detention and imprisonment, where it is in the best interests of the child and promote rehabilitation by promoting community mediation through Child Welfare Committees and establishing a bail supervision and support scheme and rehabilitation and reunification program.

To lobby the government for Juvenile Justice Reformed the replication of models of good practice developed.

Funding Organization: European Commission (EC) and Aparajeyo Bangladesh

Period: January 01, 2016 to December 31, 2019

Location: Sonadanga Model Thana and KCC wards no. 16; 17; 18; 19; 20; 25; 26, Khulna

Short Brief of the Project: After receiving Children Act.2013 Training, Community Volunteer & Youth Advocate group are now aware of clauses of children Act.2013, child rights and also their duties for children in conflict with the law. They are now helping children from police station, family reintegration and refer to necessary organizations. Related actors are doing their duties in a good way. Through this diversion process they have become able to reintegrate children to their families and they are now staying with their family. As a result, children are getting support from various sectors and taking different opportunities to get rid of from petty offence. In future, most of at risk child should be safe from petty offence and lead simple life like others.





Climate Change & Disaster Management

Bangladesh is highly vulnerable to climate change effects. Climate change increases frequency of natural disasters which is more often in south-west coastal region. It's impacts adversely affects the life, assets and socio-economic condition as well as increase the rate of people's displacement and destitutions alongside climate migration. JJS works with the local authorities and communities and develops various adaptation examples with a view to using them and scaling out. It carries out emergency response, early recovery, preparedness alongside risk reduction to disaster. This organization works with both government and non-government departments as well as committees in order to strengthen community based disaster preparedness and enhances disaster management related capacity building with local stakeholders.

Project Name: Coastal Community Resilience - vulnerability and enhanced resilience of coastal communities to prepare for and adapt to shocks induced by climate change

Goal: Reduce vulnerability and enhance resilience of coastal communities to prepare for and adapt to shocks induced by climate change.



Objectives:

To ensure extreme poor and vulnerable households adaptation to diversified and climate change adaptive livelihoods and strategies

To make sure that Community Resilience Action Groups (CRAG) effectively lead community disaster preparedness initiatives in assistance with local government

To maintain increased capacity and effective coordination of local government institutions, community based organization and the private sector contribute to better disaster preparedness

To uphold Government and other Disaster Risk Reduction practitioners so that they have increased knowledge to take action on coastal resilience in policies and budget allocation.

Funding Organization: Concern Worldwide Bangladesh

Duration: April 01, 2018 to March 31, 2021

Location: Bagerhat District: Mongla Upazila: Chila, Sundarban, Mithakhali, Chandpai, Sonaitala, Burirdanga Union & Pourashava (3 wards)

Sarankhola Upazila: Rayenda, Southkhali, Khontakata and Dhansagor Union

Project Name: MOHORA - Mobilizing and Organizing Humanitarian Operations and Risk reduction activities in disaster prone coastal Areas

"Mobilizing and Organizing Humanitarian operations and Risk reduction activities in disaster prone coastal Areas" (MOHORA) project has been implementing by JJS in partnership with ShaplaNeer in all unions of Sarankhola and 4 unions of Morrelganj Upazilla. The main goal of the project is to build a cyclone disaster resilient community in coastal Bagerhat district. To contribute the project goal, MOHORA project is working with District, upazila and union Disaster Management Committee following the Standing Order on Disaster (SOD) of the government. The project is also working with teachers, students, media and other relevant stakeholders to reach the project goal. The Sarankhola and Morrelganj Upazilla are the most disaster vulnerable areas and faced huge loss due to cyclone SIDR and Aila. The target of the MOHORA project is to increase the capabilities of local people on cyclone disaster management by increasing awareness through regular meeting, training and other awareness raising initiatives. Through the project, disaster awareness will spread from family level to community level which will enable them to fight against disaster and build a cyclone disaster resilient community.

Project Purpose: Disaster management plans are implemented through good Coordination of three types of helps (self-, mutual- and public-) in the project area.

Expected Outputs :

- Community needs are incorporated to Disaster Management Plan
- Mechanisms of mutual support among community stakeholders are created and well-coordinated.
- Coordination among local level DMCs are strengthened.
- Disaster preparedness at household level are strengthened.
- Lessons learned from the project are documented and shared with the relevant stakeholders.



Target Group: Bagerhat District Disaster Management Committee member's 49, Sharankhola and Morrelganj Upazila Disaster Management Committee members 98, Union Disaster Management Committee Members 304, CPP volunteers 480, Cyclone Shelter Management Committee members 1,166, Teachers 126, School Management Committee members 126, Indirect: Grade-7 students 3,900, Religious Leaders/Community Volunteers 300, Local residence 63,800

Funding Organization: JICA, SHAPLA NEER

Period: April 01, 2016 to September 30, 2020

Location: District: Bagerhat, Upazila(s): Morrelganj, Sharankhola

Union : 4 Unions of Morelganj and all 04 Unions of Sharankhola Upazila.

Main Activities :

- Incorporating community needs in disaster management plan of DMCs.
- Creating mutual support among community stakeholders
- Supporting local level DMCs to establish effective coordination
- Supporting targeted DMCs for process documentation and sharing learning

Bakulfuler Mala

JJS has implemented the CCDP project from July 2012 with the financial support of Shapla Neer in Southkhali Union of Sarankhola Upazila under Bagerhat district. CCDP project supported to form a cultural team "Bakulfull". Halima Akter Mala, a 17 years old girl living in Uttar Southkhali village of Southkhali Union under Bagerhat district. Her father's name is Md Feroz Khan and mother's name is Shiuli Begum. She joined this team and she participated school DRR session and in cultural classes. Through school DRR session, she has become more aware on DRR issues and taking initiatives to strengthen community level disaster preparedness initiatives with her friends.

Mala says "I received message regarding DRR issues through attending school DRR session of CCDP project, I have some junior friends who also are attending school DRR session under MOHORA project. I along with these juniors and my class mates have been working on strengthening community level disaster preparedness". She added that, During SIDR and AILA they were not aware on disaster preparedness and did not feel the necessity of going to cyclone shelter. As a result they lost some of their relatives and friends. Now they are aware on cyclone disaster preparedness activities. Their classmate have started to take some preparedness like preserve portable soil stove and dry firewood, cut the branches of trees on their house's roof, preserve extra rice and pulse and tried to hear weather bulletin during disaster time. She thank JJS and MOHORA project for school DRR session which is helping to develop awareness on disaster risk reduction initiatives.





Research Projects

The peri-urban Khulna, located at the south-west coastal Bangladesh, confronts various natural and man-made disasters that intimidate crisis of many focus of livelihood options of the coastal communities. A large number of climate migrants from coastal Upazilas settle in the peri-urban areas that escalated competition over limited natural resources and livelihood opportunities creating conflicts thus undermining community resilience. That eventually crafted stress on water resources thus food production of the peri-urban khulna. JJS investigating the implications of climate change and urbanization stresses on peri-urban water security and its impacts on livelihood.



Project Name: Accelerating Horizontal Learning in Bangladesh Polders (ICT as a Force Multiplier)

Project Background: Bangladesh is globally considered one of the most vulnerable countries to climate change which is much more severe in southwest coastal zone. There is evidence of the frequency of many extreme events such as flood, land erosion, heat waves, tropical cyclones, intense rainfall, drought, storm surges, salinity intrusion, etc. which cause loss of livestock, increase polder vulnerability, destroyed shelters, decreased production in Bangladesh. The livelihood of a large coastal population depends on natural resource base and most of the poor people often live in marginalized lands and areas that more are prone to natural disasters. For this climate vulnerable polder communities JJS, Access Agriculture and Meta Meta communication, The Netherlands are jointly implementing the Accelerating Horizontal Learning in Bangladesh Polders: ICT as a Force Multiplier project in polder areas of Satkhira, Khulna and Patuakhali district of Bangladesh. Horizontal learning is sharing experiences between people and groups of people that have similar interests and challenges.

Project Goals:

- ◆ Spreading good experiences by bringing video and social media to the community
- ◆ Development and operation of AgTube Horizontal Learning Platform (including screenings and outreach)
- ◆ Discovering and spreading good practices through a competition and campaign

Project Objectives:

- ◆ To train 100 farmers representing 50 WMGs across 10 polders, in capturing and disseminating good agricultural practices
- ◆ To produce 18 instructional videos on selected good agricultural practices
- ◆ 100 plus farmers produced videos on social awareness, interviews and success stories
- ◆ To set up a horizontal learning platform, that will show case and disseminate the videos, receive feedback and facilitate farmer to farmer learning
- ◆ To carry out 6 video competitions on good agricultural practices produced by WMG members
- ◆ To document the process and creating a learning manual that can be used to adapt and implement the HL platform approach
- ◆ To create partnerships, including private sector organizations, in order to attract investments into sustaining the horizontal learning platform beyond the project period



Major Achievements:

- ◆ Mobile Video Training Workshops: 10 trainings (02 days per training) were arranged covering 10 polders, and 50 WMGs (5-6 WMG members per training). These trainings have their primary focus on best practices in shooting and sharing clips as well as how to see videos as a storytelling process. There will be legislative support to the local authorities and institutions as well to support the learning process.
- ◆ Video Screenings: There will be 50 screenings of videos related to topics relevant with the polder based applications. 10 screenings will organize as part of the training session and the other 40 video screening will succeed through help of concerned authorities and organizations such as Blue Gold Events, UDCs and Local Entrepreneurs etc.
- ◆ Video Development Contest: 10 rounds of contents will be organized where both the trainees and trainers could submit their work. These activities include media publicity so that WMG members' work can widely be publicized. Blue Gold regional office supports the endorsement of campaign calling for entries and publicizing.
- ◆ Video Production: Produced videos will go through screening for publicizing. There will be 50 WMG member-made videos based on application of training outcome. There will be 18 instructional videos produced by the project team on topics relevant to polder based implications.
- ◆ Online Dissemination: With the support and supervision of Blue Gold all these videos will be sorted and carried out online through AgTube (www.agtube.com) and the WaterChannel (www.thewaterchannel.tv). AgTube has promised to have a customized page for the project with Bangla language support.

Project Name: Shifting Grounds: Institutional Transformation, enhancing knowledge and capacity to manage groundwater security in peri-urban Ganges delta systems

Project Overview: Urbanizing deltas in South Asia have seen rapid growth and change. In some of the most groundwater abundant areas in the Ganges delta, urbanization increased pressures on available groundwater resources and has created patterns of poverty and exclusion. The stress is felt particularly in the peri-urban areas at the interface of urban centers and rural villages. The project seeks to generate insights on the peri-urban groundwater management challenges in Kolkata and Khulna areas within the Ganges delta by integrating research on the institutional, socio-economic and hydrological systems in place. Eventually these insights will also serve as inputs into the design of action interventions to support institutional transformation for sustainable, equitable and pro-poor groundwater management. "Shifting Ground", a research project has been ongoing from September 2015 in the peri-urban delta areas of two countries: Bangladesh and India. The complete name of this project is Shifting Grounds: Institutional transformation, enhancing knowledge and capacity to manage groundwater security in peri-urban gangetic delta system. Community people as direct stakeholders of this project are building knowledge on and conducting 'negotiated approach' to deal with different key actors related to basic social services. JJS takes the lead of this approach and has been working with community people of Hogladanga and Matumdanga villages of Jalma Union, Dumuria sub-district, Khulna.



Project Goal: The project goal is to engage local peri-urban communities and build capacity to negotiate institutional arrangements that are better equipped for existing and future groundwater challenges. The overall objective of the project is to build knowledge and capacity among local actors to support a transformation process in peri-urban delta communities in Bangladesh and India for a pro-poor, sustainable and equitable management of groundwater resources across caste/class and gender.

Donor Organization: Netherlands Organization for Scientific Research (NWO)

Partners: Delft University of Technology, BUET, SaciWaters, BothEnds, Simavi

Duration: October 01, 2014 to September 30, 2018

Location: Hogladanga village of Jalma Union under BatiaghataUpazila and Matumdanga village of Atra Gilatola Union under Fultola Upazila



Micro Credit

JJS has been working for the development of marginalized and vulnerable people since its inception. This organization is well-known for its successful and promising association with both the public and private sectors. Sometimes this organization took initiatives on its own for the betterment of the people. This programs intends to built capacity of the marginalized communities with the small amount of resources and knowledge already they have.



Project Goal: The goal of the program is to improve quality of life of the poor and the community people so that they can take part in development process.

Location: Khula Sadar, Rupsha, Terokhada, Koyra, Fakirhat and Bagerhat Sadar

Specified Objectives:

- ◆ To organize the target peoples into group to develop unity, solidarity among them and thus develop a collective strength and institutional bases. so that, they can ensure their individual and collective development.
- ◆ To help them develop their consciousness and awareness about their position in the social system.
- ◆ To help them develop their self-image, self-confidences and creativity and thus make them fit for their desired changes.
- ◆ To rehabilitate the disables of the society through proper supports and services.
- ◆ To provide technical, training, and credit supports to group members for initiating income-generating activities towards improve their economic condition.
- ◆ To provide other support and services in the process of their socio-economic condition.
- ◆ The target people can ensure the maximum and appropriate utilization of the available local resources for their development.
- ◆ To aware people about drug abuse and anti trafficking against women and children.
- ◆ Alleviation of poverty, sustainable solvency to beneficiaries, create alternative income sources, Mother and child health care, education facility for urchin, make gender balance, change simpleton to contriver through motivation, improvement the leadership of women, protect the natural assets of Sundarbans creating alternative employment, restoration of basic needs and human rights.

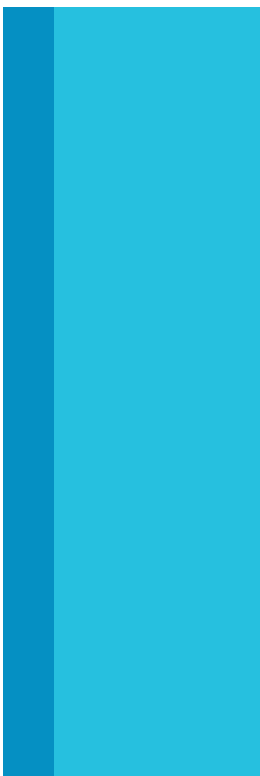
Success of Fulmala:

Mrs. Fulmala Dasi- the former president of Swarashathy Mohila Samity of Senerbazar Unit (Unit No. 03) under Micro Credit program of Jagrata Juba Shangha (JJS). Her husband is Mr. Monoranjan Das and her mother is Mrs. Parbati Das whose birth place is Jugihati under Rupsha Upazila. Fulmala doesn't know the accurate date of birth herself but National Identity card indicates her date of birth is March 21,1959.

Fulmala spent about one hour with us in her busy time and shared her life story. We were very shocked and sympathized after listening to her story. Fulmala was born in a Hindu ethnic (Schedule caste) and also destitute family. Fulmala - the eldest among three sisters, knows well about deprived family crisis, shortage and scarcity from her very childhood. Her father used to collect leather of cow from door to door of different villages and supplied it to tannery house. His earning source was very limited and it was very hard to live with it. Fulmala was in class two but she had no dress or uniform to wear and to fulfill school courtesy. Most of her classmate did not talk to her or make friendship due to her poor economic condition. She did not enjoy any delight at any festival or rich food at her childhood.

In the liberation period Fulmala compelled to discontinue her education and got married when she was 11 to 12 years old with an aged person at Monirampur of Jessore. Within 02 months of marriage, Fulmala started to deliver service in a rich family as a servant from early in the morning to evening and earned some money and supported her husband to maintain their new life. After 03 years of their conjugal life a baby took birth and they shifted their residence from Monirampur to Jugihati.

Fulmala wanted a smooth and happy life but poverty obstructs her desire. Consequently she was searching for ways to earn more. Several times she requested Tahmina (Field Officer of Micro Credit) to include her into a Samity. To speak the truth, Tahmina did not pay heed to her. At last she (Tahmina) enlisted her into a Samity and disbursed a loan of TK. 3000.00 on trial basis in the year of 2005. Then she purchased a cow of TK. 2500.00 and started some income generating activities with the rest of money. Day by day she improved her income and now she is enjoying a loan facility of TK.40000.00 from JJS and her savings amount is more than TK.14000.00.





JJS own Initiatives

Project Name: Marginalized and vulnerable children education program

The purpose is to ensure education for all so that even children living in the marginalized and ethnic communities of remote areas are not left uneducated. In order to achieve a better future, this project ensures education to the challenged and differently able children with the same amount of importance and special care.

JJS Pre-School in Sarankhola

JJS has been operating a pre-school for under five children at Bakultala village, Southkhali Union of Sarankhola Upazila in Bagerhat District from 2008. The initiatives were undertaken to mitigate the negative impacts due to Sidr in 2007. Since, then this union was the single most affected area where the whole educational framework was disrupted. The objective of the pre-school program is to prepare children for formal education. Children aging around 3 to 5 years are taught here. The education is done through playing, instruments, books alongside outdoor playing facilities. Education is totally free and children get tiffin as well. One female teacher is working voluntarily and a recent result performance assessment shows that pre-school taught children are doing better in formal school than regular students.

Shishu Kendra : M A Mazid Center for The Children with Autism & Intellectual Disabilities

In 2001, JJS started operating a Shishu Kendra for mentally challenged children which is situated at Tamilpur village under Rupsha Upazila in Khulna District. The objective was to provide support to the children in education, health-care and life skill training with a view to enhancing practical knowledge. A curriculum, approved by the local government authority is being followed to formalize the provided services. There are around 25 children currently studying in this school. 02 teachers, a few supporting staffs performs the whole process of the Shishu Kendra such as managing and educating the children. JJS executive director along with some well-wishers run this program by their personal contributions through building a trust naming "Asif Hossain center for children with Autism and ADHD" which is formed by the executive director of JJS.

Tarar Mela : Adolescent Organization for Cultural Development

Tarar Mela is a local cultural team with the children from marginal and poor community in Tamilpur village under Rupsa Upazila. JJS formed the team to explore the cultural potentiality of the underprivileged children and making cultural factors. Tarar Mela performs different cultural show and programs. The group is well trained on interactive popular theater and life skill knowledge.



Independent Auditor's Report

We have audited the accompanying **Consolidated Accounts of Jagrata Juba Shangha (JJS)** 35/8 T.B Cross Road, Khulna, Bangladesh which comprise the Statement of Financial Position as at June 30, 2018 and the Statement of Comprehensive Income, Receipts and Payments Statement for the year from then ended June 30, 2018 and a summary of significant accounting policies and other explanatory notes.

Management Responsibility for the Financial Statements

Jagrata Juba Shangha (JJS) Management is responsible for the preparation of these financial statements in accordance with International Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's Responsibility

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

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Jagrata Juba Shangha (JJS) as at June 30, 2018 and its financial performance and its cash flows for the year then ended June 30, 2018 in accordance with Bangladesh Financial Reporting Standards (BFRS).

We also report that:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law have been kept by the **Jagrata Juba Shangha (JJS)** so far as it appeared from our examination of those books; and
- c) in our opinion, the statements of financial position and the statements of Comprehensive Income dealt with by the report are in agreement with the books of account.

Dated: Dhaka, Bangladesh.
January 31, 2019


Md. Anisur Rahman-FCA
RAHMAN ANIS & CO.
Chartered Accountants



Jagrata Juba Shangha (JJS)

35/8 T.B. Cross Road, Khulna.

Consolidated Statement of Financial Position

as at 30th June, 2018.

Particulars	Notes	Amount in Taka	Amount in Taka
		June 30, 2018	June 30, 2017
Assets			
Non current Assets			
Fixed Assets	1.00	8,203,278	7,049,094
		53,333,820	53,886,801
Current Assets			
Cash & Bank Balances	2.00	3,616,116	3,929,000
Invesment	3.00	3,057,421	3,163,464
Loan & Advance	4.00	3,673,276	4,349,586
Loan - Beneficiaries (RLF)	5.00	42,987,006	42,444,751
Total		61,537,098	60,935,895
Liabilities			
Fund	6.00	12,030,079	12,366,944
Reserve Fund			
Loan Loss Provision	7.00	4,297,035	4,226,261
		45,209,984	44,342,690
Current Liabilities			
Loan	8.00	17,528,950	23,587,272
Beneficiaries-Savings	9.00	21,573,836	17,571,248
Provision	10.00	2,505,611	5,781
Kallyan Tahabil	11.00	3,182,487	2,603,289
Security Deposit	12.00	419,100	575,100
Total		61,537,098	60,935,895

The annexed notes form an integral part of these financial statements.



Md. Saifuddin Ahmed
Director Finance



ATM Zakir Hossain
Executive Director

Dated: Dhaka Bangladesh
31 January 2019



Md. Anisur Rahman-FCA
RAHMAN ANIS & CO.
Chartered Accountants



Jagrata Juba Shangha (JJS)

35/8 T.B. Cross Road, Khulna.

Consolidated Statement of Comprehensive Income for the Year ended 30th June, 2018.

Particulars	Notes	Amount in Taka 2017-2018	Amount in Taka 2016-2017
Income			
Grants Received	13.00	45,775,684.52	41,032,984.30
Contribution Received	14.00	17,605.00	127,308.50
Bank Interest	15.01	195,327.47	
Overhead Received	16.00	411,691.00	226,148.81
Other Income	17.00	76,641.02	347,704.49
Service Charge	18.00	8,818,439.00	7,396,417.00
Total	-	55,295,388.01	49,130,563.10
Expenditure			
Administrative expenses	27.01	5,548,393.73	4,123,742.99
Program Cost	28.01	46,942,702.29	49,187,399.64
Grant refund	29.00	38,032.00	683,954.62
Interest on Savings	38.01	1,153,969.00	946,399.00
Interest on Loan (Bank)	39.01	962,729.75	-
Loan Loss Provision	-	70,774.00	71,810.00
Depreciation	-	1,296,648.55	968,750.45
(Deficit) fund trasferred to fund Account	-	(717,861.31)	(6,851,493.60)
Total		55,295,388.01	49,130,563.10

The annexed notes form an integral part of these financial statements.


Md. Saifuddin Ahmed
Director Finance


ATM Zakir Hossain
Executive Director

Dated: Dhaka Bangladesh
31 January 2019


Md. Anisur Rahman-FCA
RAHMAN ANIS & CO.
Chartered Accountants



Jagrata Juba Shangha (JJS)

35/8 T.B. Cross Road, Khulna

Consolidated Statement of Receipts & Payments for the year ended 30th June, 2018.

Particulars	Notes	Amount in Taka	Amount in Taka
		2017-2018	2016-2017
Receipts			
Opening:			
Cash in hand		501,590.96	153,303.75
Cash at Bank		3,427,409.20	12,475,460.48
Grants Received	13.00	45,775,684.52	41,032,984.30
Contribution Received	14.00	17,605.00	127,308.50
Bank Interest	15.00	53,137.40	-
Overhead	16.00	411,691.00	226,148.81
Other Income	17.00	76,641.02	253,575.77
Service Charge	18.00	8,818,439.00	7,396,417.00
Inter Project Loan	19.00	2,586,821.00	11,335,625.00
Others Loan	19.01	7,571,111.00	7,877,504.00
Kallyan Tahbil	20.00	621,580.00	598,270.00
Loan realised from Beneficiaries (RLF)	21.00	61,615,745.00	51,681,578.00
Savings Collection	22.00	12,138,857.00	8,747,357.00
Advance realised	23.00	136,397.00	285,529.00
Provision	24.00	-	2,676,204.03
FDR Encashment	25.00	248,232.72	-
Security received	26.00	359,500.00	223,000.00
Vehicles sales		-	850,000.00
Total		144,360,441.82	145,940,265.64
Payments			
Administrative expenses	27.00	3,114,038.73	4,123,742.99
Program Cost	28.00	46,651,173.29	49,084,711.87
Grant refund	29.00	38,032.00	683,954.62
Capital expenditure	30.00	2,450,833.00	1,030,000.00
Inter project Loan	31.00	2,710,981.00	10,436,755.00
Others Loan	31.01	12,287,002.77	5,328,000.00
Kallayan Tahbil Refund	32.00	42,382.00	14,612.00
Loan Disburse to Beneficiaries (RLF)	33.00	62,158,000.00	59,827,000.00
Beneficiaries Savings refund	34.00	9,221,100.00	8,393,577.00
Advance	35.00	518,778.00	124,397.00
Security Refund	36.00	632,140.00	287,600.00
Provision Paid	37.00	1,152.00	2,676,915.00
Beneficiaries Savings Interest Paid	38.00	69,142.00	-
Bank Interest Paid	39.00	849,570.56	-
Closing Balance			
Cash in hand	-	236,198.00	501,590.96
Cash at Bank	-	3,379,918.47	3,427,409.20
Total		144,360,441.82	145,940,265.64

The annexed notes form an integral part of these financial statements.


Md. Saifuddin Ahmed
Director Finance


ATM Zakir Hossain
Executive Director

Dated: Dhaka Bangladesh
31 January 2019

Md. Anisur Rahman-FCA
RAHMAN ANIS & CO.
Chartered Accountants





JJS Jagrata
J u b a
Shangha

JJS Development Center (DC)

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