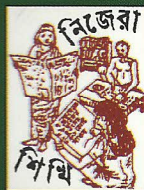


# ANNUAL REPORT

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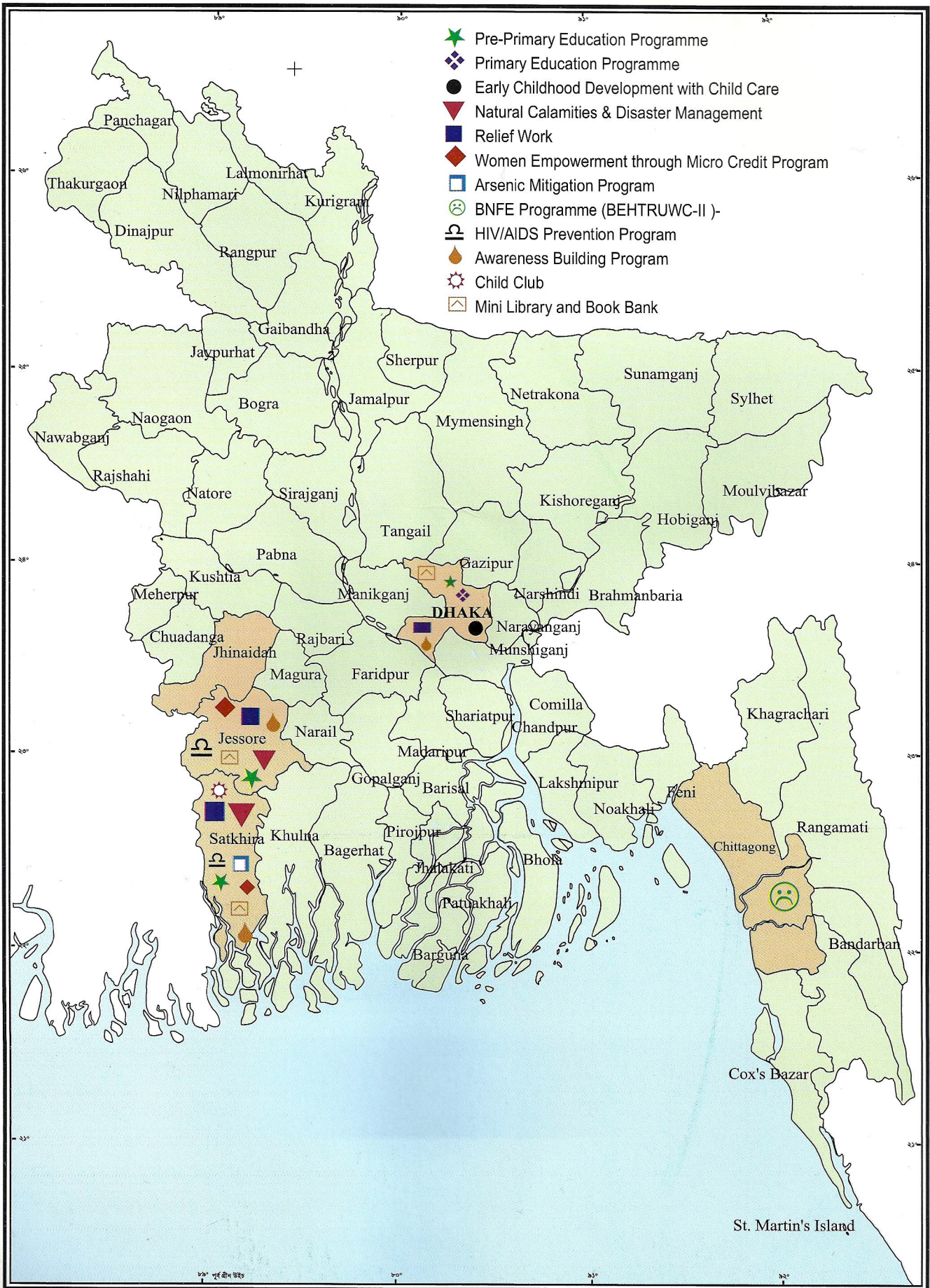
# 2012



**NIJERA SHIKHI**

House – 9/D, Road- 01, Pisciculture Housing Society, Block-B, Shekhertek, Adabar, Dhaka-1207, Bangladesh.  
Tel: 88-02-9122010, 8117804, 01711-445540, E-mail: nijerashikhi02@yahoo.com, www.nijerashikhi.org.uk

# Working Area



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**Legal Status:- Registered with -**

- i) Joint Stock Companies & Firms Ltd. (under Ministry of Commerce),  
Reg. No. CTO.305(17)/93 Dated: 22/2/93
- ii) NGO Affairs Bureau (under Prime Minister's office), Reg. No.755 Dated: 6/10/93
- iii) Micro-Credit Regulatory Authority (under Ministry of Finance),  
Reg. No. 01415-01575-00347, dt-29 October, 2008

Membership with : Campaign for Popular Education (CAMPE)  
Association for Development Agencies in Bangladesh (ADAB)  
Early Childhood Development (ECD) Network  
European Commission ID No.: BD-2011-CFQ-0705192841 Dated: 19/05/2011

Partner Organization : Future Carbon Ltd. U.K. Dated : 2011

## OUR ACTIONS

There are always many challenges ahead of us.

- \* The 1st one is to enable the education of the children who are out of School.
- \* The 2nd one is to empower the grass roots level womenfolk who are less skilled, unskilled and less fortunate to fight for their stable existences at their home as well as community levels.
- \* The 3<sup>rd</sup> one is to aware the community people on pollution free safe and sound livelihood at every step of their daily life.

So, our target is to carry on these programs which are the main tools to :

- a] create opportunity for more children who will have normal access to the Primary Education,
- b] help the womenfolk to some extent who will be able to develop different skills and small businesses to secure their easy and healthy family lives as well as empower themselves in course of the years,
- c] create the awareness among the local people to ensure effective and proactive people development.

By carrying on these programs we have tried to touch some children, women and community people who have changed their lives by our positive supports through out the years from 1993-2012 to achieve their necessary potential and human rights.

We, all of Nijera Shikhi is thankful to our benevolent donors, Bangladesh Government, friends and family members of our memorable founder, late Revd. John P. Hastings who rendered his whole life for the causes of the Humanity and Literacy Movement.

Besides, for the successful implementation of all projects, I must admit that our learned and generous Board of Directors as well as Trustee members, officers and staffs are always there in needs. Our ring of this bondage is our dedication and love for all people.

Professor Suraiya Siddiquy  
Director and Executive Secretary  
Nijera Shikhi

## General Members

1. Mahfuz Ullah
2. Barrister Amir-Ul-Islam
3. Mujibul Haque
4. Kazi Fazlur Rahman
5. S.M. Al-Hussainy
6. Kazi Rafiqul Alam
7. Rezia Salam
8. Rezia Begum
9. Prof. Suraiya Siddiquy
10. Md. Abdul Hamid
11. Md. Luthfor Rahman Khan
12. Shirin Akhter

13. Lt. Col. (Retd). Didarul Alam
14. Samanta Bhadra Barua
15. Anowara Samad
16. Dr. Khan Md. Sirajul Islam
17. Prof. Khan Alauddin
18. Prof. Rawshan Matin
19. A.H.Md. Shamsul Alam
20. Mohammad Hanif
21. Jubaida Gulshan Ara Hena
22. David P. Bairagi
23. Begum Mabud Fatima Kabir
24. Chitta Francis Rebeiro

25. Ibrahim Sobhan
26. A.M.A.H. Siddique
27. Ferdous Khan
28. Dr. Mosarraf Hossain
29. Dr. Iqbal Mahmud
30. Iftekharul Alam
31. Mahmood Aminul Islam
32. Abdur Rahim
33. Nahar Kamal
34. Naeela K. Sattar
35. Salamatullah



### Board of Directors

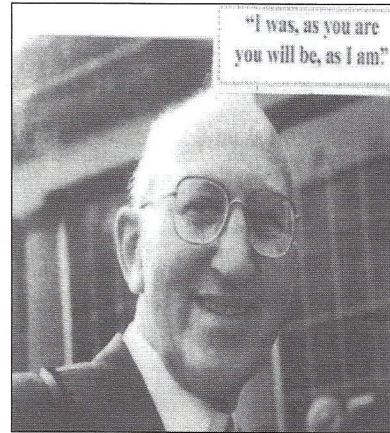
Mahfuz Ullah	Chairman
Rezia Salam	Vice Chairman
Md. Abdul Hamid	Treasurer
Suraiya Siddiquy	Executive Secretary
Rawshan Matin	Member
Rezia Begum	Member
Jubaida Gulshan ara	Member
Luthfor Rahman	Member
Principal Shirin Akter	Member

### Other Committees

<p><b>Trust Committee, U.K.</b> Karen Drayton, Russel Drayton, Joyce Hastings</p>
<p><b>Friends' Committee, U.K.</b> Karen Drayton, Dr. Rob Liewelyn, Raden Siddiqui</p>
<p><b>Trust Committee, Bangladesh</b> Mahfuz Ullah Rezia Salam Suraiya Siddiquy Rezia Begum Md. Abdul Hamid</p>
<p><b>Program Committee</b> Mahfuz Ullah Rezia Salam Suraiya Siddiquy Rezia Begum Md. Abdul Hamid</p>
<p><b>Finance &amp; Administrative Committee</b> Rezia Salam Md. Abdul Hamid Suraiya Siddiquy Rezia Begum</p>

## BACKGROUND

Nijera Shikhi (NS) is a non-profitable, non-political national non-government organization. A British philanthropist Revd. John P. Hastings, MBE established this organization in 1993 and was registered with Joint Stock Companies and Farms Limited under the Ministry of Commerce. The aim was to address the illiteracy problem of the country that was marked as the main barrier of all the development activities in Bangladesh. The founder applied the self-help innovative method in addressing the illiteracy all over the country. It still retains its non-profit status. This gives a kind of flexibility which is helpful in adopting an appropriate strategy as and when required.



The founder of NS, Late Revd. John P. Hastings who lived in this country for 28 years and in the subcontinent for 43 years realized the depth and the magnitude of the roadblock to advancement. He believed that literacy being a tool of shaping one's future could bring skills and vision to those who had been denied this basic human right. He, therefore, launched a Literacy Movement with the voluntary services of willing people to make as many illiterates as possible self-respecting, conscious and productive citizens. The method he devised was termed by him as Self-Education or Self-Learning.

Mr. Hastings learnt Bengali language & grammar. He prepared the primer for adult people along with other extra curricular books. He introduced voluntarism in the education & initiated to start the self-education in the same place on self-help basis. Nijera Shikhi always supported the EFA (Education For All) program of the government. It will not be exaggerated if he could be considered the pioneer in the field of adult education in this country.

Gradually, Nijera Shikhi started adult education centres in 61 districts through partner organizations, which were controlled by 12 Regional offices. The total beneficiaries were 10,86,103 within 1994-2000.

Nijera Shikhi is also convinced that education for women and children is the key to progress. NS favours the education for children and women of the rural areas of Bangladesh to improve their rights and status, protect their health and motherhood, improve their capabilities as decision makers and their advancement in all fields of activity, improve the quality of their life and that of their children, and protect their environment so that they may participate in development and become women of peace.

## Information about Nijera Shikhi

- Name & Type of Organization** : NIJERA SHIKHI (NS),  
(A Non-Profitable, Non-Political & National NGO)
- Address of the NGO (Head office)** : House # 9/D, Road # 1, Pisciculture Housing Society, Block-B  
Shekhertak, Adabor, Dhaka-1207, Bangladesh  
Tel: 88-02- 9122010, Fax: 88-02-8117804, Mob: 01711-445540,  
E-mail: nishi@citechco.net  
Web: www.nijerashikhi.org.uk
- Branch Offices** : i) Nijera Shikhi, Near Tulshidanga Model High School,  
Kalaroa, Satkhira  
ii) Nijera Shikhi, Mohonpur, (Bottolar Mor),  
Monirampur, Jessore  
iii) Nijera Shikhi, 78 College Road, Nowapara,  
Abhoynagar, Jessore  
iv) Nijera Shikhi, House No. A/13, Road-1, Block-A,  
Chandgaon R/A, Chittagong.
- Founder** : Late Revd. John P. Hastings, MBE  
(Honorable Member of the British Empire,  
Died on 17 February, 1998)
- Legal Advisor** : Barrister Amirul Islam
- Chairman** : Mahfuz Ullah
- Executive Secretary** : Prof. Suraiya Siddiquy
- Treasurer** : Md. Abdul Hamid

**Our Manuals & Guide Lines:** HR, Financial, Procurement, Advocacy, Gender Balance, Child Protection, Service Rules, Administration, Workplace Environment, Money Laundering policy (Follow existing national policy).

### Present Working Areas:

District	Upazilla	No. of Union
Jessore	Abhoynagar	04
	Monirampur	10
Satkhira	Kalaroa	10
Dhaka	Dhaka City Corporation	Ward-43

### Working Team :

Male	Female	Total
34	20	54

Ratio of male & female: 59% Female 41% Male

# OVERVIEW

## **Vision:**

Nijera Shikhi intends to build an enlightened and enriched Bangladesh which will be free from illiteracy, poverty, pollution and all sorts of discrimination & exploitation.

## **Mission:**

Nijera Shikhi vehemently believes in promoting social, economical development and capacity building of the under privileged people which would be more participatory, effective and sustainable.

## **Approaches:**

Nijera Shikhi performs in the course of integrated approaches focusing on resources based rural groups raising awareness programs about health, hygiene, sanitation and human rights, enhancing capacity building of distressed women, increasing of income level to alleviate poverty, training on livelihood technical skills, local leadership development, mobilizing community people to act against children and women repressions and properly utilization local natural resources and above all upliftment of the social status of the rural poor. This approach is replicated in all planning and policies prepared by Nijera Shikhi. Approximately all the projects and programs are taken in the selected villages and slums where Nijera Shikhi has been carrying its activities.

## **Goal:**

The main goal is to alleviate poverty through education and income generating activities to develop the socio-economic condition of the destitute community in healthy environment and establish Social Justice.

## **Target Beneficiaries:**

Nijera Shikhi has been working with the disadvantaged rural and urban out of school children, working children, adolescents, sex workers, drug-abusers and destitute community people specially the widow, divorcee and poor women.

## **Aims:**

The main aim is poverty alleviation through education and income generating activities i.e. to develop the socio-economic condition of the destitute community.

## **Objectives:**

The main objective areas to :

- drive away the illiteracy problem from the country.
- create a joyful learning environment at the education centres and to build a strong foundation with quality primary education to increase enrolment, to minimize the dropout rate from the Primary schools.  
assist the government as a partner in developing the socio-economic condition of the destitute people through literacy and livelihood skill development as well as to assist the Hard to Reach community to incorporate them in income generating activities with basic education for poverty alleviation.
- make the community people aware about the Early Child Care & Childhood Development through education, workshop & training to the parents of the community children.
- ensure good health along with HIV/AIDS and T.B prevention program and fresh & clean environment for the children and parents among the grassroots level communities by checking the Carbon emission & hazards.



- take part in the Nation building activities as a partner of government or of any donor.
- assist the distressed women folk financially for their socio-economic development and empowerment in the society.
- establish Gender Equality through awareness building programs.
- ensure Human Rights and Child Rights by practicing them in the daily life of the community people.
- prohibit drugs abuses and stop Trafficking & oppression of women & children in the community by awareness building programs.
- uplift the moral & acquire additional knowledge by taking youth program to be continued for basic development through the child club in the villages.
- carry on model village program for total development of the villagers and establish peoples academy as the centre of all initiatives for development.

### **Management Structure:**

According to the approved Memorandum of Articles of Associations of Nijera Shikhi incorporated under the Companies Act 1993 and licensed under Section 26 of the Act of Bangladesh government, the general body and the Board of Directors run the NGO.

The general body sits together in an Annual General Meeting to formulate the bodies of Nijera Shikhi. The Board of Directors are elected by the general body for two years term is the executive authority to implement the policies to run the organization. The Executive Secretary who is a Director of the Board runs the NGO according to the approved policies of the Board.

A General Body comprises of a group of highly qualified and experienced professionals and dignitaries of the society. The General Body of 35 members sits together in general meetings annually and when necessary in a transparent and democratic manner all the way. The Executive body as the Board of Directors is elected by the members of the General Body for 2 Years Term, comprised of 9 members, is the supreme authority to frame policies and guidelines to run the organization. **The Executive Secretary appointed by the Board of Directors**, plays the role of Secretary of the Executive Body in accordance with the recognized rights and responsibilities of the designation who are authorized to run the organization's regular activities.

### **Monitoring and Evaluation System:**

The project are monitored and evaluated directly by the Head Office which are implemented by the field offices according to the approved "Evaluation and Monitoring Method" Nijera Shikhi by the Board of Directors.

The Program Manager of Nijera Shikhi monitors the projects according to the needs of the projects implementation for successful completion and fulfillment of the targets. Local fields based Branch Managers and staffs also monitor regularly to implement the projects according to the needs.

The Executive Secretary visits the projects to find out the achievement and quality of the projects and if needed instruct the program Manager, relevant Branch Manager and fields based staffs to improve the services to meet up the targets of the projects.

The Monitoring and Evaluation Report are prepared by the Project Manager after every three months which are submitted to the Executive Secretary for necessary instructions. After the completion of the project the Project Manager submits the Evaluation Report of every project to the Executive Secretary. One copy of the Final Evaluation Reports are kept in the Head office as the record and another copy of them are sent to the donor as record

## PROGRAMS IMPLEMENTED

### Adult Education

Adult education has three steps -

- First step** : Basic literacy program-duration : 3 months  
**Second Step** : Effective literacy program-duration: 3 months  
**Third step** : Continued literacy program-duration: 6 months

**Primers:**

Ja Chai  
Disha

#### Progress of Nijera Shikhi's Literacy Movement:

No. of Districts covered	-	64	No. of Child Education promoters	-	408
No. of Thanas covered	-	261	No. of Mini Library established	-	128
No. of UPs covered	-	120	No. of Self trained organizers	-	5,613
No. of illiteracy free Unions	-	215	No. of Female organizers	-	2,409
No. of organizers	-	8,196	No. of Male organizers	-	3,204
No. of Shikha Sevis (Class helpers)	-	32,964	No. of news published	-	55
No. of prospective learners	-	8,95,306	No. of BTV Telecasts	-	08
No. of literates	-	2,30,000	No. of Radio broadcasts	-	02
No. of independent Shikkha Sevi (Class helpers)	-	128	No. of Bulletin published	-	05
			No. of self-training workshops	-	74
			No. of Special workshops	-	11

#### New Learners Book Distribution Project

This project was implemented in 51 districts from March, 1996 to October, 1996.

Nijera Shikhi distributed the primers written by its founder late Revd. John P. Hastings to the new learners of the "Education for All Support Program" as the 2<sup>nd</sup> phase of the program free of cost to strengthen their newly earned literacy skill.

The donors were Government of Ireland, British High Commission, Methodist Relief Fund and Oxfam.

**Those 51 districts are as follows:**

Chittagong	Moulavi Bazar	Gopalganj	Patuakhali	Jhenaidah	Lalmonirhat	Natore
Ramgamati	Hobigonj	Sariotpur	Bhola	Jessore	Kurigram	Shirajgonj
Feni	Dhaka	Jamalpur	Barisal	Narail	Gaibandha	Pabna
Luxmipur	Narshingdi	Sherpur	Zhalokati	Panchagarh	Joypurhat	
Comilla	Manikgonj	Mymensingh	Pirojpur	Thakurgaon	Bogra	
Chandpur	Narayangonj	Netrokona	Bagerhat	Dinajpur	Nababgonj	
Sunamgonj	Faridpur	Tangail	Khulna	Nilphamari	Nawgaon	
Sylhet	Rajbari	Barguna	Satkhira	Rangpur	Rajshahi	

#### Mini-Library, Continuing education and Gonokendra

Year	Mini-Library/Gonokendra	Materials in each Library	Supervision
1998	128 within 4-5 learning centres	100 of different issues	One facilitator in each upazilla
2001-2002	24 Gonokendras	House, Chair, Bench, T.V. News paper, Carom, Daba, Ludu	One supervisor in each upazilla

#### Achievement

Progress of Literacy Movement				
Year	Thana	organizer	Sevi	Learners
1994-1998	266	8,196	32,964	8,95,306

## DNFE, Hard To Reach and PLCEHD

### 1) DNFE Program as a co-partner of Bangladesh Government:

Nijera Shikhi played a vital role in implementing Adult Education program of Directorate of Non-Formal Education DNFE-1, 2, at Sunamgonj, Comilla, Mymensingh, Jamalpur, Kurigram, Natore, Shatkhira, Jhenaidah, Bogra, Pabna Nijera Shikhi has also implemented DNFE-3 in the name of Hard to Reach in Dhaka, Khulna & Chittagong :

Project	Period	Upazilla	Centre	Learner
DNFE Project-1	1999-2001	11	525	15750
DNFE Project-2	1998-2000	6	315	9450
<b>Total</b>	-	<b>17</b>	<b>840</b>	<b>25200</b>

### 2) Hard to Reach Program:

Nijera Shikhi implemented Hard to Reach (HTR) DNFE-3 program at Dhaka, Khulna & Chittagong with Bangladesh Govt. fund.

Project	Period	Location	Thana	Total Centres	Learners		
					Girls	Boys	Total
HTR	1997 to	Dhaka	3	90	1438	1262	2700
Project-3	2003	Chittagong	1	15	275	175	450
		Khulna	1	15	248	202	450
<b>Total</b>			<b>5</b>	<b>120</b>	<b>1961</b>	<b>1639</b>	<b>3600</b>

### 3) Post Literacy and Continuing Education for Human Development (PLCEHD-1)

As a partner of the Bangladesh Government: This NGO implemented Adult Education program also:

Year	Program	Area	Centres	Male	Female	Total Learners
2003	PLCEHD, Phase-I	Abhoynagar, Jessore	15+15=30	450	450	900
2004	PLCEHD, Phase-II	Santhia, Pabna	15+15=30	450	450	900
2005	PLCEHD, Phase-III	Abhoynagar, Jessore	15+15=30	450	450	900
2006	PLCEHD, Phase-4/B	Santhia, Pabna	15+15=30	450	450	900
2007	PLCEHD, 5 <sup>th</sup> Phase	Abhoynagar, Jessore	15+15=30	450	450	900
<b>Total</b>	<b>5 Phase</b>		<b>150</b>	<b>2250</b>	<b>2250</b>	<b>4500</b>

## Other Programs

### Arsenic Mitigation Program

Year	Donor	Districts	Tested	Marked as Arsenic Contaminated	Identified	Awareness Building Programs	Redressed
2001-2003	Christian Aid U.K.	Mymensingh Satkhira Jessore, Khulna	5847 tube-wells	1047	129 patients	Workshops, Seminars, Meetings	45 patients by treatment

### Achievement of Sisimpur 123 Out Reach

Year	Area		No. of Mother	No. of Children	Donor
	District	Upazilla			
2005-2006	Jessore	Abhoynagar	600	820	Nayantara Communication
	Satkhira	Kolaroa	1200	1188	
	2	3	1800	2008	

### Nursery & Plantation

To make the carbon free clean & fresh environment Nijera Shikhi decided for plantation through the Jessore branch office Nijera Shikhi had taken lease of 8.25 decimal land for nursery and grown saplings of fruits & timber plant. About 1500 saplings were distributed among the learners of our Pre-Primary centres & the plantation were monitored by the staff of Jessore branch office.

Year	Land hired	Distribution	Receivers (free of cost)	Donor
2002	7.50 decimal	1500 Saplings of fruits and timbers	Learners of 30 pre-primary Centres	Nijera Shikhi



# BEHTRUWC

## Basic Education for Hard to Reach Urban Working Children Project phase-II (BEHTRUWC) as a partner of Bangladesh Government

Year	Stage	Location	Centres	Learners		
				Girls	Boys	Total
2006-2011	1 <sup>st</sup> Stage	Chittagong City Corporation	100	1500	1000	2500
	3 <sup>rd</sup> Stage		86	1290	860	2150
	4 <sup>th</sup> Stage	Ward No. 1-9	134	2010	1340	3350
	<b>Total</b>		<b>320</b>	<b>4830</b>	<b>3220</b>	<b>8000</b>

### Key lessons learned:

- \* Analyzing 3 consecutive years (2006-2009) education records of BEHTRUWC Phase-II 4<sup>th</sup> stage project the findings are as follows:
- \* This segment of working children those who could not think about education, received the same, enlightened themselves and benefited in all respects facing various problems.
- \* The learners' performances improved because of their increased knowledge level and understanding of their primers.
- \* The gender balance policy (60% of girls and 40% of boys) was achieved according to this education policy.
- \* Competencies were achieved by the learners in Bangla, English, Arithmetic, life skill & Social Science of Primary level. They learnt about the importance of good health, environmental health system, science and skill in everyday life. They also learned about the model of applying social etiquettes and manners with different persons, duties as family members and citizens of Bangladesh.
- \* After the completion of BEHTRUWC project the learners now have the opportunity to get them admitted willfully into the main streaming of the Primary Education with their completion certificates because of their growing interest in higher education and to get better jobs or any opportunities.
- \* This education project inspired the learners for their thoughts and actions and helped to develop moral, social and human values.
- \* Also it developed awareness in the learners a sense of patriotism and nationalism through active participation in various national and international days observations.
- \* Overall confidence of the learners were achieved which will be very helpful for their mental, health, environmental, familial and social problems to face them in the positive ways.
- \* The birth certificates of the learners will help them in different ways in their life-time. They will be able to get jobs, national identification cards to be voters and other national important matters and their marriages as important citizens of Bangladesh.

## CONTINUING PROJECTS

### Pre-Primary Education (ECD Program)

Nijera Shikhi trained Child Education Promoters from 1994 and started Pre- Primary Education for disadvantaged children in Mymensingh districts as pilot program from 1998. This initiatives was taken with a view to drive away School-fear & make familiar with the alphabets in a joyful environment. The main objectives was to maximize enrollment of out of school children of 5+ to 6 years for the main streaming of primary education, to reduce the drop out rate and strengthening the foundation of Primary schools thereby to fulfill the Millennium Goal.

After successful completion of the pilot project and with its wonderful result Nijera Shikhi convinced and implemented 1944 learning centres in 1998-2012 and are continuing this vital program. From 2008 the project is being funded by Bangladesh NGO Foundation (BNF).

#### Achievement : 1998-2012

Year	District	Upazilla	Centre	Learner		Total
				Boys	Girls	
1998	22	32	80	1000	1400	2400
1999-2000	5	8	1120	16183	17417	33600
2001	5	7	270	3924	4176	8100
2002	3	3	180	2508	2892	5400
2003	3	3	45	668	682	1350
2004	2	3	25	402	348	750
2005	2	3	45	540	810	1350
2006	2	3	45	555	795	1350
2007	2	3	30	405	495	900
2008	2	3	40	460	690	1150
2009	2	3	25	280	420	700
2010	1	2	10	100	150	250
2011	2	3	11	139	136	275
2012	2	3	11	121	181	302
<b>Total</b>	-	-	<b>1944</b>	<b>27322</b>	<b>30702</b>	<b>58024</b>

#### Evaluation:

Evaluation of the Pilot Pre-Primary Program was done by an independent evaluator Dr. Azharul Islam, Professor, IER, Dhaka University. He was recommended in the evaluation report as: **The process of education for the deprived children and their mothers carries great importance in achieving EFA (Education For All) in the country. This process is very timely and it bears the essence of proper nursing of both formal and non-formal ways of eradicating illiteracy from Bangladesh. The program should be continued by extending its area of operations in the rural Bangladesh."**

#### Mother and Child Care

Nijera Shikhi arranges quarterly in every year the Mother and Child Care program for the students and parents of Revd. J.P.H. School with the help of R.H. Steps who provides doctors to check their general health, prescribe their treatment, distributes some necessary medicines as they require with snacks and fruits and aware them on different needful issues.

Year	Awareness meeting	Beneficiaries		Total Beneficiaries
		Direct	Indirect	
2003-2012	28	1475	2950	4425

## Pre-Primary Education

### Funded by: Bangladesh NGO Foundation

Nijera Shikhi is implementing 10 pre-primary education centres at Monirampur and Abhoynagar upazillas of Jessore district with BNF fund.

#### Total Program in Jessore:

Village	Union/ Powrashava	Upazilla	Centre	Learners	Teacher	Supervisor
Fedaipur Joypur Khordogangra Gangra Baliadanga	Monirampur Khanpur Shamkur	Monirampur	5	125	5	1
Diapara Mashurhati Kota Kadirpara Paira	Chalishia Paira	Abhoynagar	5	125	5	1
<b>Total-10</b>	<b>5</b>	<b>2</b>	<b>10</b>	<b>250</b>	<b>10</b>	<b>2</b>

In the Child friendly environment the curriculum includes the objectives to :-

- a) Acquire knowledge of alphabets & numbers with fun & joy.
- b) Increase awareness about personal health.
- c) Make sentences by recognizing the alphabets & words.
- d) Practice of the reading & writing skills regularly
- e) Make familiar with Bengali and English alphabets & words
- f) Understand and follow the easy dialogue in English
- g) Establish the foundation of healthy and developed life through physical exercise
- h) Distribute the final report cards to the learners.

The number of beneficiaries  $(125+125)=250$  learners.



## Pre-Primary Education Program with Cementing Futures Fund

Nijera Shikhi has done some primary works to launch three pre-primary classes with 60 children with the “Cementing Futures” fund in 2013. The Trustees of the Cementing Futures namely, Liz Dominey, Bobby White and Jean Hervey are playing the active role to look after the project reports in Bournemouth, U.K.

### These were the steps taken for this program:

- a) **Area and target selection:** The location is the Adabor Bazar area. There are slums at this area where many working parents are the dwellers, they have children who are out of school. The children of age 4+to 5 years are the target learners.
- b) **Learners’ Searching:** Nijera Shikhi’s staffs have searched the area for the learners. They went from doors to doors and talked with the parents when they were available at their home to convince them so that they admit their children in this free school of Nijera Shikhi at pre-primary class. They informed the parents that: the primers, exercise books, color pencils, pictures sheets, etc. all would be given to the children free of cost so that they can be educated properly in pre-primary, Class I and Class II and if they could stay at the same area would be able to continue their education up to class IV in the same school. So some parents took this opportunity and admitted their children gradually. In this way our staffs could collect 80 learners in October, November and December in 2012.
- c) **Teachers Selection and Training:** Nijera Shikhi selected 3 child friendly teachers for 3 pre-primary classes. Then the Master Trainer of Nijera Shikhi Mr. Niranjan Sarkar gave training to those 3 teachers according to the “**Teachers Training Module**” of the pre-primary education system for 5 days at the head office of Nijera Shikhi. They were also trained on the primers to follow the set up curriculum through out the year.
- d) **Class Arrangement:** Nijera Shikhi has arranged three classes in three rooms at its school premise where there would be 20 learners in each class. The class duration would be from 8:00 a.m. to 10:30 a.m. in the morning. The class days would be 5 days in a week except holidays.
- e) **The Tiffin:** Tiffin would be distributed among the children in every class day so that the learners would be more attentive to their studies and would not be hungry during their class time.
- f) **The Primers:**
  - i) Kisholoy pat (Bengla)
  - ii) Ganit (Arithmetic)
  - iii) Bud (English)
  - iv) Drawing project sheets.
  - v) Worksheets for lessons and pictures practices sheets

All those were done within December 2012 to start three (3) pre-primary classes in January 2013.



## Pre-Primary Education at Slum Area Funded by: Bangladesh Federation of University Women (BFUW) A Report

In 2012-2013 BFUW is funding to a pre-primary class with 20 young learners of age group 4 to 5+ at Adabor bazar area. Before starting this centre Nijera Shikhi selected the project location, did necessary survey to select the learners who were from local slum areas, neglected and out of school, appointed a child friendly and well trained lady teacher and then started the class on 16<sup>th</sup> Oct, 2012.

BFUW Chairman Professor Najma Siddiqui along with other active members were present in that inaugural class. The Executive Secretary, Professor Suraiya Siddiquy and other officers of Nijera Shikhi were present there who organized the total programme.

BFUW distributed primers, slates, some biscuits to the new learners. Some learners were crying in the class room as being afraid of the new place. But when they received new and colorful primers they were very happy and gradually stopped crying. All of the BFUW members appreciated the program very much by observing those innocent faces of the young learners in the class room and offered thanks to Nijera Shikhi for the starting of a new pre-primary class in a well decorated class room and child friendly environment.

This class is going on from 3:00 to 5:00 O'clock in the afternoon in 5 days of a week except the holidays. In addition parents-teacher meeting in every 3 months is done where the teachers and project manager discussed on some important issues for their awareness. Those are as follows:

- Gender Balance
- Pre and post natal Care
- Early Childhood Development
- Role of parents for regular attendance of the learners and cleanliness, nutrition, good behavior, discipline, etc. to achieved quality education of the learners.

After every three months the evaluation reports of 20 learners are prepared and Nijera Shikhi takes necessary actions by proper monitoring and refreshers meeting with teachers to improve the quality of the learners. Nijera Shikhi also observed the Independence Day on 26<sup>th</sup> March with all the learners by arranging a rally at the Adabor bazar area. The learners enjoyed the program very much and the organization distributed foods to the learners after the rally.

Year	Class	Learners	Teacher	Organizer	Donor
2012-13	1	20	1	Nijera Shikhi	BFUW

### Our Findings on the changes of young learners

- \* 98% to 100% attendances are found in the classes
- \* They are Courageous to participate in class room programs
- \* Parents are happy for their children's' positive changes
- \* Learners are more disciplined
- \* This Happily participated in the rally on the Independence Day



## Child Club

This project is assisted by Nijera Shikhi's Trust Committee U.K. to help the local students in day to day extra knowledge and keep themselves busy with better activities. Nijera Shikhi established a child club from January, 2007 at Panchpota village of Kalaroa upazilla (Satkhira district)

Nijera Shikhi provided the Club with:

- 200 Books of Biography of eminent people, traveling, science fiction, current affairs etc.
- Daily National News paper (Dainik Prothom Alo)
- Monthly Magazine (Porua & Kishoree Kotha donated by CAMPE)
- Carom, Ludu
- Television and CDs

The Child Club is organized by 7 members committee from the local community. Each year about 100 (one hundred) students of local Primary and Secondary schools are being selected as the members of the club. They utilize their leisure time in reading, playing, watching the educational programs with the CDs which enrich them with additional knowledge.

Year	District	Upazilla	Village	Beneficiaries No.	Beneficiaries
2012	Satkhira	Kolaroa	Panchpota	100	Students of primary and secondary schools

### A Pre-Primary Education Centre at Child Club:

Beside this a pre-primary education centre is going on from 2007 with 30 learners in each year in the morning session. A lady teacher takes the classes who is in charge of the Child Club Also.

### Revd. John P. Hastings School

Nijera Shikhi assumes the endless importance of the School Based Education System in the enhancement of the quality child education for the disadvantaged slum dwellers of the cities. From that point of view.

Nijera Shikhi has established Revd. John P. Hasting School in 2001 at Adabor, Dhaka. Pre-primary and primary classes up to class IV are going on each year in this school. Each class consists of 20-25 students.

The extra curricular activities of this school include practices of drawing, music, story telling, drama, games, truthfulness, religious study, observing of national & international days and side by side visiting natural and different places for practical knowledge. The project is being partly funded by Soroptimist International Club of Dhaka (SICD) and other donations.

Students in 2012			
Class	Boys	Girls	Total
Pre-Primary	20	28	48
Class-I	10	18	28
Class-II	08	15	23
Class-III	04	08	12
Class-IV	02	02	04
<b>Total</b>	<b>48</b>	<b>67</b>	<b>115</b>

Year	Learners
Achivement-2001-2012	1213

### Our Findings

- \* Dropout rates decreased.
- \* Learners can enjoy their classes in Child friendly environment.
- \* Pre-Primary classes and Mother and Child Care program helps the learners to learn more in due time.
- \* The U-shape sitting arrangement in the class rooms is very helpful for the learners and teachers to monitor properly.
- \* For extra care the slow learners gradually improve to follow the curriculum.

## Awareness Building Programs HIV/AIDS and T.B. Prevention

HIV/AIDS is a panic in the world. The people of south west part of Bangladesh are at risk because many people including truck drivers and labours are the regular passengers in between Bangladesh and India. They may carry the germ of HIV/AIDS. So every one should be aware about this non-curable disease. Nijera Shikhi arranges in every year meetings & seminars since 2008 in Kalaroa, Monirampur, Abhoynagar upazillas of Satkhira & Jessore districts. The people are also being aware on Tuberculosis (TB) disease and its importance of regular medication for total cure. The project is being funded by Bangladesh NGO Foundation (BNF).

Year	District	Upazilla	Seminars of the workshops/group discussion	Beneficiaries		Donors
				Direct	Indirect	
2008-2011	Satkhira Jessore	Kalaroa Abhoynagar Monirampur	20	700	7000	Bangladesh NGO Foundation
2012	Satkhira Jessore	Kalaroa Abhoynagar Monirampur	6	180	180	”
<b>Total</b>	<b>2</b>	<b>3</b>	<b>26</b>	<b>880</b>	<b>8800</b>	”

**Participant beneficiaries :** Local Administration, Departmental Heads, Doctors, Public Representatives, Local Elites, Teachers, Students, Businessmen, Journalist, Truck Drivers & Helpers, workers, Rickshaw Pullers, Gay Girls & the group members of RLP Program.

## Disaster Management

It is undeniable that the natural calamities like tidal bore, Cyclone, Fire, earthquake, land slide, draught, heavy rain fall, flood, river erosion, cold wave, etc. are the regular phenomena of Bangladesh which results in irreplaceable loss of lives & properties for the undesirable happenings in the lives of the local community people. Maximum community people of our country are poor. So they do not accumulate excess food stuff & money to encounter or face the unforeseen disasters repeatedly and become obliged to the misfortune every year. Specially our working places are also significantly disaster prone area.

As such, to prevent the disaster or calamities Nijera Shikhi arranges every year advocacy & awareness building program with local community people on their health care, maintenance of environment for their survival. Nijera Shikhi always tried to stand by the side of river eroded, flood affected, sufferers of natural calamities, executed relief programs after the calamities where this NGO distributes foods, corns, household materials and sometimes financial assistances for their survival.

## Relief Works

Year	District	Material Distributed	Donors
2004-2012	Dhaka, Chittagong Jessore, Satkhira Pabna, Rangpur, Savar	Cloths, Blankets, Seeds, Rice, Cash Money, Other relief Materials	Soroptimist International Club of Dhaka, Directors & members of Nijera Shikhi, other personal donors.

## Women Empowerment Through Revolving Micro Credit (RMC)

It is evident that the wealth in-terms of money is the measuring factor of status of a human being every where. Where there is no money there is no power. So the grass roots level women groups suffer a lot in their families as well as in the societies. Most of the poor earning families of remote villages live from hand to mouth. The male members are mostly unskilled daily laborers and poor farmers who earn insufficient wages to have their breads. Generally the female members of the families are claimed unproductive if they do not earn by themselves except child rearing and domestic works. They are also blamed that they have no visible contribution to the social development as well. That is why they are neglected and valueless in the families as well as in the societies.

To dispel this unpleasant reputation of the women folk and uplift their socio-economic condition Nijera Shikhi started the RMC Program in 2003 at Satkhira and Jessore and made these perplexed women-folk as members of this program so that they can earn additional income and supplement the demand of their children and family members & thereby empowered themselves in their families and societies being the active works forces.

### Fields of RMC

Year	District	Upazila	Groups	Members	Borrowers
2012	Jessore Satkhira	Abhoynagar, Monirampur, Kalaroa	78	739	568

### Achievement - 2003-2012

2003	240
2004	1598
2005	2239
2006	1513
2007	1565
2008	1436
2009	1194
2010	1198
2011	818
2012	739
<b>Grand Total 1</b>	<b>2540</b>

### Findings of the Evaluation Report

- \* More Income helps to meet the family expenditures to some extent
- \* Improved diets can be given to the family members
- \* Poverty rate decreases
- \* Women members are not neglected any more among their family environment
- \* Women empowerment is visible at the family and community levels

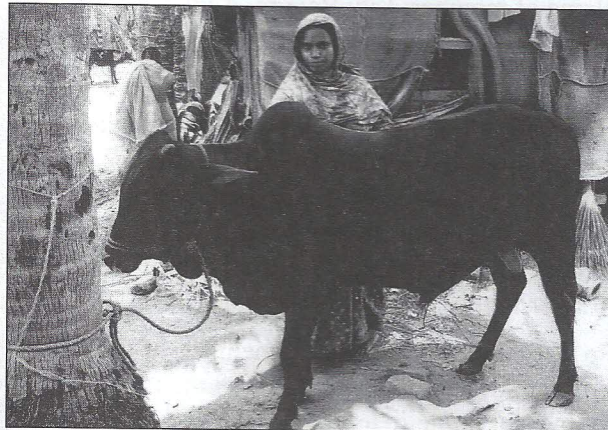
## Case Studies

### Dream of a member of Micro Credit Program

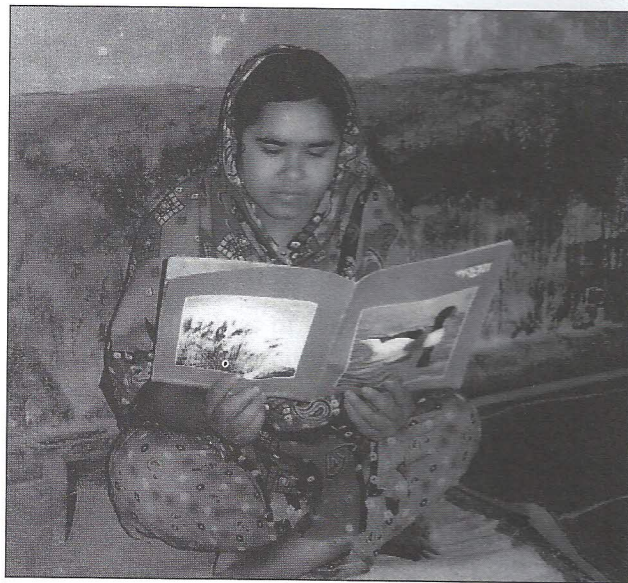
Name of member: Jahanara Khatun; age: 29 years; House wife Baidyanathpur village of Jalalabad U.P, Kolaroa Upzilla, Satkhira district.

Husband: Rajim Uddin Sona; age: 35 years; a cultivator. They have one daughter and a son. Her husband was the only earning member of their family who used to earn about tk. 6,000 in a month. Jahanara could not managed her family well enough with that little income.

Being influenced by a neighbouring member of Revolving Micro Credit Program (RMCP) of Nijera Shikhi Jahanara became a member and took loan of tk. 30,000/- They have purchased a calf of mixed Fizian type with the loan. Jahanara took care of the calf for fattening and expected to sell in the coming Eid-Ul-Azha market to earn profit of at least tk. 60,000/- or 70,000/- she thought that then she will be able to run her family comfortably. Her desire is to be an owner of a cow fattening farm in future.



### Reading of extra books strengthen the knowledge



Name of Student: Rehana Begum; age: 14 years; students of class IX. Father: Md. Atiar Rahman, old farmer. Location: Panchpota village, Kalaroa upazilla, Satkhira districts. Income: 7000/- tk. per month.

Like other student members she usually attends one day in a week at Nijera Shikhi's Child Club which is situated in village Panchpota. She comes to this club (established in 2007) and reads different books of its library. Such as, biographies of famous personnels, Stories, poems, novels, comedies, current affairs, monthly magazines, daily news papers etc. of which Dukhini Noor-Jahan, Fuljhuri, Red Hen, Earthen bank, Porua, kishori kotha, Conquer of Life, We are children & Our Right, etc. She has gathered some additional knowledge from the books & news papers of the club out of her class books. Some magazines are being donated regularly to Nijera Shikhi for the

adolescents by CAMPE (Campaign for Popular Education Bangladesh).

She opined that she could not have acquired this additional knowledge from the books of the library if this club was not established by Nijera Shikhi in Panchpota village.

So, she thanks Nijera Shikhi for continuing this club & request to improve more for the welfare of the learners. She also has demanded some other new books and news papers regularly.

## Case Studies

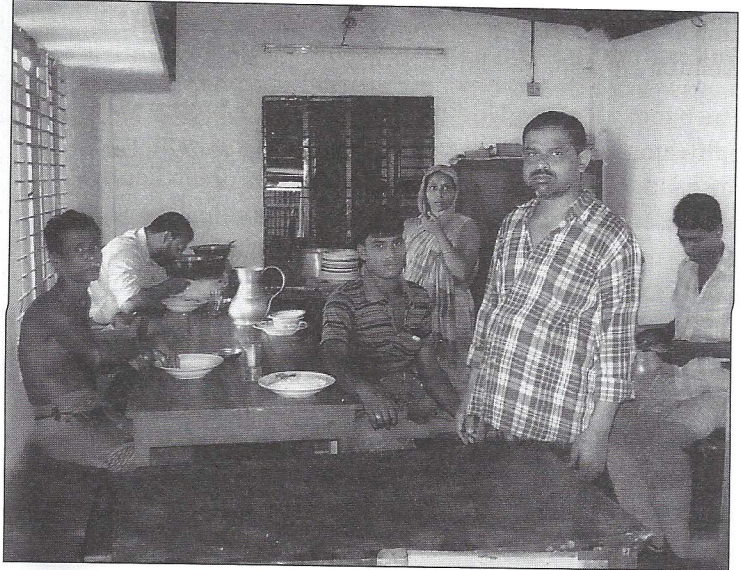
### Successful Story of a member of Micro Credit Program

Name of member: Lily Begum, Age: 35 years; village-Guakhola, Noapara, Abhoynagar, Jessore.

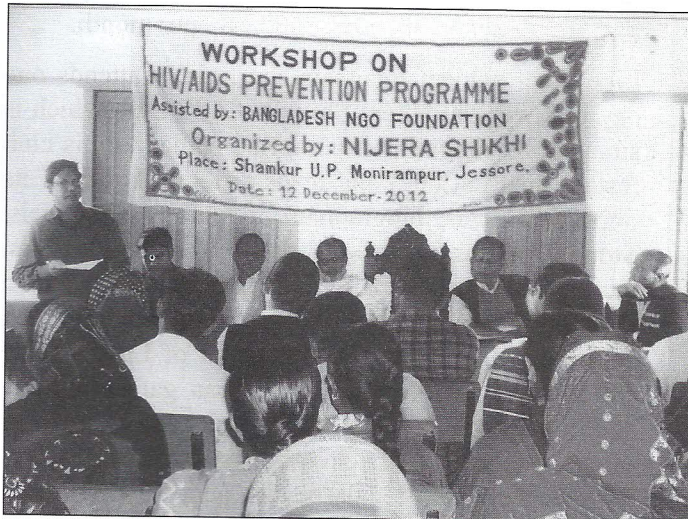
Husband : Shahidul Islam, Age: 42 years, Occupation: Hotel & Restaurant business. They have 2 Daughters and 1son. They had only Hotel business in a small scale with monthly income of tk. 7000/- The condition of their family was hand to mouth.

So Lily Begum became a member of Loan Programme and took loan of was tk. 15,000/- to invest it in their Hotel business.

At present their monthly income is tk. 10,000/- With the additional income their family is running satisfactorily. Their children got the chance to be the students of nearer school. Besides, they are saving an amount for future. They desired to establish a live stock farm in the future.



### Achievement after joining in HIV/AIDS Prevention Seminar.



Name of participant: Shapna Rani Dey; age: 28 years; Health Assistant.

Husband: Prodip Day; Chinatola village, Shayamkur union, Monirampur upazilla, Jessore.

Professionally she has to move from family to family and awares the villagers, mainly on the productivity of married women for their birth control, Pre & Post natal care of the pregnant women and their nutrition also.

Before attending the HIV/AIDS Prevention Seminar arranged by Nijera Shikhi at Shyamkur Union Parishad on 12.12.2012 she did not know in detail about HIV and AIDS and its origin,

contamination, its expansion, prevention measures, etc. She acknowledged that she became enriched about this deadly disease and its consequences. She had the opportunity to discuss with more than thousand community people of her area about this dangerous disease. As a result the community people are becoming aware about the contamination of HIV/AIDS & its fatal consequences.

## Brief Report on the joint venture Project Future Carbon Ltd. and Nijera Shikhi

### **Solar PV Project:**

An international award winning environmental company CO2 balance in collaboration with Future Carbon plans to develop a solar PV project within Bangladesh. This will be developed under the Gold Standard of the Clean Development Mechanism which will ensure that enhanced local socio-economic benefits as well as verifiable carbon dioxide (CO2) emission reductions are achieved.

For this purpose Nijera Shikhi as a partner of Future Carbon organized an Awareness building meeting on 30<sup>th</sup> July, 2012 at 10:00 A.M. with Local Stakeholders in which CO2 balance and Future Carbon, both the companies had open discussions to seek their opinion on the project's design and social as well as environmental impacts.

It was held at CCDB Auditorium, Monirampur Upazilla in Jessore. Also at that meeting they served some selected questioners on the effects of the Solar Technology in air, around the home, water bodies for drinking and irrigation, soil fertility pollution in surroundings, impacts on plants; forest and animals; creating of employment opportunity for skilled and unskilled workers in a safe environment and additional earning and saving on expenses for women, other family members; help in making the source of energy reliable, cost effective, safe and hassle free building of local institutions, enhance decision making power of women, access more advanced technology and increase local self-reliance on advanced technology.

From the organizer Assistant Executive Director, Program Manager, Program Coordinator and Field Manager were present at the meeting. The discussants were Raden Siddiqui from Future Carbon Ltd. and a Solar Energy based technician answered to different questions of 100 local stakeholders who were the participants.

After the discussion the majority of participants gave their opinion that the solar PV project would be very useful as carbon dioxide pollution free source of energy for the local people in the printed questionnaires.

### **Survey Works on Cooking Habit, Bricks Field and Moulding Factories.**

a) **Cooking Habits:** Nijera Shikhi as a partner organization of Future Carbon Ltd. in Bangladesh did a Survey work on the cooking habit and use of fuel for cooking purpose in villages, peri-urban and urban areas in seven regions of Bangladesh such as: Dhaka, Chittagong, Sylhet, Khulna, Madaripur, Rangpur, Satkhira and Jessore on behalf of Future Carbon Ltd in 2012.

The survey results went through rigorous compliance check and the total work was carried out in a professional and timely manner by using this NGO's men power efficiently to obtain results and keeping costs as low as possible.

### **Survey Reports & Findings:**

Households /families were included in the survey :

**Dhaka-1000, Jessore-1000, Satkhira-1000, Khulna-1000, Rangpur-1000,  
Madaripur-1000, Sylhet-1000; Total – 7000 of urban, peri-urban and villages.**

- Number of families with children under 10 years-**70%**;

Their average income (if above/below the poverty line) **3000-3500 BDT monthly**. Method of cooking at home (stoves/cookers/firewood stoves etc)-**firewood stoves**.

What are the types of cookers/stoves used (supply photographs)- **firewood stoves cookers**.

- Money spent on cooking fuel (average spend per household)-**600 BDT per month**.

- If collecting firewood for fuel free of cost, what is the time spent on collection (average time per household)-**very negligible quantity of free firewood is available**.

- How many times do they cook per day (average per household)-**2 times per day. Sometime 3 times a day (in urgently need)**.

- What percentage of the household (using the firewood stoves) cook in a separate kitchen or under the same roof they live in or cook outside in the open space.

**Separate Kitchen - 40%**

**Under same roof - 20%**

**Outside in the open Space - 40%**

#### **Description of Survey Areas:**

**Khulna and Jessore:** The surveyors did not find any friendly stove during survey work but heard that some people buy friendly stoves from a business organization. General people use normal earthen stoves.

**Satkhira:** The surveyors did not find any friendly stove there. They use self-made earthen stoves.

**Rangpur:** It was found that 25% households use stoves made by cement which they buy from a NGO and general people use earthen stoves.

**Madaripur:** The households did not buy friendly stoves or get free one from any organization. They use self-made earthen stoves.

**Sylhet:** There was no friendly stove in Sylhet. The people use normal self-made earthen stoves.

**The Capital City Dhaka:** Dhaka is the capital city of Bangladesh where 7 million poor villagers from different districts came for laborious works to earn for their families. (UNICEF Bangladesh News letter, Issue 17, January 2011 last page-no-1). They are the slums dwellers in very inhuman environment where they don't have any special facilities. So they have to cook in normal stoves by using wood fuel. It is found that the rate of air pollution in Dhaka city is highest in Bangladesh.

#### **Uses of different types of fuel:**

Summer and winter are day seasons when wood, fuel, coconut husks, agricultural and industrial wastes are available at urban, peri-urban and village areas. People usually stove wood fuel for rainy session. (Sometimes some middle class people use LP Gas and kerosene oil for cooking) normally The middle class and poor people use dry cow dung cakes or cow dung quoted Jute sticks.

#### **Wood fuel sizes and stoves:**

**The wood fuel sizes are cut of according to the stove sizes i.e. small (24"), medium (30") and 36"(big). The maximum stoves are made of clay by the family members except in Rangpur and Khulna. There the stoves are made of cement in maximum households.**



**b) Survey Report on a Bricks Field:**

Milon Bricks, Amin Bazar, Savar, Dhaka.

**Findings: Air pollution increases with CO<sub>2</sub> (Carbon dioxide) in Dhaka city.**

**c) Survey Reports on 5 Moulding Factories :**

Moulding Factory	Location
Progoti Moulding	Par Gendaria, Dhaka
Gendaria Metal Workshop	Doyagong, Gendaria, Dhaka
M/S. M.M Enterprise	Shamibag, Dhaka
G.R Moulding Workshop	Doyagong, Gendaria, Dhaka
M/S A & J Moulding Workshop	Gendaria, Dhaka

**Findings: Air pollution increases with CO<sub>2</sub> (Carbon dioxide) in Dhaka city.**

### **Training Program, Monitoring & Evaluation**

1. Nijera Shikhi arranges need based trainings conducted by Master Trainers for quality achievement on:
  - a) Teacher's Trainings
  - b) Supervisors' Trainings
  - c) Field Officer's Trainings
  - d) Branch Managers' Trainings
  - e) Head office based officers Trainings
  - f) Project based Trainings
  - g) Accounts based Trainings
2. This organization also sends the officers and staffs of other projects to receive trainings from different donors.
3. Also Refreshers meetings are done regularly according to the projects reports.
4. Nijera Shikhi always cares for good practices of quality Monitoring and Evaluation of all programs to fulfill the targets timely with highest quality.

### **3-AS: Awareness, Advocacy, Action**

Nijera Shikhi, regular conducts awareness building, Advocacy and Action programs for the development of livelihood of the parents of the pre-primary education centres. women members of the Revolving Micro Credit program, local elites, officers and different community people in Dhaka, Jessore and Satkhira districts. The subjects are as follows:

- \* Necessity & importance of pre-primary and primary education for the children.
- \* Environment & Plantation
- \* Disaster Management and Risk Reduction programs
- \* General Health & Nutrition
- \* Reproductive Health & family planning.
- \* Early Childhood Development
- \* Children & women oppression & trafficking, gender balance.
- \* Drug abuse & Common Laws with punishment
- \* Safe drinking water, Arsenic Mitigation and sanitation
- \* HIV/AIDS and T.B. Prevention
- \* Capacity Building of Local Government Authorities for Good Governance
- \* Pollution free environment
- \* Human Rights and Child Rights based works: Zero violence against women and children
- \* Carbon Emission

Our Present Donors	Our Previous Donors
Nijera Shikhi Trust Committee, U.K. Bangladesh NGO Foundation Soroptimist International Club of Dhaka Cementing Futures. Bangladesh Federation of University Women	Ireland Govt., DFID(B), OXFAM, Methodist Relief and Development Fund (U.K), Christian Aid, Human Development Foundation, DNFE (GOB), R.H Steps, BNFE (GOB), Nayantara Communications, Hamdard (Pvt.) Ltd

Zakat funds from	
Mrs. Rezia Salam Md. Abdul Hamid Mrs. Rezia Begum Principal Shirin Akter Ms. Dinarjadi Begum Professor Rawshan Ara Rahman Professor Najma Siddiqui Professor Monowara Islam Ms. Lisa Rahman Ms. Nargis Mannan	Ms. Hasina Zaman Professor Nazma Hasin Dr. Rawshan Ara Haque Mrs. Anwar Jahan Hadi Dr. Enamul Haque (Professor) Engineer Matiur Rahman Professor Firoza Akhter Architect Nasrin Akhter Dr. Saiful Haque

### PROGRAM FOR-2013

1. Pre-Primary Education Program
2. Revd. John P. Hastings School
3. Child Club
4. HIV/AIDS Prevention Program
5. Mother & Child Care
6. Revolving Loan Program for Empowerment of Disadvantaged Women
7. Awareness Building, Motivational and Advocacy Programs on :
  - \* Necessity & importance of pre-primary and primary education for the children.
  - \* Environment & Plantation
  - \* Disaster Management and Risk Reduction
  - \* General Health & Nutrition
  - \* Reproductive Health & family planning
  - \* Early Childhood Development
  - \* Children & women oppression & trafficking, gender balance.
  - \* Drug abuse & Common Laws with punishment like early marriage, dowry, violence.
  - \* Safe drinking water, Arsenic Mitigation and Sanitation
  - \* HIV/AIDS and T.B. Prevention
  - \* Capacity Building of Local Government Authorities for Good Governance
  - \* Pollution free environment
  - \* Human Rights and Child Rights based works: Zero violence against women and children
  - \* Carbon Emission

9 CIRCUIT HOUSE ROAD, 1ST FLOOR  
KAKRAIL, DHAKA-1000  
PHONE OFF. : 8318179  
RES. : 9884705, MOBILE : 01819252656

আনিছুর রহমান এন্ড কোং  
**ANISUR RAHMAN & CO.**  
CHARTERED ACCOUNTANTS

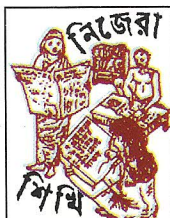
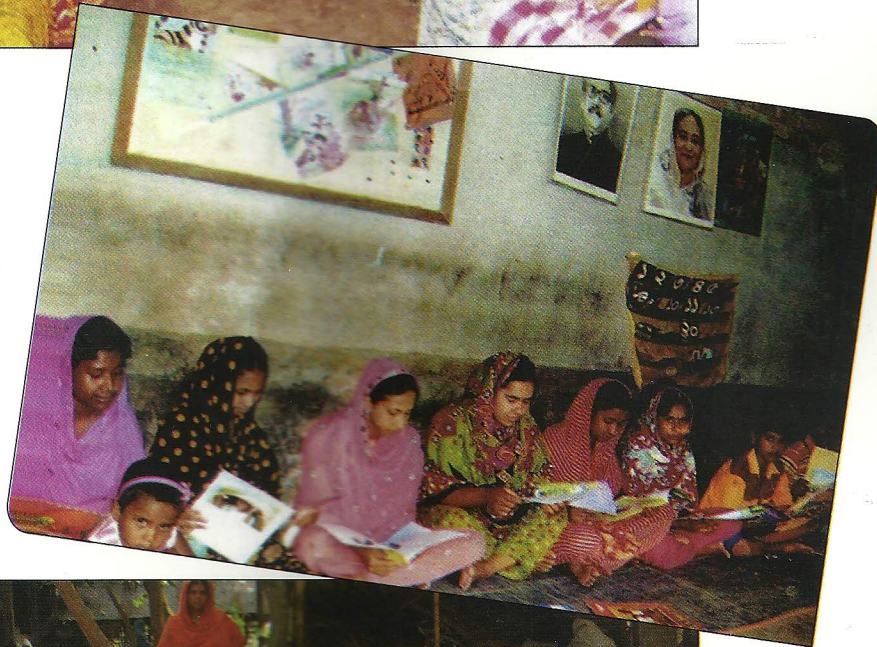
NIJERA SHIKHI  
Balance Sheet  
As on 30 June 2012

Particulars	Notes	2011-2012	2010-2011
<b>Fund &amp; Liabilities:</b>			
Fund Account	13	3,630,022.15	6,190,534.42
Loan Account	14	3,348,157.00	-
Savings Account	16	1,320,253.00	1,263,885.00
Staffs Security Fund Account	17	32,500.00	32,500.00
Staffs Provident Fund Account	18	465,391.00	7148,738.00
Death Compensation Fund Account	19	239,082.00	210,517.00
Loan Loss Reserve Fund Account	20	420,391.85	358,269.58
Accounts Payable Account(Salary)	15	668,835.00	370,770.00
<b>Total Fund &amp; Liabilities</b>		<b>10,124,632.00</b>	<b>8,575,214.00</b>
<b>Assets &amp; Properties:</b>			
Fixed Assets: (Less Accum. Depreciation)	Sch.	173,062.00	203,601.00
Stock Account	Sch.	171,711.00	171,711.00
Fixed Deposits Account	25	1,292,585.00	1,153,965.00
Security Deposits Account	24	132,300.00	95,300.00
Loan Disbursement Account	21	4,348,484.00	4,266,367.00
Advance Account	22	7,800.00	7,800.00
Loan Account	23	3,694,790.00	319,190.00
Cash & Bank Balance	02	303,900.00	2,357,280.00
<b>Total Assets &amp; Liabilities</b>		<b>10,124,632.00</b>	<b>8,575,214.00</b>

Signed in terms of our separate report of even date annexed.  
Dated, Dhaka: 25-7-2012

Anisur Rahman & Co.  
Chartered Accountants.





## NIJERA SHIKHI

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E-mail: nishi@citechco.net, www.nijerashikhi.org.uk