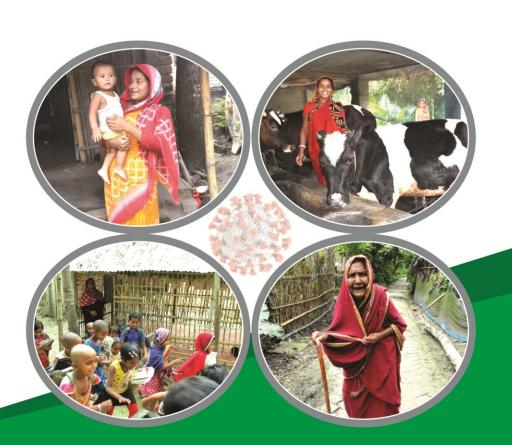




ANNUAL REPORT 2019-2020

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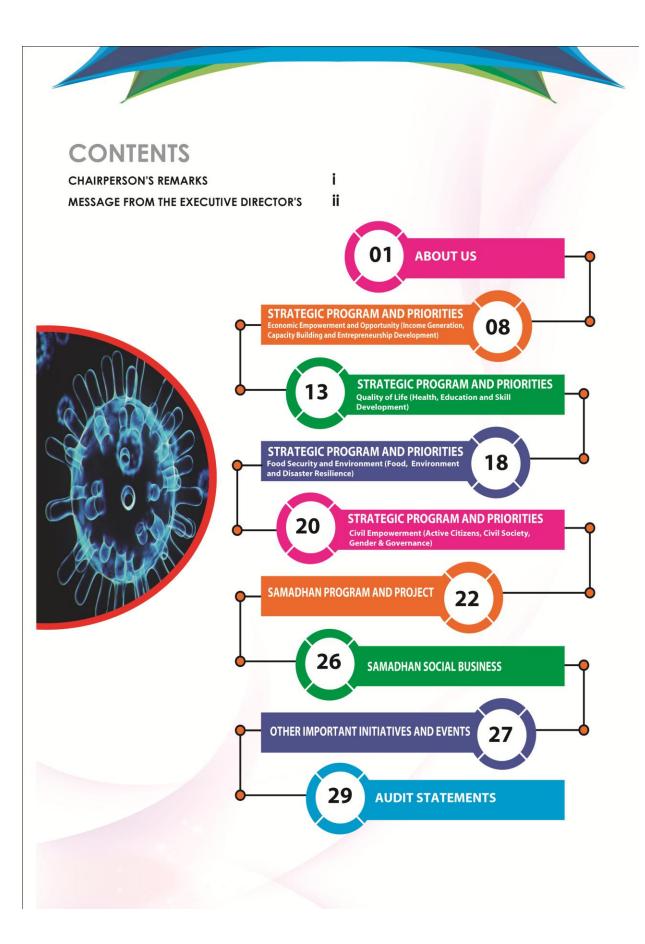
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Samadhan Annual Report

September, 2020





CHAIRPERSON'S REMARKS

It gives me immense pleasure to write a message for Samadhan Annual Report. I would like to convey my heartiest congratulation to our dynamic Executive Director Mr. Md. Rezaul Karim for his excellent leadership and people centered initiatives for creating an enabling environment for our target audience.

The annual report of Samadhan for the year 2019-2020 provides an overview of Samadhan activities. This report also provides an overview of summery of key collective achievements in 2019-2020. It reflects upon key operational challenges and our endorsed strategic response.

This has been a busy and problematic year for us due to pandemic corona virus (COVID- 19) and I would like to thank my Executive Committee members for their time and commitment for working together to achieve our organizational objectives in this situation. On behalf of the Executive committee- I would like to thank again to our Founder Executive Director and his team for their dedication, commitment and hard work.

I would like to take an opportunity to express my heartfelt gratitude to different donor those who has been provided support by their cordial cooperation and continuous assistance for implementing the project smoothly and betterment of this manner.

Lastly I would like to thank all officials of government agencies, donor agencies who visited our field and encouraged our dearest participants to utilize their knowledge, skills and supports provided by organization, to bring expected changes in their life and respective communities.

Finally, I congratulate the participants/beneficiaries of Samadhan for tremendous success on the field of poverty reduction and promotion of human basic needs & right.

_____Mates

Md. Abdul Motleb Sorder Chairman of Samadhan

MESSAGE FROM THE EXECUTIVE DIRECTOR

It is indeed a great pleasure for me announce that the Samadhan has completed thirty two year in 2019- 2020 successfully. It's incredible to see the work that have been done by Samadhan over the past year, supporting about 49 thousand of vulnerable people including women, adolescent, youth, ethnic minority and child through our innovative and tireless work.

It has been indeed been stressful year and this annual report outlines our progress in Food Security, Education, Health, Hygiene, Nutrition & Sanitation, Disaster Management and Climate Change Adaptation, Agriculture and Livestock Development, Microfinance and Samadhan special initiatives.

On behalf of Samadhan, I would like to thank all, our honorable general and executive members, our partners, sponsors, donors. I am also express my sincere gratitude to the development partners especially Palli Karma-Sahayak Foundation (PKSF), Bangladesh NGO Foundation (BNF), CARE Bangladesh and the Government of Bangladesh for their continued solidarity, support and cooperation in promoting the well-being of the poor. The trust, commitment and understanding we continue to receive from them enables to design and implement efficient and sustainable programmes to help meet the needs of the people we strive to serve. We look forward to many more years of such partnership and support.

Our talented and creative team has worked incredibly hard this past year on strengthening and developing our works and services of program and project; as well as on improving our operations, including extension in new geographic and thematic areas. I would like to assure you of our commitment to provide quality service to local rural vulnerable communities and cater to their information, views and service needs. So far we have been consistent in maintaining high quality of performance and I assure all that we shall continue to maintain the same in the time to come. Whatever we have achieved today is not because of one person but the entire team of Samadhan. Without their support nothing would have possible.

Finally, I expressed my heartiest gratitude and warm congratulation to our great participants/beneficiaries who are successfully fighting against poverty and all sort of discrimination.

Md. Rezaul Karim

Executive Director of Samadhan

About Us

Our Annual Report provides an overview of the work of the Samadhan from July 2019-June 2020. The Report covers the work of the Samadhan working areas, details the joint work of the voluntary and illustrates work from our affiliates.



Our Vission:

Samadhan envision is a gender, caste and class equal environment friendly poverty free society.

Our Mission:

Promotion of socio-economic status of the underprivileged through institution building, conscientization, human resource development, education, environment friendly local resource management, establish peace, justice, dignity and fraternity in the society.

Our Core Values:

- Trust and confidence among each other.
- Mutual trust and respect.
- Transparency and accountability.
- People's participation.
- Gender Sensitivity.



Along with some devoted development young actors and Mr. Rezaul Karim was established Samadhan on October 14, 1987 at Mujgunni, Manirampur of Jashore district and gradually their effort turned into development programs.



Samadhan is registered in Bangladesh with a number of authorities:

- Department of Social Welfare: Registration number: 171 on 13.06.1991.
- Registered with the NGO Affairs Bureau: Registration no. 1155 on 10.05.1997.
- Registered with the Micro-Credit Regulatory Authority: License no. 0307300100-00006 & MRA-000006on 05.09.2007.



Sustainable socio-economic development of the target groups of its working areas.



- To make organization and its beneficiaries self-reliant by providing need based technical and financial support.
- To create employment opportunities for the poor and ultra- poor people both rural and slum areas on both farming and off-firming activities by providing technical and financial support.
- To create access to services available in local level for poor and marginal people.
- To establish dignity and respect of the women, adolescent, children, people with disability and Ethnics.
- To develop long-term strategic plan for sustainable socio-economic development.
- To develop networking with international, national, and local level agencies in respect of local issues of wellbeing through advocacy.
- To prevent early marriage, polygamy, dowry and violence against women and children.
- To provide essential preventive and curative service on health, population and nutrition.
- To establish water and sanitation facilities in communities, especially arsenic
- To prevent RTI/STD/HIV-AIDS by providing adequate education & knowledge.
- To increase organic farming practice and forestation to reduce environment pollution.
- To make people aware about democracy, rights and good governance.
- To establish rights of the children by protection of child labor.
- To operate micro finance program by local or foreign individual or institutional donation or credit.

To reduce loss of life and wealth in pre, during & post disaster.

Governance of Samadhan:

A General body governs Samadhan. General Committee (GC) consists of 20 members (male 17, female 04). The members were brought from various segments of society. They include educationists, social thinkers, professionals, women activist, cultural activist and development actors. The General Body elects a 6 member Executive Committee (EC). The EC provides policy guidelines. The Member Secretary of the EC guides the team/staff members in order to accomplish the day to day activities, as Executive Director of the organization. A member secretary of the organization, the Executive Director organizes different meeting and all agendas including problems of the participants encountered at the field level are discussed in the

meeting and the Executive Committee take decision on behalf of organization and send to the field for execution. In this process two way techniques (Bottom to up and up to bottom) are maintained in decision making. In addition to that, Samadhan organizes Annual General Meeting in each financial year, where all the members of general body attend the meeting. As the executive committee is accountable to the general body so in this meeting all agenda of the year are discussed. All sectoral heads on behalf of the executive director present their yearly progress and provide answers to the queries of general body if required. Yearly budget is also review and budget for next year is also approved in the Annual General Meeting (AGM).

Present Structure:

General Committee (GC) : 20 members Executive Committee (EC) : 06 members



List of Samadhan Executive Committee:

SL #	Name	Profession	Position
1	Mr. Md. Abdul Motleb Sarder	Teacher (College Principal)	President
2	Mrs. Ashrafun Nahar	Social Work	Vice - President
3	Mr. Md. Shamsur Rahman	Deed Writer	Treasurer
4	Mrs. Kaniz Sultana	Teacher	Member
5	Mr. Mir Mosharraf Hossain	Social Work	Member
6	Md. Jahangir Hossain	Business	Member

Executive Committe Members:



Mr. Md. Abdul Motleb Sarder



Mrs. Ashrafun Nahar



Mr. Md. Shamsur Rahman



Mrs. Kaniz Sultana



Mr. Mir Mosharraf Hossain



Md. Jahangir Hossain



List of Samadhan General Committee:

SL#	Name of GC Members	Designation	Qualification
1.	Md. Abdul Motleb Sorder	Chairman	M.Com.
2.	Ashrafun Nahar	V ice Chairman	B.A.
3.	Md: Samsur Rahman	Treasurer	SSC.
4.	Kaniz Sultana	Member	M.A.
5.	Mir Mousharrof Hossain	Member	B.A.
6.	Md: Jahangir Hossain	Member	B.A.
7.	Md. Oliar Sharder	Member	Class Ten
8.	Md. Nazrul Islam	Member	D.V.M
9.	Abdul Mazid	Member	HSC.
10.	Muhammad Jalal Uddin	Member	Kamil.
11.	Md. Anar Ali Sardar	Member	Class Five.
12.	Md. Samsur Rahman	Member	Class Ten.
13.	Md. Abdul Malek	Member	Class Ten.
14.	Md. Nurul Islam	Member	SSC.
14.	Md. Faruque Ahmed	Member	SSC.
16.	Md. Abu Bakka r Moral	Member	Class Five.
17.	Nabi Nawaz Md. Mujibuddaula Sardar	Member	LLB (Hon's) LLM
18.	Mrs. Rehana Akter	Member	B.A.
19.	Syed Akmal Ali	Member	B.A
20.	Shamsun Nahar	Member	Diploma in Engineering

Samadhan Policy, Procedure and Mannuals:

In order to establish good governance in the organization, the organization gives significant importance on the implementation of various existing policy and procedures that includes Constitution; Rules of Business for Micro-finance; Human Resource Management and Administrative Policy; Accounting and Financial Policy including Internal and external Audit; Staff management policy; Program Implementation policy; Gender Policy; Sexual harassment protection policy; Branch/project office operational policy; Group members insurance (Members welfare fund); Computer center operational guideline; Savings and loan management guideline and Health Services operational policy.

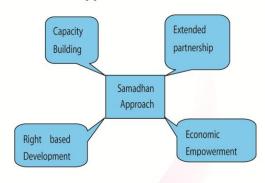
Samadhan Program Participants:

Women & children focused program, Environment friendly program, Disaster preparedness & management, Sustainable development, Measurable Impact and Scale up

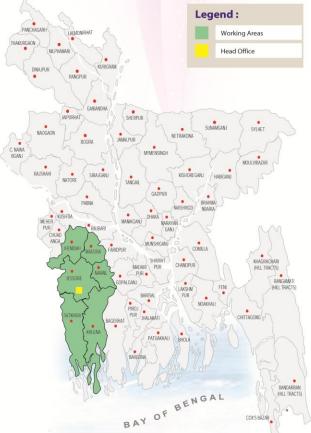
With Whom We Work:

Samadhan works with poor and ultra- poor communities, farmers, small entrepreneurs, youth groups, adolescent, women, children, persons with disability and elderly peoples. These peoples are ethnically from greater Bengali community. Around 44929 households with approximately 134,787 populations of these communities are served under different programs communities.

Samadhan Approach:



Samadhan Working Areas Location Map

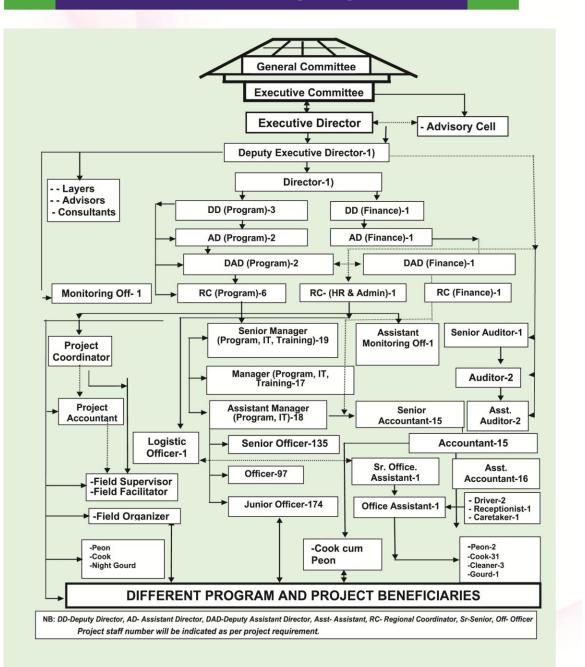


Geographical Coverage in Bangladesh FY- 2019-2020

Division	Name of districts	No. of upazila
Khulna	Jashore, Khulna, Satkhira, Norail, Jhenaidah and Magura	14



Samadhan Organogram:



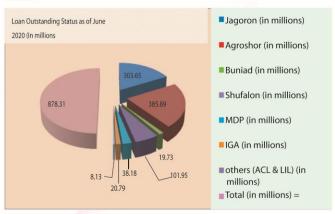


 Economic Empowerment and Opportunity (Income Generation, Capacity Building and Entrepreneurship Development)



Samadhan promotes the Sustainable Economic Empowerment and opportunity through Income Generation, Capacity Building and Entrepreneurship Development which sector aims to help vulnerable communities improve their economic conditions by accumulating savings and providing capacity development support and enhancing income generating and employment opportunities.

This Samadhan microfinance program is achieved through financial support to help develop sustainable activities, technical assistance for agricultural activities and vocational training and also strives to make financial and other related services (savings, credit, insurance, remittance and skill training) accessible to the poor and disadvantaged in order to increase their income and employment opportunities for them with special emphasis on women physically disabled, minorities, senior citizens, backward youths to;



- Ensure better microfinance services to programme through developing grassroots people's organization.
- Access to financial services.
- Entrepreneurship development and strengthening market linkage.
- Inclusive and sustainable economic growth.
- Technical and vocational education and training.
- Create sustainable employment opportunities by the IGAs for the disadvantaged poor.
- Increase client-outreach through geographical expansion and enrollment.
- Sustain100% financial self-sufficiency in microfinance operations.

Samadhan Microfinance programme deals with poor and disadvantaged people. During the strategic areas, the programme will address the following specific themes as emerging priorities;

- Skill training and technical support to programme participants Up-scaling/graduation of ultra poor clients.
- Support to reduce seasonal unemployment addressing the crisis in the Southwest.
- More focus on micro-enterprise and introduction of small and medium enterprise loans.
- Introducing new savings product to accumulate more savings (FDR) of program participant.
- Introducing services (financial and non-financial) for the senior citizen, physically challenged and youths.

The programme will increasingly address the marginalized people with special attention to those who remain as isolated vulnerable class. Many of them live in low land areas river-sides and as temporary roadside-shelters. Slow industrial growth in the southern region together with seasonal employment in agriculture creates an almost annual major hardship for the rural poor during the lean season when employment, food and income are scarce. So, seasonal crisis is also a priority to be considered.

The poorest of the poor are the important focus and priority of Samadhan Microfinance programme. Easy and flexible loans will be provided to them and seasonal crisis victims to boost employment and self-employment. In addition, small and micro-enterprise loans will be strengthened and expanded among the economically graduated members in order to improve job opportunities for the poor people.

Types of Loan:

- Jagoron program under Samadhan is providing technical assistance and financial support to developing small scale farming and off-farming activities up to June 2020. It was initiated to promote household based enterprise development at rural areas of Bangladesh.
- Agrosor is increasing importance to build up and foster micro entrepreneurship for self employment of the rural people, who may be little above the poor or ultra poor. An individual entrepreneur took loan for enterprise development.



- Buniad earlier known as Ultra Poor Program (UPP) is most important program of Samadhan which provided support to the poor and ultra poorer families for depriving from loan support. Buniad address the needs of the excluded ultra poor of the society who had always been chronically left out from the traditional microfinance. Considering this reality developed it with some flexibility in savings and payment back the loan money than other loan program.
- Sufolon is the one of the project which focusing on agriculture, livestock and fisheries through cultivating agricultural crops such as cereal, vegetables, spices, horticultural crops and also rearing poultry, livestock and fisheries.
- Micro Enterprise Development (MDP) program of Samadhan is highly experienced to proper and successful handled and utilized the loan money through three categories e.i. 12 month, 18 month and 24 months loan support with 6 months grace period, which range of said loan amount is Tk. 1,00,000 to 10,00,000. Total outstanding of BDT 38,180,775 among 262 borrowers as of June 30, 2020.
- IGA is a pillar for achieving growth of income, poverty reduction and food security, and is working to extend finance for higher productivity and Diversification of agriculture, livestock, and fisheries. However, access to agriculture finance and technical support services for modernization of agriculture and improvement of productivity are still lacking among the small and marginal sized farmers. The marginal households, who have more than 50 decimal agriculture land sand not manage the cost, have access for the credit. As end of the reporting period total loan outstanding in the component is 20.78 million and distributed during the period is 25.16 million in BDT.







- The Asset Creation Loan (ACL) is designed to assist a household in acquiring any kind of productive asset. The Asset Creation Loan ceiling for a household is BDT 30,000 and the interest rate payable is 8% (on the basis of declining balance method). Up to June 2020, a total of BDT 5.25 million has been disbursed among 391 members where outstanding is 6.84 million in BDT.
- The Livelihood Improvement Loan (LIL) is made available for the purchase of necessary equipment and taking other actions related to livelihood improvement including defraying expenses for social functions such as the marriage of a daughter or a son. In this case, the ceiling for a household is BDT 10, 000 and the interest rate payable is 8% (on the basis).

Groups, Members and Borrowers:

The members of the groups are at the core of all kinds of field-level operations of Samadhan. As of June 30, 2020, the total number of members is 34965 of whom 90% are women and 10% are men. As of June 30, 2020, the number of borrowers is 25524. Out of the total borrowers, the number of women borrowers is 22621, which is 90.2% per cent of total figures.

Groups, Members and Borrower Status:

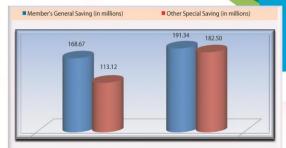


Members' Savings:

Poor people of Bangladesh would like to safe in accessible and simple savings mechanisms Samadhan has initiated the savings schemes considering the poor people ability and situation. The weekly general, voluntary savings, periodic saving are available for creating savings mentality of poor people. With a steady growth, savings of members stood at BDT 281.79 million on June 30, 2019.

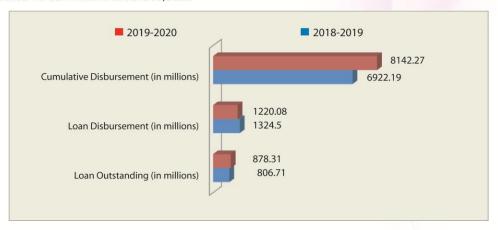






Loan Disbursement and Outstanding:

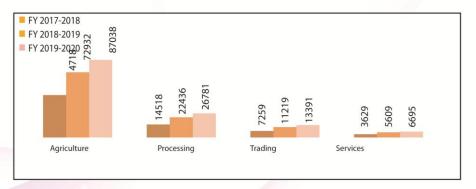
Cumulative loan disbursement to borrowers stood at BDT 8142.27 million by end of June 2020. During this reporting period, from July 2019 to June 2020, the amount of loan disbursement to borrowers stood at 1220.08 million which is 7.88% less than the previous year due to close the office for COVID-19 impacts. .The amount of loan outstanding stood at BDT 878.31 millions on June 30, 2020.



Sector Wise Borrowers:



Sector Wise Job Creation:





STRATEGIC PROGRAM AND PRIORITIES

Quality of Life (Health, Education and Skill Development)

Through PKSF, Samadhan has tried to extend its support to provide promotional, preventive and limited curative services and to facilitate in strengthening government health service unit that help reduces overall health vulnerability of the people. Education program seeks to improve the quality of non-formal primary and vocational education by extending early childhood development, lifelong education and improving retention or dropout rates among vulnerable children and adolescent & youth practical knowledge and skills development through different training and ICT.

Health Program:

The Health Sector aims to implement a comprehensive healthcare system in marginalized communities of hard-to-reach areas and maintain strong interaction with government and other partners to take forward the national healthcare agenda. Samadhan was provided comprehensive primary healthcare services through Static Health Clinic for all households through different projects especially ENRICH of PKSF and innovated healthcare system of accessible to establish small-scale health services.



2 static health clinics established and it's operated by 2 healths Officer without pay of beneficiaries at one union.

3015 doses of antigen have been provided to less than 2 years of children under EPI programmed in collaboration with government

16 communities, aware and sensitized on different diseases, its cause and effect and way of preventive and curatives measures through a regular courtyard session at community level.

16 communities ensure adequate treatment support to the birth control method accepted complex mother and complex patient caused by EPI vaccine and injection.

16 communities primary treatment by providing medicines and incase of need refer the patient to Upazila health complex or district level or national level hospital for higher treatment.

1963 Health cards have been sold to the beneficiaries.



Highlights:

- Samadhan's work in Family Planning and Mother & Child Health in the south-western has been recognized by the Upazilla Family Planning Department for three years consecutively and has received the award as the Best Performing NGO.
- To establish dynamic complementally Static Health Clinic to ensure proper treatment facilities by resolving commercial health business in the name of health service.
- To create competitive environment on health service among all other agencies in Upazila level by establishing patient friendly quality service providing health center.
- To ensure subsidize rate on pathological and or other test by providing quality technical staff where the cleanliness environment will be ensured.
- To ensure free and or subsidize rate for service, medicine and other essential support especially for the socioeconomically poorer patients.

- To ensure need based antenatal and postnatal care for mothers and children along with counseling to protect mother and child.
- To protect and save unnecessary expenses of the patient.
- Promoted WaSH intervention.



Education Program:

Samadhan Education Sector enables the children of coastal areas of Bangladesh to develop their potential through quality education, character-building, awareness of their rights and obligations; italso provides Functional Literacy Programme for adolescents and adults. Education Program primarily seeks to address the problem of drop-out of children from primary level education by providing support of PKSF through ENRICH Program and organizational own fund. Under this program, at least one afternoon education centre has been established in every village. All students up to Class 2 are helped in this teaching centre to prepare the next days' tasks, given that often there are no facilities and educational support for the students at their homes. Gradually, these centers will accommodate students up to class five.

These education centers take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. Teachers are locally recruited. Anyone less than 35 years of age with a minimum of SSC level education is primary qualified to be a teacher; all the teachers are female. These education centers also monitor if the children attending the centers go to school regularly. Code of Ethics, Dignity, Child rights and Clean Home and Clean Environment are also part of the curriculum. Under our Functional Literacy Programme, those who have never been to school are taught to read, write and do basic mathematics. Samadhan schools are all housed in prefabricated buildings which can easily be dismantled and moved in the event of a natural calamity. Teachers are all recruited from the community. There are women and men below high school level, trained by Samadhan as primary school teachers and secondary school



100% students passed the class two exam with well above average results.

80 students received education materials from Samadhan for promoting their primary education.

251 adolescents and enrolled in functional literacy classes in 3 learning centers individually.

199 teachers for primary education and 10 facilitators for secondary education have been trained

35 Parents & Teacher Association are functioning



Highlights:

- Samadhan launched the primary education in 35 schools for class one and two students who are deprived of the opportunity due to the unavailability of skilled teachers on the vulnerable areas.
- All enrolled students of class one and two have successfully completed their academic year in December 2019.
- Moving forward, this year 936 students of these 35 schools have started their class one and two for education.
- All 448 students from Samadhan schools have passed the year change primary exam which is required for the students who have complete class 2 education. While the school final result stood at 100 % pass rate, Samadhan schools achieved an astounding100% pass-rate.
- This year, average student's attendance increased to 97.22% from 96.87% and drop out has been reduced to 3.06% from 4.38%



Codes of Ethics, Dignity and Child rights are resulting in building the confidence and character of the children Samadhan provided scholarship among the meritorious student through PKSF.

Knowledge and Skill Development:

Human capacity building is one of the major strategic principles of Samadhan. Staffs and Beneficiaries capacity development, is a conceptual approach to social or personal development that focuses on understanding the obstacles that inhibit people, governments, international organizations and non-governmental organizations from realizing their development goals while enhancing the abilities that will allow them to achieve measurable and sustainable results. Community capacity building often refers to strengthening the skills, competencies and abilities of people and communities in developing societies so they can overcome the causes of their exclusion and suffering.

There is no alternative of human skill development to improve production. Training is one of the major means of capacity building. Prior to start implementation of any income generating activity, the program conducted survey on skill requirement on the specific categories and according provide training and input/credit support and thus households have involved in productive and income generating activities.



As a result, targeted households were involved to produce diversified crops and consumed nutritious food as well that led them to food and economic security. In the reporting period, the major skill development training, which are provided to the program participants are as follows:

Name of Training			Participants		
		Male	Female	Total	
Foundation Training for Staff	1	24	0	24	
Capacity building training forstaff	1	25	0	25	
Refresher's training on subject based basic education for teachers	1	0	35	35	
Refresher's training on primary health care and nutrition for health visitors	1	0	13	13	
Training on nutrition and social skill development of adolescent club leader	1	0	25	25	
Training on Beef Fattening for IGA beneficiaries	1	07	18	25	
Training on Back yard livestock rearing	1	0	20	20	
Training on Fish cultivation for IGA beneficiaries	1	13	08	21	
Total=	8	69	119	188	





STRATEGIC PROGRAM AND PRIORITIES

 Food Security & Environment (Food, Environment & Disaster Resilience)



Samadhan is a highly committed organization to the communities of Jessore, Sathkira Khulna Narail, Jhenaidah and Magura district for reducing disaster risk and climate change adaptation and mitigation measures to their sustainable development by the mandatory to provide need based emergency humanitarian assistance among the disaster affected people of its working areas in pre, during and post disaster. The organization works to enable vulnerable families and communities to adapt and mitigate the impact of natural disasters through risk reduction preparedness, context specific infrastructure development and emergency relief in times of crisis. The programme includes Community Managed Disaster Risk Reduction (CMDRR), Community initiated Disaster Risk Reduction (CIDRR), Cluster village on raised plinth above flood level, desalination water treatment plant in south, water-sanitation, capacity building, logistics and policy support to the government in earlier. Samadhan is a community participation humanitarian organization; it is always working for the betterment of the most disadvantaged people over the areas. There are so many incapable poor people and their family members those who were suffered due to suffering natural and man maid disaster.

Samadhan works with affected peoples considering poor and ultra-poor families, have food crisis in the families, women headed day laborer families, family depends on physical labor, family size is big but earning member is



none, permanent resided but living in tent house and temporary shelter or neighboring house, women, children, adolescent, person with disabilities get first priority and sick with chronic disease and burned by acid, fire, electro light, electric shock etc.



STRATEGIC PROGRAM AND PRIORITIES

 Food Security & Environment (Food, Environment & Disaster Resilience)



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none, permanent resided but living in tent house and temporary shelter or neighboring house, women, children, adolescent, person with disabilities get first priority and sick with chronic disease and burned by acid, fire, electro light, electric shock etc.

Case Study:



Morzina Begum (45). She lives in Srirampur village of Kashipur union under Jhikorgacha upazila under Jashore district. Margina is a housewife. Husband Ahsan Habib (55) is disabled due to accident, one daughter Fatema Yasmin (18) is also disabled but she is still studying and HSC examinee. The eldest son Shariful (26) has passed MA and is sitting unemployed. Youngest son Ariful (13) reads in 7th class. They live with a total of 5 family members including two sons and a disabled husband and a daughter. Her husband had a small job. But he lost a leg in a road accident a decade ago. As the sole breadwinner of the family, grief descended on his family. Then her daughter became disabled and her condition became more critical. The girl was born with a disability and could not walk and talk well. The day goes by with great difficulty. Their families are facing even more extreme damage as the recent cyclone Amphan hit them as a steep blow on the head. As only two houses were destroyed, the family members first took shelter under the trees. Later, she repaired the house by borrowing money from others. In order to survive, she had a small grocery store, but in the aftermath of Cyclone Amphan, it has damaged.

However, she did not lose his moral because he knew little literacy. She is currently dealing with this situation with her own morality. She has been passed the MA to the eldest son with great difficulty. She will get relief if he has a job. She is also teaching her daughter to read and write, even if she is disabled, so that she can have a job and be self-reliant.

At present, it has become very difficult to run a family with a disabled husband, son and disabled daughter. She has no money with her hand. So Margina has lost her way. She concerned about her daughter's future. Besides, the little boy is in 7th class, who will bear the burden of his education. In this situation, the future of the little boy is also uncertain. Besides, in the current situation of the country, it can be said that there is no income.

In the current situation, Morzina believes that if anyone extends a hand of cooperation, he will be able to turn around again. He is moving forward with extreme morale and confidence. Morgina believes that one day her good days will come.

D

STRATEGIC PROGRAM AND PRIORITIES

Civil Empowerment (Active Citizens, Civil Society, Gender & Governance)



Our Civil Empowerment Sector programs aims at achieving socio-political empowerment of the rural poor, particularly women, marginalized and disadvantage, by enabling them to build, secure and use socio-political assets to improve their wellbeing, exercise their rights, take advantage of new opportunities and play a more active role in public life. The major focused interventions under the sector are:

- Strengthening CBOs/CSOs and empowerment of citizens.
- Good Governance.
- Institutionalization for empowerment.
- Gender justice & rights, equality and women empowerment.
- Child rights protection and adolescent/youth development.
- Research and knowledge management.

Samadhan envisions a society promoting human rights and social justice where people can live with dignity and where there will be no discrimination among human beings. It is one of the four core sectors of Samadhan. The projects and programs of the sector targets women, men, children, adolescents, elderly people, marginalized, socially excluded and person with disability and groups. During the reporting year, the civil empowerment interventions are implemented by different projects like as ENRICH, Livelihood development of Elderly peoples, Adolescent program etc of PKSF.





Highlights:

- Formation and regularly conducted ward level committee and motivated them to raise their voice for the entitlements.
- Organized Training/orientation on rights and social justice to empower the community women, elderly people and to avail the social rights. Through the training/orientation the participants have learned about the family laws, laws of dowry, early marriage, Drug, eve-teasing, basic need and human needs of women men and Childs.
- Linkage building meeting involving both rights holders and duty bearers with community peoples.
- To expedite women's social and political empowerment, comprehensive initiatives have been undertaken by providing extensive training, organizing women groups, ensuring participation in decision making process and create women leadership.
- Ensure quality life and dignity of elderly peoples.

PROGRAM AND PROJECT

TITLE OF THE **PROGRAM**

Enhancing Resources And Increasing Capacities Of Poor Households **Towards** Elimination Of Their Poverty

Working Area

: Panjia Union of Keshabpur Upazila Under Jashore District.

Donor

: Palli Karma- Sahavak Foundation (PKSF)

Program Period: July 2014 to continuing.

Reporting Period: July 2019 to June 2020. Program Budget : BDT: 52,80,000. (Yearly)

Goal of the Program:

To create an integrated microfinance model of PKSF for employment creation and poverty

alleviation, contributing for sustainable development. The key elements of ENRICH are best possible utilization of available resources and capabilities at the households level; capabilities of the household members and enhancing the resource base households.

Major Focused of the Program:

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (or ENRICH) conceptualized and encouraged by the chairman of the PKSF, Dr. Oazi Kholiguzzaman Ahmed, is an integrated approach to poverty eradication and sustainable development. ENRICH operational approach focuses on education, skill development training, technology, information, health services, water and sanitation, food security and nutrition, awareness raising, asset creation, social capital creation, and so on, along with appropriate levels of funding to implement their agreed socio-economic activities.





- Union parishad is becoming popular as a propoor and local level responsible institution. Health and nutritional status have significantly been increased through static and satellite clinic, health and eye camp. Health awareness meeting and continuous health services.
- Safe drinking water and sanitation have significantly been promoted through installation deep tube well and improve & low cost latrine.
- Mother and child health scenario has significantly been improved through the static and satellite clinic, community health camp; as a result the health status has remarkably improved.
- Food and nutritional security significantly increased; as a result, severe malnutrition ha s decreased (In both pregnant, lactating mother and children).
- The average HHs income has increased through wage and self employment activities and most time fitting microfinance services.
- Targeted households are now self-employment in their various initiative, like goat, poultry, pigeon, duck and cow rearing; beef fattening, commercial vermi-compost, vegetables cultivation etc.
- Through the micro credit and technical support, self-employment has increased.
- 100% eligible children enrolled in school without any dropout through education centers and motivational campaign and meeting.

TITLE OF THE PROGRAM

Developing Quality of Life for Elderly Peoples.

Working Area

: Panjia Union of Keshabpur Upazila Under Jashore District.

Donor

: Palli Karma- Sahayak Foundation (PKSF) : July 2014 to continuing

Program Period :July 2014 to continuing.
Reporting Period :July 2019 to June 2020.
Program Budget :BDT:12,73,440

Outcome of the Project:

To provide support the elderly peoples for enhancing dignity through developing quality of life in vulnerable community of Panjia union of Keshabpur Upazila under Jashore district.

Major Focused of the Project:

Samadhan has tried to Institutional capacity development, which creates to raise voice of poor elderly people for obtaining services and self-motivated them for sustainable development. Institutional capacity development of the peoples' organizations, primary groups, CBOs, Union Parishads, village development committees, savings groups is a high priority area of works of Samadhan, which has long supported the growing local consensus that the capacity of community to manage their own affairs is vital to public sector

performance and essential to sustainable development. Samadhan is working to promote people's organization, CBO's to unite and establish rights of the poor people to attain negotiating ability and establish easy access to the available services. It helps community to discover their capacity and power, raise awareness, develop linkage with duty bearers and worked as a pressure group. Samadhan believes that elderly people's empowerment can be achieved through ensuring people's active participation in social, economic and environment dimensions for their dignity. Thus the committee of village, ward and union are facilitating as a part of empowerment for their right a nd entitlement to achieve dignity.



- Develop committee at village, ward and union level.
- Organized meeting and training for building Capacity of Committee.
- Provided elderly peoples allowance.
- Provided honorary award for famous son and father.
- Provided blanket, warm cloth (Chador), walking sticks, commode, wheel chair for leading better and quality life of elderly and disabled peoples.
- Awarded the best performer on different cultural events.
- Observed different day.



TITLE OF THE PROGRAM

Support Program for Enhancing Income Option Through Iga

Working Area

: Shymkur Union of Manirampur Upazila Under Jashore District.

Donor

: Bangladesh NGO Foundation (BNF)

Program Period: July 2019 to continuing. **Reporting Period**: July 2019 to June 2020.

Program Budget: BDT: 2,75,000

Outcome of the Project:

Demonstrate technology to enhance production of goat through IGA.

Major Focused of the Project:

- Model IGAs have been successful established.
- Sustainable environment has promoted for benefitting the ultra poor women that can find more opportunity to improve their livelihoods.
- Average HHs income has increased.
- Level of confidence has tremendously improved
 Food and nutritional status significantly increased.



- 20 beneficiaries received training for building capacity on goat rearing.
- Provided support for making slatted goat shelter (Bamboo, tin, jolly, tar etc).
- Provided goat support.
- 20 slatted shelter were established.
- 20 Goat shelter has functioning
- Create sustainable employment opportunities by the IGAs for the disadvantaged poor.



TITLE OF THE **PROGRAM**

Program for Adolescent

Working Area

: Keshabpur and Manirampur Upazila Under Jashore District.

: Palli Karma- Sahayak Foundation (PKSF) Donor

Program Period: July 2019 to continuing. Reporting Period: July 2019 to June 2020.

Program Budget : BDT: 6,46,250

Outcome of the Project:

Enhance Norms and values of youth and adolescent through developing leadership and strengthening their club.

Major Focused of the Project:

With the support from PKSF, Samadhan initiated for adolescent through Program for Adolescent project for improving life and empowers the adolescent girls through improved Norms and values of youth and adolescent and establish better bond by sports and cultural event. These the project has targeted the adolescent girls to address their availability, and access issues to information & services and rights in the society. Adolescent entering into the awareness and sensitization issues are: effect of early marriage, gender, drug, eve-teasing, life skills for early married girls, family planning, ANC & PNC, Child health care, nutrition & rights. Also organized civil society orientation and engaged them to address the issues. More than 398 adolescent have gained knowledge and awareness on adverse effects of early marriage and the set theme of the day observation; Active and spontaneous participation of civil society members encouraged community people in protesting violence against women and girls; the community people gathered a better understanding about violence against women and girls and its effect in the society. The adolescent got opportunity to share their experiences among the

community people through different events. Through those program events, the adolescent has increased their access to education, health, and livelihoods services and created an enabling & supportive environment for better life lead.



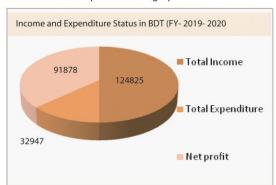
- Conducted 230 meeting at adolescent club and school forum level.
- Organized 25 Awareness program on health, hygiene and nutrition at club school level.
- Conducted 25 discussion meeting on different issues for developing morality of adolescent.
- Organized 5 cultural program on different events.
- Provided Book self and book for developing their morality.
- Provide health instruments and cultural materials.
- Organized awareness session on COVID-19 impacts.
- Cultivated home stead vegetable



SAMADHAN SOCIAL BUSINESS

Training Center and Guest House:

Samadhan is implementing different types of development program in the areas and conducting need based training, meeting, Workshop to develop the skills and competencies for staff, beneficiaries and other stakeholder to ensure quality and sustainable program for the poor people for their socio-economic development since 1997. The training aims to change the knowledge, skill and outlooks of the disadvantaged people. So, Samadhan has been established one residential training center in its own building with residential facilities, which are now functioning well as organizational income source. The training venue is using by organizational internal training and some other external agencies. The training center is electrified and having well-furnished guestroom with air cooler, facilitation room, dining room, multimedia, photo copier, spiral machine, color television, recreation facilities, telephone, mobile fax, e-mail, digital camera, still camera, video camera & other necessary instruments as needed. The last year income, expenditure and net profit were calculated which presented in graph.



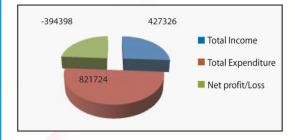
Facilities available:

Well decorated AC room, ■ Hot and cold water facilities, ■ PABX service in every room, ■ AC training room with satellite TV support, ■ Separate dinning (food corner), ■ 24 hours power supply, ■ Modern sound system and multimedia support, ■ Access to Wi-Fi, ■ Computer, printer, photocopier, ■ Spiral machine, camera, ■ All time room service, ■ Car parking, ■ Waiting space adjacent meeting room and bed room and ■ Daily newspapers.

Computer Training Program:



Samadhan is operating computer training center adjacent head office in the name of Computer Training Center (SCTC), which is duly approved & registered from the Bangladesh Technical Education Board (BTEB). The Computer training center has been established in 1998 with a specific objective to ensure computer education for rural youth (Girls and boys) to create selfemployment opportunities & make them skill & competent as human resources on "ICT". Through this training center Samadhan is providing quality program support especially for disadvantaged men and women of its working areas by hiring skilled trainers. During the reporting period 210 students were received training on Office Application (6 months duration) and all students successfully completion on this trade by 2 batches and 63 students were received training on Data Base Program (6 months duration) and all students successfully completion on this trade by 2 batches. The Program focusing to develop capacity on ICT knowledge and skills of disadvantaged and disaster affected populations in southwest part of Bangladesh.



OTHER IMPORTANT INITIATIVES AND EVENTS

Development Fair 2020:



Development fair is a great opportunity for Partner Organization to gather knowledge about different product and technology from same place and same time. Development Fair 2020 organized at Bangobandhu International Conference Centre, Dhaka Bangladesh by the initiative of PKSF. In that fair Samadhan demonstrate different product and technology and also gather knowledge on other product and technologies which had demonstrated by the other Partner Organization. This event motivated the participants positively to promote technology as well as support to replicate and disseminate for our betterment.

Cultural and Sports Event:



As part of ENRICH and Elderly peoples development rogram, Samadhan has been implementing the cultural and sports event FY- 22019-2020, for elderly peoples children, adolescent and youth to make them culturally fresh and improved. Through the event, Samadhan aims to promote indigenous cultural practices by patronizing different school based activities. This event is to create awareness against different social disparity and crimes including terrorism, fundamentalism, eve teasing, violence against women, drug abuse, child marriage etc. The cultural and sport event also seeks to ensure solidarity, social justice, honesty, transparency and equality.

The cultural activities of the event include drawing, handwriting, Essay writing, letter writing, correct pronunciation competition, poetry recitation, storytelling, quiz competitions, folk and regional songs, acting, dance, debate competitions etc. The sports activities of the event are: football, mini marathon, cock fight, pillow passing, bullock cart racing and other local traditional sports.

Annual General Meeting (AGM) of Samadhan:

Annual general meeting of Samadhan was held in the reporting period. Total income and expenditure of 2019 - 2020 Fiscal Year, specific achievement and failure and strategic plan and projection of FY- 2019- 2020 were discussed in the meeting. It has become a get together forum of the organization because of the arrangement of those meeting. Organizational Executive and General Committee were also present in those meeting. The attended guests thanked for ensuring the transparency and accountability of the organization as well they committed to provide all kinds of resources and other facilities for the development of the organization. Mr Md. Rezaul Karim, Founder and Executive Director of Samadhan spoke and brief over the organization strength and weakness.



National and Local Events Celebration:

Different national and International events were celebrated in collaboration with the government administration and other line agencies. Samadhan effectively participated and observed day specially World Women Day, World Health Day, Safe Motherhood Day, World Environmental Day, National Disaster Preparedness Day, International Disaster Mitigation Day and also others day were observed in significance of National Independence Day & International Mother Language day and the background of liberation war of Bangladesh & their role and responsibilities as a citizen. These events were hold with the colorful programs like rallies, seminars, mock drills and debates. Deputy Commissioners, ADC Generals, DRROs of the respective districts, most of the UNOs and Upazila Chairmen, Vice-Chairmen and the representatives of NGOs/INGOs, Civil society, teacher, journalists and other government officials were participated in the rallies, seminars and other activities.



Publication Documents:

In this reporting period, Samadhan has been developed publication materials for the communication and documentation as experiences. In our work, good communication with our members, partners, networks and funders is essential. As part of our commitment to building knowledge, organization published a diverse array of products. Development messages are delivered in English, through brochure and also developed poster and leaflet on COVID-19 for building awareness of our participants and mass population. Already it has been published and kept all our partners - local, national and international - informed about our project and its impact on the rural poor.



Publications materials were printed locally and in accordance with organization rules and regulations. The materials were also used to help standardize and present the information effectively. In 2019 - 2020 we distributed organizational brochures, leaflet and poster. Samadhan publications provide practical, evidence-based on information sharing strategy to disseminate organizational experiences and impacts of COVID-19 among the interested stakeholders in our working areas and stakeholder's level. The produced publications were as follow:

Communication:

Samadhan is responsible for disseminating updated information about organization's and implemented activities through electronic, print and social media. It also keeps the website (www.samadhan-bd.org) updated with relevant news and photographs. Samadhan considered the visibility is one of the important parts of the organization and has tried to ensure the visibility of Samadhan at all levels right starting from the village to the district level. The organization ensured the project visibility by keeping touch with the assigned personnel through email, skype call, field visit by donor representative, senior management of Samadhan and sharing the project progress regularly with different level stakeholders. We have portrayed organization and donor name & its logo in all kinds of banner, leaflet, and signboard & other soft or hard copy documents and also published by electronic and print media.





MOHAMMAD ATA KARIM & CO.

CHARTERED ACCOUNTANTS

Date :

Ref: MAKC/SC/DH.09.20/18

We have audited the accompanying financial statements of the SAMADHAN which comprise the Statement of Consolidated financial position as on June 30, 2020, and the Statement of Consolidated Comprehensive Income, Statement of Consolidated Cash Flows, Statement of Consolidated Receipts and Payment, Statement of Consolidated Changes in Equity for the year then ended June 30, 2020 and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial

SAMADHAN management is responsible for the preparation and fair presentation of these financial statements in accordance with International financial reporting standards, and for such internal control as management determines is necessary to enable the presentation of financial statements that are free from material misstatement.

Auditors' 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 whether the financial statements are free from material misstatement. An audit includes examination, on a test basis, evidence supporting the amounts and disclosures in financial statements.

Opinion

In our opinion, the Financial Statements present fairly, in all material respect, the financial position of the SAMADHAN as at June 30, 2020. And its financial performance and its cash flows for the year then ended June 30, 2020 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws regulations including MRA guideline.

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 purpose of our audit and made due verification thereof.
- In our opinion, proper books of accounts as required by law and MRA Act & Rules have been kept by the SAMADHAN so far as it appeared from our examination of those books; and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.
- d) Guidelines on prevention of Money Laundering and Terrorist Financing issued by Bangladesh Bank have been complied with.

Dhaka, Bangladesh September 05, 2020

Mohammad Ata Karim & Co. Chartered Accountants.

87, Purana Palton Line, Palton Tower (2nd Floor), Suite # 205, Dhaka-1000, Phone : 8802 - 8391645 Cell: 01711-868049. E-mail: makc1941@vahoo.com. makc1998@vahoo.com

MAKC

SAMADHAN CONSOLIDATED

Statement of Financial Position As at June 30, 2020

Particulars	Particulars Notes Figures in		n taka	
	Notes	June 30, 2020 June 30,		
Properties & Assets:				
Non-Current Assets:				
Property, Plant & Equipment :	06.00	33,158,092	24,316,375	
Long Term Investments	- 07.00	74,243,147	49,786,169	
Total Non-Current Assets	:	107,401,239	74,102,544	
Current Assets:				
Loan Account (Beneficiaries)	08.00	878,306,403	806,709,362	
Loan & Advance Accounts	09.00	39,504,748	36,455,222	
Unsettled Staff Advance	10.00	2,201,400	2,201,400	
Short Term Investments	11.00	14,063	24,944	
Inter Project Loan Outstanding :	12.00	31,295,390	32,434,027	
Receiveable from PKSF (UPP Ujjibito)	13.00	849	897,918	
Receiveable from PKSF (Probin)	14.00	- 1	386,227	
Cash and Bank Balance	15.00	45,771,726	30,703,822	
Total Current Assets	:	997,094,579	909,812,922	
Total Properties & Assets:		1,104,495,818	983,915,466	
Capital Fund & Liabilities:		1,104,475,010	703,713,400	
Capital Fund:	16.00			
General Reserve fund	16.01	21,982,777	20,723,731	
Cumulative Surplus	16.02			
20 April 19 April 20		202,261,295	191,283,171	
Total Capital Fund		224,244,072	212,006,901	
Non-Current Liabilities:				
Loan Received from PKSF	17.00	281,535,821	295,368,751	
Gratuity Fund A/c-Long Term	18.00	27,662,082	21,345,769	
Interest on Saving Reserve Fund- Fixed Long Term	19.00	20,910,190	15,809,690	
Accumulated Depreciation	20.00	14,684,206	12,199,588	
Total Non-Current Liabilities:		344,792,299	344,723,798	
Current Liabilities:				
Members Savings Account	21.00	373,839,627	281,785,180	
Member Welfare Fund	22.00	26,374,183	22,843,168	
Loan & Advance Accounts	23.00	50,000	3,050,000	
Provident Fund A/c	24.00	26,867,166	20,502,030	
Provision for Liabilities	25.00	46,375	317,910	
Loan Loss Provision (LLP)	26.00	30,626,206	26,039,394	
Pension Fund-Long Term	27.00	137,924	129,202	
Human Rights Fund :	28.00	8,530	18,883	
Bank Loan	29.00	45,662,046	40,064,973	
Inter Project Loan	30.00	31,295,390	32,434,027	
Scholarship Program		552,000		
,		000,000		
Total Current Liabilities:		535,459,447	427,184,767	
Total Capital Fund & Liabilities:		1,104,495,818	983,915,466	
The annexed notes form an integral part of these stat	amente	1,104,493,010	. 103,513,400	
Signed in terms of our separate report of even date a		-/ '		
2 Separate report of even date a	mexeu.	/ A	111.01	
desar		(//	Marie	
Chief Finance Officer		Executi	Director	

Harris Chairman

Mohammad Ata Karim & Co. Chartered Accountants.

SAMADHAN CONSOLIDATED

Statement of Comprehensive Income For the year ended 30th June 2020

Particulars		Figures in taka		
N/A	Notes	June 30, 2020	June 30, 2019	
Income:				
Service Charge Collection	38.00	149,118,822	151,682,104	
Bank Interest Income	39.01	6,008,184	2,658,011	
Others Income	40.01	3,837,547	3,764,187	
VAT		1		
Tax		1.0		
Grant Received (NGO Foundation)			275,000	
Received from PKSF (UPP Ujjibito Reimbursement)			2,247,871	
Received from PKSF (Probin Reimbursement)		293,414	386,227	
Received from PKSF (ENRICH Reimbursement)		6,190,042	2,986,113	
Total Income	e:	165,448,009	163,999,513	
Expenditure:				
Service Charge Paid to PKSF	48.00	17,267,612	11,680,419	
Service Charge Paid to Bank	49.00	4,378,431	2,195,061	
Bank Charge	51.00	411,488	332,017	
Administrative Expenses	55.00	88,017,307	81,729,749	
Interest on Saving	56.00	26,226,471	18,131,220	
Loan Loss Provision Expenses	00,00	4,586,812	6,672,365	
Service Charge Paid to Provident Fund Loan		429,993	305,643	
Staff Welfare Fund Expenses		317,510	3,908	
Provident Fund Surplus Transfer		1,595,534	946,351	
Gratuity Fund Surplus Transfer		837,331	136,254	
Gratuity Fund Expenses		6,000,000	3,600,000	
VAT	*	18.688	1,138	
Гах		639,043	234,365	
Depreciation during the year		2,484,618	1,018,090	
m. 15				
Total Expenditure:	104	153,210,838	126,986,580	
Surplus/Deficit during the year		12,237,171	37,012,933	
Grand Total	l:	165,448,009	163,999,513	

The annexed notes form an integral part of these statements. Signed in terms of our separate report of even date annexed.

Chief Finance Officer

Chairman

Executive Director

Mohammad Ata Karim & Co. Chartered Accountants.



SAMADHAN

CONSOLIDATED Receipts and Payments Account For the year ended 30th June 2020

Particulars	Notes	Figures	
Receipts:		June 30, 2020	June 30, 2019
Opening Balance	24.00	20.500.000	
Loan Received From PKSF	31.00	30,703,822	20,269,024
Loan Realized-Principle	32.00	213,000,000	274,000,000
Loan Realized-Loan & Advance	33.00	1,148,486,959	1,151,927,498
	35.00	16,826,824	19,935,811
Loan Received-(Inter Project) :	34.00	32,254,027	30,115,210
Member Saving Collection	36.00	245,096,038	223,178,618
Investment Encashment	37.00	24,660,380	785,248
Service Charge Collection	38.00	149,118,822	151,682,104
Bank Interest Income	39.00	5,511,470	2,190,759
Others Income	40.00	3,382,560	2,055,516
Bank Loan	41.00	125,000,000	35,000,000
Provident Fund Collection		5,352,468	12,038,069
Provident Fund Loan Realized (Staff)		5,009,867	9,199,380
Loan Received From Gratuity		14,382,236	12,336,440
Loan Received From Provident Fund		16,828,154	11,442,587
Gratuity Fund Collection		6,000,000	3,600,000
Loan General Fund		265,000	
Member Welfare Fund Collection		8,202,266	8,886,722
VAT		1,245,880	620,295
Γax →		552,560	295,780
Scholarship Program		552,000	636,000
COVID-19		91,530	
Total Receipts:		2,052,522,863	1,976,827,527
Payments:			
oan Refund to PKSF	42.00	226,832,930	200,568,749
oan Disbursement-Principle	43.00	1,220,084,000	1,324,501,000
Loan Payment-Loan & Advance	44.00	46,375,302	46,405,340
Bank Loan Payment	44.01	119,402,927	31,362,415
Member Saving Refund	45.00	174,167,562	147,316,985
Member Welfare Fund Refund		4,671,251	3,326,243
Provident Fund Refund	11	582,866	1,832,135
PF Loan to Micro Credit		16,828,154	1,032,133
Gratuity Fund Refund		521,018	2.051.402
Gratuity Fund Loan to Micro Credit		14,382,236	2,951,402
nvestment	46.00		20 502 544
nterest on Saving	47.00	48,668,566	28,582,710
Service Charge Paid to Provident Fund Loan	47.00	122 222	903,986
		429,993	305,643
Provident Fund Loan Disbursement (Staff)		6,499,675	8,801,879
Tax		1,264,433	621,433
		1,141,913	530,145
Scholarship Program .		- 11	636,000
COVID-19		90,760	•
Jijibito Program Expenses		1	2,010,048
nrich Program Expenses		- 11	4,978,149
ervice Charge Paid to PKSF	48.00	17,267,612	11,680,419
ervice Charge Paid to Bank	49.00	4,378,431	2,195,061
Bank Charge	50.00	403,988	332,017
Administrative Expenses	52.00	93,915,803	83,246,029
Capital Costs-Fixed Assets	53.00	8,841,717	2,838,792
losing Balance	54.00	45,771,726	30,703,822
		2,052,522,863	11 07 / 027 525
Total Payments:	_	2,032,322,093	MI,9/9,84/,54/
Total Payments:		2,032,322,803	11,976,827,527
Total Payments:	as .	2,032,322,805	XXV







SAMADHAN

A Voluntary Development Organization

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