

Annual Report

2004



Sylhet Jubo Academy

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A society free from illiteracy, poverty and all forms of discriminations based on gender, religion and ethnicity.





A NOTE FROM THE EXECUTIVE DIRECTOR

We are happy to present the Annual Report 2004 of Sylhet Jubo Academy (SJA). SJA has completed its 13 years in 2004 and continues its journey towards the vision of a sustainable society. By this period, SJA has evolved as a multifaceted organisation and has been building good reputation among people of its working regions.

This annual report reflects the achievements the organisation has made during this year.

SJA gratefully acknowledges the continued support of its donors as without their generous support, all these initiatives so far would not have been possible. We are also thankful to all relevant government organizations and other development organizations for their cooperation and assistance.

I would like to acknowledge the contribution of women, adolescent and community people we have been working with for their participation in our program. I am also proud and delighted to thank all staff members of SJA for their persistent and impressive work, dedication and commitment for the promotion of development efforts.

A H M Faisal Ahmed
Executive Director



History of SJA



SJA was established in August 1991 by a small group of philanthropists, led by Mr. A H M Faisal Ahmed, a former United Nations Volunteer (UNV). Their aim was to develop a not-for-profit and non-political development organisation that would operate at “grassroots” level to address the real needs of economically and socially marginalized people in Sylhet.

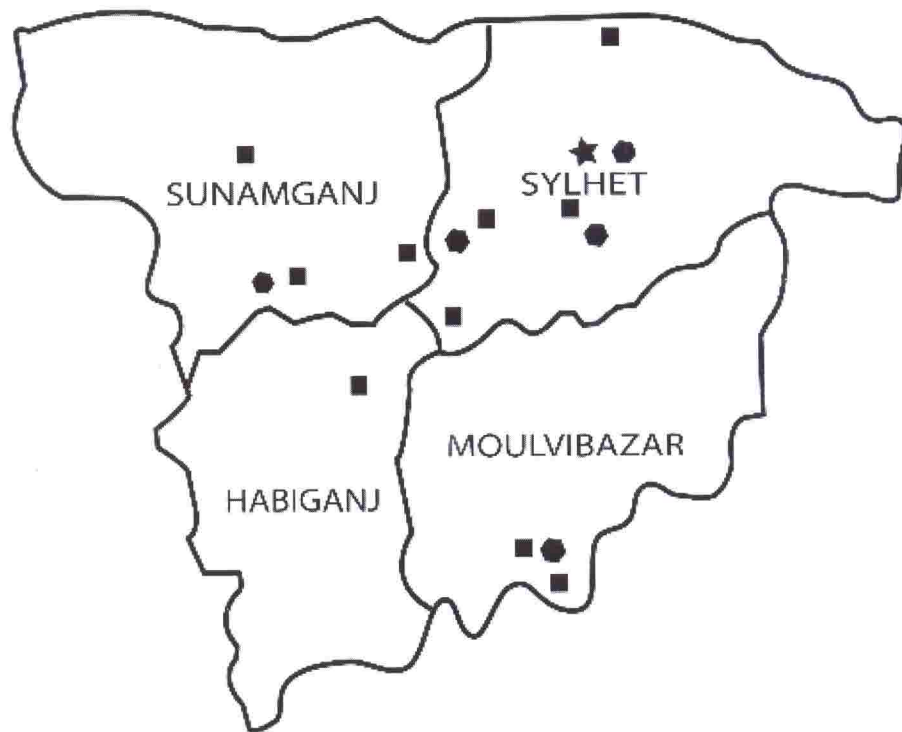
Initially, the organisation implemented youth training projects in order to develop young people’s skills and thereby their economic prospects. Gradually, SJA has been transforming and expanding in respect of diverse programme implementation, area and beneficiaries expansion.

Today, its volume of works focuses on combating problems of poverty, illiteracy, unemployment, malnutrition and disease and excessive population growth. Women and children are particularly targeted for SJA’s projects.

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 quality of life. Full participation from the community is a core feature of SJA’s projects and the organization’s success may be largely attributed to its flexibility in responding to the needs of the people.



Geographical Area Covered by SJA



- SJA Head Office ★
- SJA Project Office ●
- SJA Working Area ■

Gender, knowledge, Networking And Human Rights Intervention

Bangladesh is an underprivileged country where women are not evaluated and violence is a common craze here. Gender based violence is most pervasive form of human rights abuse. SJA believe the concept of gender equity/equality is development concept.

In the year of 1998, SJA started its human rights program itself through as integrated approach with other on-going program. Respectively, SJA was extended as part of a campaign to end violence against women, women empowerment and good governance. At the beginning of 2003, SJA joined the network of NGOs, where Bangladesh Legal Aid and Services Trust (BLAST) is the leading organization on the program named "Gender, knowledge, Networking And Human Rights Intervention in Bangladesh. This project is donated by Academy for Educational Development (AED)/USAID.

The project's goals are

- To generate policy relevant knowledge on gender related rights violations at household and community levels.
- To influence the justice seeking behavior for individuals suffering human rights violation
- To create social capital at a community level



Specifically, the project's objectives are to:

- To stop human rights violations against women
- To create "shalish"(the traditional disputes regulation) environment for women to get their rights and ensure their participatory in "shalish"
- To develop the institutional capacity building of local organization
- To create a data bank to measure human rights violence

Project Activities

Action Research: The objectives of action research are to document and analyses gender related human rights violations at the house hold level and also develop effective human rights advocacy policy.

Quantitative research-

- Base line survey at community and household level
- "Shalish" base line survey at community level
- "Shalish" baseline survey for Union Parishad

Qualitative research-

In this research the following activities were completed:

- Social mapping
- Local History collection
- Village profile
- Focus group Discussion
- In-depth interview



Scope of Action Research:

The Action research focused on three interlinked areas of local justice and its relation to women.

- a) Contested area in private sphere
 - 1) Marital dispute related to issues such as dowry, divorce, child marriage, polygamy
 - 2) Economic issues-Inheritance of natal/affinal property
 - 3) Transgression of sexual codes (premarital sexual affairs, extra marital affair)
- b) The nature and extent of ensuring violence against women
- c) The nature and process of dispute resolution at informal (Household and community level) and formal (union parishad) level.

Human Rights Advocacy Program (HREP): The objectives of Human rights education programs are to develop effective human rights advocacy and promote an improvement of gender related human rights situation.

The element of the HREP aims to:

- Raise awareness about the issue of dowry
- Raise awareness about the issue of women's inheritance rights
- Challenging social norms regarding discrimination against girl children
- Enable an equal relationship between wife and husband
- Improves women mobility
- Clarify procedures related to marriage and divorce
- Democratization and gender sensitizations of "shalish"
- Raise awareness about the Women and Children's Vulnerability Act 2000
- Initiate campaign for legal awareness building

The advocacy strategies are:

a) Group Formation

Under this strategy, the following communities groups have been working as change agent in working area and through which advocacy interventions are organized.

- Village based citizen rights committees (male and female)
- Women's support groups (Female)

b) Advocacy tools

- Community Outreach Program (COP)
- Live theater
- Folk song
- Video magazine presentation
- Film show
- Yard meeting
- Mass gathering meeting
- Awareness workshop
- Training



Community Outreach Program

The aim of COP is to provide human rights education to communities. COPs increase the accountability of local government for their own communities. In the reporting year the COP has held in villages and with the local leaders, social influential, UP representatives across the project. The activities during COP consisted of a video show on human rights issues; issues based discussion on human rights topics; group discussion, community meeting; meeting with local government.

Networking

There are many built-in socio-eco-religious and cultural practices in Sylhet, which act as Barriers such as “fatwa”, “izzat”, “purdah” etc. The violence against women is widespread and increasing. Rape, trafficking, acid victim, harassments, forced marriage; wife beating these violations against women is threat for development.

To get achieve the goals of SJA to stop violence against women and establish human rights, behavior change communication to increase justice seeking behaviors for individuals suffering human rights violation. Therefore SJA developed a well-built networking with Government, local government, opinion leaders, NGOs, lowers, School/college and others social influential person.

The Networking Interventions have consisted of the following

- Shalish
- Training on Legal Awareness
- Legal Awareness buildup Workshop
- Orientation meeting with the authorities of Schools and colleges
- Orientation meeting with the local government and UP members
- Meeting with lowers.

“Shalish”: the traditional disputes regulation

To create the environment for women to get their rights and ensure their participation in “shalish”, the Citizens Rights Committee and women support group is working for shalish to develop the gender-based human rights at community level. The 15 numbers of victim get there rights by “shalish”.

Legal Aid

The element of program aims to provide legal aid to individual victims who would otherwise be unable to obtain the service of a legal professional. The legal aid is directly supported by BLAST. The 5 numbers of poor victims get legal aid support for the violation against.

Reproductive Health Service Delivery (RHSD)/ESP

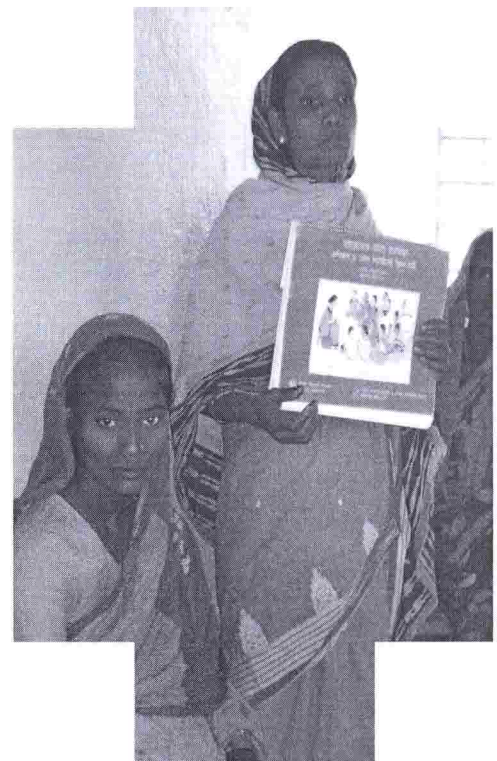
Goal: To improve the reproductive health condition of the poorest community especially women and children.

Purpose: To increase the use of and demand for cost effective ESP delivered solely or jointly by SJA and GoB, amongst the poorest communities especially women and children.



Background

SJA's Health & FP activities began in the Biswanath Upazila of Sylhet district in October 1995. At that time no NGO or other development agencies were operating health care and family planning services in the area. Following discussions with local people, elite/influential members of the community and relevant Government officials from the Thana Health and Family Planning Office and Thana Health Office, SJA was requested to start a programme to offer affordable Maternal Child Health care & effective Family Planning in this area. Thus, the Comprehensive Maternal Child health & Family Planning (CMCHFP) project began its activities, with the financial and technical support of the "Bangladesh Population & Health Consortium (BPHC).



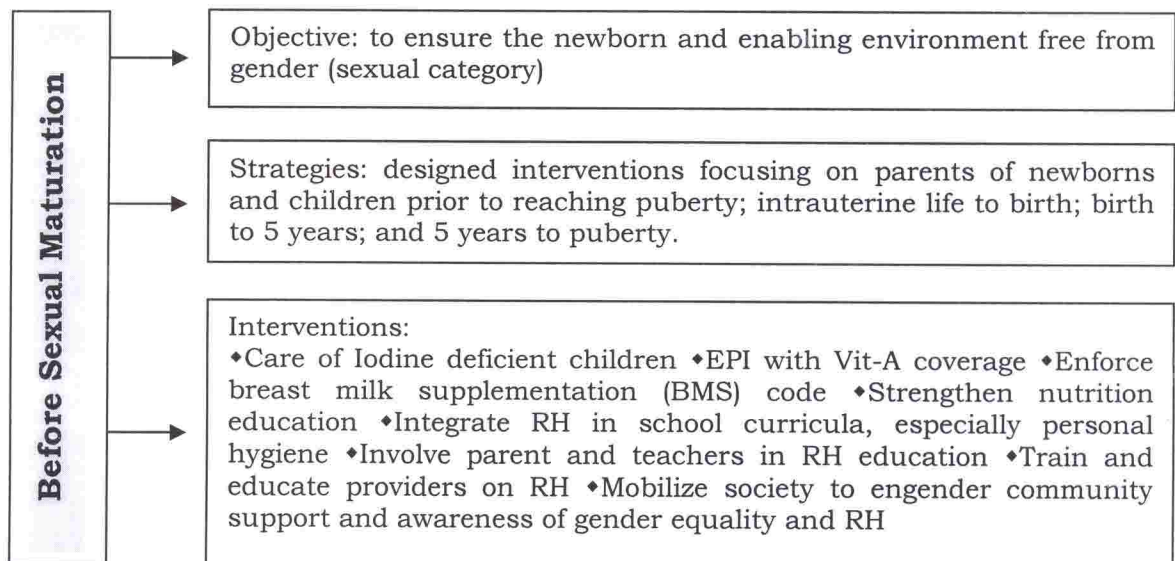
Since then, this programme has developed from a purely Essential Health Service Package (ESP) to offering an integrated facility for all those living in most remote and deprived areas of Sylhet district.

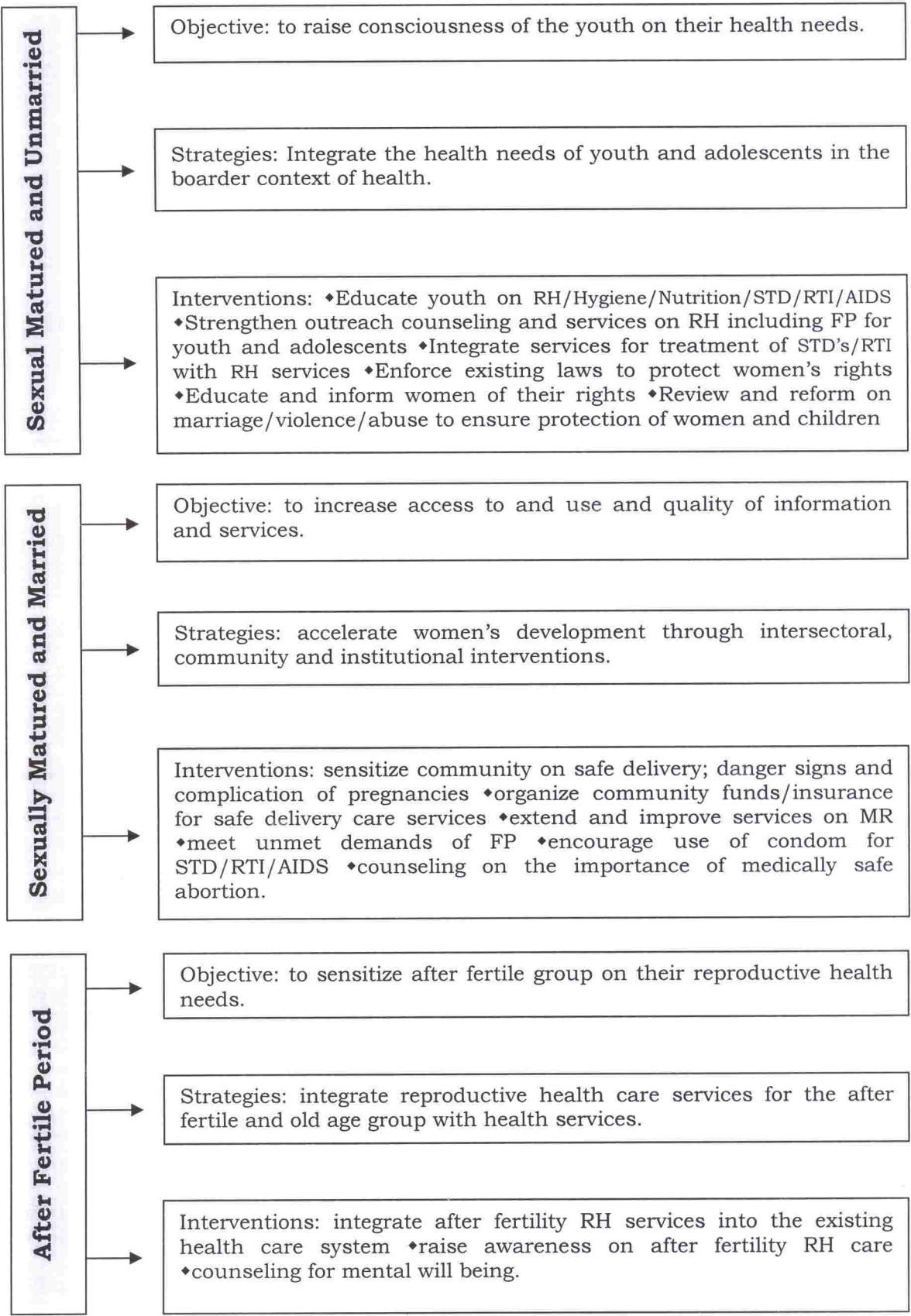
Now the project has covered 107 villages of 6 unions under Biswanath upazila and serves a population of approximately 65,449 including 33,695 men and 31,754 women, living in 10,149 households. It provides a comprehensive range of ESP including reproductive health, child health, limited curative care, and communicable disease control and behaviour change communication.



SJA's involvement on focusing stages of lifecycle-

- Before sexual maturation
- Sexually matured and unmarried
- Sexually matured and married and
- After fertile period







Community Clinic

At the beginning of 2003, the GoB decided to initiate a pilot project in which local NGOs would manage the government's national network of Community Clinics in collaboration with the local community, and initially with assistance from DFID, USAID and the Ministry of Health and Family Welfare (MOHFW). Under this process SJA was chosen to operate and managed CC independently at Biswanath upazila of Sylhet district under Sylhet division. The CC is located at Charchandi village of Daulatpur Union, which is approximately 12km from Biswanath Upazila Head Quarters. It serves approximately nearly 6000 people living in the nearby villages.

Objectives

- To strengthen the community's capacity to manage their Community Clinic (CC) by closely work with the Community Clinic Management Group (CCMG)
- To examine the facilitation role of NGOs in CC management
- To develop systems to target the poorest in the community
- To develop an effective referral mechanism where more specialized treatment is required
- To examine the willingness of the local people to pay for health services
- To encourage the ownership of the CC by the community
(It should not be viewed as an NGO clinic)

Services

The following services have been provided in the CC:

- Antenatal and Postnatal Care
- Family Planning and Pregnancy Testing
- Child health care, including treatment of ARI, diarrhea, malnutrition, growth monitoring, etc
- Adolescent health care
- Immunizations and Vitamin A distribution
- Limited curative care and first aid treatment
- Basic pathological testing
- Diagnosis and treatment for RTI and STD
- Referral for more specialized treatment and follow-up
- BCC/IEC/Health Education, especially regarding the prevention of HIV/AIDS
- Birth registration

The clinic opening hours are from 10am to 3pm, 6 days a week, excluding public holidays. These hours had been requested by the community, through the CCMG.

Projects

HIV/AIDS Prevention Project for - HBSW

Background Information

SJA is pioneer in implementation of prevention activities in the field of HIV/AIDS in the Sylhet division. In the year of 1998 SJA has started to work in the field of HIV/AIDS prevention with different high risk group/population. SJA has been implementing the programme to raise the level of awareness on the causes, risk and preventive measures of HIV/AIDS. In the course of its HIV-AIDS prevention activities, SJA earned operational experiences with renowned organisations like HASAB and FHI-USAID who provided technical and financial assistance in project implementation, in addition SJA worked with the National HIV Sero-surveillance programme with the support of ICDDR. Presently SJA has been working with Hotel-based sex workers, their clients and others. Under this Hotel Based Sex Work project a total of 80 hotels covered in Sylhet Municipal area.

Project Goal

To reduce the risks of STI/HIV/AIDS transmission among hotel based Sex workers and their clients in the city of Sylhet.

Strategy

- ⌘ Advocacy to create a supportive environment for the targeted intervention
- ⌘ Increasing the knowledge & capacity of the sex workers, peer educators, site workers and project personnel on HIV/AIDS/STI and providing sex workers with protection skills
- ⌘ Peer education and outreach for sex workers and clients of sex workers
- ⌘ Providing STI management for the sex workers and referral for their clients
- ⌘ Creating of a condom friendly environment

Activities & Achievements

Mapping & assessment in new area for geographical expansion: SJA planned to expand its project location at other major cities under Sylhet division that considers vulnerable for unsafe hotel based sex practice. To have a clear scenario of the situation exists at hotel based sex trade SJA skill personnel conduct mapping and in-depth-survey in 5 new urban areas namely Sunamgonj, Chattak, Moulvibazar, Sreemangal and Habigonj. Under this mapping a total of 82 hotels covered. An orientation (three days long) was arranged at SJA central office for the staff members of SJA individuals who involved in mapping and assessment.



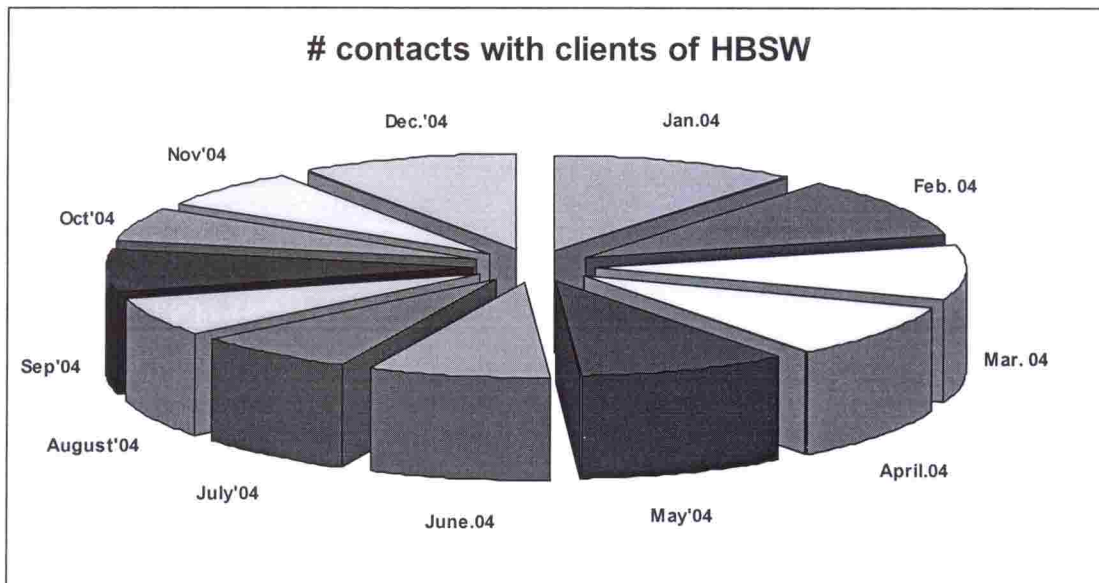
By the participatory way the mapping process, strategies & techniques were discussed and finally a format was developed for the assessment. It was also decided that the Groups can interchange their working area for better cross checking. In the meeting 5 Team were formed for the mapping.

After completion the mapping finally in-depth assessment was done at two locations. Under this assessment a total of 128 female sex workers interviewed in Sreemangal and 79 female sex workers interviewed in Sunamgonj by a short questionnaire form using some key questions. This assessment helps SJA to make out the current situation of hotel based sex trade in these areas. It also helps SJA to select new working location and hotels to render the services under HBSW project.

Drop-in-centre (DIC) A drop in center had been set up at the starting of the project. Hotel based sex workers comes to DIC for pleasing and rest. In the DIC life skill session, Counseling, Video shows are conducting on regular basis for the sex workers to aware themselves about HIV/STD/AIDS. During this year a total of 946 sex workers came to the DIC and SJA arranged 657 sessions and video show for them.

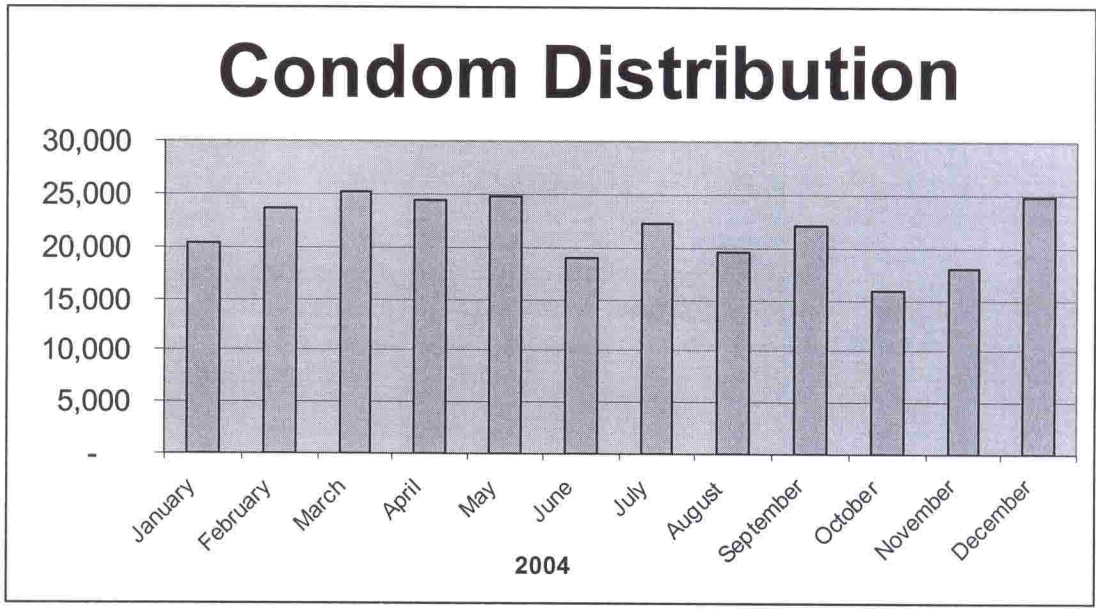


STI Service Provision SJA provided STI services for HBSW twice in a week. The service for HBSW is provided at SJA clinic through purchasing STI package services from Marie Stopes Clinic Society. Medicine is given free of cost to the female sex workers. While organizing STI clinics counseling support provides to the sex workers. This year SJA provided health services to a total number of 971 female clients. Among them 362 were STI Patients and those services were given by 87 sessions. For the male clients STI services ensure through referral and regular follow-up.



Training for Peer educators, Site workers and staffs For ensuring quality of services SJA arranged skill development trainings on regular basis. The Training Officer and Project Coordinator are mainly conducted the required trainings. In addition, training officer facilitated refresher training twice in every week for peer educators and outreach workers covering the following 5 topics.

- Basic Communication and counseling.
- The male and female condom using
- Pre-testing of BCC materials
- Condom and lubricant management
- Sexuality and gender



Literacy program for Peer Educators Literacy program for peer educators is an on going process for the HBSW Project. A fulltime female teacher assigned for the job & functional education is going on. Interestingly the illiterate Peer Educators are now able to read, write and can calculate small amount of money. They felt empowered as they became literate which obviously support to lead their regular life much better than earlier.



Bank Account for Peer Educators SJA assists all Peer Educators to open individual bank account at scheduled bank. This helps them to securely deposit their earnings, including their salaries and project allowance. They can now draw their own money and deal with the bank individually.

Advocacy

During this year a total of 4 nos. of advocacy meeting were held with different influential stakeholder are:

- Advocacy Meeting with Local Elite & Community leaders
- Advocacy Meeting Journalist / Media personal
- Advocacy Meeting with Health Professional/ General Practitioner
- Advocacy Meeting with Project Facilitation Team



The objectives of these advocacy meetings are:

- Introducing of SJA and its activities
- Information dissemination on HIV-AIDS epidemic. (Global & Country Scenario)
- Formation of Project Facilitation team
- Joint Consensus & Collaboration on HIV/ AIDS Prevention in Sylhet
- Establish a strong referral mechanism with GoB and other service providing organizations.

Meeting with City Corporation & Service Providing NGO's

The Project arranged numbers of advocacy meetings with officials of Sylhet City Corporation, local Health and Administration and Service Providing NGO's. The objective of the meeting was: a) Introducing SJA's HIV/AIDS Program. b) Joint Consensus on Service efforts. C) Collaboration Regarding HIV/AIDS Prevention in Sylhet.

Advocacy meeting with hotel management and their Association

In the year 2004 a total of 9 formal advocacies meeting with hotel authority held. 188 Representatives from 80 hotels participated there. SJA, its activities, SJA's HIV/AIDS program, HBSW project activities, Basic Information of HIV/AIDS (What is HIV/AIDS, how it spreads, how doesn't & how to prevent it through Talking Picture), Roles of hotel authority in HBSW program were discussed. Participant's response was very positive to project activities. Awareness raised among the participants. They feel the importance of the project. They assure to help running project activities in their hotels.

Awareness Raising meeting & Basic Orientation on HIV, AIDS and STI for sex worker

3 Awareness raising meeting/workshop with sex workers held in Sylhet DIC in the year 2004. 66 numbers of hotel based sex workers attended those meetings. Workshop Objective were

- a) To exchange views with sex workers about their experience & sort out problems
- b) To build up confidence among the sex workers
- c) To disseminate latest information on HIV/AIDS among sex workers
- d) To give a brief idea about the use of prevention measures for safer sex
- e) To build up skill of sex workers for approaching the sex workers & their clients positively.

Besides 1 Basic orientation on HIV, AIDS and STI for sex worker was held in Sylhet DIC with 20 participants attended. Peer Educators & Training officer of HBSW project facilitated the sessions.

Orientation at Secondary School

An orientation meeting on HIV/AIDS was held at Moglabazar high school on 9th March 2004 jointly organized by AIDS Awareness and Prevention Committee & SJA HBSW. 120 Students were present there. Shahjadi Begum PM-HBSW facilitated the girls and Nurul Haque PC-HBSW facilitated the boys in separate sessions. Basic information (what is HIV-AIDS, how it spreads and how does not, how to be protected) about HIV, AIDS discussed.

National Serological Surveillance

SJA finished blood sampling among hotel based sex workers in Sylhet for Serological Surveillance (5th Round) this year. Total 166 samples collected within 13 sessions. Two technicians from ICDDR, B with the cooperation of project staff collected blood at SJA clinic. After processing samples were taken to ICDDR for testing. After testing ICDDR, B sent Syphilis result and medicine at free of cost to SJA. Total 29 Syphilis + ve were found. Treatment provided to those patients at SJA clinic.



Monitoring & evaluation

The donor, FHI conducts regular visits to monitor progress and the Project Manager compiles monthly, quarterly and annual reports based on statistics & information from the field. Besides the Executive Director of SJA is doing close monitoring of the project & provide regular feedback to the concern staff for improvement of the whole implementation.

Integration with SJA's other programme

The program strategy has been integrated with SJA's other programs. Thus, the organization's Essential Service Package (Reproductive Health) and community clinic offers:

- Orientation and counseling on HIV
- Condom promotion
- STI treatment

The Gender & Human Rights programme focuses of the human rights issue concerning sex workers and people living with HIV-AIDS, while the training sectors of SJA's other programs are working to provide sewing and tailoring training to sex workers.



Development Program for Disabled

It is estimated that about 10% of our total population by any means are disabled depending particularly or fully to her/his family. 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 afforded no real opportunities for playing a useful role in the society.

SJA rendering different development initiatives where emphasis has been given on disability related interventions. To serve the people living with disability a healthy life, SJA incorporate the intervention in 1998 and started Community Based Rehabilitation (CBR) approach and from 2002 Institute Based Rehabilitation (IBR) approach.



SJA believes that if the disabled are fully socially included, the attitudes of community in which the disabled live need to be change. To address this need, the program has organized awareness raising interventions also.

SJA covered the four broad categories of PLWD are- intellectually retarded, Speech and hearing impaired, visually impaired and physically disabled including multiple disabilities.

During this reporting year the targeted activities and achievements are:

Activities	Target	Achievement
Selection of PWD beneficiaries	60	77
Counseling family members of PWD	85	52
IGA Support	5	5
PRT Services at Therapy Centre	40	42
Assistive Devices	14	14
Referral to SJA clinic for primary medication	As required	07
Referral to other service centres for specialist treatment	As required	05

Research Activities: SJA has been implementing the research activity from 2003. The CAHD data and documentation research focused on new working areas for CAHD and consists of three stages:

- Baseline survey
- Implementation of CAHD in the new community
- Impact study



Micro Credit

With a strong focus on sustainable development and empowerment of the poor, particularly women SJA believe that Women in Bangladesh are especially disadvantaged in terms of standard measurements of human development. Their subordinate status in society is due to low literacy rate, wage rates, life expectancy & most importantly, lack of access to economic & informational resources. SJA sees Women as a key engine of change within the family & community. So SJA have been operating its micro credit programme at two districts (Sunamgong & Moulvibazar) under Sylhet division specially targeted the most disadvantaged women. By the year of 2004, SJA disbursed a total of TK 60, 35,000 as micro credit loans & realized TK 43, 41,154.

The following tables furnish brief picture of the activities

Sl. No	Covered District	Covered Upazila	Covered Villages
1	Moulvibazar	Kamalgonj	20
2	Sunamgong	Derai	15

# of Village	# of Groups			# of Members			# of Borrower		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
35	17	65	82	127	1119	1246	105	849	954

Cumulative group Savings	Revolving Loan Fund
767,195	2,144,310.00

Low Cost Housing

Apart of micro credit SJA is operating "Low Cost Housing project" in order to help the Homeless people since the beginning of 2004 with the credit support from "Grihayan Tahabil" of Bangladesh Bank. This project is working under Biswanath Upazila at Sylhet district & Kamalgonj Upazila at Moulvibazar district. By the year 2004 SJA, completed construction of 18 houses in that two Upazila (Kamalgonj-15, Biswanath-3).

# of House constructed	Total disbursement for house loan	# of Borrower	Total realized	% of realization
18	3,60,000	18	-	-

Village Development Organizations

SJA's system of Village Development Organizations (VDOs) or "SOMITEE" have been established in order to assist the poor in identifying and mobilizing development projects for their own advancement and thus for the benefit of the wider community.

The VDOs consist of 15-25 members who also aim to save TK 5-10 per week in order to create capital and encourage the habit of saving money. Interest is paid on the savings at a rate of 5%.

Small-scale credit loans are offered to suitable members to set up new income generating projects of their own. In addition, a range of training courses are offered including basic accountancy and small business management.

So far, SJA has organized 78 "somitee": 30 in Derai and 48 in Komolgonj.

Since the first VDOs were established, they have played an important role in improving organizational knowledge and the power of the poorest to initiate their own projects. They have also succeeded in developing their skills and confidence as a community group.



Small-Scale Entrepreneurship Development

In order to assist small traders and business Entrepreneurs SJA initiated Small-Scale Entrepreneurship Development project which, despite running well, lack the financial capital to expand. The scheme operates by the business owners becoming members of a local SSED (Small-Scale Entrepreneurship Development) group and thus gaining access to credit/loan support from SJA.

By the year of 2004 SJA disbursed a total amount of 2, 55,000 TK Under this scheme. Out of that SJA recovered a total amount of Tk. 2, 17,830. The loans are on average between TK. 20,000 – 25,000 and in 2004, Loan was given to 22 individuals in the SJA working Area. The percentage of recovery rate is more than 85%.

Emergency Response

Emergency Flood Relief

Along with the two third area of the country, Sylhet division also faced prolonging worst devastating flood hit in this year. In July, three subsequent floods in greater Sylhet division made a boundless disaster due to torrential rain and onrush of water from Meghalaya hills and neighboring districts of Assam of India. As a result of these floods, SJA's working area Biswanath Upazila of Sylhet district was badly affected.

It has displaced thousands of peoples from their land and made widespread damage and hardship to their lives and property. Flood water also destroyed standing crops, seedbeds, fisheries, and poultry-livestock, rural roads and infrastructure, washed away sanitary latrines and made a large number of tube-well inoperative. With raced the flood waters; the affected people face various difficulties such as sheltering survival and income to back the normal track.

Based on necessity and demand of affected flood-hit people SJA subsequently to concentrate and operates emergency relief and post flood rehabilitation at Biswanath Upazila of Sylhet district.

The assessment of the flood is done by the village development groups (VDG) of SJA and its staff members through Rapid Rural Appraisal (RRA)

Objective

- To supply emergency food and safe water to the flood victims
- To provide emergency medical treatment to the flood victims
- To provide post flood rehabilitation to the flood victims

Emergency relief and medical services provide to:

District	Upazila	No. of Family
Sylhet	Biswanath	6,507

Two types of teams formed to serve the flood affected areas of the targeted population are:

i) Emergency Medical Support Team

In the upazila two emergency medical teams were formed. Each team headed by 1 skilled clinical person (Paramedic/Senior Staff Nurse) and 2 non-clinical persons (Community Health Worker) to delivered health and medical services.

SJA

Mobile Team: one skilled clinical person and two assistants were head this medical team and worked as mobile clinical team with basic life support medicines.

Satellite Team: this team was operates 6 satellite clinics initially selected 6 flood shelters on once in a week basis for ESP delivery. This team was provided regular support to the people in flood shelters with additional medicine support from SJA's Emergency relief fund.

Both of these two medical support teams were provided treatment and medicine for:

- general treatment
- gastro intestinal treatment
- fever
- small injury
- scabies
- water purification
- any endemic diseases

ii) Emergency Life Support Team:

Five emergency life support teams were formed. Each team consists of four persons including 1 supervisor. Under emergency life support (Package) each family were provided the contain following

- Dry food (Chira & Gur); - Rice; - Soya bin Oil; - Sugar; - Salt; Pulse- ; - Alum;
- Protein biscuit (to pregnant mothers/ mothers who have breast-fed babies/ children under 5 years); - Water purification tablets

Emergency Relief 2004 for flood effected people of 5 unions of Biswanath Upazila under Sylhet district has been implemented with the collaboration & coordination of UNO Biswanath and local Union Parishad representatives. Prior to Project implementation SJA informed the Deputy Commissioner Sylhet and UNO Biswanath accordingly through submitting form FD-7 & NGO Affairs Bureau project approval letter.

The project covers two main components are: (i) Food Package and (ii) Medical camp for flood effected victims. A total of 2697 families provided emergency food package support and 4862 people of 3810 families received medical care support including essential medicines & ORS. For this emergency relief distribution (Including food package & medical camp) master-roll maintained properly and counter signed by UNO Biswanath.



মোহাম্মদ কুদ্দুস এণ্ড কোং
MOHAMMED QUDDUS & CO
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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, 2004

We have audited the accompanying Balance Sheet of Sylhet Jubo Academy (SJA) as at 31st December, 2004 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 mis-statements.

In our opinion,

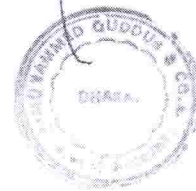
The financial statements are prepared in accordance with generally Accepted Accounting Principles, exhibit a true and fair view of the state of affairs of SJA as on 31st December, 2004 and the results of its operation for the period then ended.

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 March, 2005

MOHAMMED QUDDUS & CO
Chartered Accountants



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

BALANCE SHEET as at 31 December, 2004

PROPERTY AND ASSETS :	Ref	TAKA
FIXED ASSETS : at cost	1.0	538,406.00
CURRENT ASSETS :		
Revolving Loan Fund	2.0	2,144,310.22
Advance & Deposits	3.0	514,205.28
SJA Kamalgonj (Media Investment)	4.0	40,000.00
Closing Balance of Fund :		
Cash in hand		27,274.00
Cash at Bank		1,260,886.22
Total :		4,525,081.72
FUND AND LIABILITIES :		
FUND ACCOUNT :	5.0	2,508,019.67
Project Fund	6.0	159,565.50
Bangladesh Bank Loan	10.0	375,000.00
Group Members' Savings	7.0	767,195.00
Staff Security Fund	8.0	187,463.00
CURRENT LIABILITIES :		
Loan	9.0	382,553.25
Professional Fees	11.0	10,000.00
Staff Welfare Fund	12.0	135,285.30
Total :		4,525,081.72


Director
SJA

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

47, Dilkusha C/A
Dhaka, Bangladesh
22nd March, 2005


MOHAMMED QUDDUS & CO
Chartered Accountants

