

ANNUAL REPORT 2019-2020





"Thanks for all your kind dedication to support poor people. You are doing fantastic work and saving thousands of lives in coastal district. Keep safe to all. The group is inspiring with strong, resilient and powerful women. The project is having a huge impact on the lives at extreme poor people affected by climate change."

(Fiona Mclysaght, Country Director of Concern Worldwide)

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MESSAGE FROM EXECUTIVE DIRECTOR

We're going through one of the crucial moments of time, but what brings me hope is our unprecedented dedication to responding to the community in our region. In a year of tremendous uncertainty, the Jagrata Juba Shangha (JJS), as a humanitarian organization, has stayed stable and continues to serve the community with equity and integrity. These are the values that have driven the JJS for 36 years and are even more relevant throughout the unprecedented challenges of the COVID-19 pandemic. Considering all these ups and downs, we are gratified to present the 2019-20 Annual Report on activities that will have an impact well in future.

As a non-profit organization, Jagrata Juba Shangha (JJS) ensure resource equity and sustainability through empowerment of the people in a way so that access to information and resources are shared fairly while safeguarding the interest of all living species considering the earth's finite resources and responsive governance. With the goal to build a sustainable and inclusive community, the JJS has formed an increasing number of partnerships with national government, international donor agency, non-profit and civil organizations to implement the projects.

JJS is committed to work to the agenda 2030 for sustainable development and priorities of Bangladesh government. JJS is currently implementing more than twelve projects in collaboration with different nationals and international organizations to achieve the SDGs designed by UN. JJS always pay close attention to the impact of climate change. Due to global pandemic situation, JJS faced some obstacles to implement assigned project activities in different project. However, JJS successfully enabled to tackle the situation in strategic way. Considering COVID, Cyclone Bulbul and Amphan situation, JJS takes various short-term emergency supports.

JJS acknowledges the support of Government of Bangladesh, Action Aid Bangladesh, Aparajeyo Bangladesh, BUET, Blue Gold, CEGIS, Canada's International Development Research Centre (IDRC) and UK's Department for International Development (DFID), Concern Worldwide, Deltares, European Union, EDUCO, Kinder-snothilfe, IPEN, IWM



JICA, KUET, KU, Manusher Jonno Foundation, Max Foundation, MetaMeta Netherlands, Mott Macdonald, Rupantar, Save the Children-UK, Shapla Neer-Japan, SIDA, TU Delft-Netherlands, The Asia Foundation, UNICEF, USAID, Wageningen University, Netherlands Organization for Scientific Research (NWO), and many more, which is undoubtedly the core contributor in the repeated success of JJS.

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. As we move forward, I am proud of what JJS has accomplished in 2019-20 to build a sustainable society in coastal Bangladesh. I wish every success of JJS in future and look forward to continue this journey for achieving our vision of a sustainable society where every woman, men and child lead a healthy life with self-reliance and dignity.

A handwritten signature in black ink, appearing to read 'Zakir Hossain', written in a cursive style.

ATM Zakir Hossain
Executive Director
Jagrata Juba Shangha

STRENGTHEN COO

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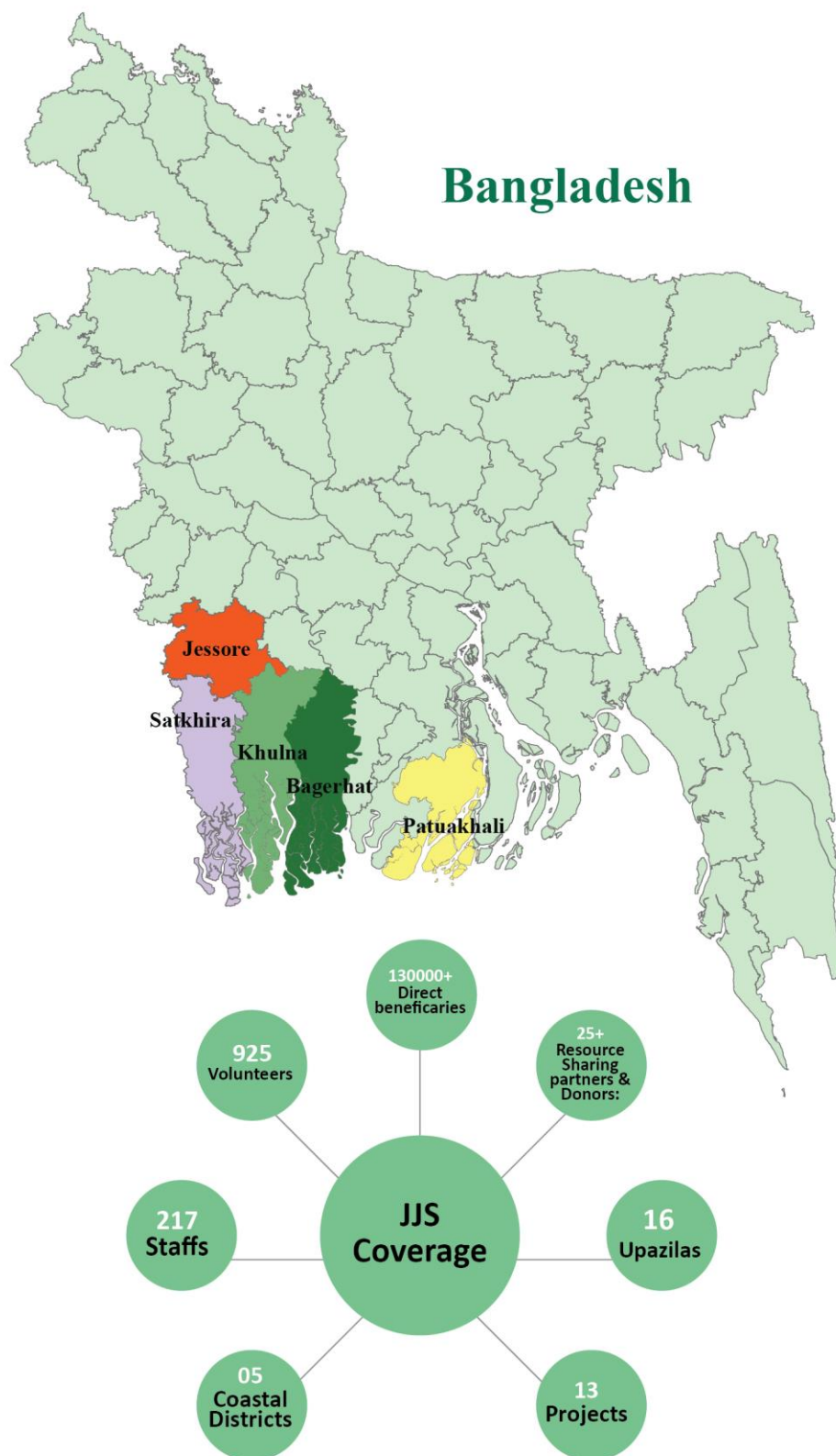
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AUDIT REPORT

JJS IS SUPPORTED BY



JJS Working Area



JJS CONTRIBUTION TO ATTAIN SDGs

1 NO POVERTY



Cash supports for income generation through community resilience and micro-credit program

2 ZERO HUNGER



Ensuring nutrient food, resilient agricultural support and ICT based learning to increase agriculture production

3 GOOD HEALTH AND WELL-BEING



Ensuring healthy lives and promote well-being focusing on women and child nutrition

4 QUALITY EDUCATION



Promoting pre-schooling and create conducive environment for child protection

5 GENDER EQUALITY



Empowering women through strengthening civil society, promoting cash support and ensure equitable participation

6 CLEAN WATER AND SANITATION



Ensuring hygienic water, RWH and sanitation for all

8 DECENT WORK AND ECONOMIC GROWTH



Strengthening civil society, increasing community resilience and providing micro scale support

13 CLIMATE ACTION



Enhancing community resilience, adaptive livelihood & reducing disaster risk

15 LIFE ON LAND



Protecting natural resources & ensuring equitable distribution of resources

GOVERNANCE AND HUMAN RIGHTS

JJS considers governance and people's rights as a fundamental and key element of its program focus. This organization 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. Therefore, now “Strengthen Civil Society and Public Institutions to Build Community Resilience for Climate Change Adaptation” project has been working in close contact with different government departments and public institutions to build community resilience for climate change adaptation.

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

Project Duration: July 01, 2017 to September 30, 2021

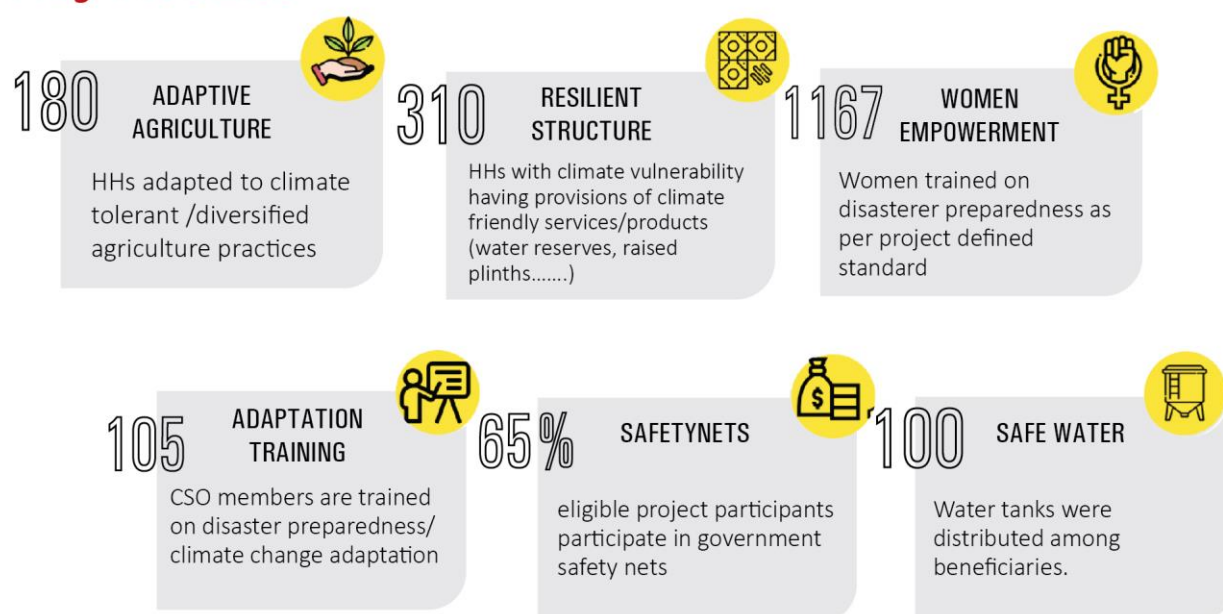
Funding Organization: Manusher Jonno Foundation (MJF)

Project Location: Dist: Bagerhat; Upazila(s): Mongla; Union(s)/City wards/Pourasava: 6 (Chandpai, Burirdangha, Shonailtala, Mithakhali, Shundarban and Clila Union)

Project Brief: The coastal regions of Bangladesh are particularly uncovered to the influences of weather alternate; it influences existence and livelihood of the coastal human beings significantly. Because of precise livelihood situations of the coastal human beings, the effect of weather alternate is excessive for women, negative and marginalized. These influences are unpredictable, so the ability and the readiness to react efficiently through all stakeholders – affected communities, civil society, neighborhood authorities and applicable authorities' functionaries are crucial. The proposed venture goals to construct weather resilient network of the maximum susceptible human beings with inside the goal regions through strengthening public institutions, CSOs and network human beings that they could guard their asset base, lives and livelihoods in opposition to the growing dangers posed through the effect of weather alternate.



Key Results



Highlights

- 160 number of targeted climate vulnerable people engaged in alternative livelihood options, disaggregated by targeted locations, gender, ethnicity, disability
- 1350 group members trained on context specific climate adaptive agricultural practices, disaggregated by gender, ethnicity and disability
- 180 targeted climate vulnerable household replicated climate resilient and/or diversified agriculture
- 103 community people oriented on social accountability tool
- 09 Action plan are developed by community and service providers through practicing SAT

Success from Community Score Card

Community Score Card is a tool of social accountability through which the people have a role to play for ensuring quality and accountability by providing numbers to service providers. The specialty of this tool is that in this process the service providers feel more responsible towards their duty and activity. With the help of this tool, the quality of service of the service providers and the quality of service of the clients is improved. CSC is an on-going process.

Community score card meeting organized in December 2019 at Mithakhali, Burirdanga and Chandpai Union Parishad premises to improve the quality of agricultural services by FGD with the service recipients and service providers. So far he arranged training for about 45 people. Agriculture officer promised in 2018 and 2019 to provide demo plot in union. In 2018-2020 more than 60 demo plot is provided by Agriculture department. JJS follow up the process for last 3 years and beneficiaries of JJS got 17 demo plots out of 60. Agriculture officer said in the meeting that modern agricultural equipment will be distributed through GKBSP project in 2019. Agriculture department supplied foot-

pump, hand pump, spray machine, paddy threshing machine to the community people in 2020. Many farmers have received advice including fertilizer seeds.



The Upazila Livestock Officer claimed “there was a problem in providing free advice and services due to lack of manpower. I have informed the authorities to provide manpower. Following that, manpower has been recruited in each union which was the result of CSC”. Upazila Livestock Officer said in the meeting that the prices of medicines and vaccines will be written in the Citizen's Charter so that the general public will not be confused about the prices. JJS followed up for six months ensure the Citizen's Charter for price of medicine in Livestock Office. Now the common people are no longer confused prices of medicine. Livestock Officer, Doctor Md. Wasim Akram thanked JJS through his speech

“It is our responsibility to arrange CSC in various unions but somehow they are failed to arrange the meetings. JJS arranged this kind of activity which will help us to be active and productive in the field of service providing”.

ENVIRONMENT AND 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 reduces 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. Currently max nutria-wash and CRAAIN project have been working focusing on mother and child nutritious food insuring.

Project: Max Nutri-wash JJS Khulna Project

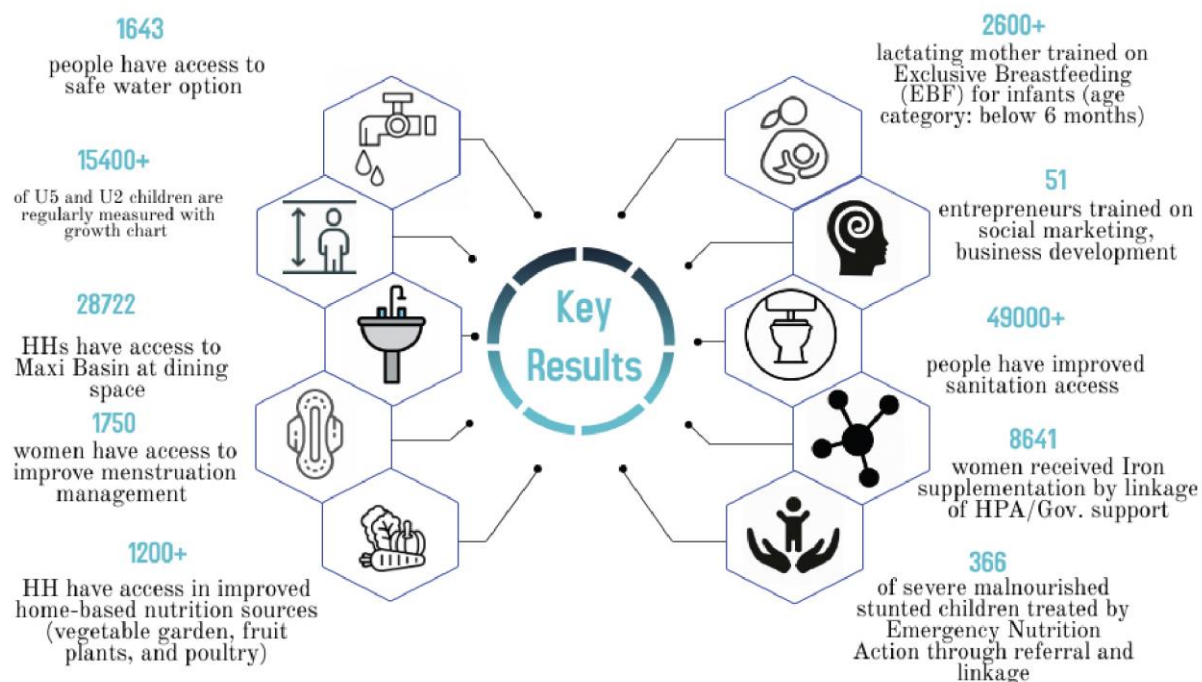
Funding Organization: Max Foundation, The Netherlands

Project Location: Batiaghata, Dumuria and Paikgacha Upazila

Project Period: October, 2017-December, 2020

Project Brief: Jagrata Juba Shangha (JJS) is implementing MaxNutriWASH program in Khulna district through covering 17 unions at Dumuria, Batiaghata and Paikgacha Upazila. The program has successfully been completed the Pre-Ignition Phase, Ignition Phase, and 2 quarters of the Graduation Phase (GP). The GP is envisioned to achieve 17 indicators by following a Detail Implementation Plan (DIP). These 17 indicators are subdivided into 44 indicators and further into 162 activities.

Key Results



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Satta's Business is flourishing now

Satta Pal, son of Chaitanno Pal and Vagabati Pal, lives in Chingra village of Dumuria Union. He has started his small business in 2005 with only from BDT 5000. Despite being an illiterate, he kept his business active and made his children well-educated. Mr. Satta heard about the Max NutriWaSH JJS project from the Union Facilitator of Dumuria Union of BatiaghataUpazila. He came to know about the activities from the Community Health Facilitator and received training for 3 days at CSS Ava centre, Khulna. In the training sessions, he learned about the family hygiene, sanitation and menstrual hygiene as well. In addition, he comes to know that the lack of sanitation facility is responsible for the spread of diseases in the community. He received training on how to construct women bathing chamber, maxi basin, ring slab, and off-pit latrine and signed an MOU with the local Health Promotion Agent (HPA).



Before signing the MOU, he used to sell few in a month but with the social marketing by HPA and CSG group in courtyard meeting, his sells have become better and his business is flourishing day by day. He is thankful to Max Nutri WaSH JJS project for supporting to expand his business. His current monthly income is around BDT 20000-25000/=. He wants to keep contributing to the improvement of sanitation situation of his community.

Project Name: Collective Responsibility, Action and Accountability for Improved Nutrition (CRAAIN)

Funding Organization: European Union

Project Period: 01 January 2020- 31 December 2022

Project Location: : 04 Upazillas (Kochua, Mollahat, Mongla and Sarankhola) of Bagerhat district and 25 Unions

Project Brief: the project aims to improve the maternal and child nutrition status by promoting status of nutrition governance in Khulna and Bagerhat districts. The project focuses to enhance capacity, responsiveness and accountability of Government, Civil Society, Private sector and Communities to deliver quality nutrition specific services and support to women of reproductive age (15-49 years), children under five years of age, pregnant and lactating women and adolescent girls.



Case Support Minimizes Pandemic Risk

Nur Islam Hawlader, living in Joymonighol village under Chilla Union. I am 35 years of age, did not complete primary education. I have a wife, a daughter. We all are disable. I am fisher man by profession. Through the limited income, we had to live from hand to mouth.

During COVID 19 period, I could not go to sea to catch fish. It was the hardest time we have ever faced. Some days, we did not have food in our house. I was selected by CRAAIN project for their support of BDT 4500. Through that money, we bought food for our family. I had some money in my savings; along with the CRAAIN project supported money and my savings; I bought a goat spending around BDT 5000. I reared the goat, now the goat has given me two small goats. I thank, CRAAIN project for their support.



CHILD PROTECTIONS AND YOUTH ENGAGEMENT

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 ensures amenities for them. This organization works for a friendly environment for children and the marginalized as well as ethnic communities. IRCCL and PCSD has been working in Khulna city corporation area especially in urban poor slum community for protection of child and youth groups. JJS aims for establishing a sustainable community mechanism for child protection, ensuring justice including diversion for children in conflict with law, parent's awareness rises and development alongside education of physically challenged and differently able children through special care school and personal life managing skills.

Project Name: Improved Institutional Responses to Children in Contact/Conflict with the law

Funding Organization: European Commission (EC) and Aparajeyo Bangladesh

Project Period: January 2016 to December 2019

Project Location: Sonadanga Model Thana, KMP, Khulna

Project Brief: JJS has implemented four years project "Improved Institutional Responses to Children in Conflict/ Contact with Law" funded by European Union and collaborated by Aparajeyo Bangladesh. The goal of this project is to provide greater protection for children in conflict with the law through accessing of rights and by improving institutional responses through strengthening of Juvenile Justice Institutions. It is working for the marginalized and vulnerable needy children. Seven wards in KCC jurisdiction has mainstreamed under the project.

Key Results



125 children

were provided legal support by the lawyers panel through the Juvenile Justice system



52 children

got the services from the child welfare desk of Sonadanga model Thana



12 advocacy trainings

for development of institutional responsibilities to the children for those who are getting involved in conflict



125 children

got different level peer support to sensitize about rights of children and disadvantages of early marriage at school level.



1450 children

at risk coming into contact with the law who are in contact with CWC get access to community rehabilitative services.

Project: Protection of Children from Sexual abuse and Drug addiction (PCSD)

Funding Organization: Kindernothilfe (KNH)

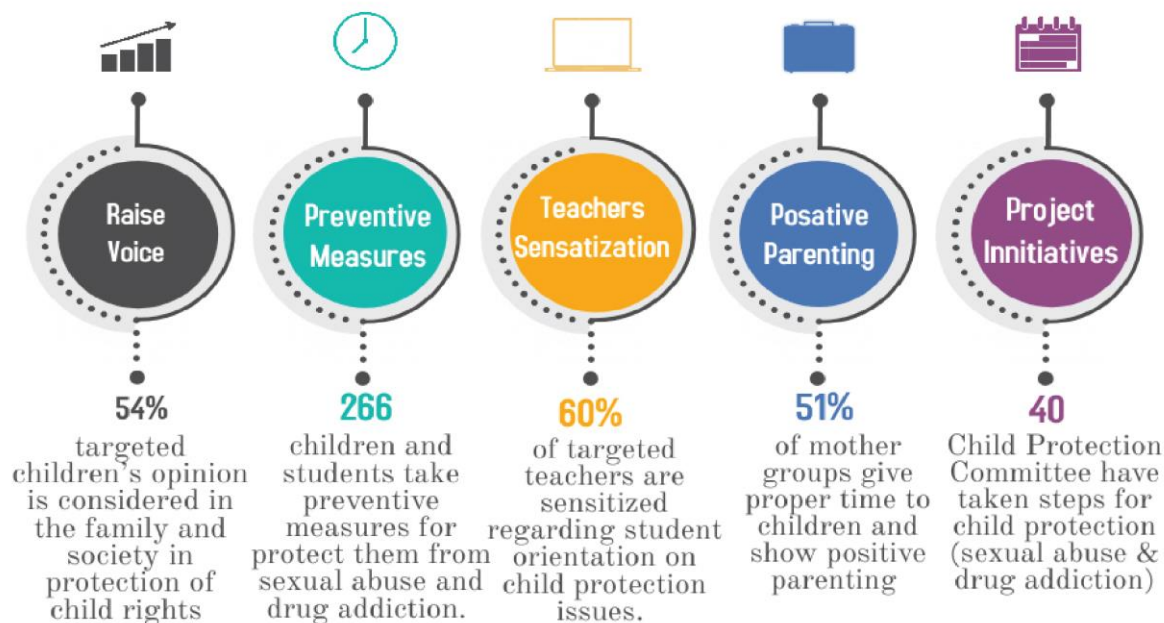
Project Duration: July 2019 to December 2020

Project Location: 31 ward of Khulna City Corporation

Background: JJS has been working for last 18 years on child protection issues in Khulna and neighboring districts. JJS is working in the aforementioned project in all wards of Khulna City Corporation. In this initial phase of the project, JJS mainly worked for formation of children groups, mother groups, organizing student groups and teacher groups at school level. JJS conducted awareness session for child protection from sexual abuse and drug addiction. 5084 direct beneficiaries and 647 different stakeholders have selected in the pilot phase of the project. Regarding pandemic situation and Khulna being a danger zone of COVID situation, there are many activities which did not possible to organize.



Key Results



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Shimla's self-motivation and leadership skill motivate to attain child friendly community

Shimla Das is a "Child Protection Committee" member of JJS under PCSD project, who is highly motivated (attend in weekly awareness of PCSD project), and committed to work against child abuse and drug addiction. Shimla Das is a regular member of "Krishnochura Sisu Dal", located in Rishipara, 25 no. Ward of Khulna City Corporation. Shimla managed some children and formed a small group in her community. Often she orients other children on moral lessons, child abuse, drug addiction and how to protect from that etc. Through the pandemic situation, she has been teaching about protection from corona virus (e.g. motivate to put mask, use soap/sanitizer, keep social distance). Through inspiration from weekly awareness session of JJS-"Child Protection Group", she became confident that she can contribute to the community children and save the children from sexual abuse and drug addiction. She started social works with some community children. Every Friday she is taking session on child rights and abuse, child safety and drug addiction. Her techniques to orient other children were innovative. She is good at drawing and this situation she deliver awareness messages through her hand painting. She believes that these kind of innovative techniques of disseminating awareness messages are very fruitful to orient children.

She is continuing session from home regularly and dreaming "no child will be abused; no child will be addicted by drug". By observing her cherished desire and capacity to orient other children, Shyamoli Biswas (JJS Social Worker) inspired her and provided all kinds of supports.



CLIMATE CHANGE AND DISASTER MANAGEMENT

Bangladesh is highly vulnerable to climate change effects. Climate change has been increasing frequency of natural disasters in south-west coastal region. It 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. This organization works with both government and non-government departments as well as committees in order to strengthen community based disaster preparedness initiatives and build capacity of local stakeholders. Hence, the organization has been working through CCR, MOHORA project and couple of short term projects including Bulbul Rebuilt Construction, Amphan Responses and COVID response projects to tackle sudden crisis situation.

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

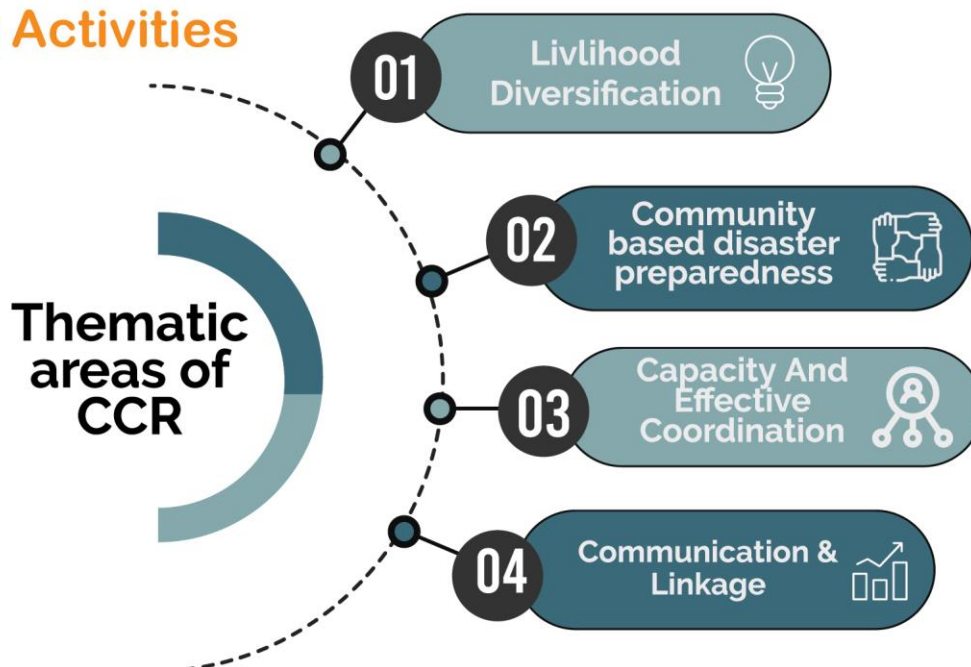
Project Period: March 2018 to March 2021

Funding Organization: Concern Worldwide Bangladesh

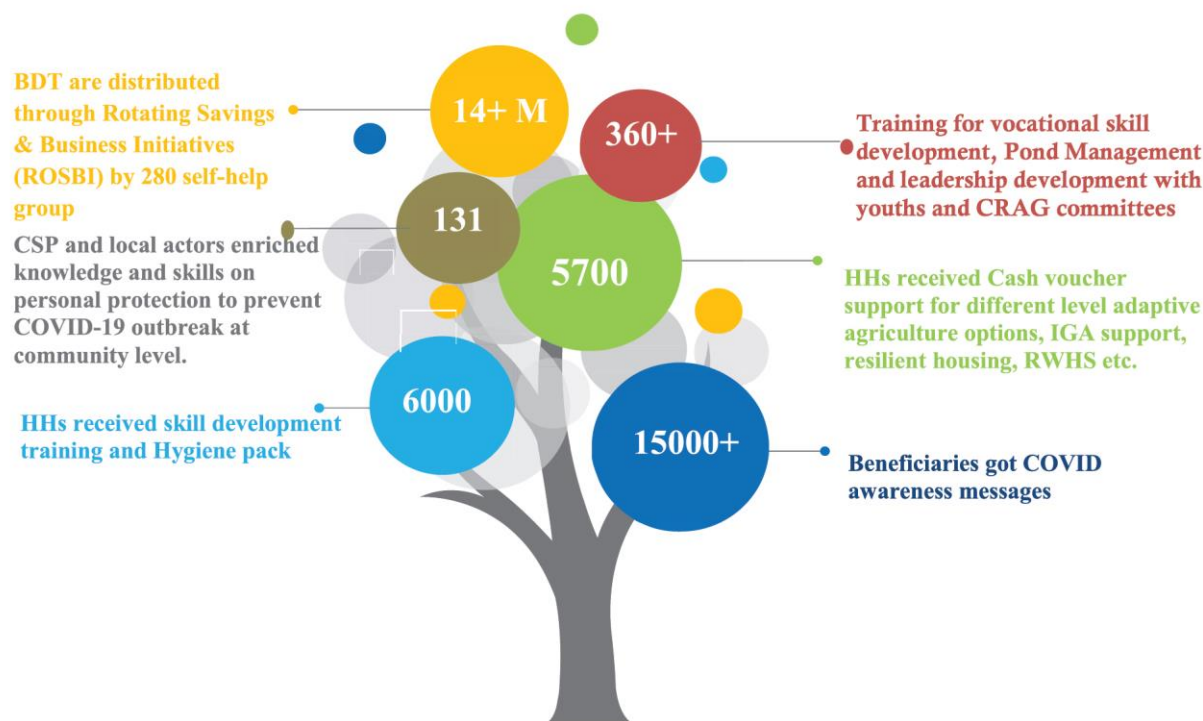
Location: District: Bagerhat, Upazila: Mongla & Sarankhola

Project Brief: Bangladesh's coast is the biggest victim to natural disasters and highly affected by climate change with problems including salinity and water logging, soil erosion, flooding and cyclones. Since April 2018, Coastal Community Resilience Project was initiated by Jagrata Juba Shangha (JJS) with the support of Concern Worldwide for capacity building of extreme poor communities till March; 2021. The project initiated with a view to reducing vulnerability and enhances resilience of coastal communities to prepare for and adapt to shocks induced by climate change. It addresses the issues of drinking water, Climate Change and DRR as the core of the project focus to address vulnerabilities of the affected communities in the South-west coastal for make them resilient.

Key Activities



Key Results



Highlights

- 2 “Refreshers Training” to strengthen capacity of project staffs, sharing information and co-operation with the local government to national level.
- 550+ project beneficiaries got Govt. food relief with support of CRAG members in Mongla and Sharankhola.
- 3000 HHs got Cash voucher support to practice home gardening and social forestry.
- 38 quarterly CRAG meeting organized in the project area
- 50 trainings of Pond Management Committee (PMC) were held in Mongla & Sharankhola
- 12 training sessions for Orientation of Community Resilience Action Group (CRAGs) on leadership development
- 6000 HHs from Mongla and Sharankhola upazila received skill development training
- 6000 HHs households got Hygiene Kits for prevention COVID-19 pandemic
- 300 youth members received different vocational skill development training (e.g. tailoring, doll making, repairing of cycle, mobile repairing, carpentry etc.)
- 290 government officials (DC and UNO offices and local elected body of Union Parishad) got liquid hand washing soap, sanitizer and mask for COVID-19 prevention
- 6000 HHs got phone call messages on awareness raising to COVID-19 prevention
- 15 different level (e.g. district, sub-district and union level) co-ordination meeting were organized for food/cash support linkage for community people

“Vocational Training & Cash Support as Multiplier to Fulfill Dreams”

Matangini Rani is a housewife and 55 years old. She studied till 5th class. Every year some natural calamities hit the upazila. The people of this place are used to keep peach with disasters. Matangini Rani's husband runs the family by doing day labor. When she got married to him at the age of 18, there was a lack of income in their family. On the one hand, their lack of family income and on the other hand, they have to work hard to provide for their children. In such a situation, the



catastrophic cyclone Sidr hit in 2006, Sidr destroyed everything, houses and furniture were destroyed. In Sidr and Aila, it was not enough to compare the time when the non-government organization came forward for help and cooperation and the amount of help needed for her family. Matangini was included in the Coastal Community Resilience project in May 2018 as a poor family through a community consultancy. After being included in the project, she attended regular group sessions; the name of their group is Malia Rajapur Resilience Team-3 and her ID No. 1358. From the community service promoter, the SHG members are trained in modern methods of vegetable farming, goat rearing, fish farming, and poultry rearing, small business. Matangini took part in the training and gained knowledge of the training. She was very passionate to rear chickens and earned through running her passionate job. Later the project contributed BDT 6,700 /= (six thousand seven hundred). Now Matangini Rani is doing her job well. Her dream of keeping domestic chickens for many days came true. Her husband works daytime in outside and in the evening helps Matangini in her chicken rearing work. The efforts of the two have made their business very profitable now. She is now able to meet the needs of 05 members of her family well. Matangini Rani now earns 8,000 /= (BDT eight thousand) per month.

Matangini Rani said that after that she will buy an incubator machine and will sell the baby chickens. Matangini Rani further said that if such a project works for the poor and needy people, the people of the area will one day be prosperous.

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

Project Duration: 01st April 2016 to 30th September 2020

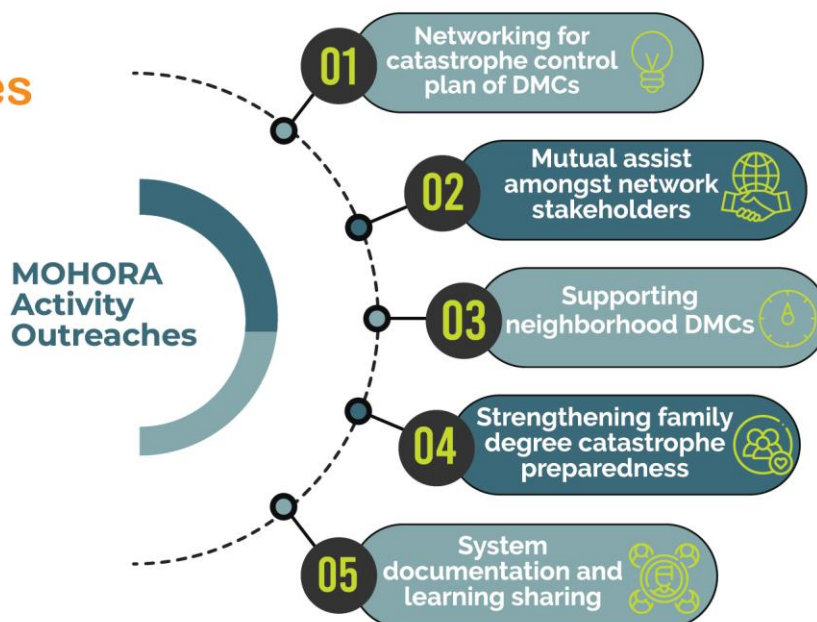
Funding Organization: Shapla Neer, Japan

Project Location: District: Bagerhat, Upazila: Morrelganj, Sharankhola Union (s)/City wards/Pourosova: 04 Unions of Morelganj and all 04 Unions of Sharankhola Upazila

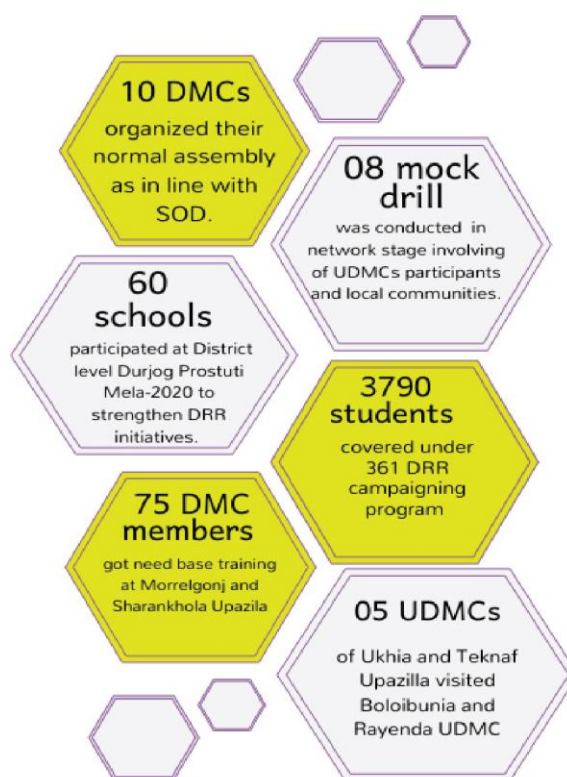


Background: "Mobilizing and Organizing Humanitarian operations and Risk reduction activities in disaster prone coastal Areas" (MOHORA) project has been implementing by JJS in partnership with Shapla Neer in all unions of Sarankhola and 4 unions of Morrelganj Upazilla. The project aims to create a resilient community to adapt with cyclone and different disasters in the district of Bagerhat. The MOHORA's project works with the District, Upazila and Union Disaster Management Committee following the government's Standing Order on Disaster (SOD) to support the project's aim. The project is implemented through close contact with district, upazila and union level disaster management committee, CPP volunteers, Cyclone Shelter Management Committee members, Teachers, School Management Committee members, students, Community Volunteers and Local residence. Through the project, disaster awareness will spread from family level to community level that will enable them to fight against disaster and build a cyclone disaster resilient community.

Key Activities



Key Results



DMCs Response on Cyclone Bulbul

The very severe cyclonic storm “bulbul” over northwest bay and adjoining area moved north-northeastwards towards the coast of Bangladesh from 10th November 2019 morning. Bangladesh Meteorological department announced greater danger signal no 10. As a result, of the formation of cyclone heavy rainfall and strong storm was occurred causing massive damage of assets at Morrelganj and Sharankhola Upazila.

Bagerhat DDMC arranged emergency meeting on 8th November, 2019 at Bagerhat with DDMC members including MOHORA project staffs. Morelganj and Sharankhola UzDMC and targeted 08 UDMCs organized emergency meeting before Cyclone Bulbul. They had taken all preparedness measures like opening of control room, coordinating with all concern GOs and NGOs, disseminated warning signal through announcement and other necessary measure. All UDMCs had prepared the cyclone shelter ensuring better sanitation and safe water within their respective Union. Chairmen of some Unions had visited cyclone shelters within their Union. As a result all community people have taken shelters in time with their necessary important assets, Water and also some with dry food. All targeted 08 UDMCs distributed dry, cooked food and other stationeries in the cyclone shelters people by their own UDMCs fund and allocated UzDMCs. District admission, Bagerhat distribution dry food to some shelters people and they made a monitoring system to follow the community level cyclone shelters and preparedness.

Immediate after Cyclone Bulbul, UzDMCs are taking action to assess approximate loss or damages of human life, livestock and agriculture. All UDMCs are taking steps to collect damage information from their respective Union both for assets, Livestock and agriculture according to Upazila requirements.

After collected jointly damage information Upazila DMC of Morrelganj and Sharankhola have provided 12 PCs Tin and Cash Tk. 3,000 to more than 750 HHs to rebuild their houses incorporation with UDMCs.



Dhansagar UDMC disseminating warning during Cyclone Bulbul

Project: Support to rebuild house for the cyclone ‘Bulbul’ affected very poor families in Sharankhola and Morrelganj Upazila Project

Project Period: 1st December, 2019-30th April, 2020

Funding Organization: Shapla Neer, Japan

Project Location: Morrelganj & Sharankhola Upazila

Background : Since establishment of JJS, It has been working promisingly to tackle several disasters and emergency situation. Super Cyclone “Bulbul” hit at South-west coastal areas of Bangladesh and destroyed infrastructure, caused numerous injury, disrupted telecommunication and electricity and damaged the standing crops. Immediate after Cyclone Bulbul, JJS MOHORA project staffs had conducted a rapid field assessment in targeted project areas of 04 Unions of Morrelganj and all 04 unions of Sharankhola Upazila. The survey found total 93 fully damaged household where 35 families were extreme poor and those severally damaged households lose properties whose market values were Tk. 41500.00 in average. Considering the consequence, JJS provided initial support to the Cyclone Bulbul affected people among coastal areas of Morrelganj and Sharankhola Upazila through local Disaster management committees. After that JJS started rehabilitation support by SN emergency project and started to rebuild 53 poor houses (28 families from Morrelganj Upazila and 25 families from Sharankhola Upazila) by transferring Tk. 30,000 cash to each family through mobile banking within 08 Union of Sharankhola and Morrelganj Upazilas.

Key Results

53 Extreme Poor HHs got Tk. 30000.00 (each poor household) for repair and reconstruction of households

01 A tale of Nurjahan Begum

Mst. Nurjahan Begum lives in Boloibunia Union, Ward no-06, at Cholombaria Village of Morrelgonj Upazila. She is a Street beggar having 05 family members. She survives by begging from door to doors. She lives on others land in a tiny small shed. Her house was totally damaged due to cyclone “Bulbul “and was quite impossible to rebuild house by her own expenses. After damaging her house she and her family members lived in that broken house. In this situation it was very necessary to rebuild this house in an emergency basis by considering her vulnerability. Nurjahan Begum was selected by the project to get housing support. After getting the 1st installment she started to rebuild her house and completed within 24 days. She completed entire works by support of project staff and neighbors. At present she is living in her newly build house. He spent total 41,800 BDT to rebuild this house in which got support of 30,000 BDT from the project and rest 11,800 BDT by the support of her neighbors. She is very happy now to get the support from the project and living with her family. She said that, it was not possible to rebuild her house without support from the project. She thanked JJS and SN to provide the housing support.



Newly constructed House after getting support

Project: Emergency Response to the Cyclone Amphan Affected People of Koyra and Sharankhola Upazila project

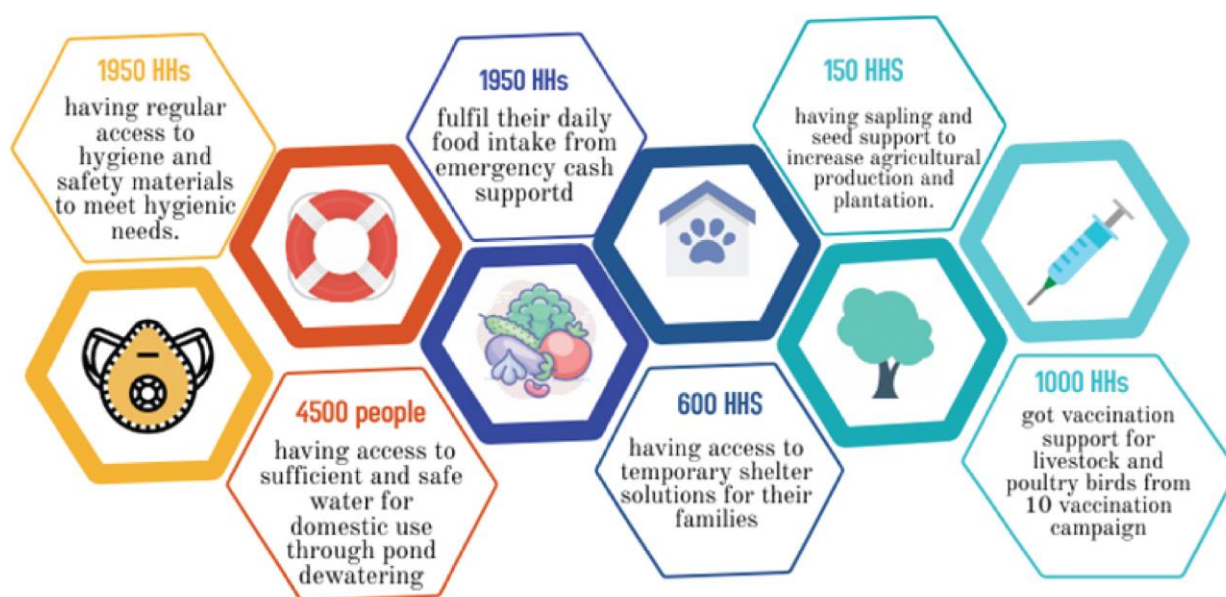
Project Period: 1st December, 2019-30th April, 2020

Funding Organization: Shapla Neer, Japan

Project Location: Koyra and Sharankhola Upazila

Background : Super cyclone Amphan severely affected the south-west coastal in Koyra and Sharankhola upazila under Khulna district. Several areas are submerged with saline water and as consequences, the agricultural land was damaged, fish ponds were flooded and road communication was heavily disrupted. JJS has been implementing different development project in Koyra and Sharankhola Upazila since 1995. Before initiating of the project, a rapid baseline survey was conducted which found 15592 severally damaged HHs. The proposed project conducted to meet emergency response activities for initial recovery of the affected HHs due to Cyclone Amphan in the affected areas. 8050 vulnerable HHs has covered under different support base intervention program like cash support, pond dewatering, vaccination, temporary shelter support and sapling distribution.

Key Results



Rabeya's Indomitable Willpower

Rabeya Begum is a resident of Dighirpar, Uttar Bedkashi of Koyra Upazila. Twenty-seven years ago, Rabeya got married to Shahjahan Shikari who used to work as a day laborer. She has a child and her husband in her family. Cyclone Amphan destroyed her house, trees, and ponds. Immediately after Amphan, With Figure: Rabeya selling vegetables in front of her house. They supported 3000 taka, she and her husband decided to use part of it to buy rice and the rest to run a small business in front of their house.



They have started to buy vegetables from the wholesale market and sell them. At present, they are nearing 300 to 400 taka daily. She added, "As I'm earning now, I have the courage and power to survive with dignity." She was wondering if she could get more money, she could have expanded her business and lives a glorified life. Rabeya likes to thank Jagrata Juba Shangha (JJS) and Japan Platform for supporting her.

Project: JJS support for Extreme Poor Families with PWDs in the COVID-19 Situation Project

Project Duration: 21 May- 20 August, 2020

Funding Organization: Shapla Neer, Japan

Project Location: District: Bagerhat, Upazila: Sharankhola, Union: Southkhali

Background : Disables are the neglected group of people in poor families and they are more marginalized and vulnerable in the increasing poverty situation. Considering countrywide lockdown and pandemic situation, the project aims to give support the poorest of the poor families with person with disabilities to meet their nutritional necessities in Southkhali union under sharankhola upazilla. The goal of this project was to Protection of Extreme Poor Families from hunger and sufferings in the COVID-19 situation. To meet the goal, this project gives food Support to the Extreme poor families with disable family member.

Key Results

- 117 person with disability received BDT 2000 as emergency food support in COVID pandemic situation

"COVID Emergency Support Makes Self-reliant to Barek Bepari"

Barek Bapari lives in Southkhali Union, Ward no-05, at Sharankhola Upazila. His father is late Lal Miya Bapari. He is physically disabled and both of his legs are lame. As he moves on Wheeled chair so he can do any types of work for income generation. He has a family with 07 members having 03 male and 04 female. Moreover one of his sons got married and the whole family depends on his little income. His son worked in another person's shop as daily basis. With his poor income this family manages their daily meals very difficultly. But due to Corona virus as of Government instruction all shops and markets are closed in this area like all over the country. So, their income generation has stopped and in this situation this family often has to depend on the help of their neighborhood. They survive by getting allowance from their well-wishers surroundings them and with this money they manage their daily meals which are not enough to meet their hunger.



Purchased food after getting cash support

JJS support for Extreme Poor Families with PWDs in the COVID-19 Situation Project has selected this family as beneficiaries by considering their poverty and gave BDT 2000 to purchase food through mobile Banking system. He is very happy now to get the support from the project and this cash support is very helpful for their family in terms of food. He said that by this money they will purchase food items like rice, dal, oil, salt and vegetable in which they can manage their daily 03 meals for 05-07 days.

Project: Humanitarian assistance for the Amphan affected people living in southern part of Bangladesh

Project Duration: 10th August 2020 to 09th November 2020

Funding Organization: Education and Development Foundation (EDUCO)

Project Location: Koyra Upazila

Background : Super cyclone Amphan hit the coastal region and submerged more than 1,700 hectares cultivable lands in Koyra Upazila. More than 10-km stretch of the dam in Koyra was collapsed in many different places. Considering the drastic situation, Jagrata Juba Shangha (JJS) initiated the aforementioned project funded by Education and Development Foundation (EDUCO). This project focused on responding to most urgent need of food, health and hygiene, child education and drinking water crisis reduction by considering the crisis. This project directly covered extremely poor families and students of Koyra.

Key Activities

EDUCO supports

01

Emergency Food Supply



02

Health and Hygiene packages



03

Resolving Water Crisis



04

Educational Support



Key Results

1275



HHs got cash support for purchasing emergency food and others needs for children and family members.

1275

HHs got hygiene pack and safety materials including mask, detergent, sanitary napkin, soaps and bucket



2550



students found educational materials including khata, pencil, eraser, sharpener, geometry box

200

HHs got 100L water tank for drinking water preservation



Emergency Support

Little help can make big differences

Rahim Mali (32) is resident of 4 no. Koyra village of 7 no. ward of Koyra Union in Koyra Upazila. The total number of family members is 03 and he is a disabled person. He earns his livelihood by catching shrimp from the river near the Sundarbans. Before the disaster (Amphan and Covid-19) he used to catch the shrimp with other fisherman. His fishing net got torn during the cyclone Amphan, because of that he couldn't go fishing for a long time. Currently, lockdown not allowing him to join the groups for fishing. And it's very difficult for him to go out for earning as he is disabled. Water stagnant condition around the house is making it impossible for him to go out. So he can't go to the market like before.

He describes his situation like- "Now I am spending days through making nets and fishing cages for fishing. I could catch pona at once. I could go to different places alone but now I am not going anywhere normally as the water after Corona and disaster (Amphan) is not reduced yet. If there was no epidemic, I would try to earn more so that the days would run well. If the big fear goes this way, I don't know how to survive and manage feed for my families just after a few days. I don't know what will happen to us if someone from my family gets infected from the disease." His only source of income was the fishing net which also got missing, pillars and fences of his house were also destroyed.

He described his current situation like- "I have benefited a lot from BDT. 2440 and other items were given to us by Educo and JJS during this disaster. With the money; I bought rice and lentils for my family, bought nets for catching fish and vegetable seeds for sowing in the field. My granddaughter is very happy after getting a notebook and color pencil. There was no money to buy pona type nets. And it is quite impossible to lend money from anyone. I'll be fine with this help for a while. There are many more poor people like me. I hope more humanitarian organization will come forward to help more poor people like us."





RESEARCH PROJECT

The peri-urban Khulna, located at the south-west coastal Bangladesh, confronts various natural and man-made disasters that intimidate crisis of many focuses 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 constructed 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. In recent couple of years, JJS has been experiencing to deal in different research based project with support of NWO, Delatres, KUET, IPEN etc.

Project Title: Capacity for Participatory Institutional Analysis

Project Period: October 2019 to July 2021

Funding Organization: Netherlands Organization for Scientific Research (NWO)

Location: Khulna City and Batiaghta Upazila

Project Brief: Contemporary delta and water management requires coordination and collective action among multiple stakeholders. Coordination and collective action, in turn, require functioning institutions. These institutions provide the formal and informal rules for the interaction among stakeholders. Understanding how institutions constrain or enable more sustainable solutions thus becomes a key part in a more sustainable management of delta areas. As a basis for smart interventions in institutional designs, an Approach for Participatory Institutional Analyses (APIA) has been developed and tested through an earlier UDW-1 Shifting Grounds project. The aforementioned project now aims to build capacity through game-based approach with various groups in the southwest delta and Khulna-Jessore regions in Bangladesh. The project has undertaken through collaboration of Netherlands (TU Delft & Deltares) and its Bangladeshi counterparts (JJS & KUET).



8 urban and peri-urban sites visited to address contemporary water based problems (e.g. degrading urban water body, fecal waste contamination)



20 officials from different water based institutions/department (e.g. KWASA, KCC, BWDB, KDA, SNV, IWFM, Blue Gold, CEGIS etc.) got hands on training on APIA



Shared project knowledge at the virtual UDW 3 Annual meeting Probiotics



4 game materials on different water based issues (e.g. Urban pond, wastewater, TRM & Participatory Water Management) have designed



30+ participants from community and institutions have trained to solve contemporary water based problems through practicing game sessions

Game-based Workshop on Pond Conservation

The workshop alternated between presentations, plenary and Game Practice sessions. Emphasis was given on maximizing the sharing of experiences between participants and on practical experimentation on Approach for Participatory Institutional Analysis. The workshop used participatory methodologies and innovative learning techniques.

The game facilitator illustrated about the rules of the game, responsibility of each player and disburses the role playing cards for each player. Then he described step by step sequence of the game using action and resource cards in interactive way so that each player got practical idea of using different cards before playing the game.

Action cards of each round were tried to segregate so that it might not get much difficulty to find out cards. Action and resource cards were shared among players when any actions or resource under any actions were taken to other players. The players interactively discussed among themselves and acted to share cards. After end of a first round, the facilitator shared the brief learning. The game facilitator illustrated when players faced any confusion to use cards. End of first round, the second round started after 15 minutes refresher brake. Following the first session, the second session started. After successful completion of both of rounds, score cards were distributed to share the game outcome from those rounds.



Project Title: No Toxic Plastics for Children- Lab Analysis for BPA

Project Period: November 2019 to December 2020

Funding Organization: IPEN

Location: Khulna City

Project Brief: Toxics-Free SDGs project aims to increase awareness of consumers, policy makers and the public about the presence of toxic chemicals in plastics to support regulatory controls on hazardous chemicals adopted nationally and internationally. This will be achieved through generation of data on chemical additives found in plastic children's products and the production and release of data. In coordination with the regional coordinators and IPEN advisors, JJS purchased plastic children's products on the market. These products sent to the South Asia Regional Hub (Toxics Link) for lab analysis of BPA. JJS sent 10 products for analysis. The project also contributed to provide country context information regarding current situation of toxicity and provide necessary guidelines that should be taken by the country.

Key Output

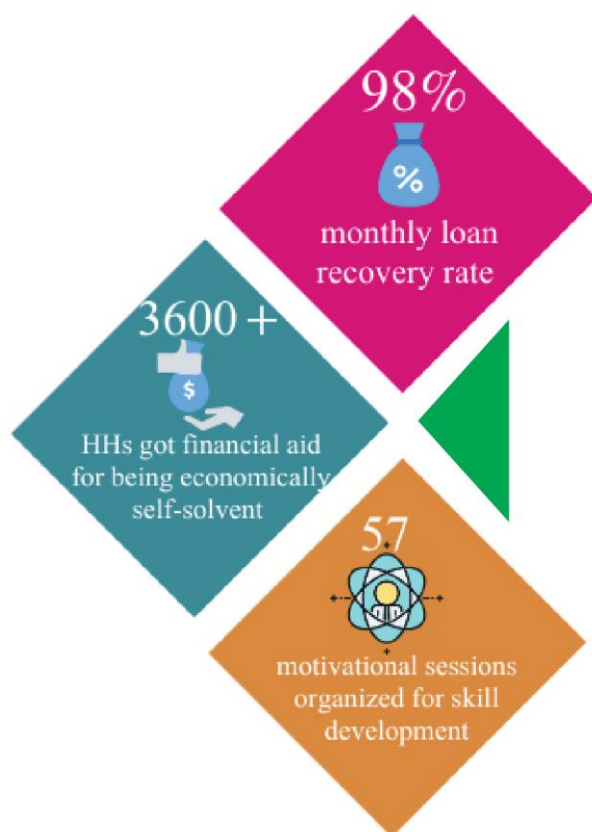


MICRO CREDIT OF JJS

Micro Credit Program of JJS is working in Khulna division under 06 (Six) Upazila among 5000 (Approx.) beneficiaries for poverty alleviation through creating income generating option by the aid of economic support and upgrading the living standard of the poor and ultra-poor in south-west coastal region. Empowering the vulnerable women and men through creating self-sufficient socio-economic options and to create a justified society- thence everyone gets an equal opportunity to have social rights and employment facility. Loan disbursement is not imposed as burden to clients but to abominate beggary and change the idle hand to labor.

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

Key Output



Micro Credit Program



JJS is working in Khulna division under 06 (Six) Upazila among 5000 (Approx.) beneficiaries for poverty alleviation through creating income generating option by the aid of economic support and upgrading the living standard of the poor and ultra-poor in south-west coastal region. The motto is to empower the vulnerable people through creating self-sufficient socio-economic options and to create a justified society.

Process: JJS disbursed the loan to the client individually through Samity (Group) cohesion duly. Generally JJS organize a Samity (group) which consists of 15-25 members and our total direct beneficiaries are 5000 (Approx.). The loan recovery rate is satisfactory and JJS easily reimburses the loan in time to the clients according to schedule. In JJS there are some experienced field officers- provides technical support and collaborates with the clients at grass root level and who also advice farmers through group training schedule for performing their business accordingly. However, main responsibility of Field officer is to collect the installment in weekly basis. Every week 18 field officers are realizing the recoverable installment from the beneficiary and keeps a close supervision to the beneficiary. As a result our monthly loan recovery rate remains 98%-99%. According the Credit manual, JJS reserves at least 10% savings of each client for getting loan and every loan should have to repay to JJS within 46 weeks after getting loan. We carry out all types' direction of Micro credit regulatory authority and now portfolio of savings ratio 50% to loan outstanding.

JJS OWN INITIATIVES

Project: 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 fewer than five children at Bakultala village, Southkhali Union of Sarankhala Upazila in Bagerhat District from 2008. The initiatives were undertaken to mitigate the negative impacts due to Sidr in 2007. The objective of the pre-school program is to prepare children for formal education. The education is done through playing, instruments, books alongside outdoor playing facilitates. 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: JJS is operating a Shishu Kendra devoted to work for mentally challenged children those are socially underprivileged and unfortunate in our society. In 2001, ATM Zakir Hossain, the Executive Director of JJS, and some of his fellow mates felt the urge that they should come forward to support the children those are socially vulnerable. This center provides privilege to the 25 children with the support from Safety Net Programs of Bangladesh Government. Each child was provided BDT 500 per month. 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. The Executive Director of JJS, along with some well-wishers runs this program by their personal contributions through building a trust naming "Asif Hossain center for children with Autism and ADHD".

Tarar Mela: Adolescent Organization for Cultural Development: Tarar Mela is a local cultural team involving children from marginal and poor community in Talimpur village under Rupsa Upazila. JJS formed the team to explore the cultural potentiality of the underprivileged children and perform cultural program. Tarar Mela performs different cultural show and programs. The group is well trained on interactive popular theater and life skill knowledge.

JJS Pro-poor Support: JJS has donated different relief packages (food, hygiene, medicine and sapling items) among 37 vulnerable poor families in the pandemic situation to support their families. The support has provided families who have disable members in the family who didn't have any income generation options due to two months more lockdown situation.



AUDIT REPORT



Islam Jahid & Co.
Chartered Accountants

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INDEPENDENT AUDITORS' REPORT

TO

The Members of the General Body of Jagrata Juba Shangha (JJS)

Report on the Financial Statements

We have audited the financial statements of **Jagrata Juba Shangha (JJS)** which comprise the statement of financial position as at 30 June 2020 the statement of comprehensive income, Statement of receipts and payments and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects, of the financial position of the **Jagrata Juba Shangha (JJS)** as at 30 June 2020, and of its financial performance and its cash flows for the year then ended in accordance with international financial reporting standards and other applicable rules and regulation.

Basis for opinion

We conducted our audit in accordance with international Standards on Auditing. Our responsibilities under those standards are further described in the auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the international ethics Standards board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for audit opinion.

Other Information:

Management is responsible for the other information. The other information comprises all of the information in the Annual report other than the financial statements and our auditors' report thereon. The directors are responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls:

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards and other applicable rules and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process

1



• AUDIT • TAX & VAT • MANAGEMENT CONSULTANCY • COMPANY AFFAIRS • ADVISORY SERVICES

Auditors' Responsibilities for the Audit of the Financial Statements:

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements:

- (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 Organization so far as it appeared from our examination of those books; and
- (c) The organization's financial statements dealt with by the report are in agreement with the books of account.



Place: Dhaka, Bangladesh
Date: November 30, 2020

Islam Jahid & Co.
Chartered Accountants

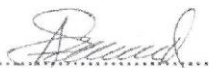
Jagrata Juba Shangha (JJS)

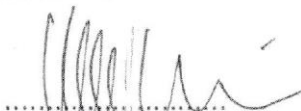
35/8 T.B. Cross Road, Khulna.

Consolidated Statement of Financial Position as at 30th June, 2020.

| Particulars | Notes | Amount in Taka June 30, 2020 | Amount in Taka June 30, 2019 |
|----------------------------|-------|---------------------------------|---------------------------------|
| Assets: | | | |
| Non current Assets | | | |
| Fixed Assets | 11.00 | 7,824,801 | 7,397,907 |
| Current Assets | | 75,435,110 | 66,474,123 |
| Cash & Bank Balances | 12.00 | 14,439,059 | 7,239,526 |
| Investment | 13.00 | 4,245,157 | 3,062,130 |
| Loan & Advance | 14.00 | 4,101,226 | 4,334,427 |
| Loan - Beneficiaries (RLF) | 15.00 | 52,649,668 | 51,838,040 |
| Total | | 83,259,911 | 73,872,031 |
| Liabilities: | | | |
| Fund | 16.00 | 21,574,009 | 17,781,875 |
| Reserve Fund | | | |
| Loan Loss Provision | 17.00 | 4,386,653 | 4,386,653 |
| Current Liabilities | | 57,299,249 | 51,703,503 |
| Loan | 18.00 | 13,624,664 | 13,156,413 |
| Bank loan | 19.00 | 2,466,470 | 6,210,000 |
| Beneficiaries-Savings | 20.00 | 32,948,938 | 27,502,005 |
| Provision | 21.00 | 3,532,788 | 513,032 |
| Kallyan Tahabil | 22.00 | 4,342,289 | 3,912,953 |
| Security Deposit | 23.00 | 384,100 | 409,100 |
| Total | | 83,259,911 | 73,872,031 |

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


Md. Saifuddin Ahmed
Director Finance


ATM Zakir Hossain
Executive Director

Subject to our separate report of even date.

Place: Dhaka, Bangladesh
Date: November 30, 2020



Islam Jahid & 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, 2020.

| Particulars | Notes | Amount in Taka June 30, 2020 | Amount in Taka June 30, 2019 |
|--|-------|---------------------------------|---------------------------------|
| Income: | | | |
| Grants Received | 24.00 | 85,073,182.26 | 75,787,782 |
| Contribution Received | 25.00 | 2,760.00 | 3,240 |
| Bank Interest | 26.01 | 380,024.43 | 236,171 |
| Other Income | 27.00 | 56,910.00 | 93,216 |
| Service Charge | 28.00 | 8,360,058.00 | 9,323,666 |
| Total | | 93,872,934.69 | 85,444,075 |
| Expenditure: | | | |
| Administrative expenses | 37.01 | 5,750,470.72 | 4,320,649 |
| Program Cost | 38.01 | 80,291,021.20 | 71,326,920 |
| Grant refund | 40.01 | 107,670.00 | 418,205 |
| Interest on Savings | 39.01 | 1,310,002.00 | 1,212,260 |
| Interest on Loan (Bank) | 50.00 | 1,313,742.12 | 1,195,576 |
| Loan Loss Provision | | - | 89,618 |
| Depreciation | | 1,307,894.82 | 1,130,835 |
| | | 90,080,800.86 | 79,694,062.46 |
| Surplus fund transferred to fund Account | | 3,792,133.83 | 5,750,013 |
| Total | | 93,872,934.69 | 85,444,075 |


The annexed notes form an integral part of these financial statements


Md. Saifuddin Ahmed
Director Finance


ATM Zakir Hossain
Executive Director

Place: Dhaka, Bangladesh
Date: November 30, 2020




Islam Jahid & Co.
Chartered Accountants


Jagrata Juba Shangha (JJS)

35/8 T.B. Cross Road, Khulna

Consolidated Receipts & Payments for the year ended 30th June, 2020

| Particulars | Notes | Amount in Taka | Amount in Taka |
|--|-------|-----------------------|--------------------|
| | | June 30, 2020 | June 30, 2019 |
| Receipts: | | | |
| Opening: | | | |
| Cash in hand | | 392752.00 | 236,198 |
| Cash at Bank | | 6846773.88 | 3,379,918 |
| Grants Received | 24.00 | 85,073,182.26 | 75,787,782 |
| Members Contribution Received | 25.00 | 2,760.00 | 3,240 |
| Bank Interest | 26.00 | 164,994.46 | 121,601 |
| Other Income | 27.00 | 56,910.00 | 93,216 |
| Service Charge | 28.00 | 8,360,058.00 | 9,323,666 |
| Inter Project Loan | 29.00 | 2,271,667.00 | 8,823,316 |
| Kallyan Fund | 30.00 | 592,250.00 | 740,010 |
| Loan realised from Beneficiaries (RLF) | 31.00 | 58,413,372.00 | 63,149,966 |
| Savings Collection | 32.00 | 14,798,612.00 | 15,849,292 |
| Advance realised | 33.00 | 392,241.00 | 1,191,921 |
| Bank Loan | 34.00 | 11,000,000.00 | - |
| Staff Savings & Insurance Fund | 35.00 | 36,583.00 | - |
| Vat & Tax | 36.00 | 90,542.00 | - |
| FDR Encashment | | - | 109,861 |
| Security received | | - | 10,000 |
| Total | | 188,492,697.60 | 180,819,988 |
| Payments: | | | |
| Administrative expenses | 37.00 | 4,932,429.18 | 4,133,774 |
| Program Cost | 38.00 | 77,852,113.27 | 71,000,763 |
| Bank Interest Paid | 39.00 | 1,350,304.47 | 988,576 |
| Grant refund | 40.00 | 107,670.00 | 418,205 |
| Capital expenditure | 41.00 | 1,734,788.00 | 326,298 |
| Inter project Loan | 42.00 | 1,557,475.00 | 7,288,159 |
| Others Loan | 43.00 | 14,810,000.00 | 432,783 |
| Kallayan Tahbil Refund | 44.00 | 162,914.00 | 9,544 |
| Loan Disburse to Beneficiaries (RLF) | 45.00 | 59,225,000.00 | 74,001,000 |
| Beneficiaries Savings refund | 46.00 | 10,661,681.00 | 11,133,383 |
| Advance | 47.00 | 441,564.00 | 1,105,241 |
| Security Refund | 48.00 | 25,000.00 | 20,000 |
| Provision Paid | 49.00 | 192,700.00 | 2,725,736 |
| FDR | | 1,000,000.00 | - |
| Closing Balance | | - | - |
| Cash in hand | | 740,076.00 | 392,752 |
| Cash at Bank | | 13,698,982.68 | 6,846,774 |
| Total | | 188,492,697.60 | 180,819,988 |


Md. Saifuddin Ahmed
Director Finance


ATMZ
Executive Director

Subject to our separate report of even date.

Place: Dhaka, Bangladesh
Date: November 30, 2020



Islam Jahid & Co.
Chartered Accountants



Committed to inclusive participatory sustainable development...

Jagrata Juba Shangha (JJS), non-profitable and Non-governmental (NGO); right based environmental and social development organization working for being positive changes in the lives of children and families in coastal communities in the context of poverty and injustice. Through development, advocacy and governance, JJS deals with pro-poor issues, people with special needs and disaster vulnerable people in south-west coast of Bangladesh. JJS first initiated their activity in 1985 from Talimpur village in Khulna district with some youths led by ATM Zakir Hossain. Later through gradual extension, JJS are now flourishing in 5 coastal districts with more than two lakh population coverage. Earlier in 1988, JJS received legal status from the Social Services Department and reinforced its community development activities. Between 1989 and 1991, JJS increased and extended its programs in different sectors. Now JJS has five strong thematic focuses including Governance and Human Rights, Child Protection and Disable Peoples Right, Climate Change and Disaster Management, Environment and Food Sovereignty and Research and Knowledge. Since inception of JJS, the organization accomplishes more than 150 projects. With a staff team of 217 people, JJS is implementing 13 projects in the reported annual period. With 36 years of experience in development, JJS has now become a pioneering organization in the coastal region of Bangladesh.

Jagrata Juba Shangha (JJS), 35/8, TB Cross Road, Khulna-9100, Bangladesh.
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