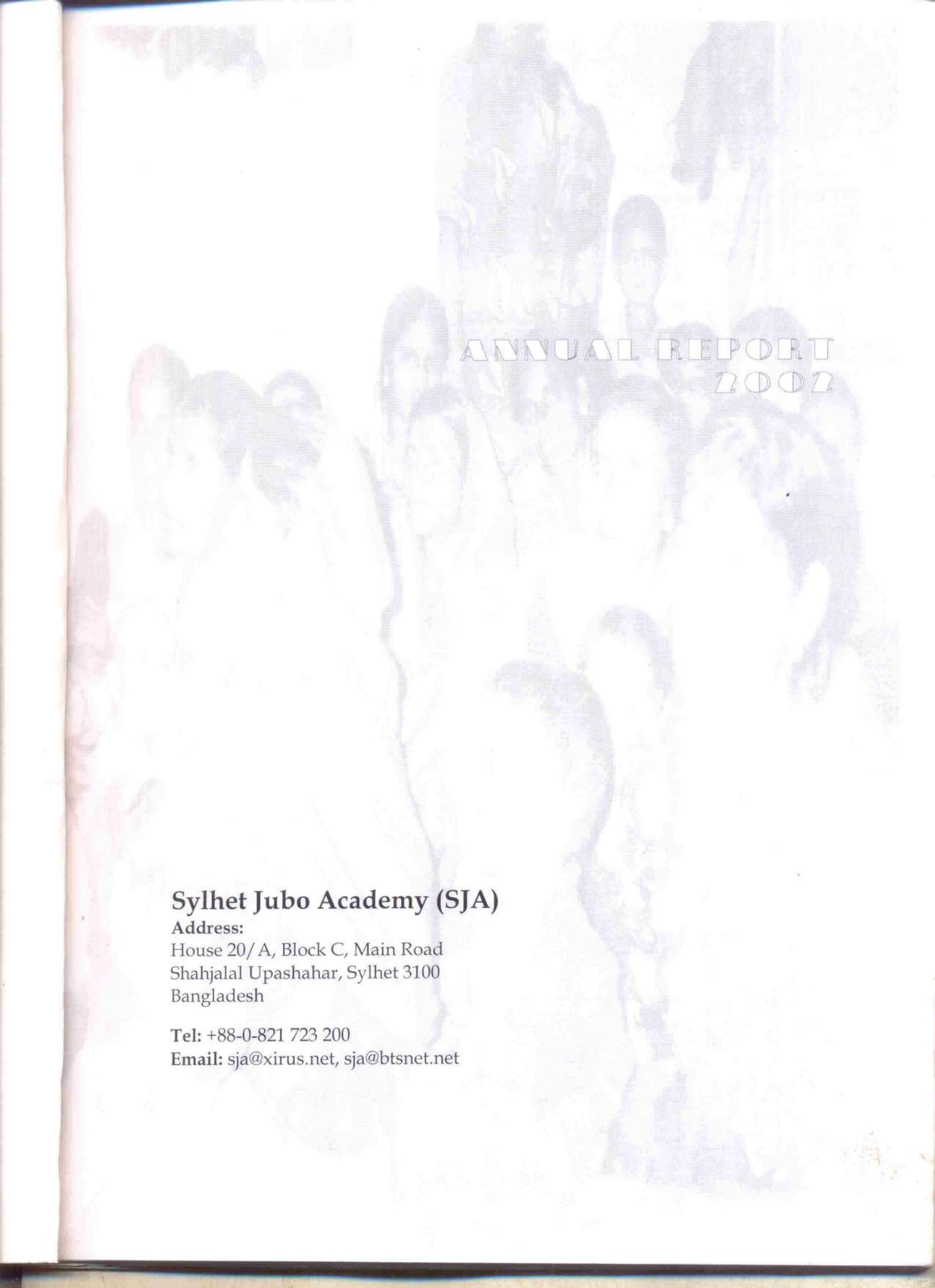


ANNUAL REPORT
2002

SYLHET JUBO ACADEMY
(SJA)



ANNUAL REPORT
2007

Sylhet Jubo Academy (SJA)

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Vision

SJA's vision is of a society that is free of hunger, poverty and all discrimination based on gender equality. The organisation is committed establishing a well-organised community of healthy and literate individuals who are both motivated and empowered to improve their socio-economic status.



SJA AT A GLANCE

SJA is a private voluntary development organisation based in the Sylhet region of Bangladesh. Since its inception, SJA's philosophy has always been to empower the most disadvantaged in the community through equipping them with the skills, resources and confidence to improve their own quality of life. As a result, the organisation works to address the fundamental problems of poverty, unemployment, lack of education, malnutrition, disease and mortality.

Established:	August 1991
Areas of Operation:	All 4 districts of the Sylhet division (Sylhet, Moulvibazar, Habigonj & Sunamgonj)
Target Population:	0.6 million people
Staff:	62 (Full-time)

PROJECTS:

Health Projects

- Reproductive Health Service Delivery Programme/ESP
- Essential Health Care
- Health Services for Adolescents
- HIV-AIDS/STD Prevention Programme
- Rehabilitation Programme for people with a disability

Education Projects

- Non-formal Adult Literacy
- Non-formal Primary Education
- Adult Literacy for Tea Garden Labourers

Women's Development Projects

- Functional Education
- Nutritional And Health Education
- Skills Development And Advocacy Training
- Micro-Credit
- Literacy Project

Human Rights Project

- Violence Against Women

Micro-credit/Finance

- Micro-credit
- Village Development Organisation
- Small-scale Entrepreneurship Development

Environmental Development Work

- Sustainable Fisheries Development Programme

Skill Development Training (SDT)

Behaviour Change Communication

Anti-drugs & Tobacco Control

SJA'S INNOVATIONS/SPECIAL CHARACTERISTICS

- SJA is one of only a handful of NGOs have been working within the deprived tea garden areas and aims to improve the health and education of the workers there
- The organisation's HIV-AIDS prevention programme has no equivalent in Sylhet
- SJA offers a special health service targeting adolescents who are frequently overlooked in general health projects
- In its projects, SJA employs a highly participatory approach in delivering its Behaviour Change Communication message. A variety of media and communication styles are employed including yard dramas, small group workshops, school programmes, one-to-one communication. Community meetings and billboards set up for mass communication.
- A comprehensive range of both long and short-term projects has been developed, recognising the need both for quick results and for work at a more fundamental level.
- All of SJA's programmes and projects have been implemented in close collaboration with GoB officials and the active involvement is sought from the beneficiaries and wider community.
- SJA members of staff are encouraged to develop their own professional skills through regularly attending external training courses and workshops.
- Full gender equity is exercised among all of SJA's staff.

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This report has been published and approved by the Executive Committee of SJA

A WORD OF APPRECIATION

SJA wishes to express its gratitude for the unstinting support of its donors and development partners, including AusAID, BPHC, CDD, DNFE, FHI, HASAB, the national and local government departments and the Rotary Club of Sylhet Surma.

Thanks must also be given in recognition of the ongoing dedication of the members of both the General and Executive Committees of SJA. Last, but not least, SJA would like to express its appreciation for the support of the people of the communities in which SJA works.

It is only through the commitment of all of SJA's partners and supporters, that the organisation's programmes are successful. Thank you.

EXECUTIVE DIRECTOR'S STATEMENT

It is with great pleasure that I present Sylhet Jubo Academy's Annual Report for 2002.

It has been another successful year of development intervention but also one of consolidation and restructuring for the organisation, with some projects finishing during this reporting period.

We have recruited new members of staff in order to strengthen our efforts and all members of our team have worked harder than ever to make the organisation more effective in our fields of work. SJA has continued its commitment to personnel development and training and I believe that this is having a marked result in our project output.

This year also marks our first foreign member of staff. A British VSO (Voluntary Service Overseas) volunteer has now joined SJA to work with colleagues to improve the documentation, reporting and information management of the organisation.

As ever, I would personally like to express my thanks to the Government of Bangladesh, our donors, our partner organisations and our community for their continued support for our projects. Also, I must congratulate the SJA team on their unstinting commitment and hard work. Without all of you, SJA's work with the poor and disadvantaged of our community would not be able to continue.

AHM Faisal Ahmed
Executive Director

1 HISTORY OF SJA

SJA was set up as an NGO in 1991. A small group of Bangladeshi philanthropic social workers, led by former United Nations volunteer A H M Faisal Ahmed established that there was a real need of an organisation that was based locally in Sylhet division, which was specifically focused on the needs of the marginalized people of the community. With this aim they founded the Sylhet Jubo Academy.

Initially the organisation focused on youth training (the word "Jubo" means "Youth" in Bangla) to develop young peoples' skills and thereby enhance their socio-economic prospects. However, SJA has since expanded into a respected and innovative establishment with a portfolio of projects with a variety of sectors.

2 MISSION

SJA's vision is of a society that is free of hunger, poverty and all discrimination based on gender equality. The organisation is committed to the establishment of a well-organised community of healthy and literate individuals who are both motivated and empowered to improve their socio-economic status. SJA firmly believes that through partnership and active participation, local people can develop their own capacity to make productive use of the local resources while protecting their environment for future generations.

SJA's programme has never been determined by a rigid set of strategies and the organisation's success is attributable largely to its flexibility in responding to the needs of the people.

3 TARGET PEOPLE

All disadvantaged groups who are socially and/or economically excluded from society. They include woman, those living below the poverty line, the disabled and children.



SJA'S PROJECTS

SJA has introduced a broad spectrum of different development programmes, ranging from women's development to health education activities. A brief report on the progress made so far this reporting year is given below.



4 HEALTH PROGRAMME

Health is one of the main indicators of national development, with healthcare also consuming a considerable portion of a population's income. In recognition of this, SJA awards prime importance to the improvement of healthcare services and thereby the levels of good health in its target area.

SJA's health projects operate in conjunction with Government Essential Service Package, which includes the following programmes: child health, reproductive health, communicable disease control, limited curative care and Behaviour Change Communication.

In 2002, the organisation operated the following health projects.

4.1 REPRODUCTIVE HEALTH SERVICE DELIVERY PROJECT

One of the biggest challenges for Bangladesh is in the area of reproductive health services. There is not only a lack of adequate specialised health facilities but also a lack of awareness and social customs and taboos frequently prevent women from accessing the services that do exist. As a result, maternal and infant mortality is high.

To address this situation, SJA's Reproductive Health Service Delivery (RHSD) project specifically targets 5 very remote unions of Biswanath Upazila where there are inadequate government health and family planning services. It aims to implement the 5 components of government's Essential Service Package (ESP) under the auspices of the government's Health & Population Sector Programme (HPSP). This covers about 10,152 households and a total of 65,783 people. Of these, it is estimated that 34.86% are living below the acute poverty line and are termed the "poorest of the poor" (See: Poverty Focused Service, Appendix 1).

SJA's project team works to deliver a qualitative and customised reproductive health

package that provides family planning and sexual health information for unmarried adolescents, contraception education and pregnancy related care, including safe deliveries. Specifically the following services are offered to the target population:

- Child Health
- Reproductive Health
- Communicable Disease Control
- Limited Curative Care
- Behaviour Change Communication

4.2 ESSENTIAL HEALTH CARE

SJA's Essential Health Care programme provides a combination of preventive and basic curative health services to the communities of 5 Unions of Sylhet Sadar Upazila in Sylhet district. The programme covers 56340 people in nearly 9000 households, of which 2817 households represent the poorest of the poor and 375 represent families headed by women.

This package is primarily delivered through Community-based Health Workers (CHW) and includes basic curative care for common diseases, provision of safe water and sanitation, health & nutrition education, family planning, pregnancy related care, immunisation, BCC interventions, yard dramas, and referral services.



4.3 HEALTH SERVICES FOR ADOLESCENTS

It is SJA's belief that all too often young people are overlooked in the society and when social services policies are being drafted. They have special health and social needs and particularly benefit from a supportive home and community environment.

To address this, SJA has initiated, as part of its reproductive health project, a health service project specifically focused on the needs of adolescents. The project aims to provide clear information regarding common reproductive health problems of adolescents, a counselling service and individual case management including referral to local specialised facilities where necessary. In the reporting period, SJA provided essential services to 2450 adolescent girls in the targeted community.

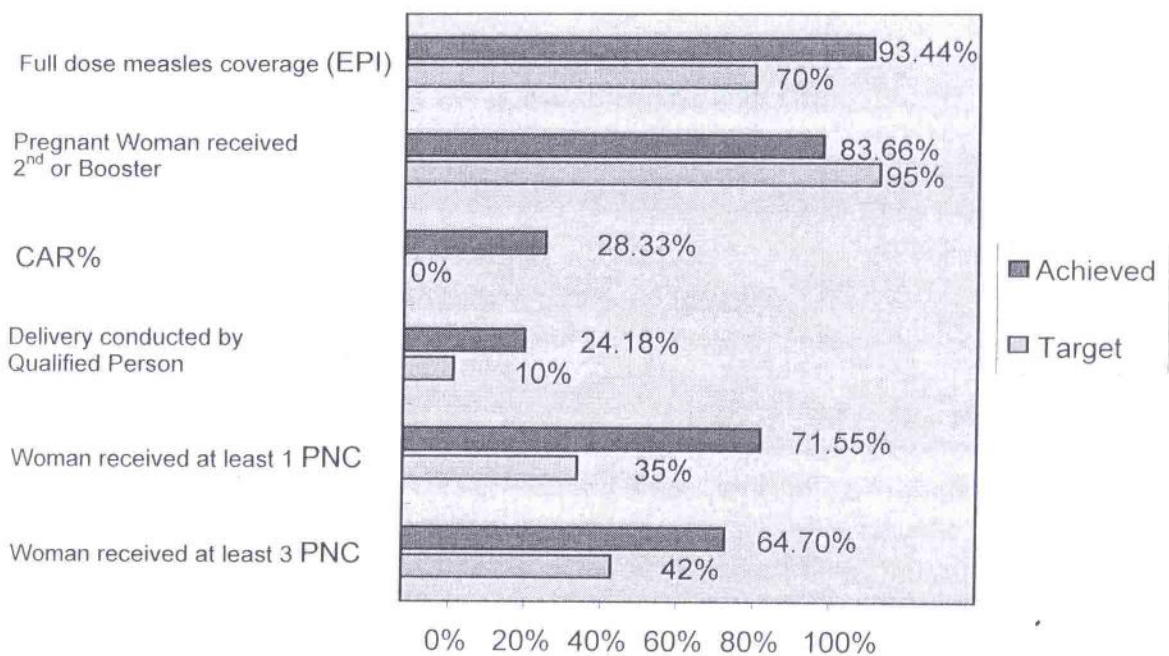
Orientation sessions for parents and community leaders have also been held to address the special health needs of adolescents. In the year of reporting, SJA organised a total of 178 group sessions for 125 parents and a variety of community leaders. One-to-one sessions have also been arranged where necessary.

ACHIEVEMENTS

The projects' major achievements (1st January - 31st December 2002) are summarised as follows:

Indicators/Activities	Target	'Achieved
Satellite clinics organised	432	388
Patients receiving service from clinic	-	3203
Patients referred for higher treatment	-	2331
Reproductive health education sessions for adolescents	11	11
GO-NGO planning workshop at Upazila level	1	1
GO-NGO joint planning workshop at Union level	7	7
Community meeting	110	110
Stakeholder meeting	7	7
Joint meeting for referrals	10	10
Joint monitoring for VHWC	4	4
Education for non-school going adolescents	120	120
Health education sessions for secondary school students	8	8
Yard dramas	75	75
In Service orientation	12	12

SJA'S MATERNAL HEALTH CARE



4.4 HIV-AIDS/STD PREVENTION PROJECT

Situated near the Indian border, Sylhet town attracts pilgrims from all over the world, and, with its tradition of trade and emigration, the Sylhet division experiences large movements of people in and out of its geographical area. As such, the region faces a greater than usual risk of becoming a hotspot for HIV-AIDS and STD.

SJA's HIV-AIDS prevention programme has been running since June 1999. It was designed especially for Hotel/Restaurant staff and management, hotel boarders, commercial sex workers (SW) whether hotel based, floating or residentially based in the Sylhet City Corporation area.

The project's objectives are:

To raise awareness among the target community regarding HIV-AIDS and STD, their causes/methods of transmission and how they can be prevented from spreading;

To encourage safe sex practices through health education and condom distribution;

To provide an effective treatment and referral service for clients found to be suffering from STI and to identify those living with HIV-AIDS.

To achieve these objectives, the project team has employed the following programme interventions:

4.4.1 Sexual Health Education Sessions and Peer Educators

One of the primary challenges for this project has been how to educate this particularly vulnerable sector of the population about the dangers of HIV-AIDS/STDs and how they are spread.

To address this issue, the project team has arranged a series of fully confidential one-to-one and group educational workshops. These aim to teach safer sexual practices, to advice on the correct use of condoms, and the symptoms of HIV-AIDS/STDs and their prevention. A variety of IEC and BCC materials have also been developed to reinforce the project's messages, including booklets, stickers, calendars, flashcards and videos to be shown at special screenings.

However, since the project workers are unable to be present full-time at every hotel or restaurant, SJA has pioneered the use of peer education to support the project workers. Peer educators are specially selected and trained project beneficiaries who have good interpersonal communication skills. They work as volunteers to disseminate the project's messages and act as a bridge between the beneficiaries and the SJA team.

4.4.2 Advocacy and Collaboration

SJA recognises that it cannot conduct the fight against HIV-AIDS alone. The issue of HIV-AIDS is one that needs to be faced by the whole community and addressed, not only by such organisations as SJA, but also by a wide range of groups who have the authority to strengthen the HIV-AIDS/STD prevention message.

To this end, SJA has implemented different advocacy initiatives with a range of stakeholders, including hotel/restaurant management and the municipal authorities. Active collaboration with other NGOs working in the HIV-AIDS/STD prevention field, networking organisations and relevant government departments is always sought.

4.4.3 Clinics & Referral Service

SJA's operates both static and satellite clinics which offer a wide range of services including counselling, condom promotion, and treatment for general diseases and STI/RTIs. The satellite clinics are open 5 days a week and are based at selected hotels in the project area. The static clinics open for 1 day a week and aim to serve those who are not able to attend the satellite clinics. A trained male paramedic provides services on a regular basis.

One of the key interventions of the project is the identification and referral of patients who require more specialised treatment. During the reporting period, a total of 124 patients were referred to GO & NGO resource centres. Following the referral, SJA

conducts regular checks to ensure that clients have received appropriate treatment and whether further action needs to be taken.

Result of HIV/AIDS-STD Prevention Programme for Hotel/Restaurant Workers (2002)

Intervention	Jan-Dec 2002
Number of Hotels	70
One-to-One Education (number of people)	1785
Condom Demonstration (number of sessions)	555
Condom Distribution	12800
IEC/BCC Material Demonstration and Distribution	Yes
Clinical Service and Treatment (number of people receiving)	698
Observation of World AIDS Day	1
Staff Meeting	12
Performance Review	Quarterly basis
Supervision and Monitoring	Monthly basis
Referral for higher treatment	124

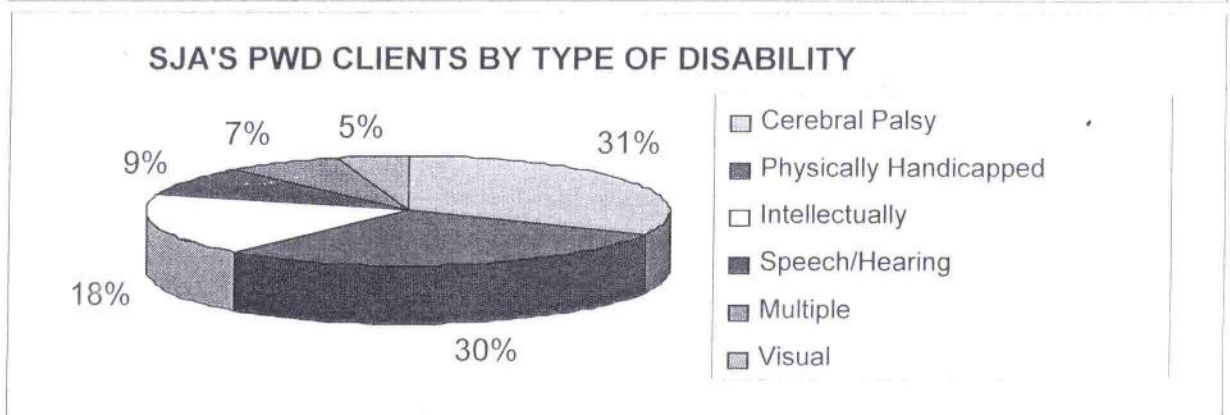
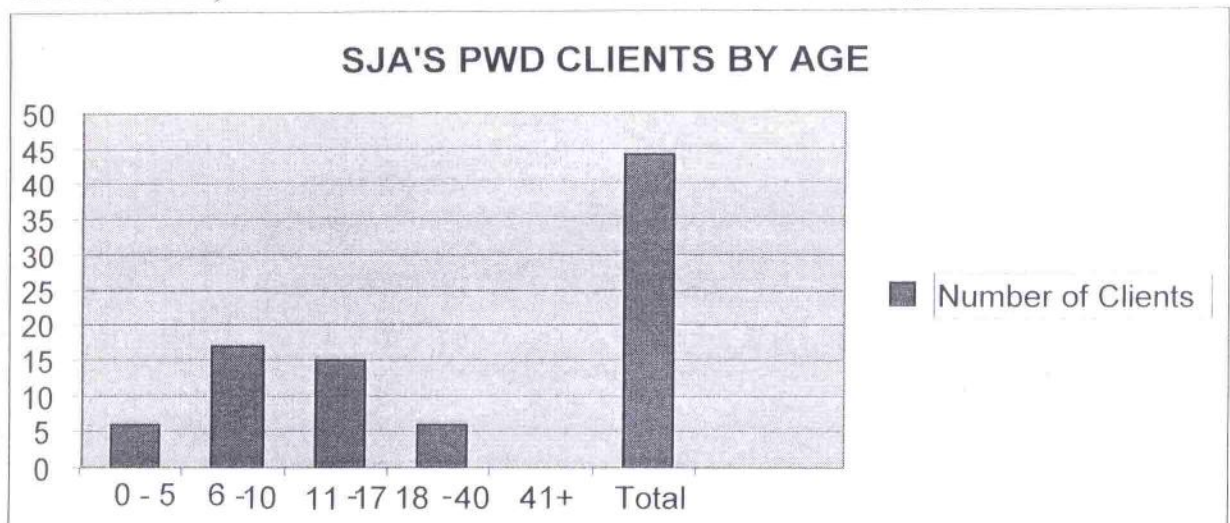
4.5 REHABILITATION PROJECT FOR PEOPLE WITH A DISABILITY (PWD)

The World Health Organisation estimates that, in Bangladesh, about 10% of the rural and 5% of the urban population are disabled. This has immense social and economic implications for a poor country such as this. With a general lack of services for those with disability, they become largely dependent on their family and are afforded no real opportunities for playing a useful role in society. As a result, they tend to be despised and viewed as an inconvenience both by their families and society in general and their self-confidence and morale becomes all too often low.

In the light of the WHO's shocking statistic, SJA incorporated the issue in its 5-year Strategic Plan, and in 1998 launched a self-funded project called the Development Programme for the Disabled. The project has proved a success and SJA now employs 2 technicians, including 1 Community Handicap Disability Resource Person (CHDRP), who work fulltime with the disabled. A range of assistive devices have been designed and made by the project team and a therapy room has also been established at SJA's head office.



In 2002, the major achievements are summarised in the following tables:



However, SJA believes that if the disabled are to be fully socially included, the attitudes of the community in which the disabled live need to change. To address this need, the project has organised awareness raising sessions for the following groups.



SJA is also working to include the disabled and members of their family in the organisation's other projects. Thirty people who have a disabled member of family have received support from the micro-credit scheme, with 1 person receiving a loan to establish their own project.

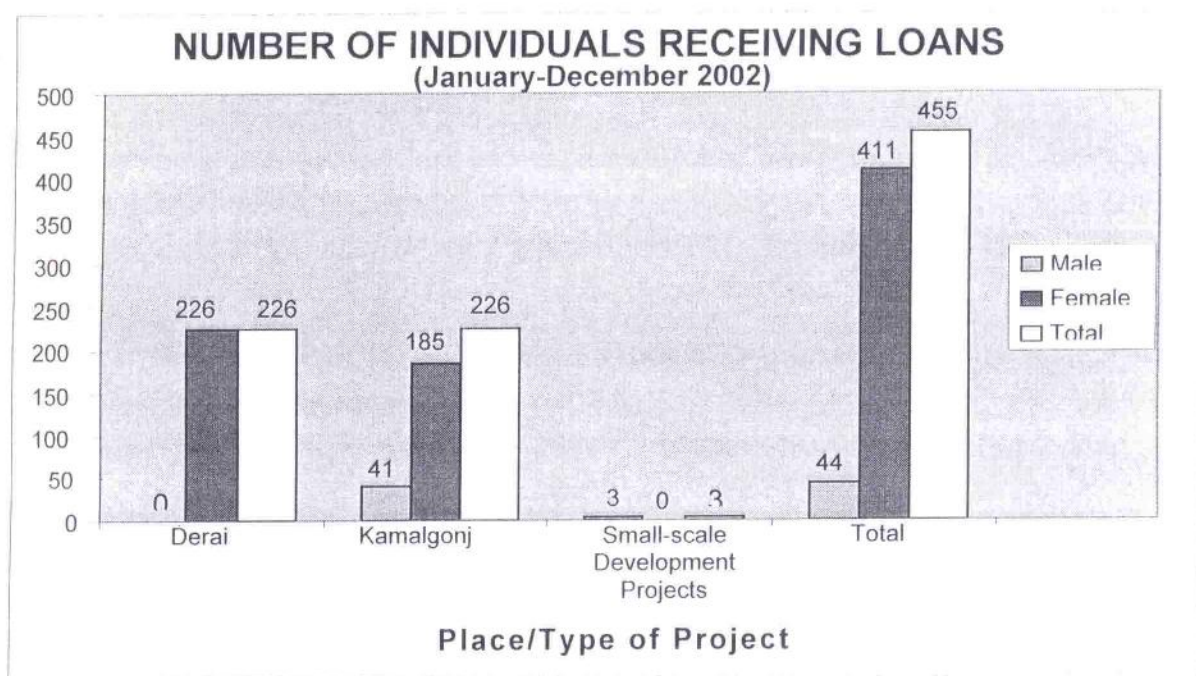
As a measure of the project's success, in November 2002, the Jatia Protibondhi Unnayan Foundation began funding SJA's programme of Community Based Rehabilitation. The funding is scheduled to last for one year.

5 MICRO-CREDIT/FINANCE PROGRAMME

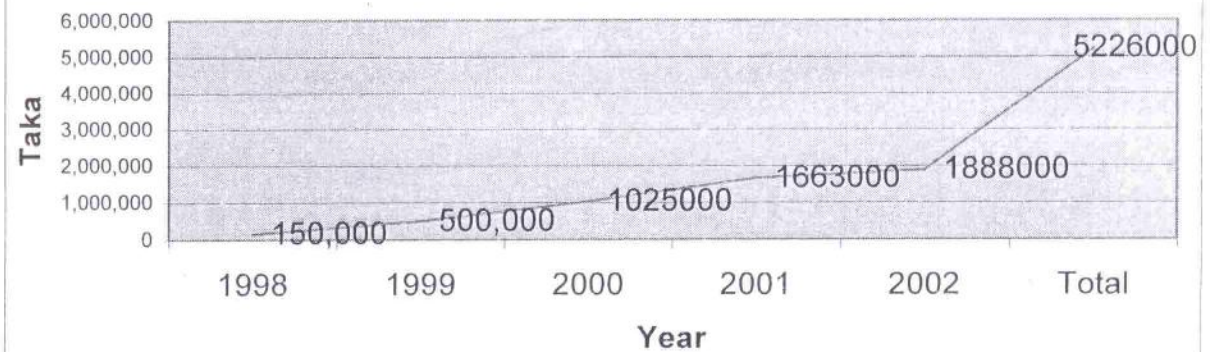
5.1 MICRO-CREDIT

Since the poor lack not only the finances to lift themselves out of poverty but also are unable to access traditional sources of funding through the banking system, SJA operates its micro-credit scheme to enable them to embark on income generating projects. The loans are small-scale (up to Taka 8000) and incur an interest rate of 15%.

In the year of reporting, the annual loan disbursement figure stood at Taka 1,888,000 and loan realisation totalled Taka 1,588,261. The recovery rate for SJA's loans was 84.12%.



Total Loans Disbursed by Year (1998-2002)



5.2 VILLAGE DEVELOPMENT ORGANISATIONS

SJA recognises that the poor often lack the organisational knowledge and group power when trying to initiate development activities. It has therefore set about forming groups of 15-25 members who are landless and thus the poorest in the community. These groups are called Village Development Organisations (VDOs) or "somitee". Their purpose is to identify and mobilise development projects as a strong group for their own advancement and for the benefit of the community in general. So far, SJA has organised 112 "somitee": 60 in Derai and 52 in Kamalgonj.

SJA strongly encourages its VDO members to save Taka 5-10 per week. This weekly saving policy engenders saving habits and also makes capital for the group members, since the interest rate on savings is 5%. Small scale credit support is offered to suitably interested and skilled group members to set up and run their own income generating projects.

Various training courses are also offered to the VDO members to assist their work with the group, including simple accountancy, small business management, and appropriate income generating activities, etc.

Thus, the poor have the opportunity to develop their own skills in small-scale trading and administration. A further benefit is that through these meetings the whole community gains a venue of learning, interaction and recreation.

5.3 SMALL-SCALE ENTREPRENEURSHIP DEVELOPMENT (SSED)

This programme has running since 2000 and has been especially designed to assist small traders and business entrepreneurs. It targets those businesses which are running well but due to lack of financial capital are unable to expand. The business owners become a member of a local SSED group and thus gain access to credit/loan support.

The loans are small-scale, ranging from Taka 10,000 to Taka 50,000 and the recovery rate of SSED is 98.50%.



6 WOMEN'S DEVELOPMENT PROJECTS

SJA is aiming to assist the poorest women in improving nutrition, functional literacy and to provide micro-credit support for women's entrepreneurship activities.

A total of 15 villages and 600 women were covered under the terms of this project.

6.1 FUNCTIONAL EDUCATION

During the project period, SJA employed 20 female teachers who worked for 20 non-formal functional education centres in their community. They received training over 2 weeks, using FIVDB (Friends in Village Development Bangladesh) materials and support. The functional education classes have run for 3 hours a day, 5 days a week and have continued for 12 months. The first



8 months covered basic education and over the second 4-month period, the classes focussed on post literacy work.

6.2 NUTRITIONAL AND HEALTH EDUCATION

During the visits to women's groups, SJA project personnel organised nutritional education sessions. They delivered information on how to maintain a balanced diet, personal hygiene and sanitation. The women were also given advice on breast-feeding, mother and child primary health care, ante- and post-natal care and vaccination.

6.3 SKILLS DEVELOPMENT AND ADVOCACY TRAINING

The issue of women's development and empowerment underpins SJA's mission. As part of the women's development programme, suitable beneficiaries were selected to receive skills training in a range of areas, in order to provide opportunities for income generation activities and to enable the women to defend their legal and social rights more effectively.

6.4 MICRO-CREDIT

In order to assist the women who have received skills training to establish small-scale income generating activities (IGA), a micro-credit loan fund has been allocated. The women's demand for loans has so far been high and it is likely that demand will continue to outstrip the limits of the budget. SJA anticipates that further funds will have to be made available from other sources in order to meet this need.

The credit scheme is therefore succeeding in widening opportunities for income generation and improving livelihoods. The selected women are now running their IGAs to a satisfactory level and other women in the community are also keen to join the scheme.

6.5 LITERACY PROJECT

SJA considers education as a fundamental element to its mission of poverty eradication and has committed itself as a partner in the government's drive to end illiteracy by the year 2006. To this end, it has operated an adult education programme in the Derai and Jagannathpur Upazila of Sunamgonj District, Kamalgonj Upazila of Moulvibazar district and a non-formal education programme for children in Sylhet and Moulvibazar district since 1994.

This project was launched with financial assistance from the BRAC, Department of Non-formal Education, and the Australian High Commission.

6.5.1 Adult Literacy for Tea Garden Labourers

In collaboration with the Rotary Club of Sylhet Surma, SJA has established a non-formal education centre for female tea garden labourers of the Kamalgonj Upazila in the Moulvibazar district. These women are some of the most deprived in Bangladesh and are highly unlikely to receive any education other than that offered by SJA. During the reporting period, a total of 25 women have been selected to receive basic functional education over 8 months.

The first 6 months were spent on teaching basic literacy in 2-3 hour classes running 6 days a week on a schedule designed to suit the women's work and household duties. Then, the last 2 months of the project period were devoted to providing post literacy education in classes running for 2 days a week. Weekly tests were set to confirm that the students were progressing at a reasonable rate.

The expected result will be the transformation of 25 women into literate individuals who will be better equipped to manage and improve the lives of themselves and their families. Finally, the targeted 25 women will now be expected to serve voluntarily to educate other illiterate women in their community.



7 HUMAN RIGHTS - VIOLENCE AGAINST WOMEN

Too many women in Bangladesh continue to experience violence and injustices from many sectors of society, including their own communities and law enforcement agencies.

SJA recognises that if it is to achieve its mission of a society that is free from discrimination based on gender, it must work to establish women's rights and their empowerment. In order to address this issue, in 2001 SJA began working with Naripokkho, an organisation dedicated to monitoring state intervention to combat violence against women.

The project continues to be funded out of SJA's own resources, with Naripokkho providing training and technical support. SJA plans to continue and expand this programme and is now working with the judiciary, medical and law enforcement authorities to raise awareness and fight for action against those who perpetrate violence against women.

8 SUSTAINABLE FISHERIES DEVELOPMENT PROJECT

Bangladesh's vast water resources offer a very attractive income generation opportunity for the poor, as high returns can be achieved for relatively minimal time and financial commitment. Furthermore, no land ownership is required to achieve this - a vital aspect considering that the large portion of Bangladesh's population is landless.

SJA's fisheries development project therefore aims to assist the poorest in the community in developing pond aquaculture and fisheries activities in the many and freely accessible semi-closed water bodies. It provides training and technical advice to enable the breeding of different species of local fish.

SJA has actively encouraged the participation of women in this area and the uptake has been very high. By the end of 2002, 95% of the participants in SJA's aquaculture activities were women.

The main objective in encouraging women to take up pond aquaculture has been to provide an additional source of income for self-reliance. However, a further benefit has also been to improve their daily nutritional intake and that of their family.

9 SKILL DEVELOPMENT TRAINING

From the outset, SJA has always aimed to increase the employment opportunities of (educated and semi-educated) unemployed young people. Now, SJA's Skill Development Training is providing young men and women with technical and management skills so that they can not only improve their chances of regular employment but also embark on income generation projects and thereby become self-employed.

The SDT project provides education in poultry & livestock rearing, ecological agriculture, fisheries resource management, social forestry, nursery development, homestead gardening, marketing and finance management.

During this reporting period, a total of 48 young people from urban & rural areas received skill development training. Successful trainees can also be provided with technical assistance in order to establish small-scale entrepreneurships.

The number of drug users in Bangladesh is steadily growing, especially among young people. This has serious implications for society, as drug abuse impacts not only the physical and mental state of users but also their families and the wider community.

In view of this trend, SJA hosted a 1-day awareness-raising seminar titled "Anti-drugs & Tobacco Control" on 1st July 2002. This event was organized in collaboration with the Rotary Club of Sylhet Surma. It was held at the Aided High School at Zindabazar in Sylhet and specifically targeted secondary education students. A total of 130 senior students participated in the group work and the working lunch. All the participants also received IEC/BCC materials including handouts, stickers, posters and motivational items.

M. Nurunnabi, the Vice-Chancellor of Leading University, Sylhet, was present as the Chief Guest, while Rtn. Md. Afsar Uddin, phf Assistant Governor of Area 9, RI District 3280, was the event's Special Guest. AHM Faisal Ahmed, Executive Director of SJA presided over the day's programme.

The seminar was well received by the participants and local and national news coverage was also very positive.



SJA considers BCC to be a fundamental component of its work as an extremely effective tool for promoting and sustaining behaviour change in individuals and communities through the distribution of messages via a range of media.

SJA has therefore strengthened its Behaviour Change Communication (BCC) activities for general awareness raising and uses a range of approaches to great effect, including youth drama, small gathering, a school programme, one-to-one communication, community meetings and bill boards set up for mass communication.

SJA has also set up a cultural team for the dissemination of its BCC messages within its targeted working area. The team uses drama, yard drama and folk songs in its work. SJA has also developed the following materials for distribution among the target beneficiaries and other stakeholders:

- Stickers on women rights, acid throwing, gender inequality, children rights, children's nutrition, Vitamin A, anti-smoking, Ante-natal care, disability, HIV-AIDS prevention, the use of condoms, etc
- Calendar on HIV-AIDS prevention
- Flip chart on HIV-AIDS/Health
- HIV-AIDS Information Publications, including a publication titled "The Global Challenges" and another on HIV-AIDS prevention
- Information Pamphlets on disability, STD-HIV, etc
- Motivational Items, such as umbrellas/side bags
- Educational materials, such as exercise books (Khata) for primary school children

12 SJA'S PARTICIPATORY PROJECT APPROACH

SJA believes it cannot work in isolation if it is to achieve its mission and it therefore actively seeks out and encourages the involvement of all parties to its projects, including not only the projects' beneficiaries but also partnerships with government and official authorities and the donor community.

12.1 COMMUNITY PARTICIPATION AND ACCOUNTABILITY

From project planning through to its implementation, monitoring and evaluation, one of the primary specifications of SJA's work is the active involvement of each project's direct and indirect beneficiaries.

One example of how SJA involves its target communities is the formation of its 45 Village Health Watching Committees (VHWC). The VHWC is responsible for the identification of local health resources, the selection of sites for satellite clinics, arrangement of service hours and costing of service, and assisting the community to reach the service points. VHWC members also pay regular visits among the community and provide feedback to project staff. During the reporting period, a total of 212 meetings/visits were organised by the VHWC to discuss and share community health problems.

In order to develop the necessary competencies for increased community involvement and accountability during the planning, implementation and supervision of the health programme, SJA has also adopted a range of participatory techniques. These include the use of Venn diagrams and time, mind and body mapping techniques.

12.2 PARTNERSHIP APPROACH

12.2.1 GOVERNMENT OF BANGLADESH (GoB) – SJA PARTNERSHIP

Another of SJA's main partners is the Government of Bangladesh.

One of SJA's goals is to improve co-ordination between various health service providers, thereby minimising the duplication of health service and improving the accessibility of those services to the poor.

To this end, SJA has further strengthened its partnership with relevant local government departments and organisations. For example, SJA works closely with the government health department in the successful implementation of the National Immunisation Scheme (NID).

Other examples include:

- **GO-SJA COLLABORATION WORKSHOP:** SJA ran a series of collaboration workshops during this reporting year, with the aim of providing an open forum for discussing health problems and preparing action plans to resolve problems. SJA worked closely with the respective government department to draw up agendas. Attendees included health & FP officials of district level and upazila level, elected public representatives, and representatives from the NGO and private sectors.
- **JOINT MONITORING:** A standard feature of SJA's health projects is its GO-SJA monitoring team, which visits the project teams to monitor progress with a jointly agreed reference (ToR). The GO-SJA joint monitoring team made a total of 7 visits during 2002.
- **OBSERVANCE OF NATIONAL AND INTERNATIONAL HEALTH EVENTS:** In 2002, SJA organised 6 events in conjunction with local government counterparts, including the observance of Safe Motherhood Day, Population Day, Women's Day, Disability Day and World AIDS Day.



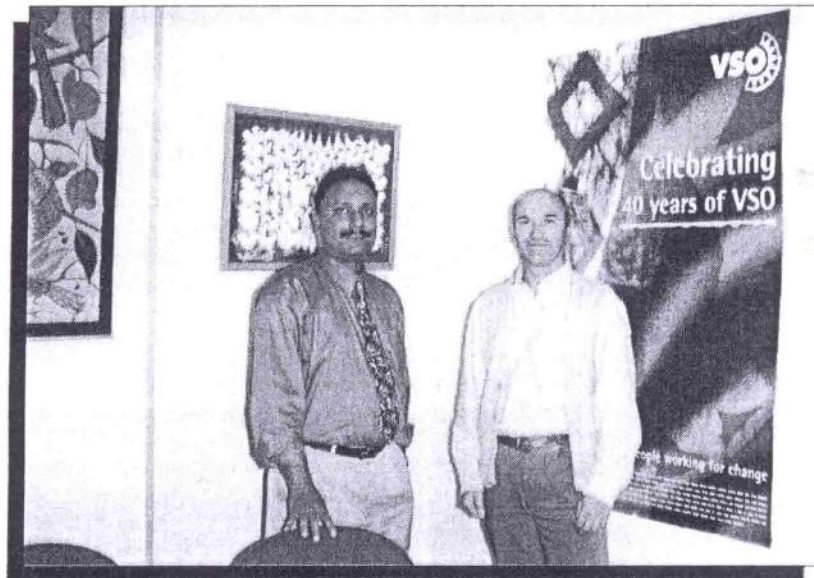
12.2.2 DONOR & PARTNER RELATIONSHIPS

SJA has developed an impressive reputation amongst the donor community as an organisation worth partnering with. Successful and long-term relationships have been established with other national and international NGOs and community groups.

12.2.3 RELATIONSHIP WITH VOLUNTARY SERVICE OVERSEAS (VSO)

In 2002, a volunteer from the British NGO, Voluntary Service Overseas (VSO), began a 2-year placement with SJA as a Management Information Systems Adviser. The volunteer's objective is to work with the organisation's senior management in overhauling the existing documentation and information management systems.

In October 2002, VSO invited SJA's Executive Director, A H M Faisal Ahmed, to come to their headquarters in London. This 2-week visit included discussions with Mark Goldring, VSO's Chief Executive, delivering a speech at a major fundraising event, and meetings with sponsors of VSO's Business Partnerships scheme. This is the first time that any Executive Director of a Bangladeshi NGO has been invited to visit VSO in the UK.



13 GOVERNANCE

Policy making within SJA is vested with its Executive Committee. This body consists of 7 members, representing a wide range of social strata, professions and experience. Each member of the committee is elected to serve a term of 5 years by the general committee of SJA. The Executive Director, along with senior management, is responsible for the execution of the policies drawn up by the committee.

SJA is legally registered with the:

- Department of Social Services (Ministry of Social Welfare)
- Department of Family Planning (Ministry of Health & Family Welfare)
- NGO Affairs Bureau (Under Prime Minister Office)
- Societies Registration Act XXI of 1860 under Joint Stock Company

14 SJA'S VALUES

The people of SJA have adopted the following set of values as underpinning the organisation:

- Information sharing and the free exchange of views
- Mutual respect for each other and the fostering of a favourable internal environment
- Performance-based evaluation of employees
- Healthy and comparative competition among employees
- Appropriate use of resources for sustainable development
- Gender sensitivity within the organisation and externally

15 STAFF DEVELOPMENT

Owing to the conservativeness inherent in the Sylhet region and the nature of some of SJA's work, it has been found to be difficult to find sufficient suitable women to recruit. However, in accordance with its mission of an equal society, SJA has tried to recruit as many female staff members as possible and now, as can be seen in the table below, has more women in its team than men.

Staff Members	Numbers	Percentage
Male	26	44
Female	35+1*	56
TOTAL	61+1*	

* British VSO volunteer - MIS Adviser

The skills and commitment of an organisation's workforce underpin its success. SJA therefore places great emphasis on staff development and encourages communication at all levels. Field office staff members attend monthly meetings during which everyone is encouraged to participate fully in the review of the previous month's activities, identification of any work-related problems and how they may be resolved, and to plan events for the following month.

All SJA employees undergo regular periods of training in order to assist their professional development. In the year of reporting, staff members attended a wide range of internal and external training courses.



16 **MANAGEMENT INFORMATION SYSTEMS (MIS) AND OPERATIONS RESEARCH**

MIS is considered to be fundamental to determining the success of a project. It helps the programme managers to assess project performance and to ascertain the strengths and weaknesses of different project components.

Since SJA began its work, its programme activities have greatly expanded into a range of different spheres. In 2002 it was felt that there was a need to revise the existing MIS if SJA was to continue reaching its programme goals and objectives. As a result of this requirement, SJA gained a British volunteer to work with its MIS and already the revised MIS provides measurable indicators of important programme interventions and assesses its impact in the community.

STRATEGIC PLANS & RESOURCE DEVELOPMENT

Over the course of the coming year, SJA plans to develop the following areas within the organisation:

- Research capacity & publications
- Basic human rights & democracy
- Livelihood development
- Gender empowerment & advocacy for gender equity
- Care of the elderly
- Water body/wetland management and preservation

SJA firmly believes in providing cost effective high-quality services. However, the reality is that, being a small NGO, it is limited in its capacity for developing revenue, maintaining its programmes and covering other costs. The organisation is therefore continually searching for revenue generation opportunities in order to ensure its organisational sustainability and to enable it to undertake new innovative projects. In the coming year, SJA has been extremely fortunate in winning the commitment from 2 foreign donors and the GoB to award funds for the development of its disability and HIV-AIDS prevention programmes.



FINANCIAL STATEMENTS

AUDITORS REPORT



মোহাম্মদ কুদ্দুস এণ্ড কোং
MOHAMMED QUDDUS & CO
Chartered Accountants

47, Dilkusha C/A, Dhaka
☎ 9551759, 8115977

AUDITOR'S REPORT ON ACCOUNTS

of

SYLHET JUBO ACADEMY (SJA)

House 20/A, Block C, Main Road, Shahjalal Upashahar, Sylhet
for the year ended 31st December, 2002

We have audited the accompanying Balance Sheet of Sylhet Jubo Academy (SJA) as at 31st December, 2002 and the related Income and Expenditure account and Receipts & Payments account for the year ended on that date. We note that preparation these financial statements are the responsibility of SJA's management. Our responsibility is to express an independent opinion of these financial statements, based on our audit. We conducted our audit in accordance with International Standards of Auditing (ISA) as adopted in Bangladesh. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements are free of material misstatements.


In our opinion,

The financial statements are prepared in accordance with generally Accepted Accounting Principles, exhibit a true and fair view of the state of affairs of SJA as on 31st December, 2002 and the results of its operation for the period then ended.

We further state that :

- i) We have obtained all the information and explanations, which to the best of our knowledge and belief necessary for the purpose of audit and made due verification thereof ;
- ii) In our opinion, proper books of accounts as required by the law have been kept by SJA so far as it appeared from our examination of those books ; and
- iii) The Balance Sheet, Income and Expenditure account and Receipts and Payments accounts dealt with by the report are in agreement with books of accounts of SJA.

47 Dilkusha CA
Dhaka 1000
22nd January, 2003


MOHAMMED QUDDUS & CO
Chartered Accountants



BALANCE SHEET

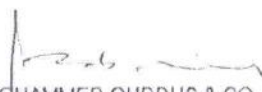
SYLHET JUBO ACADEMY (SJA)
House 20/A, Block C Main Road, Shahjalal Upashahar, Sylhet

BALANCE SHEET as at 31st December, 2002

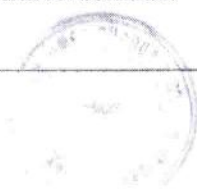
PROPERTY AND ASSETS :	NOTE	TAKA	TAKA
FIXED ASSETS :	1		484,106.00
CURRENT ASSETS :			
Revolving Loan Fund	2		1,737,343.70
Advance	Sch A		341,972.28
Security Deposit			3,600.00
SJA - Kamalgong Project (Media Investment)			40,000.00
Closing Balance of Fund :			
Cash in hand		18,569.73	
Cash at Bank		1,150,232.39	1,168,802.12
Total :			3,775,824.10
FUND AND LIABILITIES :			
FUND ACCOUNT :			
Balance from Last Account		2,745,383.15	
Add : Surplus of income over expenditure		376,846.49	
		3,122,229.64	
Less : Surplus of expenditure over income		780,948.29	2,341,281.35
Project Fund			159,565.50
CURRENT LIABILITIES :			
Group Member Savings	3		708,806.00
Staff Security	4		8,000.00
Loan	Sch B		548,171.25
Liabilities for Professional Charges			10,000.00
Total :			3,775,824.10


Executive Director
S.J.A

Signed in terms of our separate management report of even date annexed.


MOHAMMED QUDDUS & CO
Chartered Accountants

47, Dilkusha C/A
Dhaka, Bangladesh
22nd January, 2003



INCOME & EXPENDITURE

SYLHET JUBO ACADEMY (SJA) House No. 30/A, 30/A, 30/B, Road, Shohal, Lalmongla, Sylhet																			
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT for the year ended 31st December, 2002																			
PARTICULARS	Mother AC	SJA-Kamalgonj	SJA-DNP	WMP	ODF-SJA	SED-SJA	Credit Fund	PRDFA	Emergency Fund	VSC	Service Charge	RHSDP	IGM	SMASPR	Legate-SJA	NFE-1	HR-AIDS STD	TOTAL	
INCOME :																			
REVENUE :																			
Project Grant	2,102,309.00													19,815.00			888,382.00	4,000,618.00	
Service Charge	5,000.00	101,916.00	96,403.00			9,000.00	2,762.00				12,402.00		30.00					227,442.00	
Interest and Other	968,368.55	431.00	9,626.00		57,711.00	44,083.45	2,175.45	2,264.01	150.00	687.52	13,083.17	48,000.00	56,477.31	84.19	179.31			1,164,388.92	
Surplus/Deficit		101,061.00	66,752.00	346,254.81				36,965.72						118,612.23	3,533.45	26.00	73,664.00	793,948.23	
Total :	3,178,277.55	203,307.00	194,980.00	346,254.81	57,711.00	53,983.45	5,937.45	2,264.01	40,135.79	687.52	25,486.17	1,477,932.00	56,507.31	138,611.42	3,772.77	26.00	787,726.00	\$ 602,588.21	
EXPENDITURE :																			
REVENUE :																			
Programme Expenses	3,940,386.97	203,307.00	194,980.00	346,254.81	314.80	903.96	47.50	448.41	40,135.79	341.25	15,292.12	1,466,309.00	6,666.23	136,811.42	3,772.77	26.00	767,726.00	6,105,751.72	
Total :	7,940,386.97	203,307.00	194,980.00	346,254.81	314.80	903.96	47.50	448.41	40,135.79	341.25	15,292.12	1,466,309.00	6,666.23	138,811.42	3,772.77	26.00	767,726.00	6,126,751.72	
Surplus/Deficit	106,600.58				57,396.40	53,083.61	5,499.95	1,836.80		45.27	10,213.65	12,623.00	49,821.08					375,946.46	
Total :	1,128,277.55	203,307.00	194,980.00	346,254.81	57,711.00	53,983.46	4,937.40	2,264.01	40,135.79	687.52	25,486.17	1,477,932.00	56,507.31	138,811.42	3,772.77	26.00	787,726.00	\$ 502,588.21	



RECEIPTS & PAYMENTS

SYLHET JUBO ACADEMY (SJA)
 House 20/A, Road C, Man Road, Shergal, Dohabang, Sylhet
 CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT
 for the year ended 31st December, 2002

PARTICULARS	Master AC	SJA - Kamalgonj	Derral Nutrition Proj.	HRIP	ODF-SJA	Small Ent. Dev. - SJA	Credit Fund	PRFSA	Emergency Fund	VSC	Service Charge	RH-SOP	IGM	SMAPR	Logitech-SJA	NFE-1	HN/AIDS STD	TOTAL	
Opening Balance:																			
Cash in hand	379.25	9,302.00	9,408.00	149.00	4.79		7.50		1.00			581.00					224.00	30,390.64	
Cash at Bank	55,364.97	50,457.00	66,244.00	902,111.81	2,251.50	26,524.46	51,540.10	30,294.94	38,494.73	11,705.00	6,186.00	63,931.00	19,447.37	11,118.14	3,563.46	25.00	79,440.00	1,459,775.56	
CAPITAL:																			
Loan Temporary	127,800.00					8,960.00						56,356.00					200,960.00	471,975.00	
Group Savings		150,656.00	180,075.00			8,400.00	27,285.00		1,500.00									319,711.00	
Revolving Loan Recovery		870,094.00	642,962.00			129,000.00	21,100.00							127,760.00				1,566,281.00	
Advance & Deposits	964,476.00																	1,256,356.00	
Staff Salaries		1,000.00	3,000.00															4,000.00	
REVENUE:																			
Grant	2,192,936.00					9,000.00	2,760.00				12,432.00	1,429,332.00	30.00	19,915.00			666,062.00	4,300,916.00	
Service Charge	6,000.00	101,915.00	36,403.00								10,432.00							227,442.00	
Interest and Others	966,368.55	431.00	9,656.00		57,711.00	44,993.46	3,175.40	2,294.01	150.00	667.92	10,069.17	49,000.00	56,477.31	94.19	179.91			1,164,308.92	
Total	4,254,227.77	1,192,778.00	1,205,947.00	932,254.81	60,687.29	218,987.94	105,980.10	32,988.95	40,125.79	12,431.52	31,984.17	1,652,009.00	75,954.99	159,900.33	3,172.17	25.00	988,616.00	10,788,928.12	
PAYMENTS:																			
CAPITAL:																			
Fixed Asset Provision	3,960.00					25,000.00	34,000.00												3,560.00
Revolving Loan Disburse		672,000.00	571,000.00	494,000.00		7,420.00												1,968,000.00	
Savings Refund		101,461.00																108,901.00	
Temporary Loan	125,915.00	60,500.00				100,000.00	37,100.00					56,356.00	20,000.00	19,915.00			229,960.00	518,660.00	
Advance & Deposits	748,796.29	44,250.00	500.00															973,567.29	
REVENUE:																			
Programme Expenses	2,940,386.97	200,307.00	194,360.00	949,254.81	314.50	923.65	437.50	448.41	4,135.79	241.25	15,232.10	1,462,309.00	6,565.23	136,511.42	3,772.17	25.00	767,726.00	6,105,751.72	
Total	1,318,948.25	1,194,631.00	867,690.00	932,254.81	314.60	112,343.65	71,537.50	448.41	40,125.79	241.25	15,282.12	1,554,534.00	29,585.23	158,525.42	3,172.17	25.00	988,616.00	9,919,724.00	
Closing Balance of Fund:																			
Cash in hand	155.94	9,730.00	7,960.00		4.79							829.00						19,569.73	
Cash at Bank	506,123.59	79,410.00	131,907.00		59,747.90	135,524.09	34,440.60	32,420.54		12,156.27	16,422.05	56,616.00	46,369.45	973.91				1,450,222.99	
Total	4,254,227.77	1,192,778.00	1,008,947.00	932,254.81	60,687.29	218,987.94	105,980.10	32,988.95	40,125.79	12,431.52	31,984.17	1,652,009.00	75,954.99	159,900.33	3,172.17	25.00	988,616.00	10,788,928.12	



APPENDICES

APPENDIX 1: Poverty Focused Service

In the targeted community, SJA has defined that the poorest as “people whose yearly household expenditure is Tk5000 or below”. Using the result of the household expenditure survey and focus group discussion (FGD) techniques, SJA has found that on average constitute 35% of the community.

According to the conducted survey, SJA has categorised the clients into 4 grades:

Grade A = Per capita expenditure of up to Tk.5000

Grade B = Per capita expenditure of Tk.5001-8000

Grade C = Per capita expenditure of Tk.8001-10,000

Grade D = Per capita expenditure of more than Tk.10,000

Figures are per year

APPENDIX 2: List of Acronyms

AIDS	Acquired Immune Deficiency Syndrome
ARI	Acute Respiratory Tract Infection
ANC	Antenatal Care
BCC	Behaviour Change Communication
CAR	Contraceptive Acceptor Rate
CDD	Centre for Disability in Development
CHDRP	Community Handicap and Disability Resource Person
CHW	Community Health Worker
CSW	Commercial Sex Worker
DPD	Development Programme for the Disabled
DFID	Department for International Development
DNFE	Department for Non-formal Education
EPI	Expanded Programme on Immunisation
EHC	Essential Health Care
ESP	Essential Service Package
EOC	Emergency Obstetric Care
FGD	Focus Group Discussion
FIVDB	Friends in Village Development Bangladesh
GDP	Gross Domestic Product
HIV	Human Immune Virus
HASAB	HIV/AIDS-STD Alliance Bangladesh
IEC	Information Education and Communication
ILO	International Labour Organisation
IGA	Income Generating Activities
MIS	Management Information System
MSM	Men Sex with Men
NID	National Immunisation Day
PNC	Postnatal Care
PRA	Participatory Rapid/Rural Appraisal
PHC	Primary Health Care
RHSD	Reproductive Health Service Delivery
RTI	Respiratory Tract Infection
SSED	Small-scale Entrepreneurship Development
STD	Sexually Transmitted Disease
SDT	Skill Development Training
UNDP	United Nations Development Programme
VDO	Village Development Organisation
VHWC	Village Health Watching Committee
WATSAN	Water and Sanitation
WHO	World Health Organisation

APPENDIX 3: SJA Executive Committee Members

Chairman

SHAHEEN AKHTER

Address: 271 Fakirapool Bazar
Motijheel
Dhaka

Profession: Social Worker/
Private Service

Vice-chairman

KHAIRUL ZAFAR CHOWDHURY

Address: 44 Kumapara
Block- C, Sylhet

Profession: Social Worker/
Journalist

Secretary

AHM FAISAL AHMED

Address: Urmi-66
Raynagar Sonarpara
Sylhet

Profession: Social Worker

Treasurer

IFTEKHAR AHMED SHORFUL

Address: 102 Al-amin R/A
Manikpir Road
Sylhet

Profession: Social Worker/
Businessman

Members

GULAM HAIDER CHOWDHURY

Address: Ronkely (North)
Golapgonj
Sylhet

Profession: Social Worker/
Advocate

KABITA KUNDU

Address: House-45 (2nd Floor)
Road 38, Block C
Shahjalal Upashahar
Sylhet

Profession: Social Worker/Teacher

ABDULLAH AS SAKIR AHMED SHAKER

Address: WAVES-A 44
Chandontula
Sylhet

Profession: Social Worker/
Businessman