

# ANNUAL REPORT 2021



# ANNUAL REPORT - 2021

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# Annual Report 2021



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## Message from the President

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Mamata is a non-governmental development organization working in Bangladesh since 1983. With the vision of 'Health hazard free poverty alleviated Bangladesh upholding basic Human rights'. From the last 39 years, Mamata is serving socially and economically deprived people. Mamata has brand reputation in Maternal and child health care, Family planning, poverty alleviation, and socio economic development.

Since its beginning the organization is focused on serving Health care, hardcore poor, people who are deprived of human rights, marginalized and vulnerable groups etc. During this Covid-19 pandemic, Mamata provided support with skill development, relief items to the underprivileged people with the support of different donor organizations and from its own funding which is praiseworthy. Besides, government and development partners replicating many best practice of the organization and included the experiences in the implementing process.

I am grateful to the development partners, stakeholders, volunteers and the staffs who are dedicated to achieve the goal. I invite all to join Mamata for pursuing a self-reliant and exploitation free society.

**Mohammad Jahangir Alam Joseph**

President

Executive Committee, Mamata.



## Message from the Chief Executive

In keeping up with our organizational theme, 'Health hazard free poverty alleviated Bangladesh upholding basic Human rights', we have tried our best to stand by people at this crucial time. In addition to the Covid-19 response, we have intensified community building efforts to build inclusive and resilient communities. The report summarizes the progress that Mamata has made in achieving its vision in this year 2021, and its associated images. The results accompanied in the implementation of our various programs and projects definitely indicate that we are rightly on track and devoted to fulfil our future commitments. Pandemic has a particularly detrimental effect on lives and livelihoods. We are working tirelessly to address these risks and restore stability among the people through the support and cooperation. Mamata has enriched its brand value by winning 14 times National Awards in health & family planning service, and awarded the Best MFI (Micro-finance institution) in the country, achieved the CITI Foundation Best MFI Award 2017.

We have made every effort to make our activities in the economic empowerment sector more dynamic. Mamata has continued to figure out how to keep microfinance as a driving force for the target people in the interest of economic emancipation. Various deliverables of Mamata are directly contributing to boosting the sustainability of the rural economy. That's why Mamata has been able to forge innovative partnerships with micro-entrepreneurs and is still exploring ways to stand by them in many ways. In the

meantime, the rural economy, which has suffered from pandemic, has begun to turn around. Similarly, the socio-cultural pillar has continued its vigorous efforts to realize inclusive and sustainable development in working area of Mamata. Various new social projects have already been started. Various measures have been taken to formulate and implement special projects for the high-risk areas.

Pandemic has given us so many opportunities as it has taken away so many. The use of technology has opened the door to new possibilities for us. Technology has been a boon for us, especially for remote and inaccessible areas. In particular, we have been able to extend vigorous efforts to bring disadvantaged children under technology. We believe that through close partnerships with all stakeholders, Mamata will be able to turn current challenges into opportunities. Together we will be able to overcome challenges and further integrate our role in improving the lives of millions of people. I personally express my gratitude to the members of our General and Executive Committee for their invaluable role in the development of the organization. My heartfelt congratulations to all the stakeholders including Government, NGO, national and international partners, and staff of our organization for passing another successful year. I would also like to thank all those who contributed to the preparation, development and publication of this report.

**Rafique Ahamed**

Chief Executive

Mamata

# ACRONYMS & Abbreviations

ADB-	Asian Development Bank	CDC-	Communicable Disease Control
ACSM-	Advocacy, Communication and Social Mobilization	CE-	Chief Executive
AGB-	Accounting General Bangladesh	CBCPC-	Community Based Child Protection Committee
ADAB	Association of Development Agencies in Bangladesh	CMT-	Core Management Team
ADC-	Additional Deputy Commissioner	CPR-	Contraceptives Prevalence Rate
ADC-	Area Development Committee	CRR-	Cumulative Repayment Rate
ADP-	Adolescent Development Program	CCPP-	CEPZ Corporate Pilot Project
ADFB-	Adolescent Development Forum in Bangladesh	CSP-	Child Safeguarding Policy
ACE-	Assistant Chief Executive	CSR-	Corporate Social Responsibility
AD-	Assistant Director	CEPZ-	Chattogram Export Processing Zone
AIDS-	Acquired Immune Deficiency Syndrome	CSDF-	Chittagong Social Development Forum
ACR-	Annual Confidential Report	DGHS-	Directorate General of Health Service
ADP-	Adolescent Development Program	DGFP-	Directorate General of Family Planning
ANC-	Antenatal Care	DCE-	Deputy Chief Executive
ARI-	Acute Respiratory Infection	DOTS-	Directly Observed Treatment Short Course
BCC-	Behavior Change Communication	DDFP-	Deputy Director Family Planning
BCC/M-	Behavior Change Communication/Marketing	EC-	Executive Committee
BEPZA-	Bangladesh Export Processing Zone Authority	EPI-	Expanded Program on Immunization
BGMEA-	Bangladesh Garment Manufacturing and Exporter Association	ESD-	Essential Service Delivery
BKMEA-	Bangladesh Knitting and Manufacturing Exports Authority	ESP-	Essential Service Package
BRAC-	Bangladesh Rural Advance Committee	EDD-	Enterprise Development Division
BSR-	Business for Social Responsibility	EOC-	Emergency Obstetric Care
CBD-	Community Based Distribution	EBF-	Exclusive Breast Feeding
CCC-	Chattogram City Corporation	ECCD-	Early Childhood Care and Development
CCHD	Chattogram City Corporation Health Department	FP-	Family Planning
CRHCC-	Comprehensive Reproductive Health Care Centre	FP-MCH-	Family Planning-Mother and Child Health
CS-	Caesarian Section	FY-	Fiscal Year
CMCH-	Chattogram Medical College Hospital	FYP-	Five Years Plan
CBHC-	Community Based Health Care	FMIS –	Financial Management Information System
CBD-	Community Based Distribution	FMD-	Foot and Mouth Disease
CBO-	Community Based Organization	FSS-	Financial Self Sufficiency
CCU -	Coronary Care Unit	GOB-	Government of Bangladesh
CH-	Child Health	GAP-	Gender Action Plan

# ACRONYMS & Abbreviations

GAP-	Good Agriculture Practice	MAM-	Moderate Acute Malnutrition
GFATM-	Global Fund to Fight AIDS, TB and Malaria	MDG-	Millennium Development Goal
GPP-	Graduate Private Practitioner	MO-	Medical Officer
HSUF-	Health Service User Forms	MCH-	Maternal Child Health
HQ-	Head Quarter	MR-	Menstrual Regulation
HMIS-	Health Management Information System	M&E-	Monitoring and Evaluation
HASAB-	HIV/AIDS & STD Alliance Bangladesh	MNCRA-	Maternal, Neonatal, Child, Reproductive and Adolescent Health
HA-	Health Administrator	MSCP-	Mamata Savings and Credit Program
HIV-	Human Immune Deficiency Virus	MFS-	Mobile Financial Service
HE-	Health Education	MJF-	Manusher Jonno Foundation
HPNSDP-	Health Population and Nutrition Service Development Program	MNM-	Mamata Nagar Matreesadan
HYV-	High Yield Variety	MHC-	Mamata Health Centre
ICT-	Information, Communication and Technology	MHP-	Mamata Health Program
IMR-	Infant Mortality Rate	MWRA-	Married Women of Reproductive Age
IPC-	Inter Personal Communication	NVD-	Normal Vaginal Delivery
IUD-	Intra Uterine Contraceptive Device	NSV-	No Scalpel Vasectomy
IGA-	Income Generating Activities	NCTF-	National Child Task Force
ICU-	Intensive Coronary Unit	NID-	National Immunization Day
IFA-	Iron Folic Acid	NICU-	Neonatal Intensive Care Unit
IEC-	Information, Education Communication	NNC-	Neonatal Care
KEPZ-	Karnafully Export Processing Zone	NEARS-	Network of Ensuring Adolescent Reproductive Services
LTP Method-	Long Term Family Planning Method	NSDP-	NGO Service Delivery Program
LCC-	Limited Curative Care	OSS-	Operational Self Sufficiency
LLIN-	Long Lasting Insecticide Treated Net	OTR-	On Time Recovery Rate
LPDC-	Local Project Development Committee	OT-	Operation Theater
LT-	Long Term	PHCC-	Primary Health Care Centre
LLC-	Local Level Committee	PNGO-	Partner Non Government Organization
LGRDC-	Local Government Rural Development & Cooperative	PEC-	Primary Eye Care
MCH-FP-	Maternal & Child Health-Family Planning	PC-	Project Coordinator
MOH&FP-	Ministry of Health and Family Planning	PM-	Project Manager
MMR-	Mothers Mortality Rate	PAC-	Post Abortion Care
MIS-	Management Information System	PC-	Participation Committee
MOWCA-	Ministry of Women and Child Affair		



# ACRONYMS & Abbreviations

PKSF-	Palli Karma Sahayak Foundation	UNESCO-	United Nations Educational, Scientific and Cultural Organization
PHP-	Physical and Humiliating Foundation	UNFPA-	United Nations Fund for Population
PHC-	Primary Health Care	UPHCP-	Urban Primary Health Care Project
PMP-	Performance Monitoring Plan	UPHCSDP-	Urban Primary Health Care Service Delivery Project
PNC-	Post Natal Care	USG-	Ultra Sonogram
PFE-	Peer Financial Educator	VAW-	Violence Against Women
PRSP-	Poverty Reduction Strategy Paper	VAWG-	Violence Against Women and Girl
QA-	Quality of Assurance	VAC-	Violence Against Children
QAS-	Quality Assurance System	VCT-	Voluntary Counseling & Testing
QOC-	Quality of Care	VAC-	Vitamin A Capsule
RCC-	Red Chattogram Cattle	WA-	Worker Association
RMG-	Ready Made Garments	ZMO-	Zonal Medical Officer
RLF-	Revolving Loan Fund		
RDT-	Rapid Diagnostic Test		
RH-	Reproductive Health		
RMO-	Residential Medical Officer		
RTI-	Reproductive Tract Infection		
SP-	Service provider		
SARS-	Severe Acute Respiratory Syndrome		
SDC-	Senior Director Coordination		
SDG-	Sustainable Development Goal		
SCIB-	Save the Children in Bangladesh		
SRHR-	Sexual and Reproductive Health and Rights		
SGBV-	Sexual and Gender Base Violence		
SMC-	School Management Committee		
STI-	Sexual Transmitted Infection		
TB-	Tuberculosis		
TBA-	Traditional Birth Attendance		
TFR-	Total Fertility Rate		
TT-	Tetanus Toxoid		
USAID-	United State Agencies for International Development		
UFHP-	Urban Family Health Partnership		
UZ-	Upazila		
UHC-	Universal Health Coverage		

# EXECUTIVE SUMMARY

Enlivened by the core values of Independence of Bangladesh and magnificent victory of liberation war in the year 1971 some dedicated social activists/workers, reputed professionals and renowned members of the Civil Society established MAMATA in the year 1983 from their social responsibilities to carry out the dream of the father of the nation " Creation of Sonar Bangla" to serve the marginalized and disadvantaged segment of population through implementation of dynamic, comprehensive, and integrated approach of Projects/programs with inclusive service provided by a dedicated and energetic team upholding vision, mission and principles of Mamata under 6 sectors adopted in the Strategic Plan of the organization. Mamata envisions to build a fair society free from injustice, inequitable, violence and discrimination.

A recognized achievement of GOB towards MDGs 1, 4 & 5 Mamata made meaningful contribution through implementing different projects/programs successfully by following GOB strategies to achieve MDGs. Now the global movement adopted 2030 agenda for Sustainable Development having 17 Sustainable Development Goals (SDGs) and 169 associated targets replace the Millennium Development Goals (MDGs), which started a global effort in 2000 to tackle the indignity of poverty. GOB played it's active role to achieve the MDGs. Now GOB actively participated in the formulation of SDGs and one of the signatories of UN documents for SDGs. GOB formulated 7 FYP (2016-2020) consistently integrating SDGs. In this backdrop Mamata vowed to adopt 9 Goals and 28 Targets of SDGs to supplement and

complement GOB Action Plan to attain SDGs (2016-2030) in a comprehensive, integrated and inclusive approach which have been reflected in the sector wise programs adopted by Mamata for the period 2019-2024.

Mamata has been covering 3,00 million population in Chattogram City Corporation area and in Chattogram, Cox'sbazar and Feni Districts.

Mamata adapted following 9 Strategic Sectors together with relevant strategic issues for the newly formulated Strategic Plan in the year 2019 for the period of next 5 years ( July 2019- June 2024) within the purview of SDGs and 7 FYP of GOB and Perspective Plan (2010-2021) as appended:

Sector 1: Health, Population and Nutrition

Sector 2: Poverty Alleviation.

Sector 3: Rights

Sector 4: Education

Sector 5: Climate Change, Disaster Management, Environment and WASH

Sector 6: Information and Communication Technology

Sector 7: Training, Evaluation and Research (TER)

Sector 8: Agriculture, Livestock, Fisheries and Food Security (ALFFS)

Sector 9 : Organization

In the above perspective Mamata has been implementing 2 Programs and 21 Projects for the attainment of strategic goals and objectives set for in the 9 strategic sectors with the technical and financial support of Donors/funding agencies with financial contribution of Mamata have been acclaimed by all quarters.

# MAMATA HEALTH PROGRAM





### Goal of the Program:

To improve Health, Population and Nutrition Status of Poorest of the Poor, Lower Middleclass and disadvantaged segment of population in the catchment areas of MAMATA with optimal cost.



### Objective of the Program:

To ensure maternal and child health care of poorest of the poor, reduce STD, RTI, MMR, IMR, increase total family planning acceptance rate, increase family health status and to ensure primary health care.

## Brief Description of Mamata Health Program:

Mamata started his Journey in the Field of FP-MCH since 1983. Initially Mamata were providing FP doorstep service to the eligible couple and MCH service in clinic especially to the poorest of the poor segment of population in Chittagong City Corporation.

Mamata has been continuing her dedicated and remarkable journey since 1983 to till today. During the period of this long journey Mamata took financial and technical assistance from Govt. subvention fund from July 1984 to June 1985.

After June 1986 Mamata took financial and technical support from USAID through FPSTC from August 1986 to July 1997 for Family Planning Services Project. Thereafter Mamata made five years agreement with JSI/USAID for having financial and technical support from August 1997 to June 2002 for family health service. After a successful completion of that five years agreement with JSI/ USAID Mamata has received award from NSDP/ Pathfinder International from July 2002 to December 2004. After that Mamata has been running a 30 beds Mamata Matreesadan at Bandartila and 18 satellite clinics with its own fund from January 2005 to till today.

Side by side Mamata Awarded from ADB consortium to implement Urban Primary Health Care Project (UPHCP) from 2000- 2012. Since January 2013 Mamata has been running 60 (Sixty) bed Mamata Nagar Matreesadan at Lalkhan Bazar, Mamata Health Service & Safe Delivery Centre at Panchlaish and 6 (Six) Primary Health Care Centers in 6 wards under Chittagong City Corporation with it's own resource.



## Reproductive Health Care Service:

- Maternal Care, Antenatal Care, Delivery Care (NVD+CS), EOC, Hysterectomy, Menstrual Regulation, Post Abortion Care, Post Natal Care, Neonatal Care.

**Population and Family Planning Services:** Create awareness on Family Planning in the catchments areas, Counseling provide on appropriate method, provide contraceptive supplies: temporary methods: Condom, Pill, Injectables, Provide long acting and permanent methods: IUD, Implanon, Tubectomy and NSV (with need based referral).

- RTI/STI and other Reproductive Health Care Including Adolescent Health Care. Prevention of RTI/STI, HIV/AIDS.

### B. Child Health Care:

Immunization Program(EPI). Immunization Program(NID), Treatment and management of Diarrhea, Measles, Acute Respiratory Infections, Treatment and management of other childhood illness.

### C. Nutrition:

Maternal Nutrition and Child Nutrition, control of Micronutrient Deficiency.

D.Communicable disease control focusing TB and Malaria.

E. Limited Curative Care: Basic First Aid, Emergency Care, Minor Infection and disease control.

F. Behavior Change Communication (BCC) focusing Awareness campaign, Motivation and Clinical Counseling.

G. Diagnostic Services including Ultra-Sonogram.

H. Emergency Transportation Services including Ambulance Services.

Mamata has a strong Health Program in the City of Chittagong covering peri-urban areas. In our city area and in peri-urban areas. Mamata provides Health Care Facilities through Maternity hospitals, Static and Satellite Clinics. We are providing Health Services through Essential Service Package (ESP+) to 5000 persons daily; majority of whom are Poor Women and Children. We have safety net for the poors and nobody is deprived of Health Services for want of money from our centers. We provide medicines on no profit no loss basis to the patients and also on subsidized rate. Mamata have one 30 bed Mamata Matreesadan at Bandartila and another 60 bed Mamata Matreesadan at Lalkhan Bazar having Normal Delivery (NVD) and Emergency Obstetric Care (EOC) services. On average monthly 125 NVDs and 250 Caesarian Operation are done and 100 other surgical interventions including Hysterectomy, D&C, LTFP methods like Vasectomy (NSV), Tubectomy and Implanon etc. are conducted/provided there at low cost are exceptional in this part of our country.

In the Mamata Matreesadan's we have EOC Consultant, Trained EOC Medical Officers, Anestheologists and one Pediatric Consultant & trained Medical Officers. The Mamata Matreesadan remains open round the clock, while we have evening

shifts in 3 centers and 3 DICs operate during evening, so that working women specially the garment workers have wide access to Health Care. In the same perspective, we have been providing Health Services on Friday (The Closed Holiday) in the Maternity Hospital where services & Medicines are provided for poor & working women & their children.

Mamata has so far conducted 91185 deliveries (NVD & CS) in our Mamata Matresadan's which is the highest performance among the NGOs.

Mamata has been running Mamata Health Service & Safe Delivery Centre & 6 static health centers with 48 satellites and have been providing ESP+ services to the poor and middle class families in the Chittagong City Corporation ward # 3, 13, 15, 22, 24 and 29.

The strength of our Health Program is that through our quality of Care/Services in the last 3 decades in this sector, have attained the cherished goals to a great extent. We have trained service providers including doctors, paramedics, Counselors, Lab Technicians in the static and service promoter, health worker, Community Organizer & Community Mobilizer for BCC/M. In the DIC and Satellite Clinic trained paramedics provide services.

Mamata Health Program observed Significant Days and Weeks (World Health Day, World Population Day, World TB Day, World AIDS Day, National Immunization Day and Brest Feeding Week etc).

## Mamata Achieved 91185 Deliveries

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Total
NVD	19	137	470	827	1300	1993	2040	2221	1451	2218	12676
CS	0	138	640	1165	2121	2978	2827	2738	1614	2298	16519
<b>Total</b>	<b>19</b>	<b>275</b>	<b>1110</b>	<b>1992</b>	<b>3421</b>	<b>4971</b>	<b>4867</b>	<b>4959</b>	<b>3065</b>	<b>4516</b>	<b>29195</b>
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total
NVD	2582	2435	2108	1802	1872	2015	2119	2092	2182	2259	21460
CS	2666	2948	3432	3140	3031	3346	3324	3730	3840	4303	33763
<b>Total</b>	<b>5248</b>	<b>5383</b>	<b>5540</b>	<b>4942</b>	<b>4903</b>	<b>5361</b>	<b>5443</b>	<b>5822</b>	<b>6022</b>	<b>6562</b>	<b>55223</b>
Year	2021										
NVD	2419										
CS	4397										
<b>Total</b>	<b>6764</b>										
<b>G.Total</b>	<b>12031</b>	<b>5658</b>	<b>6650</b>	<b>6934</b>	<b>8324</b>	<b>10332</b>	<b>10310</b>	<b>10781</b>	<b>9087</b>	<b>11078</b>	<b>91185</b>

### Mamata Health program Total Deliveries (NVD + CS) -91185



# Performance of the Mamata Health Program for the Year-2021

	MNM			MMS			MHC's (1-6)			G. Total
	Lalkhan Bazar.			Bandartila						
	Static	Satellite	Sub Total	Static	Satellite	Sub Total	Static	Satellite	Sub Total	
<b>Reproductive Health-</b>										
ANC	20381	1731	22112	13775	7179	20954	9924	4955	14879	57945
TT	392	287	679	1949	1905	3854	1555	1147	2702	7235
NVD	1289	0	1289	947		947	183	0	183	2419
CS	3516	0	3516	829		829	0	0	0	4345
PNC	5827	915	6742	3829	1999	5828	1723	1561	3284	15854
NNC	7837	0	7837	859	15	874	183	1	184	8895
Hysterectomy	22	0	22	0	0	0	0	0	0	22
D&C	102	0	102	160	0	160	0	0	0	262
Family Planning	0	0	0	0	0	0	0	0	0	0
Pill	202	1862	2064	1998	7493	9491	3372	4578	7950	19505
Condom	249	429	678	3448	3442	6890	1485	2052	3537	11105
Injectable(Depo)	353	1333	1686	520	1926	2446	3638	4652	8290	12422
IUD	574	0	574	251	2	253	116	3	119	946
Implanon	480	0	480	259	2	261	456	12	468	1209
Ligation	292	0	292	43	1	44	12	0	12	348
NSV	0	0	0	0	0	0	0	0	0	0
MR	124	0	124	56	1	57	488	16	504	685
<b>Child Health Care</b>	0	0	0	0	0	0	0	0	0	0
EPI	3557	2087	5644	57887	13619	71506	11057	6743	17800	94950
Vitamin-A	4378	6736	11114	36426	19539	55965	12916	5524	18440	85519
Diarrhah	33	398	431	15	1711	1726	204	530	734	2891
ARI	459	399	858	3398	4538	7936	2784	3322	6106	14900
Other Child Health	45	2757	2802	21597	16601	38198	181	75	256	41256
<b>Adolescent</b>	0	0	0	0	0	0	0	0	0	0
TT	215	561	776	985	2231	3216	3268	2547	5815	9807
Anemia	203	747	950	6826	1047	7873	1797	708	2505	11328
RTI/STI	19177	467	19644	5519	2787	8306	3134	3301	6435	34385
Dysm	197	515	712	5164	1289	6453	1276	557	1833	8998
LCC	1841	1489	3330	12360	10859	23219	10085	7479	17564	44113
USG	5757	212	5969	8767	1279	10046	4657	1672	6329	22344
Lab	6181	505	6686	5580	1174	6754	10889	3271	14160	27600
TB	915	0	915	5450	88	5538	153	0	153	6606
Other Service	211	165	376	69	299	368	2134	1951	4085	4829
<b>Total Service</b>	<b>84809</b>	<b>23595</b>	<b>108404</b>	<b>2E+05</b>	<b>101026</b>	<b>299992</b>	<b>87670</b>	<b>56657</b>	<b>144327</b>	<b>552723</b>



Health Service at the Service week of Family Planning



Free health camp at development fair Chattogram





## OVERVIEW

### Background

Mamata was established in the year 1983 with initiative and drive of a group of dedicated social workers of the Chattogram city to ensure Health, Family welfare services, poverty alleviation, socio-economic development, gender and establishment of human rights. Mamata believes that family is the focal point of social up-liftment and it attaches top priority on capacity building towards better livelihood and poor and disadvantage segment of population. Mamata initially started its activities on Health and Family Welfare sector with the financial assistance and technical supported of Ministry of Health and Family Welfare (MOSFW) and International Donors. To attain its vision, Mamata has gradually expanded its activities in multi-sectoral dimension in addition of Health and Family Welfare. It has establishment its activities on sound footing in the field of Micro Finance, non-formal education, Women development, Pure drinking Water and Sanitation, HIV/AIDS Prevention, Programs on Adolescent, Youth and Child and Advocacy on Human Rights and Rights based activities especially for working women and children.

# Milestones:

- (1) By the end of the December 2021 Two Maternity Centres (one 60 beds and another 30 beds) run by Mamata conducted 91,185 deliveries since 2001 which is the highest among Maternity Centres run by NGOs in the country and Mamata has earned a "Brand Name" and a "brand value" in the field of Maternal services.
- (2) Mamata has received National Population Award from MOH&FW of GOB for 14 times including in the year 2021.
- (3) Mamata received Award as best MFI Organization from CITI Foundation.
- (4) MSCP achieved milestones of 120,000+ membership.
- (5) In 2021 a grand achievement on Portfolio of Credit is BDT 3,895,475,656 by MSCP.
- (6) Mamata has under different project interventions covered 2,80,000 female workers in the field of Workers Rights, Women Worker Rights, Women Empowerment, Microfinance and alternative livelihood development.
- (7) Established Mamata Schools for the Children of working and disadvantaged group of people in the CEPZ area where children are provided with education and Day Care with free transportation, books and other logistics supports with minimum Tuition Fees. Had there been no such schools run by Mamata these children would have been deprived of education.
- (8) ACSM (Advocacy, Communication and Social Mobilization) through development, display and conducting shows/sessions with puppet, folk songs and cultural programs by it's own Cultural Team.
- (9) Designing and set on motion "Child Space" on SCIB model transformed from ECCD model of CARE for the children of working parents and lower income group of parents living in slums and colonies.
- (10) Development of leadership of women workers through group dynamism facilitating their entrance to WA, PC and Trade Unions.
- (11) Provision of training and sustained support to the female workers regarding financial planning and financial inclusion through Mobile Financial Service (MFS) in conjunction with MFS providers.
- (12) Developed Web based MF, Accounting/Reporting systems.
- (13) Transfer of modern technology through training and demonstration to the beneficiaries of MSCP on Agricultural, Livestock and Fisheries sectors.
- (14) Established Farming, Training and Rearing of RCC variety of local cows now has been faced extinction.
- (15) Started Farming, Training and Financial/credit support to 'Kuchia' variety of Fish.
- (16) Started milk production in the dairy farm.
- (17) One Safe Delivery Centre established with MHC (Mamata Health Centre) at Panchlish.
- (18) Developed MSCP Payroll management system.
- (19) Started Goyal farming, Training & demonstration center.
- (20) MAMATA School Started its education in new own multistored building.

In 2021 Mamata is newly introduced with WEWWLSD Project by the support of Lululemon. After a breezing period HCSDP-CCPP is launched again in new dimension on leadership dynamism to avail garments workers Health Care Service. In short in the year 2021 streamlined and fortified endeavours of Mamata in multisectoral, multi-dimensional, diversified and comprehensive efforts to strengthen its position as a leading NGO in greater Chattogram region and laid a solid foundation towards sustainability. This year many dignitaries from the GOB, Donor Agencies and Funding Authorities visited most of the programs/projects of Mamata and highly appreciated the outstanding performance of Mamata attained in multisectoral approach of project/program implementation.



## VISION

The vision of Mamata is Health hazard free and poverty alleviated Bangladesh upholding Basic Human Rights.



## MISSION

The purpose of MAMATA is to upgrade socio-economic condition of the disadvantaged groups of people in Health, living condition, education and IGA to their establish rights guaranteed by the constitution of the Country and International Charters where Bangladesh is one of the signatories. Mamata intends to increase service cost recovery, community support and skilled staff with a view to initiating sustainable journey in development arena of Bangladesh.

## VALUS

Transparency, Accountability, Equity & Equal opportunity for all.



## Commitments



Efficient, effective, qualitative and affordable service.

Reflection of Organizational Values in core activities.

Healthy and Congenial atmosphere.

Programmatic and Organizational Sustainability.

## Legal Status

- i. Directorate of Social Welfare vide no. 1234/86.
- ii. Registered with NGO Affairs Bureau vides no. 1181/97.
- iii. Registered with Directorate of Family Planning vide no. 21/83.
- iv. MCH certificate number CSC – 31492.
- v. Registered with Directorate of Health Services certificate number 3766 and 3079.
- vi. Registered with Joint Stock Companies vide no. CH-S,264/04.
- vii. Registered with Micro credit Regulatory Authority certificate No. 00927-01182-00218, MRA: 0000220.

## Operational Area

Operational area of Mamata consists of Chattogram District including City Corporation and Cox's Bazar, Feni, Cumilla, Narayanganj, Dhaka, Gazipur, Mymensingh, Pabna District.



## Strategy

- Mamata adopts the following strategies during implementation of Projects and Programs.
- Identification of target groups through survey/ baseline surveys.
- Need assessment of the target groups.
- Beneficiaries' personal development through awareness and training.
- Beneficiaries group development for Social empowerment.
- Development, enhancement and improvement of the quality of ESP+ Services in the Hospital and Clinics within the purview of HPNSDP of MDHFW, 7FY Plan and perspective plan of GOB with special thrust has been given to MNCRA, Communicable and Non-Communicable diseases focusing awareness, service delivery, referral and treatment to people, MSCP beneficiaries and women worker of RMG sectors and other beneficiaries addressed by Mamata under different projects/programs interventions.
- Awareness and education on sexual and reproductive health and rights for garment factory workers.
- Expand EOC and Safe Delivery Services in Catchment Areas.
- Focus on hard to reach, hard-core and ultra hard core Beneficiaries/ groups.
- Logistic supply and Technology transfer on ALF to beneficiaries.
- Involve the GO and NGOs to play supplementary/complementary roles.
- Involve the Stakeholders.
- Promotion of Behavioral Change communication.
- Development of Women Empowerment.
- Promotion of Child Rights.
- Capacity Build-up of Beneficiaries.
- Ensure quality of Services.



## Governance

**M**amata has a General body comprised of 25 General Members. It is the highest body for policy formulation, approval of annual budget, electing the Executive Committee and Advisory Committee. It is the custodian of the Constitution of Mamata and responsible for amendment of the constitution as and when needed in terms of the Constitution. It is also responsible for upholding existing rules and regulation of the Organization.

A seven members executive committee and a five members Advisory committee of Mamata are elected by General body as per provision of the constitution for three years term. The Executive committee is responsible for undertaking Planning, Budgeting, Resource Mobilization, Monitoring & Evaluation of all Projects and Programs of MAMATA. The Advisory Committee gives need based support and advice to the Executive Committee in general policy making process and to resolve cross-cutting issues.

The Chief Executive is responsible for administration, finance, monitoring and supervision of all projects/programs activities on behalf of the Executive Committee. All projects/ programs heads are responsible to him,

**Core Management Team:** A 9 member Core Management Team (CMT) has been formed and it is headed by the Chief Executive. Deputy Chief Executive, Assistant Chief Executive, Senior Director-Coordination and all Directors are the members of CMT. Chief Executive implements all Projects and Programs of Mamata with the steering of the CMT specially in implementation, performance monitoring and evaluation.

## GOLORIOUS TRIUMPH OF MAMATA

YEAR	SUCCESS
1991	Prime Minister Population Award from GOB as a best organization for outstanding performance in the field of Health and Family Planning.
1998-1999	Awarded as the best NGO for finest performance in the field of FP&MCH Nationally from GOB.
1999-2000	Best NGO for optimum performance in the field of FP&MCH Nationally from GOB.
2001-2002	Best NGO for prime performance in the field of FP&MCH Nationally from GOB.
2006-2007	Best NGO for leading performance in the field of FP&MCH Nationally from GOB.
2009-2010	Awarded as the best NGO for prime performance in the field of in the field of FP&MCH Nationally from GOB.
2011-2012	Best NGO from GOB for outstanding performance in the field of FP & MCH Nationally from GOB. Best Non-Government Organization in Chittagong in the field of FP & MCH.
2012-2013	Obtained National Award as the best NGO in the field of FP&MCH from GOB. Best Non-Government Organization in Chittagong Division in the field of FP & MCH. Best Non-Government Organization in Chittagong District in the field of FP & MCH.
2015-2016	Received Award as the best NGO in the field of FP&MCH Nationally from GOB. Best Non-Government Organization in Chittagong Division in the field of FP & MCH. Best Non-Government Organization in Chittagong District in the field of FP & MCH.
2016-2017	Received National Award as the best NGO in the field of FP&MCH from GOB. Achieved Award as the best NGO in Chittagong Division in the field of FP & MCH. Attained Award as the best NGO in Chittagong District in the field of in the field of FP & MCH. Attained Citi Small Entrepreneur Award as the best Microfinance Organization for poverty Alleviation.
2017-2018	Received National Award as the best NGO in the field of FP & MCH . Best Non-Government Organization in Chittagong Division in the field of FP & MCH. Best NGO in Chittagong District in the field of FP & MCH
2018-2019	Awarded as the best Organization in the field of FP&MCH Nationally from GOB. Best Non-Government Organization in Chittagong Division in the field of FP & MCH. Achieved honor as the Best NGO in Chittagong District in the field of FP & MCH.
2019-2020	Awarded as the best Organization in the field of FP, MCH & CBD Nationally from GOB. Best Non-Government Organization in Chittagong Division in the field of FP, MCH & CBD. Achieved honor as the Best NGO in Chittagong District in the field of FP, MCH & CBD.
2020-2021	Awarded as the best Organization in the field of FP, MCH & CBD Nationally from GOB. Best Non-Government Organization in Chittagong Division in the field of FP, MCH & CBD. Achieved honor as the Best NGO in Chittagong District in the field of FP, MCH & CBD.



**AWARD RECEIVED BY**  
**Alhaj Rafique Ahamed**  
 Chief Executive, Mamata

- ▶ Received Gold Medal In 1991 from Samaj Kallan Parishad for his rare contribution dedicated towards socially disadvantaged people.
- ▶ Received best Social Worker's award In 2000 from Social Welfare Dept.
- ▶ UNESCO Award 1992
- ▶ Received Gold Medal from Lion International Dist 315-B4 for the contribution of Lions activities in 2015.
- ▶ Received Mohatma Gandhi Peace Award 2015,
- ▶ Bestowed Banglar Dak Business Award 2015,
- ▶ Received Nazrul Padak 2015
- ▶ Awarded Bangla Report Award 2016.
- ▶ Jahir Raihan Smriti Award
- ▶ Received Nelson Mandela Gold Medal 2015.
- ▶ Received Madar Teresha Gold Medal 2017.
- ▶ Received Simanta Star Award 2017.
- ▶ Fidel Castro Award-2017
- ▶ Nelson Mendela Gold Medal 2017
- ▶ Jatiya Kobi Najrul Islam Award 2017
- ▶ Sere Bangla Smriti Padok 2017
- ▶ Danabir Haji Mohammod Mahosin Award 2017
- ▶ Sir Salimullaha Gold Medal 2018
- ▶ Basha Sainik Abdul Matin Smriti Padak 2018
- ▶ Arian Dot Com Personality Award-2018
- ▶ Jatiya Kobi Najrul Islam Smriti Award-2018
- ▶ Joy Bangla Samanan Award- 2018
- ▶ General Osmani Shining Personality Award-2018
- ▶ Hossen Shahid Soharawardi Award-2018
- ▶ Sawdinata Sangsad Excellence Award 2018
- ▶ Friendship Award from India- 2018
- ▶ Sere Bangla A.K. Fajlul Hoque Golden Award-2019
- ▶ Nabab Sirjadulha Smriti Sammanona-2019
- ▶ Agrani Barta Award- 2019
- ▶ Human Rights Peace Award 2019
- ▶ Prabin Sammanona 2019
- ▶ Baitush Sharaf Gold Medal 2019
- ▶ Darikoma Publication Award 2019
- ▶ Rahe Bhandar Darbar Sharif Award 2021

## Executive Committee of MAMATA (2021-2023)



***Md. Jahangir Alam***  
***President***



***Alhaj Md. Haroon Yusuf***  
***Vice-President***



***Abul Monsur Mohammad Masud***  
***General Secretary***



***Md. Mosharraf Hossain***  
***Treasurer***



***Nasima Akter***  
***Member***



***Monika Biswas***  
***Member***



***Arun Kumar Saha***  
***Member***



## CORE MANAGEMENT TEAM OF MAMATA



**Alhaj Rafique Ahamed**  
Chief Executive



**Mohammad Faruque**  
Deputy- Chief Executive



**Mohammad Shahariar**  
Assistant Chief Executive



**Swapna Talukder**  
Senior Director  
Coordination



**Towhid Ahmed**  
Director  
ICT & Program/Project



**Subrata Barua**  
Director  
MIS



**Md. Iqbal Al Mahmood**  
Director  
Finance



**Nahid Farhana**  
Director  
HR



**Priyatosh Das**  
Director  
Monitoring

## List of Projects/Programs under implementation

1. Mamata Health Program (MHP)
2. Mamata Savings and Credit Program (MSCP)
3. Mamata TB Control Program
4. HCSDP-CCPP
5. Enrich Project
6. Children are Protected from Violence (CPV)
7. HERhealth Project
8. HERfinance Project
9. HERessential
10. Grihayan Project
11. Agriculture, Livestock and Fisheries Unit
12. Red Chattogram Cattle (RCC) Project
13. Goyal Project
14. MAMATA Dairy Farm, Training and Demonstration Center
15. Sports and Cultural Program/Adolescent Program
16. Mamata Cultural Institute
17. Mamata School & College
18. Uplifting the Quality of the lives of the elderly people (PROBIN) Programme
19. Child Care Center
20. Suchala
21. Women Entrepreneurship & Women Workers Life Skills Development Project ( WEWWLSDP)
22. Mamata Native Chicken Poultry Farm

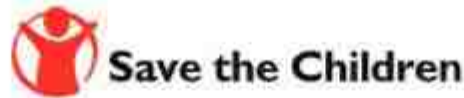
## Partnership and Networking

Mamata established partnership with a number of Government, Private and Non Government organizations for successful implementation of development activities. The major national and international development partners of Mamata include the following:

### Government/Non Government Organizations



## International Organizations / Agencies



Foreign & Commonwealth Office



## Networking Organizations / Agencies



## Banking Partners



# Mamata Savings & Credit Program



## Introduction:

It is very much pertinent that the UN recognized "Microfinance" as a vital financial service as depicted in SDG Target 1.4 "By 2030, ensure that all men and women, in particular the poor and vulnerable have equal rights to economic resources, as well as access to basic services. Ownership and control over land and other forms of property, inheritance, natural resources, Appropriate new technology and financial services including microfinance". Mamata as one of the leading NGO whose Apex program in Microfinance feel proud of this recognition.

Mamata Savings and Credit Program started its journey in the year 1994 for upliftment of socio economic status of the disadvantaged segment of the population in its catchments areas, fostering financial inclusion and mainstreaming of the target group through promoting their accessibility to various financial products and services. Over the period of about the last two decades Mamata has adopted a comprehensive, integrated and holistic approach in the implementation of Savings and Credit Program by putting in place multi-dimensional program interventions incorporated in the long-term Strategic Plans and Yearly Action Plans of the Organization for successful implementation of Mamata Savings and Credit program.

Onslaught of COVID-19 Pandemic continued in the year 2021 until beginning of the 4th quarter, whence we started restoration and resilience of large numbers of beneficiaries of Mamata Savings and Credit Program (MSCP) through meaningful support from PKSF and guidance from MRA. It was a challenge for recovery of postponed instalments of loans and past due/overdue loans and reinforcing group dynamism, selection of new members and Loanee/ME projects. But by the end of the year we could successfully made program resilient. We can proudly pronounce that during the COVID-19 period we paid off salaries, allowances/benefits and all bonuses to all of MSCP in time and as scheduled which inspired them to dedicatedly work hard to accomplish the task of restoration and to set on motion all of the activities/intervention of program promoting normal come back of the Program on the right track.



### Goal of the Program:

To develop socio-economic conditions of the poor peoples and to promote entrepreneurship of micro entrepreneurs of working area through diversified financial services and create employment opportunities and members affected by Corona, to special financial support for increasing global productivity of members and to provide MSCP members integrated services relating to Health services, Members welfare fund, training on product development, technology transfer in the field of agriculture, livestock and fisheries for ensuring sustainable development.



## Objective of the Program:

- A. To improve economic conditions of poor people through employment generation with financial services.
- B. To provide livelihood support and make provision for special loan products to members affected by COVID-19.
- C. To provide services with integrated approach.
- D. To develop economic status of the Garments workers and their financial inclusion.
- E. To create employment through Entrepreneurship development.
- F. To build social awareness for economic development through group dynamism.
- G. To empower women financially with IGA related activities.
- H. To build capacity of general members in group discipline for developing enterprise.
- I. To make the program more sustainable through introduction of clients friendly savings and credit products.
- J. To address the housing problem of disadvantaged population of working area.
- K. To mobilize members for savings generation for reducing their life and livelihood vulnerabilities/risk.
- L. Contribute to achieve high level of economic productivity through diversification, technological upgrading and innovation, including through a focus on high value added and labour intensive sector (SDG8.2).
- M. Training and Technology transfer to entrepreneurs to safeguard the investment.

## Name of Product/Component:

Main Product	
A. Savings	1. Mandatory Savings
	2. Voluntary Savings
	3. Term Savings
B. Loan	1. Micro-Credit Loan (MC)
	2. Microenterprise Loan (ME)
	3. Microenterprise Development Project (MDP)
	4. Seasonal Loan
	5. Housing Loan
	6. Ultra-poor Loan (UPP)
	7. Livelihood Restoration Loan Program (LRLP)
	8. ENRICH-IGA Loan
	9. ENRICH-Asset Creation Loan (ACL)
	10. ENRICH-Livelihood Improvement Loan (LIL)
	11. ENRICH- Loan for Elderly Peoples Income Generation (LEPIG)
	12. Sanitation Development Loan (SDL)
	13. Learning and Innovation Fund for Test New Ideas (LIFT)
C. Member Welfare Fund	1. Loan Risk Fund

The membership of Mamata Microfinance Program has increased from 108,827 in 2020 to 120,009 now. In this case net member's growth rate is 10.27%. The Current Borrowers has increased from 69,165 to 78,556 in 2021. Net Borrowers growth rate is 13.57%. Savings collection has increased from Tk 67.22 crore to Tk 95.37 crore. The Net savings rate increased by about 41.8%. On the other hand, the return on savings has increased from Tk 54.53 crore to Tk 81.57 crore. The growth rate of savings return is about 50%. The return on savings was comparatively higher than the recovery during the Coronation period. At that time, if any member wanted to return or withdraw the savings, there was an instruction to return it immediately. As a result, the confidence and reputation of the members in the field has increased. Savings Balance has increased from Tk 184.77 crore to Tk 198.56 crore. The Net growth rate of savings is 7.46%. It is to be noted that the rate of total Savings balance as compared to the total loan Outstanding at field level is about 51%. These savings are playing an important role in the Credit Program of Mamata, Which is being considered as a major strength of the organization in the field of microfinance programs. The amount of loan disbursement at the field level has increased from Tk 376.67 crore to Tk 557.94 crore. The growth rate of loan disbursement is 48.13%. On the other hand, when the Loan collection rate increased from Tk 367.45 crore to Tk 492.48 crore, the growth rate was 34.03% which was comparatively less. Loan balance has increased from Tk 324.09 crore to Tk 389.54 crore. The growth rate is 20.20%. The total revenue growth rate of the microfinance program is about 30%. On the other hand, the growth rate of expenditure is comparatively less than 1%. As a result, the Institution's own/Equity funds have increased from Tk 87.03 crore to Tk 112.10 crore. The growth rate is about 29%. Which can be considered as the major controlling force of the organization. This year, the premium received under the member welfare fund was Tk 36,691,173 crore. On the other hand, for the death of the borrower or guarantor of the loan, the claim of the members was paid Tk 12,807,646 crore. Which is only 35% of premium collection. This year, the status of Member Welfare Fund has increased from Tk 110,797,453 crore to Tk 134,680,960 crore. Net growth rate of 22%.

### **Micro-enterprise Development Project (MDP) :**

In order to accelerate the development of potential small business cluster for inclusive economic development and alleviation of rural poverty through compassionate and lending programs and to bring diversification and capacity building of lending activities at the field level, the program is increasingly environmentally friendly. The main objective of this program is to ensure that the environment is not polluted and social security is not disturbed by any small scale industry. Therefore, prior to the disbursement of loans, the proposed loan sector should be assessed for its environmental Screening Form, Social Safeguard Form and its Impact on Indigenous People (Impact Screening Form).

#### **Livelihood Restoration Loan (LRL)**

Among those targeted are the specialized loans for the productivity and service of agricultural and agro-related products to the marginalized and marginal farmers affected by COVID-19, various initiatives of entrepreneurs involved in small and cottage industries will be delivered. This year, disbursement of loans Tk 5.46 crore were disbursed to 1,004 people in the LRL sector. It may be mentioned that in the LRL sector, a total of Tk 9.20 crore has been distributed to 161 people so far.

### **Bangladesh Bank Refinancing Scheme (BBRS) :**

Due to the outbreak of Novel Corona Virus (Covid-19), economic activities in Bangladesh are being hampered like many other countries in the world. As a result, non-income professionals, farmers and small traders are not able to conduct their income generating activities in the field of Mamata-Savings-Loan Program. The contribution of non-income professionals, farmers and marginal / small traders in the rural economy is undeniable. In order to keep the economic activities of the marginalized people affected by the corona virus going through financial inclusion activities and to ensure

inclusive development, Mamata has implemented a refinancing scheme for non-income professional farmers and marginal / small traders. Mamata has disbursed a loan of Taka 10.20 crore to 1626 members of the sector this year in a declining method at the field level in return for a 9% service charge.

### **Ultra-Poor Program (UPP) :**

Organize the poorest to enable them to meet the challenges posed by microfinance and other services and create enhanced employment and sustainable income opportunities by building human dignity, confidence and capacity among them. This year, disbursement of loans amounting to Tk 1.98 crore have been disbursed to 1223 people. The average loan disbursement in UPP is between tk. 10,000 to tk. 20,000.

#### **Housing Loan**

Home is one of the basic needs of the people but a large number of people in this country are living a dehumanized life due to homelessness and lack of livable housing. Although there are various institutional loan arrangements for the housing of upper and middle class of the society, there is no institutional loan system for the housing of the disadvantaged people of the society. Therefore, the homeless poor and low-income sections of the society, especially women, started the activities of the housing fund with the aim of alleviating their acute housing crisis. With the help of Bangladesh Bank's Housing Fund, Mamata has so far provided housing to 190 families in 5 upazilas at low interest rates for the construction of houses for the rural poor.

### **Learning and Innovation Fund to test New Ideas(LIFT) :**

Red Chattagram Cattle (RCC) is a promising and lucrative sector for poverty alleviation and socio-economic development. Although RCC is the only recognized breed of cattle in Bangladesh, its effective use in breeding, conservation and alleviation of poverty is still limited. Considering the effectiveness of this breed, Mamata has taken initiative to increase Mamata implementing PKSF supported project title "Poverty Alleviation through conservation development and rearing of Gayal at the Farm level" in sadar upazila Satkania and Bandarban District, with a objective of extension of Gayal rearing at domestic level through farming, to conserve from extinction and enhance supply of meat and protein. We provide prospective farmer training for technical know-how including demonstration at farm level with required financial support in terms of grant and Loan. Under this initiative, a total of tk 55 Lakh has been disbursed to 19 farmers and the interested farmer growing day by day.

### **Loan for Elderly Peoples' Income Generation (LEPIG) :**

This loan product designed by PKSF to support those elderly people who are able bodied to run a micro business if get some capital fund as loan. We provide the loan at subsidized rate with flexible repayment term and so far 23-40 Lakh taka has been disbursed as loan to 84 elderly people of 3 unions under 2 Upazila. The objectives of this product is to increase dignity, employability of the capable people for their acceptable happy and healthy life of elderly people in the society.

### **Fire Accident Help:**

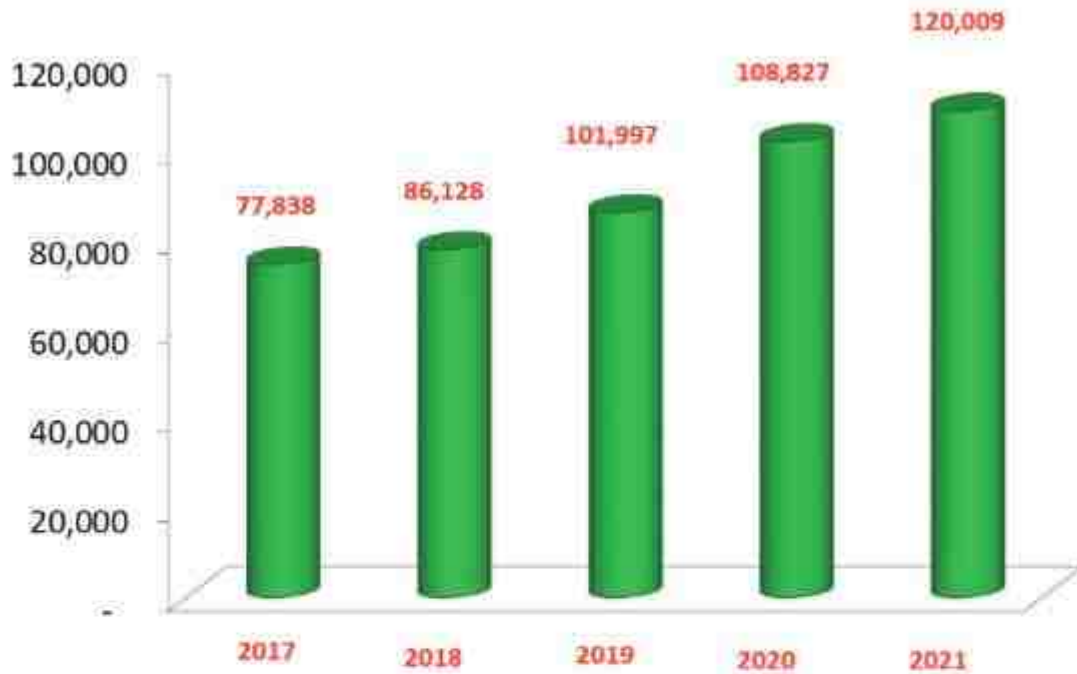
Members of the Mamata Savings and Loan Program are given one-time financial grants from Mamata if their house or business is burnt down or destroyed. This year, a total of tk. 126,000 was given among 42 members. In this case the loan is paused installments and for 2 months depending on the demand or application of the affected members.



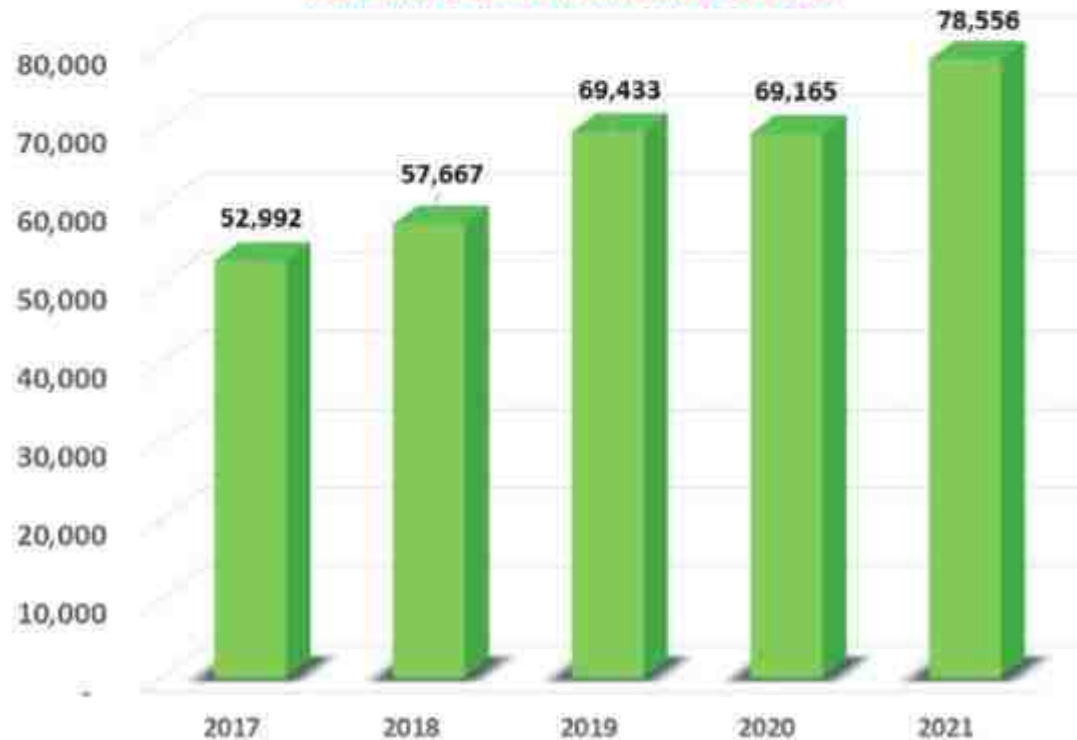
## Mamata-Savings & Credit Program's Information (January- December,2021)

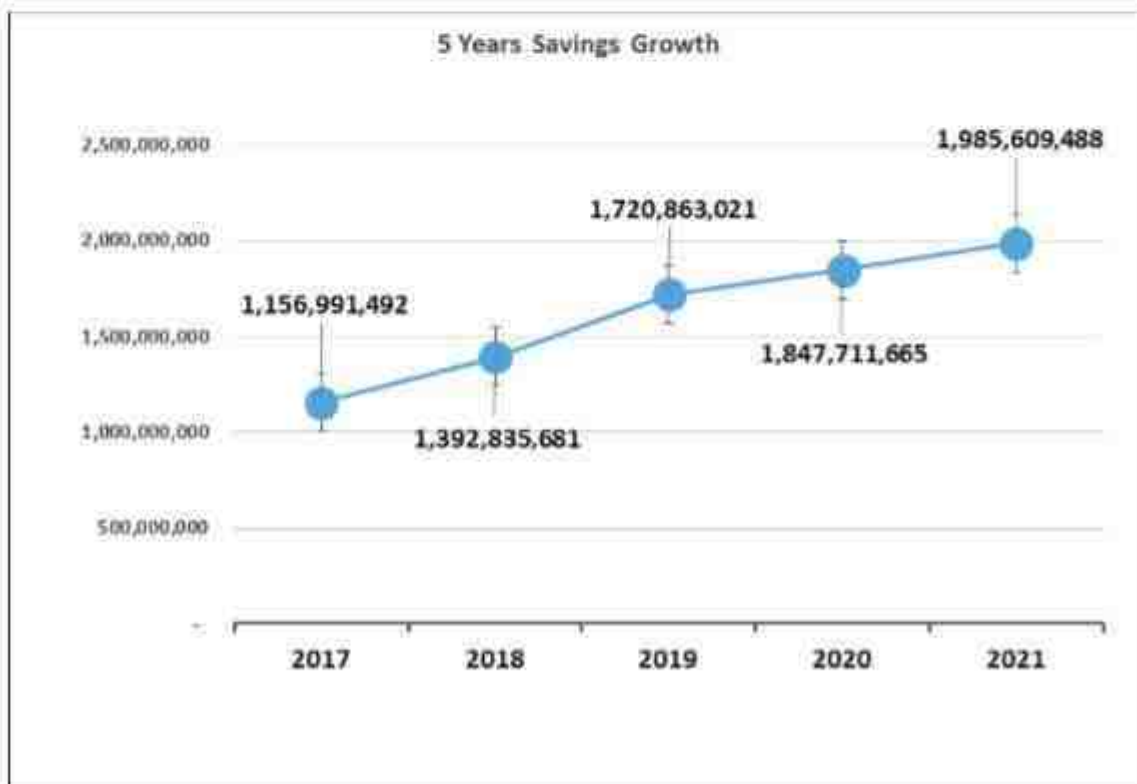
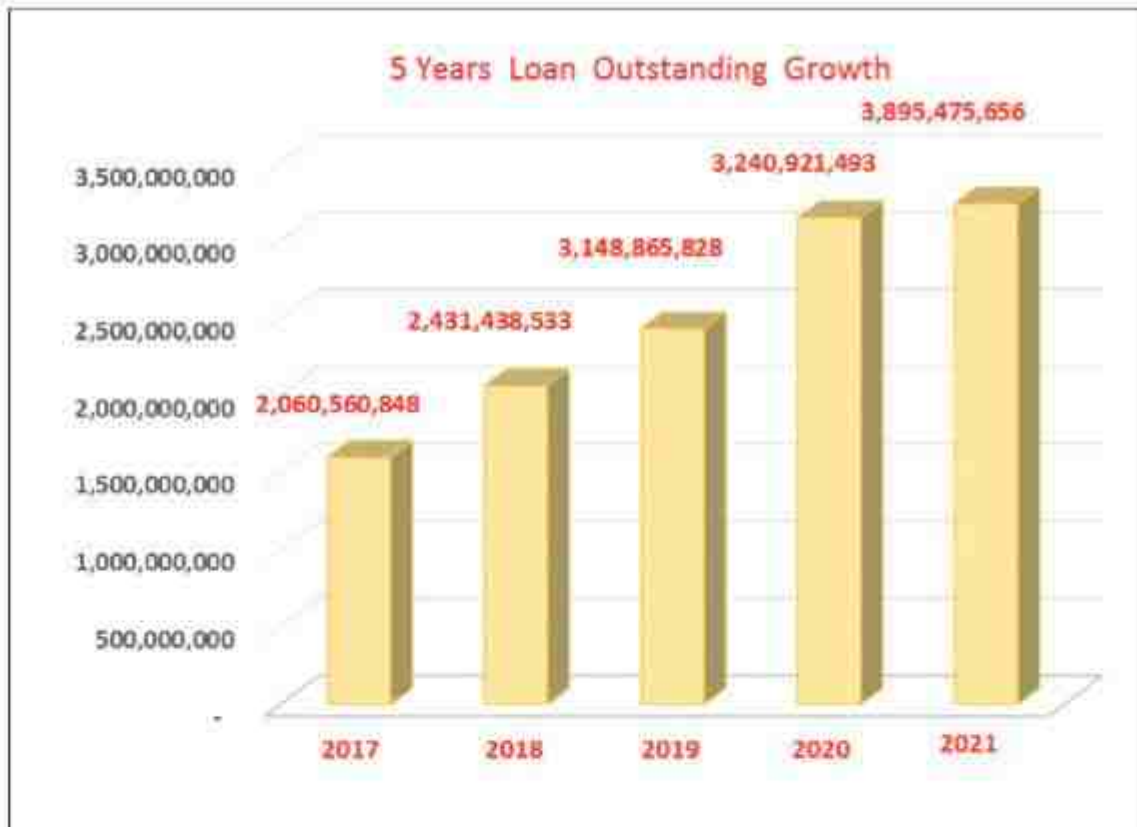
SI No	Particulars	Unit	Figure (December-2020)	Figure (December-2021)
1	Number of Branches	Number	76	83
2	Total Staff	Number	691	736
3	Total Groups	Number	5,039	5,446
4	Total Members	Number	108,827	120,009
5	Total Loanee	Number	69,165	78,556
6	MC Loanee	Number	54,701	60,078
7	ME Loanee	Number	10,634	10,778
8	Total savings collection	Taka	672,229,498	953,666,735
9	Total savings withdrawn	Taka	545,380,854	815,768,912
10	Total Savings Balance	Taka	1,847,711,665	1,985,609,488
11	Total loan disbursed in this year	Taka	3,766,612,000	5,579,429,000
12	Total loan received in this year	Taka	3,674,556,335	4,924,874,837
13	Total Loan Outstanding	Taka	3,240,921,493	3,895,475,656
14	Total Income in this year	Taka	654,462,973	850,400,829
15	Total expenditure in this year	Taka	593,954,288	599,708,121
16	Total Own/Equity Fund	Taka	870,318,017	1,121,010,725
17	Premium received of Member Welfare Fund	Taka	24,586,566	36,691,173
18	Claim Paid of Member welfare fund	Taka	11,352,983	12,807,646
19	Balance of Members Welfare fund	Taka	110,797,453	134,680,980
20	Cumulative Repayment rate (CRR)		98.81%	99.31%
21	On time Recovery Rate (OTR)		96.33%	95.36%
22	Portfolio at risk (%)		21.56%	9.88%
23	Debt to Capital Ratio		3.30%	3.19%
24	Operational self-sufficiency (OSS)		110%	141.80%
25	Financial self-sufficiency (FSS)		103%	50.97%
26	Savings to outstanding ratio (%)		57.01%	50.97%
27	Equity to total Assets ratio (%)		22.54%	23.83%

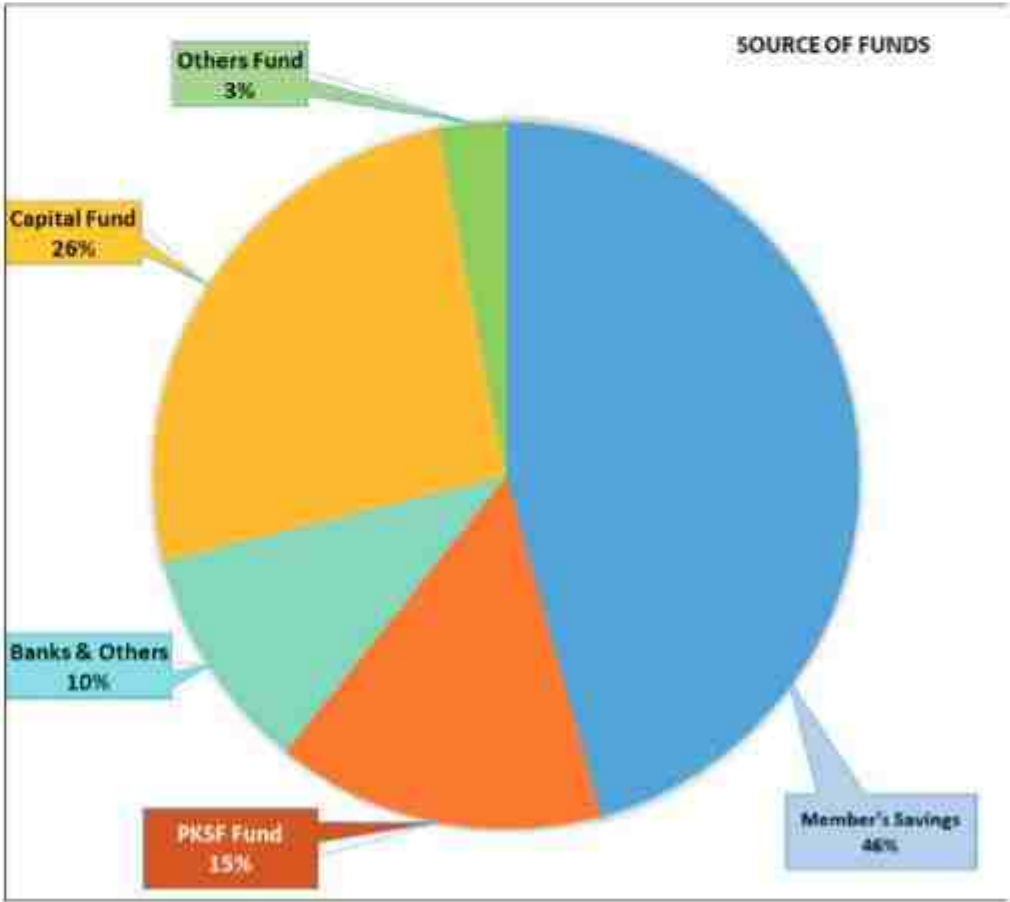
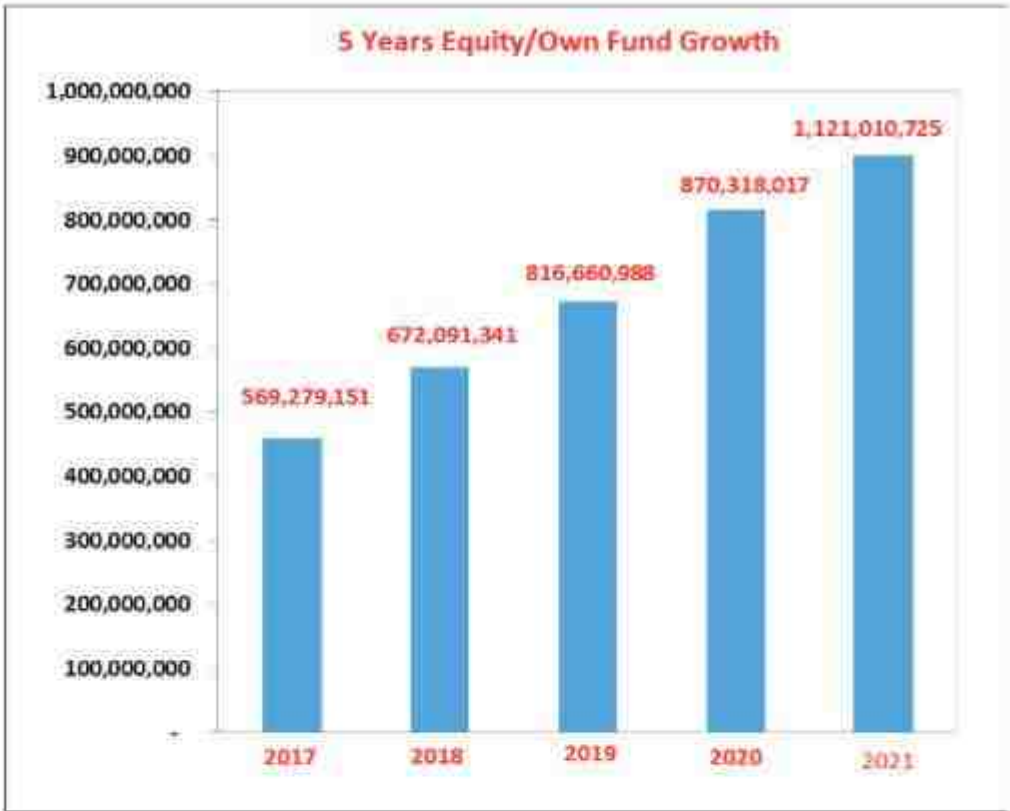
### Year wise Members Growth



### Year wise Loanee Members Growth









Furniture's Business (MDP Loan)

Betel Leaf Shop (UPP Loan)



LIFT (RCC Loan)





## Enterprise Development Division

Mamata supports to Micro-Enterprise client to develop his/her enterprise in large scale. Financing for ME client has been increasing day by day in a limited way. Mamata believes that ME is an area where more investment should be forthcoming as this has good potential for employment and income generation. The organization will attach priorities for creating employment opportunities in the rural areas both in formal and in non-conventional businesses in order to facilitate the graduated members and the entrepreneurs for their sustained socio-economic development.

"Enterprise Development Division" (EDD) was established with the objective to support above-noted micro and small entrepreneurs financially and technically to start and develop new business enterprise and also to improve status of existing business. Women entrepreneurs get preference in the EDD initiative; which played an important role for women empowerment leading substantial contribution to the economic growth of our country.

Under the umbrella of microfinance program Mamata has been implementing CEPZ Corporate Pilot Project (CCPP) with 30 thousand female garments workers of Youngone group. Mamata has been providing savings and credit facilities to the female garments workers for their financial inclusion as they could not avail official time of formal banking and other financial services due to their preoccupation at factories and encountering all formalities demanded by Banks and other financial institutions. CCPP has fostered savings behavior of female workers and IGA for their dependents and they can avail all these facilities in the evening without interfering in their working hours in factories. This project is an exceptional innovation and could be replicated in the RMG sector in home and abroad.

MSCP has been providing Health Care facilities to its beneficiaries at subsidized rate focusing on Reproductive Health and Child health. This is a unique approach among Microcredit practices in this part of the country and has enhanced the Creditability and Brand name of MSCP in its catchments areas.

MSCP has been providing subsidy to Mamata Health Program (MHP) run by Mamata's own fund. Again Mamata provides financial grants to the beneficiaries of MSCP whose houses were burnt through outbreak of fires. All these Mamata has been accomplishing with in the purview of its CSR.

Mmamata significantly contributed to achieve MDG # 01 "Eradicate extreme poverty and hunger". MSCP has contributed meaningfully in the year 2021 towards attainment of Goal #7 "Poverty alleviation under economic

development and undertake initiatives for women-empowerment” of vision 2021. Mamata has now been dedicated to contribute to attain SDG#1 “End poverty in all its forms everywhere”.

In the year 2021 year 1,20,009+ members are enrolled with Mamata Savings and Credit Program. Among the member 80% are female and 20% are male. Portfolio of Mamata microfinance BDT. 389,5,475,656 which is one of the milestone of Mamata Microfinance program. They are supported with different savings and credit products along with health support and other supports delivered by Mamata. Our efforts for up gradation of socio-economic condition of poor people through financial inclusion continuing and we want to work as a facilitator with for achieving SDG target and for achieving vision 2041 of Bangladesh Government issued by Honorable Prime minister Sheikh Hasina. Mamata received CITI Foundation Award as the best NGO of Country in the year 2017 and it's outstanding endeavors as a Microfinance Practitioner has been acclaimed by experts from both home and abroad.



## CCPP Microfinance Program

Mamata has started the Microfinance Program in the CCPP Project since 2002. The employee of Youngone Group CEPZ. They are members of this project. They take savings and Credit facilities from here. They deposit flexible amount of Taka in their account in every working day. There are two component of the Savings. One is General Savings (rate of interest 6%) and the other is Term Deposit (rate of interest 12%) The project provide loan facilities to the members. The members taking loan and use this amount to small business, land purchase, House making, house repairs etc. The highest Ceiling of loan is Tk 125000. Collectors collect money at office and factory level. Peer and Unit Managers Conduct Sessions in the CCPP for Savings generation, extending credit facilities and awareness on HIV/AIDS, Sexual and reproductive health including child health, Marriage law, Family law, Compliance and Safety measures etc. and also aware how to properly use the received taka (loan) & timely repayment. As a result improved of livelihood of female workers and their husbands and dependents.

### The achievement of this project at the end of December'2021 as follows

Total Saver- 14,865

Total Borrower- 6,135

Total Savings- Tk. 25,86,78,945

Total Loan Outstanding-Tk. 19,23,26,378







## Children are Protected from Violence (CPV)

Funded by : Save the Children International in Bangladesh

### Objectives of the Project :

By 2021, prevent and reduce incidents of violence experienced by the most vulnerable children living in the urban city of Chattogram, including those who live in the slums, home, school and the community.

### Goal of the Project :

To create an environment where children will be protected from physical, humiliating, sexual and gender based violence in every place.

### Description of the Project:

In Bangladesh perspective violence against children may be termed as violation of their right to physical integrity and dignity including breach of their fundamental rights as citizens, guaranteed by the constitution of the Country and fostered in the 1) UNCRC, National Child Policy and Child Act. In the Chattogram City Corporation area the situation regarding violence against children are worse, because of migrant labour force from different parts of the country have flocked together in the city and majority of whom live in with their families along with their children. These children are usually victims of VAC, SGBV, Child Marriage, and PHP in homes, community and educational institutions. To establish the government declaration on banning PHP in schools settings and in order to aware and sensitize the teachers, SMC members, parents, caregivers, elected representative, and opinion leaders regarding negative results of VAC, SGBV, Child Marriage, and PHP and to impart and transfer appropriate information, education and knowledge to them regarding their rights in Chattogram, MAMATA is implementing "Children are Protected from Violence" project under the financial and technical assistance of Save the Children International in Bangladesh (SCIB) since 2013.

- Project Term: January 2017- December 2021
- Working Area : 4 Wards (13, 24, 25, & 37) in Chattogram City Corporation Area
- Intervention Areas: 18 Slums &15 Schools of Chattogram City Corporation Area

- Number of Child Spaces: 4
- Number of Children group: 18
- Number of Parent group: 18
- Number of Student group: 15
- CBCPC group: 4
- PDEP forum: 4
- Father group: 2
- AEC: 4 in schools and 4 in slums
- Student forum: 1

Beneficiary types	At Slum	At School	Total
Children	1140	500	1640
Adult	700	300	1000
<b>Total</b>	<b>1840</b>	<b>800</b>	<b>2640</b>

### Milestones Achieved:

- Sustaining the project after phasing out.
- Conduction of 2 sustainability meeting with Chattogram City Corporation successfully.
- Content on Child Marriage were developed and 15000 posters and leaflets were printed and distributed among partner organization and Save the Children International to create mass awareness on Child Marriage nationally.
- Content on Physical and Humiliating Punishment were developed to nationally spread awareness through video documentation.
- The Deputy Commissioner organized a workshop and made a call to SMC and teachers to ensure violence free class rooms for students upholding child rights in government and non-government schools of Chattogram City Corporation.
- Honourable Mayor attended project launching workshop as a Chief Guest and issued circular to all educational institutions under Chattogram City Corporation to support CPV team to implement project intervention to address PHP.
- Engaged Ward Councillors , lady councillors and others stakeholders to support CBCPC to stop PHP,VAC, SGBV and taking action to stop false birth registration and child marriage in working area.
- After a sustained advocacy from MAMATA a circular was issued from the department of Primary and Mass education



which allowed us to expand our work in educational institutions which are under City Corporation.

- Dialogue session with Deputy Commissioner and other relevant stakeholders to ensure child participation, children empowerment, and stronger monitoring of PHP conditions in educational institutions.
- Transforming ECCD into Child Space.
- Formation 11 CBCPC at urban settings
- Puppet production and Performance.
- Vulnerability Mapping to know the vulnerability of Children
- Service Mapping to ensure proper cascade of information in the community.
- Developed pool of facilitators for PD, PDEP, Life Skills, and Positive Fatherhood training
- Positive Discipline Training to 400 Parents and 55 Teachers
- Provided PDEP training to 207 Parents
- Positive Fatherhood training to 40 fathers and 15 team members
- Life Skill Training for 116 children
- Formation of Student forum and children groups and capacitated them to prevent PHP in education institutes, representing NCTF, CBCPC and other committee/forum and reporting on PHP and SGBV.
- Reaching of 1261 beneficiaries through remote communication in Covid-19 and provide Govt. relief through referral and linkage.



## Outcome of the Project

<b>Outcome</b>	<b>1</b>	<b>Changes in legislation, policies and practices</b>
Intermediate Outcome	1.1	A law banning Physical and Humiliating Punishment (PHP) in all settings enacted in Bangladesh.
Intermediate Outcome	1.2	The practice of PHP by parents and caregivers reduced.
Intermediate Outcome	1.3	Sexual and gender-based violence reduced in project locations.
<b>Outcome</b>	<b>2</b>	<b>Civil Society Strengthening</b>
Intermediate Outcome	2.1	CSOs involved in advocacy on PHP at the national level.
Intermediate Outcome	2.2	CSOs roll out PDEP at the community level.
Intermediate Outcome	2.3	CSOs address sexual and gender based violence as well as PHP and promote positive fatherhood
<b>Outcome</b>	<b>3</b>	<b>Empowerment of individual and children</b>
Intermediate Outcome	3.1	Children are monitoring and reporting PHP and SGBV issues.
Intermediate Outcome	3.2	Parents and caregivers are practicing Positive Discipline techniques.
Intermediate Outcome	3.3	Fathers are addressing SGBV and also engaged in child rearing.

### Local to Global Program (LtG)





Media Campaign on Prevention of early marriage.

Development of audio-visual materials on positive discipline in everyday parenting (PDEP)

Sl. No	Activity	Achievement Status	Description	Remarks
1.	Advocacy Meeting with DPE and DSHE on setting of quality benchmark for PHP free schools.	Target : 2 Achievement : 0	<p>2021</p> <p>Achievement: 0</p> <p>Target: 2</p>	Due to unavailability of schedule of officials from DPE & DHSE we were not able to conduct the meetings.
2.	Meetings with school teachers and SMC on Assessment of PHP situation through quality benchmark for PHP free schools in 10 educational institutions.	Target : 10 Achievement : 10	<p>2021</p> <p>Achievement: 10</p> <p>Target: 10</p>	
3.	Quarterly assessment on PHP free situation in 5 selected schools with teachers	Target : 20 Achievement : 20	<p>2021</p> <p>Achievement: 20</p> <p>Target: 20</p>	
4.	Quarterly assessment on PHP free situation in 5 selected schools with student	Target : 20 Achievement : 20	<p>2021</p> <p>Achievement: 20</p> <p>Target: 20</p>	

Sl. No	Activity	Achievement Status	Description	Remarks
5.	Advocacy Meeting with DPE, DSHE on sharing the result of the assessment of quality benchmark for PHP free schools which were completed in 15 educational institutions.	Target : 2 Achievement : 0	<p>2021</p> <p>Achievement: 0</p> <p>Target: 2</p>	Due to unavailability of schedule of officials from DPE & DHSE we were not able to conduct the meetings.
6.	Social media publicity on PDEP video documentation	Target : 2 Achievement : 0	<p>2021</p> <p>Achievement: 0</p> <p>Target: 2</p>	Due to technical difficulty in Mamata Social Media page we couldn't boost
7.	Workshop with City Corporation Mayor and CCC Educational board and a few selected teachers of 15 schools.	Target : 1 Achievement : 1	<p>2021</p> <p>Achievement: 1</p> <p>Target: 1</p>	
8.	Case management process have been continued to address vulnerability of children.	Target : 120 Achievement : 120	<p>2021</p> <p>Achievement: 120</p> <p>Target: 120</p>	

Sl. No	Activity	Achievement Status	Description	Remarks
9.	Advocacy meeting with DSS, Ward Councilors, and CBCPC members for sustainability of child rights movement in project locations through CBCPC	Target : 2 Achievement : 0	<p>A bar chart titled '2021' comparing Target and Achievement. The x-axis ranges from 0 to 3. The Target bar is at 2, and the Achievement bar is at 0.</p>	Due to unavailability of schedule of officials from DSS we were not able to conduct the meetings.
10	CBCPC meeting: • On follow-up of their action plan for 2021 which was prepared by them in 2020 • Safeguarding Framework orientation to the CBCPC • Discussion on how CBCPC will operate after the project phases out and what activity will be sustained.	Target : 8 Achievement : 8	<p>A bar chart titled '2021' comparing Target and Achievement. The x-axis ranges from 0 to 10. Both Target and Achievement bars are at 8.</p>	
11.	Community awareness on SGBV and child marriage led by religious leaders and CPV. We will also include: elected male and female representatives to share their opinion regarding SGBV and child marriage. The outcome of the meetings will be followed-up by the CBCPC.	Target : 2 Achievement : 2	<p>A bar chart titled '2021' comparing Target and Achievement. The x-axis ranges from 0 to 3. Both Target and Achievement bars are at 2.</p>	

Sl. No	Activity	Achievement Status	Description	Remarks
12.	Experience sharing and participating in PHP coalition facilitated by BLAST	Target : 2 Achievement : 2	 <p>2021</p> <p>Achievement: 2</p> <p>Target: 2</p>	
13.	Video documentation on opinion of teachers, SMC and guardians opinion regarding elimination of PHP in all settings	Target : 1 Achievement : 0	 <p>2021</p> <p>Target: 1</p> <p>Achievement: 0</p>	Due to technical difficulty in Mamata Social Media page we couldn't boost
14.	Functioning of Child Space -Maximum utilization of child space by increasing session numbers to include a session 3 for children group members, school drop-out children, and working children.	Target : 4 Achievement : 4	 <p>2021</p> <p>Target: 4</p> <p>Achievement: 4</p>	
15.	Provide organizational compliance orientation for project staffs: 1. Fraud, bribery, and corruption policy	Target : 1 Achievement : 1	 <p>2021</p> <p>Achievement: 1</p> <p>Target: 1</p>	



Sl. No	Activity	Achievement Status	Description	Remarks
16.	Safeguarding framework orientation of project staffs	Target : 4 Achievement : 3	<p>2021</p> <p>Achievements: 3</p> <p>Target: 4</p>	The final quarter's orientation was merged with monthly meetings due to time constraint.
17.	Provide safeguarding framework orientation for key management staffs of different projects and programme of Mamata during monthly coordination meeting organized by Mamata.	Target : 1 Achievement : 1	<p>2021</p> <p>Achievements: 1</p> <p>Target: 2</p>	
18.	Advocacy meeting for elimination of PHP in educational institution run by City Corporation and sustainability of child spaces	Target : 1 Achievement : 1	<p>2021</p> <p>Achievements: 1</p> <p>Target: 2</p>	Due to Covid and time constraint we couldn't conduct one meeting.
19.	Provide psychosocial case session through theater therapy for 15 vulnerable children through referral and linkage with Bangladesh Therapeutic Theater Institute (BTTI)	Target : 1 Achievement : 1	<p>2021</p> <p>Achievements: 1</p> <p>Target: 1</p>	

Sl. No	Activity	Achievement Status	Description	Remarks
20.	2 days life skill training in 2 wards with 15 members from children group in each batch	Target : 2 Achievement :2	<p>2021</p> <p>■ Target ■ Achievement</p> <p>Achievement: 2</p> <p>Target: 2</p> <p>0 1 2 3</p>	
21.	Refresher and orientation on data collection of PHP & SGBV situation at the community through children group members who received life skill training	Target : 4 Achievement :4	<p>2021</p> <p>■ 2021</p> <p>Achievement: 4</p> <p>Target: 4</p> <p>0 1 2 3 4 5</p>	
22.	2days life skill training for 15 student forum members	Target : 1 Achievement :1	<p>2021</p> <p>■ 2021</p> <p>Achievement: 1</p> <p>Target: 1</p> <p>0 0.5 1 1.5</p>	
23.	Meeting with Student Forum	Target : 4 Achievement :4	<p>2021</p> <p>■ 2021</p> <p>Achievement: 4</p> <p>Target: 4</p> <p>0 2 4 6</p>	

Sl. No	Activity	Achievement Status	Description	Remarks
24.	Capacity building of student group members on elimination of violence against children through awareness sessions in 15 educational institutions.	Target : 15 Achievement : 14	<p>2021</p> <p>Achievement: 14</p> <p>Target: 15</p>	Due to Covid-19 pandemic some of the school remained closed as a result we weren't able to conduct one meeting.
25.	Child Rights week observations at slums (Child Space) and Schools	Target : 1 Achievement : 1	<p>2021</p> <p>Achievement: 1</p> <p>Target: 1</p>	
26.	Tree plantation to raise awareness on environmental pollution in Shundobipara and Ambagan	Target : 2 Achievement : 2	<p>2021</p> <p>Achievement: 2</p> <p>Target: 2</p>	
27.	Ensuring conduction of accountability and feedback mechanism AEC meeting in Child Spaces	Target : 24 Achievement : 24	<p>2021</p> <p>Achievement: 24</p> <p>Target: 24</p>	

Sl. No	Activity	Achievement Status	Description	Remarks
28.	Ensuring conduction of accountability and feedback mechanism AEC meeting in Schools and meaningfully engage SMC members for sustainability of CFM	Target : 24 Achievement : 24	<p>A horizontal bar chart for the year 2021. The x-axis represents the number of activities, ranging from 0 to 30 in increments of 10. There are two bars: 'Achievement' and 'Target'. Both bars are blue and extend to the value 24 on the x-axis.</p>	
29.	Meeting with children group members, CBCPC, and BSA to develop referral and linkage	Target : 2 Achievement : 2	<p>A horizontal bar chart for the year 2021. The x-axis represents the number of activities, ranging from 0 to 3 in increments of 1. There are two bars: 'Achievement' and 'Target'. Both bars are blue and extend to the value 2 on the x-axis.</p>	
30.	PDEP forum meeting and follow-up of their action plan	Target : 8 Achievement : 8	<p>A horizontal bar chart for the year 2021. The x-axis represents the number of activities, ranging from 0 to 10 in increments of 5. There are two bars: 'Achievement' and 'Target'. Both bars are blue and extend to the value 8 on the x-axis.</p>	
31.	(1) day refreshers on PDEP for capacity development of PDEP forum	Target : 4 Achievement : 4	<p>A horizontal bar chart for the year 2021. The x-axis represents the number of activities, ranging from 0 to 6 in increments of 2. There are two bars: 'Achievement' and 'Target'. Both bars are blue and extend to the value 4 on the x-axis.</p>	

Sl. No	Activity	Achievement Status	Description	Remarks						
32.	2 Batch PDEP training in the community with 10 parents in each Batch	Target : 2 Achievement : 2	<p>A bar chart titled '2021' comparing Achievement and Target. The x-axis ranges from 0 to 3. The Achievement bar is at 2 and the Target bar is also at 2.</p> <table border="1"> <tr><th>Category</th><th>Value</th></tr> <tr><td>Achievement</td><td>2</td></tr> <tr><td>Target</td><td>2</td></tr> </table>	Category	Value	Achievement	2	Target	2	
Category	Value									
Achievement	2									
Target	2									
33.	Follow-up of 180 PDEP trained parents	Target : 180 Achievement : 180	<p>A bar chart titled '2021' comparing Target and Achievement. The x-axis ranges from 0 to 200. The Achievement bar is at 180 and the Target bar is also at 180.</p> <table border="1"> <tr><th>Category</th><th>Value</th></tr> <tr><td>Achievement</td><td>180</td></tr> <tr><td>Target</td><td>180</td></tr> </table>	Category	Value	Achievement	180	Target	180	
Category	Value									
Achievement	180									
Target	180									
34.	Follow-up with of 270 parents group members (2 times a year)	Target : 540 Achievement : 540	<p>A bar chart titled '2021' comparing Target and Achievement. The x-axis ranges from 0 to 600. The Achievement bar is at 540 and the Target bar is also at 540.</p> <table border="1"> <tr><th>Category</th><th>Value</th></tr> <tr><td>Achievement</td><td>540</td></tr> <tr><td>Target</td><td>540</td></tr> </table>	Category	Value	Achievement	540	Target	540	
Category	Value									
Achievement	540									
Target	540									
35.	2 days long Fatherhood Training with 20 Fathers (10 members from each group)	Target : 1 Achievement : 1	<p>A bar chart titled '2021' comparing Target and Achievement. The x-axis ranges from 0 to 1.5. The Achievement bar is at 1 and the Target bar is also at 1.</p> <table border="1"> <tr><th>Category</th><th>Value</th></tr> <tr><td>Achievement</td><td>1</td></tr> <tr><td>Target</td><td>1</td></tr> </table>	Category	Value	Achievement	1	Target	1	
Category	Value									
Achievement	1									
Target	1									

Sl. No	Activity	Achievement Status	Description	Remarks
36.	Follow-up of 40 positive fatherhood trainees through home visit and remote communication	Target : 40 Achievement :40	<p><b>2021</b></p> <p>■ Target ■ Achievement</p> <p>Achievement: 40</p> <p>Target: 40</p> <p>0 20 40 60</p>	
37.	Awareness sessions with father group members on positive fatherhood, gender equality and child rights, child rearing SGBV and child marriage	Target : 6 Achievement : 6	<p><b>2021</b></p> <p>■ Target ■ Achievement</p> <p>Achievement: 6</p> <p>Target: 6</p> <p>0 2 4 6 8</p>	
38.	Refresher of project staffs on PDEP training	Target : 1 Achievement : 1	<p><b>2021</b></p> <p>■ 2021</p> <p>Achievement: 1</p> <p>Target: 1</p> <p>0 0.5 1 1.5</p>	
39.	Refresher of project staffs on positive fatherhood training	Target : 1 Achievement : 1	<p><b>2021</b></p> <p>■ 2021</p> <p>Achievement: 1</p> <p>Target: 1</p> <p>0 0.5 1 1.5</p>	

Sl. No	Activity	Achievement Status	Description	Remarks
41.	Project planning meeting, Mock Session and Monthly Coordination Meeting	Target : 36 Achievement : 34	<p>2021</p> <p>■ Target ■ Achievement</p> <p>Achievement: 34</p> <p>Target: 36</p> <p>33 34 35 36 37</p>	Due to Covid and time constraint we weren't to complete 2 Mock sessions.
42.	Final Evaluation	Target : 1 Achievement : 1	<p>2021</p> <p>■ 2021</p> <p>Achievement: 1</p> <p>Target: 1</p> <p>0 0.5 1 1.5</p>	
43.	Media Campaign on Prevention of early marriage	Target : 1 Achievement : 1	<p>2021</p> <p>■ 2021</p> <p>Achievement: 1</p> <p>Target: 1</p> <p>0 0.5 1 1.5</p>	
44.	Development of audio-visual materials on positive discipline in everyday parenting (PDEP)	Target : 1 Achievement : 1	<p>2021</p> <p>■ 2021</p> <p>Achievement: 1</p> <p>Target: 1</p> <p>0 0.5 1 1.5</p>	

### *A torch bearer girl in community*



**Jannatul Farha  
Borsha:**

Jannatul Farha Borsha (Girl 16) is an excellent example of child empowerment. She is active in raising voice to uphold child rights, protection and encourage the children to raise their voice, she is active in ending violence against women and child marriage as well. She was the student group leader of MAMATA CPV. She was from Munshipara High School, which is one of the project location. Habib-E-Rashid Shahin is the father and Saleha Akter is the mother of Borsha. They are from Feni district and currently they live in Munshipara, Haliashahar. Borsha was a little calm and shy girl from her childhood. She was not outgoing from childhood. When the project started working in Chattogram City Corporation, Munshipara High School is one of the selected school. Project team has made a student group. Borsha had become a leader in the student group. She learnt about CPV since then. After joining student group, Borsha has not only attended but also engaged in various programs of MAMATA like- awareness sessions, cultural program, student forum meetings and dialogue session with the stakeholders. Borsha said that, she had learnt that, child rights can be ensured only by taking steps and raising voice. She feels grateful to MAMATA because she came to

know about child right, harmful effects of physical and humiliating punishment, sexual and gender based violence to children, harmful effects of child marriage, how to use Govt. hot line numbers in case of major incident, how to use the knowledge of life skill development in case of facing any problem in life. Borsha not only adopt the learnings but also disseminate the information to her peers and friends and families. She taught other children how to raise voice in case of discrimination and violation of child rights. She organized many events and programs at school as a leader of the student group and cabinet member of the school. She organized and participated in wall magazine events, child right week events and other cultural programs and competition.

Borsha as a child activist raise her voice against child marriage. One of her friends intended to drop out from school due to financial crisis in the family. She went to her house and try to convince her family members about importance of education. She also informed the teachers of the school to stop drop out. In order to end child marriage and violence against children, Borsha has disseminate hot line numbers.

The main motto of the project was to abolish all kind of violence- PHP and SGBV from all settings. Borsha also took step when a teacher was violating child rights by abusing physically of the children. She along with her peers complained to the head teacher and head teacher took steps to correct the teacher. She is an ideal example of raising voice against VAC through monitoring and reporting by the children.



## Case study:



Hamida Banu (Female 42) is a member of PDEP forum of MAMATA-CPV Project. She is the group leader of PDEP forum of Shundobipara, 25 no. Rampur ward, Chattogram City Corporation. She lives with her family in Shundobipara. One of the target area of CPV project. She has husband, 2 sons and 1 daughter in her family. She is a teacher by profession. She learnt about MAMATA from Lipi Begum, who is the colleague of Hamida and also a CBCPC member of MAMATA-CPV. She knew that, MAMATA-CPV is working to end violence against children and ensure child right in the project location. One day, Nahida Akter, social worker of CPV found Hamida and invited her to take PDEP training. She explains the goal and objective of the training to Hamida. At first, she was not so interested to take PDEP training. Later she thought that since she works with children, this training might be useful to her. Hamida took 8 week long PDEP training in 2019. While training, Hamida had a very good response. She was interested in learning about the positive techniques and attended all the sessions. She also encouraged other trainees to participate in the session. After taking the training, she shared that, after getting the training, she got to know many new ideas. Although she knew about child raising before, she was able to realize it after this training. She shared that, she learnt about child rights, temper, growth, structure, long term plan, warmth and how to raise a child as per their age. As a

teacher and a mother, it was difficult for Hamida to control her anger. Sometimes, she used punishment to the children to control them. But after the training, she realises the harmful effects of physical and humiliating punishment to the children. She was a positive person but after the training she has become a leader of the PDEP trained parents group called PDEP forum. She uses positive discipline techniques both in school and in her family. After receiving the training, many positive changes have taken place in her. She would get angry if her children did not listen to her. Now without being angry, she explained to her children. She has teenage children, and she maintains friendly relationship with them so that they can share their problems to their mother. At school, she used to get angry and shout when students misbehaved and undisciplined. Now she understands that there is nothing called temper and how to treat a child of any age. Hamida did not limit herself to training. She told her colleagues and neighbours about the training. Listening to her, her colleague Ruma Akhter also took PDEP training. Seeing this change, Lipika Das, field officer of the project, included him in the PDEP forum in 2020. Hamida Begum is doing various activities after joining PDEP forum. She is making the community parents aware of child abuse and child marriage. She discusses the positive discipline of child rearing in Islamic gatherings so that more people can learn about training through it.

## TB Control Program, Mamata

Tuberculosis (TB) is a major health problem in Bangladesh, which is still a strong public health challenge in Bangladesh. TB remains the world's most deadly infectious disease; it claims more than a million lives each year and affects millions more, with enormous impacts on families and communities. The COVID-19 pandemic threatens to unwind the gains made over this years 2021. The impact of the pandemic on TB services has been severe and TB incidence and deaths are falling. The National Tuberculosis Program (NTP) is working with a mission of eliminating TB from Bangladesh. But in the pandemic period, the people ill with TB missed out on access to care in 2020 and were not reported; also, the number of people provided with treatment for drug-resistant TB and TB preventive treatment dropped significantly.

The Goal of the program is to reduce morbidity, mortality and transmission of TB until it is no longer a public health problem through achieving universal equitable access to quality and timely diagnosis, prevention, treatment and care remains for the people with TB. Mamata has been implementing TB Control Program under the technical and financial support from Global Fund (GFATM) and BRAC in the Ward # 13, 14, 15, 22, 24, 29, 39 of Chattogram City Corporation area covering 8,87,299 nos. of population. Mamata have been expanding TB Control activities to cover the uncover and under-cover area and disadvantage and less advantage population in the catchments areas. Different Factories, Garments and densely populated worker's colony & slums is gradually covering through innovative and sustainable activities in mamata TB Control Program. Mamata has been running 4 (four) Microscopy center and 7 (seven) DOTS centers under TB Control Program to reach the target.

Goal of thr Project : To serve the TB diagnosis and treatment facilities to all including the unprevilized and under previlized people living in the Chattogram City Corporation



Observing World TB Day 2021with Civil Surgeon Office.



## Objectives Of the Program

1. To increase annual case detection of all forms of TB to 90% of all incidence cases by 2023.
2. To ensure quality diagnosis and treatment under DOTS.
3. To increase TB detection rate among child to 10% and female to 50% of the all forms of TB cases notified.

### New Phase of Mamata TB Control Program and Covid-19 Pandemic:

Mamata and BRAC has signed the agreement effect from 1st January, 2021 and shall expire 31st December, 2023 named "Integrated Tuberculosis Care and Prevention, for Enhancing Case Findings, Health System Strengthening and Sustainability". The lockdown had been effect all over the country due pandemic of covid-19 from mid March was create a negative impact on regular TB diagnosis and treatment activities. Mamata had been continuing the TB diagnosis and treatment services from its all DOTS centers in this situation. Although there were no field activities because of GoB directions, Mamata TB Control Program had been providing the treatment service to the detected TB patients and running TB patients along with the concerned follow-up lab test. We need to move forward with hope, redoubling efforts and investments to urgently close widening gaps in access to much-needed prevention and care for the people live in our catchments area affected by this ancient disease.

### Case notification in catchments area (2020 & 2021)

**Total Population Covered** : 7,64,070-(2020) and 8,87,299 -(2021)

Total presumptive tested by Microscopy, X-Ray and Zene-X-Pert: 3,131 in 2020 and 8,702 in 2021

Category of cases	2020	2021
Bacteriologically confirmed	278	468
Clinically diagnosed	205	286
Extra-Pulmonary	173	298
Relapse	149	172
<b>Total Diagnosed</b>	<b>805</b>	<b>1224</b>
No. of child TB patient	16	44

### Special challenge in faced by Mamata TB Control Program:

1. Addressing different social determinants and coordinated action with GOB & other multi sectoral bodies.
2. Planning and Programming to respond to COVID-19.
3. Adapting TB Programming to the COVID-19 Situation, including Enhanced Surveillance.
4. Interventions to restore and accelerate TB Services.



## MAMATA GAYAL PROJECT

Poverty alleviation through the conservation, development and rearing of Gayal (*Bos frontalis*) in the farm level

Goal of the Project:

Conservation and development of Gayal through farming



### Objectives Of the Program

- ✘ To conserve Gayal from extinction through rearing practice in farm
- ✘ To extend Gayal farming through motivational activities and providing financial & necessary technical supports
- ✘ To enrich the technical know-how of Gayal farm holders
- ✘ To provide Vaccine, Anthelmintics and treatment services for sound rearing of Gayal

### Working Area:



Satkania Upazila and Bidadarban Sadar Upazila

### Short Description:

Gayal is a semi-domesticated animal and now one of the endangered animal genetic resources in Bangladesh. The animal is a new one, not like the other livestock animals as we generally see at farms. It is mostly reared by the hill tribes of Bangladesh. Gayal is more meaty and its meat is considered more tender and contains significantly low fat (around 2-3%) while Beef has 10-12% fat. The Gayal project is launched on July, 2020 and financially supported by PKSF for initially 3 years (2020-21 to 2022-23) with a mode of operation in two levels i.e. organization level and beneficiaries level. The project targets to establish 30 demonstration farms of Gayal at beneficiaries' level with the help of grants, necessary loan & technical facilities and a demonstration farm of Gayal at organization level to show off Gayal rearing and its future

extension as farm animal.

## Components of the project :

1. Establishing a demonstration farm of Gayal at organization level: 01 No.
2. Establishing 30 No. demonstration farms at Beneficiaries' level
3. Loan and grants distribution for Gayal farming for 40 farm holders
4. Arranging 4 batch (25 person each) training on Gayal husbandry
5. Conducting 02 No. workshop
6. Cattle de-worming, vaccination activities and treatment services for Gayal
7. Publishing poster and video documentary on Gayal rearing to introduce Gayal as farm animal

## Achievement Status:

No	Components	3 years target	3 years Achievement	1 year Achievement (Jan-2021 to Dec-2021)
A1	Demonstration farm at organization level	01	01	-
A2	Demonstration farms at Beneficiaries' level (No.)	30	10	07
A3	Grants for demonstration farms at Beneficiaries' level (lac taka)	18	5.9	4.1
A4	Loan distribution to Gayal farmer	40	16	12
A5	Loan distribution for Gayal farming	72.20	43.40	26.40
A6	Training	4 batch	0	0



Gayal of Ayesha Beum (Act. Mr. Saiful)



Gayal of Ui-nu Marma (Act. Ching-Sui-Uh Marma)



Vaccination Program

### **Milestone achieved:**

A demonstration farm at organization level is established and farming of Gayal has been started with successful motivation of farm holders. 10 demonstration farms at beneficiaries' level were established. A vaccination and anthelmintic distribution program was organized. A total of 124 healthy Gayal and Cattle were vaccinated with FMD. Leaflets are being distributed in beneficiaries' groups to promote Gayal rearing.



## HCSDP

### HEALTH CARE SERVICES DELIVERY PROJECT

**Goal of the Project :** The Goal of the project is to improve the health care of 35,000 workers of Youngone Group of Company, their dependents and other factory workers living in wards 38, 39 and 40 of Chattogram City Corporation (CCC) in the area of CEPZ.

#### **Objectives of the Project:**

- Enhanced awareness of garment workers, specially female garment workers on Health Hygiene, Nutrition and Sanitation.
- Enhanced awareness on reproductive health, safe sex, safe delivery, FP Methods, Child health and EPI (on referral). Promotion of TT among female garment workers.
- Improved health seeking behavior of garments worker through strong BCC activities on general health, communicable and Non communicable diseases at the residence (of workers) level, satellite, Static and Loan session in CCPP
- Improved health care service delivery through CCPP Static Clinic, Satellite Clinic and House hold levels and Mamata Maternity Centres (on referral) through deployment of Medical Officer, Paramedic and health Workers. To provide medicine to garments workers with substantial subsidy.

- To provide color USG service to the pregnant mother at a minimum cost with the support of Youngone Group.
- To Provide the Lab facilities on HB% test, Diabetic test, HbsAg test, VDRL, Pregnancy Test, Blood Grouping.
- To Provide Mask, sanitizer and food distribution for Covid'19 response.
- To provide Free vitamin, Iron, Calcium tablet and syrup as per Doctors Prescriptions

## Outcomes/Outputs of the Project/Program:

### # Awareness Program

04 ( 02 add from Dec'21) health workers have been conducting BCC interventions. 05 community Facilitators also participate with them.

- In this period health workers made House hold visit for IPC, conducted Health Sessions and Organized group Meetings, Community level meetings, on different program components/interventions.
- Health workers conducted sessions on EPI, TT, Exclusive Breast feeding, personal hygiene, Family Planning (FP) and Mother and Child Health Care (MCH), Prevention of HIV/ AIDS,RTI/ STI. COVID-19 & Prevention of Child Marriage and Occupational Health and Safety
- Doctors & Paramedics are counseling on awareness at static clinic
- 05 Unit Managers of microfinance program conduct loan session in CCPP offices where 800-900 employee of Youngone Group attend for Loan propose in every month. All unit managers and Area Manager discuss about Health and Nutrition awareness for well being of Garments workers.

### # House hold visit

- 289 sessions taken by health workers at household levels during in this reporting period where participant was 7695.

### # Outcome from the visits.

- Knowledge are increased of the household members of focusing garment workers interventions different health issues through IPC/Group sessions.
- Anti-natal Care (ANC) visits have been increased.
- Argeted People (Workers & Family members) are now interested for Institutional Delivery.
- Information and Education on Personal Health and Environmental Hygiene increased.
- Targeted people take Tetanus Toxoid (TT) Vaccination from addressed location. (e.g. Mamata Maternity and other Health centers).
- Targeted people are knowledgeable on Child Immunization and they take related Vaccine for their child from Mamata Maternity center.
- They use the method of Exclusive Breast Feeding and give importance on breast feeding.
- They come to static clinic to take lab facilities.





## Performance January to December 2021

Service to the Patient	No of patient
CHILD HEALTH	1117
MATERNAL HEALTH/REPRODUCTIVE HEALTH	2313
FAMILY PLANNING	398
COMMUNICABLE DISEASES	1661
GENERAL HEALTH (GH) With Free	7541
Ultra sono Service	165
Ultra sono (Reffered)	87
<b>TOTAL ACHIEVED</b>	<b>13282</b>

## Performance of Awareness Program

SL no	Subject of Awareness	No of Session	No of Participant
1	Personal Health and Hygiene	76	1983
2	Reproductive Health, Maternal Health and Safe Delivery	57	1496
3	Family Planning	46	1215
4	Food and Nutrition	53	1384
5	HIV / AIDS Prevention	34	902
6	COVID19	7	225
7	Occupational Health and Safety	7	207
8	Child Marriage Prevention.	9	283
<b>Total</b>		<b>289</b>	<b>7695</b>



Awareness session on Covid-19



Distribution of free masks and sanitizers to garment workers



Provide free lab test facility to garment workers



## MAMATA- ENRICH PROGRAM

### **Name Of Program:**

Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination Their Poverty - ENRICH

### **Goal of the Program:**

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### **Object of the program:**

- Empower the house holds participating in the program to work effectively to reduce their poverty on a sustained basis towards the elimination.
- Enable them in the process to secure improved health and nutritional status.
- Help and create a mechanism for them to work with relevant institutions and larger communities for effectively preparing for responses to natural disasters.
- Put in place a new and effective method of Go-NGO's collaboration for development of socio-economic condition of people living below poverty line.

### **Sort Description of the program:**

Formal launching ceremony of the ENRICH program was held on 23.08.2014 in the premises of the barkal union parishad with great enthusiasm and festivity was attended by thousands of people of all waiks of life from all over the union. MRL, MD. Abdul Karim Managing director of PKSF was present of the occasion as chief guest while Mr. Meshbah Uddin deputy commissioner Chittagong was present as special guest. It was also addressed by upazilla chairmen and

UNO of Chandanish, high official of the district and upazila, local elite. It was presided over by the chairmen of UP Mr. Habibur Rahman.

The ENRICH facilitates the best utilization of the existing capabilities and resources of the poor households and at the same time supports enhancement of their capabilities and resource base in order to enable them to move ahead steadily. Under this approach the integrated action programme includes the key components of education, sanitation, beggar rehabilitation, youth development, keshori development, sports and cultural program, skill training, agricultural development, technology support, information, health services, food security and nutrition, awareness raising, facilitating access to asset, social capital information, special savings activity, sanitation for religious place, IGA activities, infrastructure, climate change adaptation, insurance services, market linkages and so on. In other words, enterprise development is encouraged in the ENRICH. This is done, while poverty reduction remains the focus for poverty-stricken families, though increased capability development and self and wage employment generation.

The union parishad plays an advisory role and facilitates the work as and when necessary.

Awareness raising among the people is therefore, an important ENRICH activity to help the people make that commitment and work accordingly. The ENRICH initially focuses on ultra-poor and poor households, with monthly household income of up to BDT 5,000 and between BDT 5000+ and BDT 5,800 respectively.

## Components of the program:

- Health Services with Nutrition.
- Education Services
- Community Development.
- Special Savings Activity.
- Beggar Rehabilitation Activity.
- IGA Loan Activity.
- Livelihood Improvements Loan Activity.
- Asset Creation Loan Activity.
- Social Development Activity.
- Youth Development Activity.
- School Program on Protect Early Marriage.
- Kishori Club.
- Construction ENRICH Center.
- Water and Sanitation.
- Samridhi Bari with Vermi Compost Plant.
- Health Card Saling Activity.
- Medicine Distribution.
- Bashok-Sajna-Lemon tree plantation Activity.
- Training Program on Various Activity.
- Solar System Introducing Activity.
- Bandhu Chula Introducing Activity.
- Hand Wash Activity.
- Home state Gardening Activity.
- Vermi Compost.
- Committee formation for various issues.
- ETC.

### Free eye treatment under the Mamata Enrich program



## Working Area:

Barkal Union (Chandanish Upazila) ,Uttar Madarsha & Garduara Union (Hathazari Upazila), Chittagong.

Program Period: September 2014 – June 2022 (One Year Extension).

Total House Hold: 11,044.

Total Population: 58,980.

Total Staff: 92 (Program Coordinator = 3, Health Officer = 5, Social Development Officer = 3, Health Visitor = 29, Teacher = 52).

Total Samridi Health Center: 05

Education Center: 52 (Every Ward in Union).

Total Student: 1,390.



## Target Wise Achievement Status January 2021 - December 2021.

Sl. No.	Name of Activities	January 2021 - December 2021.		% of achievement	Remark
		Target	Achievement		
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2.	# of Patient Received Service From Satellite Clinic	2,500	4,220	162%	
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1.	Education Centre Establish	60	53	88%	Achievement status of Ganduara & Uttar Madarshe up is poor.
2.	Student Admission	1,500	1,390	93%	DO
3.	Monthly Staff Coordination Meeting (Education)	24	24	100%	
4.	Education Center Wise Monthly Guardian Meeting	24	24	100%	
<b>Training Activities:</b>					
1.	Organized Basic Training for ENRICH Health Visitors	3 Batch	3 Batch	100%	
2.	Organized Basic Training for Teachers of Enrich Education Center	3 Batch	3 Batch	100%	

3.					
Other Activities of Community Development Program.					
1.	Follow up On going Bagger Rehabilitation Program.	10	10	100%	
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2.	Sheik Russal Day Observation.	3	3	100%	
Sports and Cultural Program.					
1.	Organized Annual Sports and Cultural Program at Ward Level.	27	27	100%	
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1.	Prepare Community Plan.	1000	1000	100%	
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5.	Asset Creation Loan Disbursement.	6,00,000/-	6,00,000/-	100%	



## Case Study

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**After Cataract Operation.**



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### Objectives of the Project :

1.Facilitated to house less families

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## Performance of Mamata in the accomplishment of the task

Sl No	Upazilla	2013	2014	2015	2016	2017	2019	2020	2021	Total
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Total		33	23	23	35	35	18	17	3	187

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HERhealth- Follow Up Session

## HERproject

Business for Social Responsibilities (BSR) is a global organisation working to develop sustainable business strategies and solutions through consulting, research and cross-sector collaboration. BSR started its journey for HERproject in Bangladesh since 2010. HERproject is a collaborative initiative of BSR that strives to empower low-income women working in global supply chains. Bringing together international companies (more than 250), their suppliers, and local NGOs, HERproject drives impact for women and business via workplace-based interventions on health, financial inclusion, and gender equality. Since its inception in 2007, HERproject has worked in more than 1000 workplaces across 14 countries and has increased the wellbeing, confidence and economic potential of more than 1,230,000 women. MAMATA started work with BSR from 2012. As a potential implementing partner of BSR, MAMATA already working with all the 4 pillars of BSR- HERhealth, HERrespect, HERessentials and HERfinance Digital Wages (HFDW) Scale up project

very successfully.

### HERhealth:



The BSR's initiative, HERhealth's aim is to increase the ability of low-income women to take charge of their health. HERhealth focuses on Building Capacity, Strengthening Management Systems, and Expanding Access to products & Service. MAMATA has been implementing HERhealth project since 2012 in Chattogram, Gazipur, Tongi and Mymensingh to till date. It interventions of female garments workers health, nutrition and good hygiene behavior through the training in the factory premises. MAMATA successfully completed HERhealth activities in 22 factories and 4 factories are



## Goal & Objective of HERhealth project:

To increase the health awareness and access to health service to women through a sustainable program at work place.  
Improve women's health awareness and behavior to business value.  
Creates local and global partnerships for sustainable impact.

### Focus areas:

Building Capacity of Female workers:

Raising awareness on critical health topics such as Nutritional foods, personal and menstrual hygiene and maternal health.

Improving health-related behaviors such as Diagnosis, seeking out preventative care and conducting self-examinations on breast.

Addressing common myths and misconceptions around potentially harmful health practices and beliefs.

Building confidence and communication skills of female workers around discussing important health issues at work and at home.

### Strengthening Management Systems:

Improving the capacity of the workplace clinic to respond towards workers' health needs

Linking workplaces with external health service providers, such as local clinics.

Strengthening workplace policies and systems promoting workers well-being.

### Output of the project during Covid- 19 period:

HERhealth training Knowledge helps factory workers to maintain personal hygiene during Covid- 19 period.

### Workers shared that personal hygiene module helped them in following ways:



Mask distributed by the Assistant Commissioner and Executive Magistrate of Chattogram Jela Proshashok



## Peer Educator Recognition

MAMATA team encourage factories to provide identification uniform/ badge for Peer educators as recognitions.

## Completing Activities from January 2021- December 2021:

Factory Name	Mid Management Session	Basic Training	Refreshers Training	Follow Up Session	Wellbeing Committee Meeting	Endline Survey	Closing Meeting
SQ Celisus Ltd.	-	3	2	2	2	-	-
Vintage Denim Ltd.	-	3	2	2	2	-	-
Orient Allure Ltd.	1	2	2	2	2	-	-
L'usine Fashion Ltd.	1	2	1	1	1	-	-



HERhealth- Basic Training



HERhealth- Refreshers Training

## Case Study:

"My name is Karima and I am 21 years old, working as a Quality Inspector

in Vintage Denim Ltd. I am living in Narshindi, Dhaka with my siblings:

My husband and my kid lives in village. I am a HERhealth Peer Health Educator".

Karima shared her different experiences in the training sessions. She shared she lost a baby during her last delivery time, because she was not careful while doing heavy works during her pregnancy.

Afterwards she was afraid of having another child. After attending the HERhealth training, she got encouraged to consult to a Doctor about the matter and get another child with no difficulty. She will be careful this time and follow all the rules in her pregnancy time that she learnt from HERhealth.

Karima also share different health tips of HERhealth with her co-workers Case Study: Karima and her family & friends. She said one of her colleague came to her to tell about having heavy sweating while working and Karima advised her to have more water, veggies and fruits.

Karima motivated her paternal family to admit her sister-in-law in a hospital for a safe delivery, since her family was interested in home delivery. Delivering the baby at home was their family tradition. Karima convinced her family and her sister-in-law gave birth of a baby boy in a hospital. Even her sister-in-law had to undergo a cesarean delivery due to some complication. Her family thanked Karima for her wise advice.

Karima shared all her good experiences with this HERhealth project and also thanked Mamata-HERhealth team, Bestseller, BSR and factory for taking such a nice initiative and arranging such informative training sessions for them that helps them a lot in maintaining health so well.

## Karima, Quality Inspector



## HERessentials:

HERproject has launched this initiative, HERessentials, to help brands and suppliers respond to the COVID-19 crisis in a way that empowers women workers and creates resilient, equal supply chains. Female workers and producers in global supply chains are already seeing severe impacts of COVID-19 on their lives: loss of income, food insecurity, greater risk of domestic violence, and a heavy burden

of family care responsibilities. The HERproject programs cover essential knowledge for workers to manage these impacts on their health, finances and relationships and to accustom women workers to use technology but the HERproject model builds on in-person training and cannot reach workers during the current crisis. Considering the circumstances and to avoid the risk of infection of Covid-19, BSR designed this project by providing training on digital device: Tablet (having facilities of all mobile option and App use). An additional blended version of HERessential Project was added after the COVID-19 circumstance improves on which the Kickoff meetings, Capacity building workshops, Baseline survey, refresher trainings and Endline Surveys are conducted in persons with workers as well as with the management. Each selected Factories are getting 10 tablets for conducting the training and disseminate the messages to workers. As a trusted partner of BSR, MAMATA already signed and started virtual training in 10 factories.

### Working Area:

Selected factories of Dhaka, Chattogram, Cumilla, Pabna.

### Duration:

January 2021 – December 2021. (Six months duration for each factory since start the kick off meeting).

### Goal:

Workers are educating by the App based training sessions using Tablet (device) on health, finances, stress management and harmonious relationships to lead a safe and healthy life and cope up themselves in any future emergency period.

### Objectives:

Provide essential knowledge to factory workers and sensitize the management to manage the impacts of Covid-19 by balancing the basic lifestyle concerning the pandemic on health, finances and relationships and keep the equal supply chain and provide critical support to women workers to make them a part of the global supply chains.

### Specific Objectives:

- » Provide training on health, finances and relationships to manage the impact of Covid-19 through digital learning approaches
- » Digitizes key resources and allows for significant proportions of HERproject programming to be completed at distance.
- » Brings together the most critical resources for women workers in times of crisis.
- » Promotes increased supplier ownership for worker health and wellbeing to support building back better.
- » Equips managers to provide a supportive and inclusive work environment through a manager toolkit developed for crisis situations.
- » Equipped the female workers with digital skill through the digital tools device (Tablet).



## Description of the Project:



It takes six months duration to complete the training for each factory and the training Module names are "How to use Tablet", "Dissemination with others", "Health & Hygiene and General health", "Family health", "Digital financial services", "Managing your money, "Stress management", "Building harmonious relationship".

Details of Project Activities:

**Kickoff meeting**

The project activity mainly started with the kickoff meeting. On virtual version the meeting conduct online and on blended version the meeting conduct in-person. In the kickoff meeting the project activities were discussed with the top management of the factory and the timeline of the project also showed.

**Capacity Building workshop**

These workshop conducted in two slots. In first slot a discussion of the whole project activities and demonstration session with the Tablet (device) are conducted with the wellbeing committee members and in the second slot a demonstration session conducted with the 10 selective Peer educators who will next lead the next Peer Educator training sessions with the 100 peer educators. Data syncing process with HERessential App was showed.

**Baseline survey**

50 workers (15 male, 35 female) and 2 management person participate on the baseline survey on a prepared questionnaire.

### Refresher training

In virtual factories refresher trainings conducted online and in blended factories in person and total 4 refreshers training took place. The Peer Educator's training data from CMS portal also discuss in the sessions.

### Endline Survey

The same 50 workers (15 male, 35 female) and 2 management person participate on the endline survey who participate in the baseline survey on a prepared questionnaire.

### Closing Ceremony

At the end of all project activities the Closing Ceremony took place with the peer educators and Wellbeing Committee in both online and in-persons. Certificates are distribute to the Peer Educators and Factory.

		BSR HERproject																								
Timeline	Month	1					2					3					4					5				
	Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20					
<b>Phase 1 - Pre-Program</b>																										
Pre-program on-boarding by brand/BSR																										
Virtual kick off from Implementing Partner (IP) to supplier (2 hour)																										
Virtual workshop to build up HERessentials wellbeing team and 10 PEs (2 hour)																										
Telephone Baseline (15 min/worker)																										
<b>Phase 2 - Training Implementation</b>																										
Selection of PEs																										
Training (2 topics) & Data Syncing by factory. Monitoring call (90min/batch/per month)																										
Dissemination (15 min/worker/per month)																										
Refresher training by IP (90min/batch/per month)																										
<b>Phase 3 - Program Close Out</b>																										
Telephone Endline (15 min/worker)																										
Endline report & closing meet																										



HERessentials- Refreshers Training



HERessentials- Capacity Building Workshop



HERessentials- Baseline Survey

## The Worker Training in the App



- Trainings to be conducted in 4 groups of 4 colors
- Training 1: Purple color modules
- Training 2: Orange color modules
- Training 3: Green color modules
- Training 4: Blue color modules

<b>Factory Name</b>	<b>Total Workers</b>	<b>Targeted PFEs</b>	<b>PFE Refresher Training</b>	<b>No. of Closing Meeting</b>	<b>Remarks</b>
KM Apparels Ltd.	882	100	2	0	-
Modiste (CEPZ) Ltd.	2439	100	2	0	-
Intimate Apparels Ltd.	3750	100	2	0	-
ACS Textiles Ltd.	4300	100	2	0	-
Remi Holdings Ltd.	2550	100	2	0	-
Mahmud Fashion Ltd.	2650	100	2	0	-
Nassa Spinners and Garments Ltd.	1100	100	1	0	-
Vintage Denim Studio Ltd.	2696	100	2	0	-

Global Shirts Ltd.	1800	100	0	0	Kickoff Meeting yet to held
Essential Clothing Ltd.	1100	100	0	0	Kickoff Meeting yet to held

Resources for factory- HERessentials animation videos, songs, the Tablet (device), 100 Peer educator and a strong Wellbeing Committee team.

Peer Educator Recognition- MAMATA team encourage factories to provide identification uniform/ badge for Peer educators as recognitions.

### Achievement:

Kick Off meetings, Capacity Building workshop and baseline survey was conducted virtually with 8 factories at Dhaka, Chattogram, Cumilla and Pabna. Refreshers trainings conducted in the same factories.



HERessentials- Kickoff Meeting



HERessentials- Training Tool, Tablet Handover

# Case Study:



**Masuda Akter Koli**  
ID No. 29564

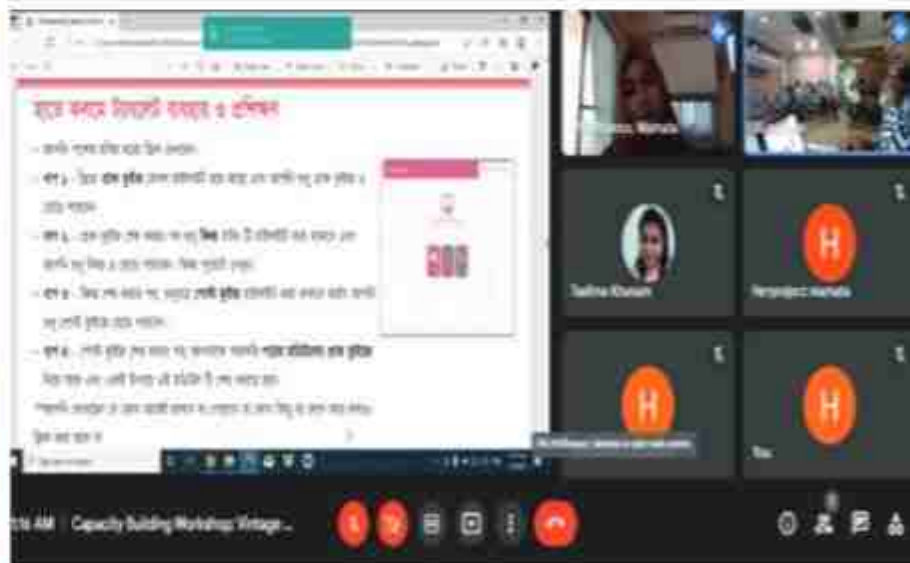
I am living in Steell mill, KEPZ, Chattogram. My parents and younger brother lives in Feni, Chattogram. I am a Peer educator of HERessential project from the very beginning and I attended all the sessions.

I used to share my training learnings with my colleagues, friends and family. Once I shared my knowing about maternal health with my cousin, who is planning to have a baby. She was very pleased as she got to know about some important information about maternal health and the new born child during this Covid-19 situation. She was also satisfied to know about the Children's food chart to be maintain as per child age. I feel so glad that I am able to share such informative topics with my family and friends.

I am so thankful to HERproject team and to our factory management for arranging such wonderful life skill developing training sessions for us. I feel so great to be a part of this project.



**Mask Distribution at factory**



**HERessentials- Refreshers Training**

## HERfinance Digital Wage (HFDW) scale Up Model Pilot:

HERfinance is a collaborative initiative of BSR that strives to empower low-income women working in global supply chains. In 2016, BSR started this project with the fund of Bill & Melinda Gates Foundation to add wage digitization to all HERfinance programs in Bangladesh, India, and Pakistan. Through this, BSR do partnership with international buyers to support their suppliers to switch from cash payroll to digital payroll, while providing workers and factory management with training to enable them to make the transition smoothly. After successful implementation of HFDW in 16 factories, on 2020 BSR trained MAMATA especially for the HFDW scale Up Model Pilot so that MAMATA could independently work with the factories. In the year of 2021 MAMATA team worked with 4 factories

Goal: Enhance the financial capability of low-income employees, especially women, in global supply chains by delivering workplace-based financial education programs and connecting factory employees to appropriate financial services.

Objective:

- Improve financial literacy of low-income (especially women) workers along global supply chains.
- Increase uptake of financial products and services where they exist and/or introduce new financial products where needed.
- Grow the capacity of locally-based community organizations to implement effective financial literacy trainings in the workplace.
- Partner with the private sector to ensure scale of HERfinance and increased financial inclusion for low-income workers

**Target Beneficiaries: Around 14,387 Garments workers.**

### Working Area and Factory Activity Details

Factory Name	Location	Completed Activities
Global Shirts Ltd.	Mohora, BISIC, Chattogram	Kickoff Meeting, Baseline, Managers Training, Classroom Training for Workers, Materials distribute, Endline Survey.
Mens Fashion Ltd.	Mohora, BISIC, Chattogram	Kickoff Meeting, Baseline, Managers Training, Classroom Training for Workers, Materials distribute, Endline Survey.
Vision Garments Ltd.	Savar, Dhaka	Baseline, Materials distribute, Endline Survey.
Tusuka Trousers Ltd.	Konabari, Gajipur, Dhaka	Baseline, Materials distribute, Endline Survey.

## Approach of the project:

HERfinance has proven to be an effective means to deliver financial inclusion and empowerment, creating measurable benefits for both employers and workers. However to scale up to reach millions of workers, additional pathways need to be identified – HERfinance is piloting this approach in Bangladesh. To build the capacity of workers to access and use their payroll accounts, the trainings will held combination of management training, coupled with classroom training for 10% of the workforce. Managers will receive training to support workers in need to access and use their payroll accounts, and the open-source materials that they can use (curricula, videos, posters etc.). 10% of workers will receive a 1.5h classroom training, to go into more depth on how to access and use their accounts. These will be for workers who can share with others, and for those who need the most support.

## Timeline of Project:

Activities	April	May	June	July
Sign MOU with BSR	█			
Kick off meeting online	█			
Baseline survey over phone		█		
Management training session online		█		
Factory management distribute materials		█	█	
Classroom training with 25-30 workers. Total 600 workers for 2 factories		█	█	
Endline phone survey and case study collection, conducted by phone (recommended that this is approx. 1 month after training has been completed)				█
Closing meeting				█

### HFDW- Baseline Survey



### HEDW- Endline Survey





## Achievement of HERfinance DW Scaling Model pilot program activities:

**Kickoff meeting :** Mamata HERproject team has conducted a virtual Kickoff meeting at Global Shirts Ltd. and Mens Fashion Ltd. on 2021 with the factory top management to make the management understand the timeline and activity of the project.

**Baseline Survey:** The survey was conducted through phone interview with 50 workers (25 male & 25 female workers), 2 Managers in each factory to understand current financial knowledge and behaviour before the starting of the training.

**Manager Training:** In 2021 MAMATA team conducted 1 Management training. The participants were Mid-level Managers, HR, Compliance Team, and Welfare Officers. Content and objectives- awareness building, planning for worker training, basic gender training.

**Classroom training:** Under HERfinance project (During Covid-19 period ) online training (The training- "Advantages of Digital Wages and financial management") through PowerPoint & Video presentation was provided to the factory workers to ensure Benefit and access of accounts, Cash out process Accessing other financial services, Protecting financial account, Communication and financial decision making of the project work. MAMATA team conducted training at Men's Fashion Ltd. (153workforce) & Global-shirts Ltd. (151workforce) in 2021 on Mobile Money and on Financial Management on below 6 financial management topics through the Peer Financial Educator (PFE) model. As the training topics were related to their monthly earning, so participants received the training knowledge earnestly.

- 1) Introduction to Mobile financial Services
- 2) Mobile financial Services and Products
- 3) Introduction to Financial Planning
- 4) Budgeting
- 5) Savings
- 6) Talking about Finance with families

**Factory Manager Refresher Training:** A Manager Refresher Training was conducted by MAMATA team with the same management participated in Manager Training, to understand the impact after the training on the content and awareness building, Planning for worker training, Basic gender training.

**Training and Awareness Materials Distribution:** Provided materials (posters, Video etc.) for workers awareness. Factory will do the dissemination sessions by training methodology, using visual systems etc.

**Endline Survey:** Same workers participated in Endline to assess the impact after the training in their financial knowledge and behaviour. The survey data was collected on demographics, financial and non-financial behaviours, and attitudes to compare the data collected with the baseline information and interviewers.

### The total performance:

Factory Name	Total Workers	Targeted PFEs	Manager Training	Manager Refresher Training	Classroom Training	Closing Meeting
Men's Fashion Ltd.	3000	150	Completed	Completed	Completed	Completed
Global shirts Ltd.	3000	150	Completed	Completed	Completed	Completed

### Distribution of Mask:

MAMATA had provided face mask at Men's Fashion Ltd. & Global shirts Ltd. to ensure the factory workers safety and building awareness during Covid- 19 period.

### Successes of HFDW:

- Factory workers apply their training knowledge in their daily life especially in COVID-19 pandemic situation.
- Financial planning, Budgeting and Savings knowledge helped the workers and able to manage financial problem.
- Balance check & cash out method successfully done by participants.
- In the Covid-19 pandemic situation the factory owners also used the HERfinance wage digitization knowledge & tools to establish the digital payment system in their other factory.
- As a result of budgeting and savings knowledge, majority of the workers able to manage financial problem without borrowing.
- Workers are now enthusiastically using mobile money account for savings, send money, mobile recharge, purchasing goods, paying bill and receiving foreign remittance.
- Workers of the factory are aware about the fraud call issue and reserving their pin-code of their Mobile money account in their memory.
- Workers especially the women workers now make their own transaction using the mobile money account of themselves.





Koli Akter

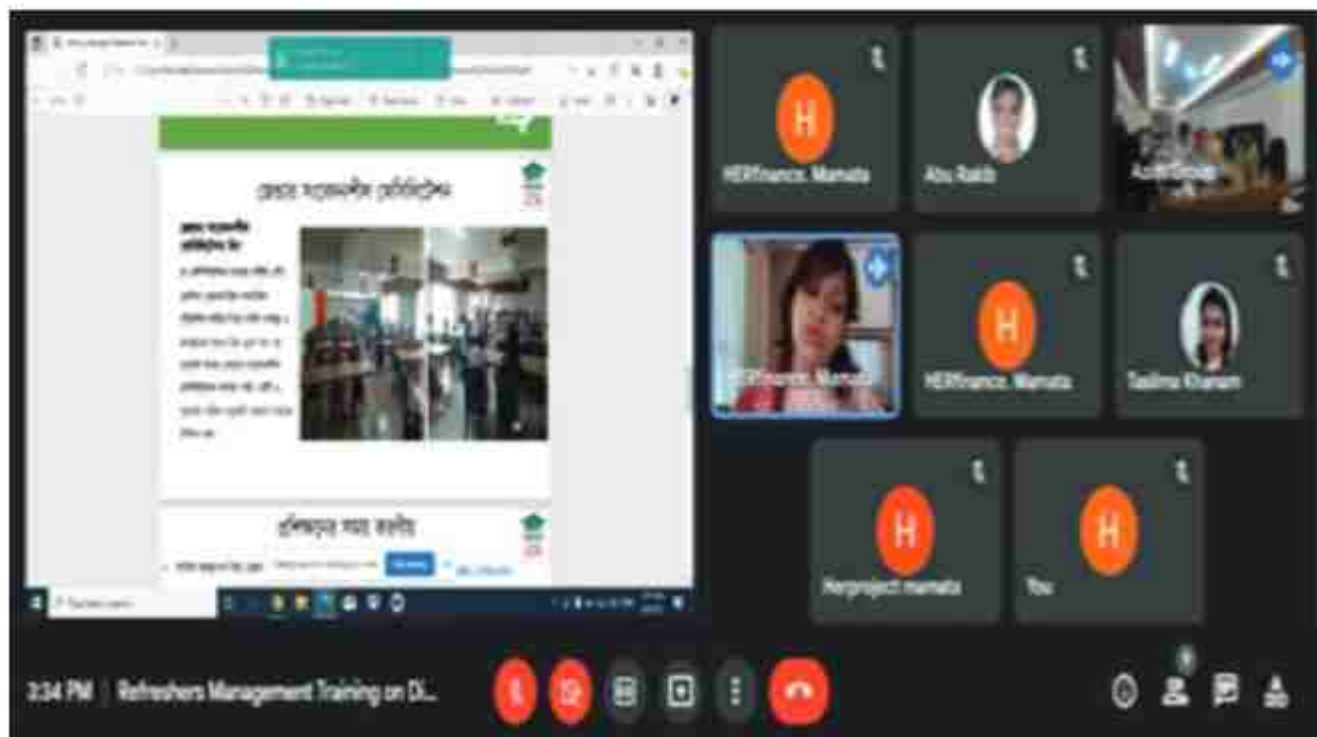
## Case Study:

I am Koli Akter (24 years old), living in Mohara, Kalurghat, Chattogram, working as an senior operator at Global Shirts Ltd. I am the Peer educator of (HFDW) scale up model project.

It's really very beneficial for me to be a part of this project training sessions. We (workers) use to stand in queue to take our salary in cash. It was much anxious in my salary days then as there were chances of losing my money. In my cash salary days, I use to spend most of my money in things which were not so emergencies for me like buying jewelries or eye catching things. Then one day I got to know about digital payment of our salary. I was happy and anxious at the same time as I didn't use any digital account before. In my 1st cash-out day, I went to the ATM and stand in from of the booth for a long and ask about the process to others. After taking huge time, I able to cash-out that day. But it was a head-

ache for me to make transactions through my digital account. Then after a while I was selected to be a Peer educator of (HFDW) sale up model sessions to attend. There I learn the exact and proper use of the digital financial account. I started to transact from the ATM booth without any hesitation and also help others to do so. I also was not that person to save any penny for my future. But after I attended the training sessions, discuss with my parents and started to save. My dream is to build a house in my village where I could live peacefully with my parents and I am saving for that. Also I get to know to save my pincode carefully and not to share it with others or aware of frauds. The digital financial account use makes our life more easy and safe as there are no safety issues create with the use of the account.

Koli seemed so satisfied with the training session learnings and thanked her factory management as well as HFDW team for arranging such important topic related sessions for them.



HFDW- Management Training

# HERrespect:

HERrespect, cultivates more equitable relationships and attitudes among women and men in global supply chains that ultimately helps preventing violence in the workplace and in intimate relationships (workers and managers). To do this

## HERrespect is focusing on:

- To increase the Strengthening System of Management like, Policies and Processes to prevent and Address Workplace Violence, Awareness, Campaigns and Monitoring of Programs, Linkages to Community Services and Local Initiatives and
- Building Capacity for workers (female & male) along with the managers on Skill Building to Prevent and Address Violence, Critical Reflections on Gender Norms, Joint Sessions between Workers and Management.

## Goal:

Promoting gender equality and tackling violence against women in workplace.

## Objective:

- Ensure safety of the female workers that can reduce workers stress, increase workers' satisfaction and relationship with management and will lead to better productivity
- Comply with local and international laws and conventions
- Improve business and factory reputation
- Uphold brands' or clients' reputation and comply with their requirement

## Program Content:

HERrespect is a workplace-based program over a one-year period.



### Training

- For a 2000 worker factory **Change Makers** -
- 60 middle managers
- 30 married female workers
- 30 male workers
- Separate training for each cohorts



### Joint-Sessions

- Three joint-sessions between training participants (married female, male workers, and managers) to reflect on learnings



### Awareness Campaigns & Factory Policy Review

- Improvement of factory's policies and systems
- Implement 2000 High Court Guideline
- Townhall meetings to aware managers and workers on the policy



### Evaluation

- Baseline and Endline evaluation with workers and managers
- Virtual interview due to COVID. Around 15 to 20 min per interview
- Workers: 25 female and 25 male. Line supervisors and Line chiefs: minimum 20 and maximum 50

HERrespect is a Peer Approach model and the Peer's called as "Change maker". 1.5% of female and male and 3% of mid-level managements of the total factory workforce are selected for training. HERproject has 3 parts in the activities-

1. 5 training for individual workers (female & male) and management
2. 3 joint session with worker and management
3. 6 WSS sessions with top management, WSS team and Anti- harassment committee.

### Training Curriculum for Capacity Building:

1. Building basic skills e.g. listening, body language
2. Different communications styles
3. Understanding gender relations and relationships
4. Violence and relationships (at home and at work)
5. Building positive relationship & support network

### Discussion Topics of Workplace System Strengthening (WSS) sessions:

- Session 1: Overview of workplace system strengthening
- Session 2: Guideline on setting a policy to prevent harassment
- Session 3: Grievance redressal
- Session 4: Capacity building of CC
- Session 5: Basic gender awareness
- Session 6: Sustainability Tools sharing

### Working Area:

Gazipur, Dhaka.

### Activity Details:

Due to Covid- 19 situation in 2021, the implementation of the project had been delayed to start in the factory and unable to achieve targeted goal. MAMATA conducted the Kickoff meeting on May, 2021 and started its training activities on November, 2021.

Factory Name	Baseline Survey	Workers & Managers Training	WSS Session	Joint Session	Townhall Meeting	Endline	Closing Meeting
CA Knitwear Ltd.	Completed	2	2	-	-	-	-

### Resources for factory-

MAMATA supports to factories for decorating the "HERrespect Corner" with training materials & pictures along with Peer educators pictures, name and ID no. Also provide module wise handouts and Anti- harassment committee details and its related other information.

### Peer Educator Recognition-

MAMATA team encourage factories to provide identification uniform/ badge for Peer educators as recognitions.



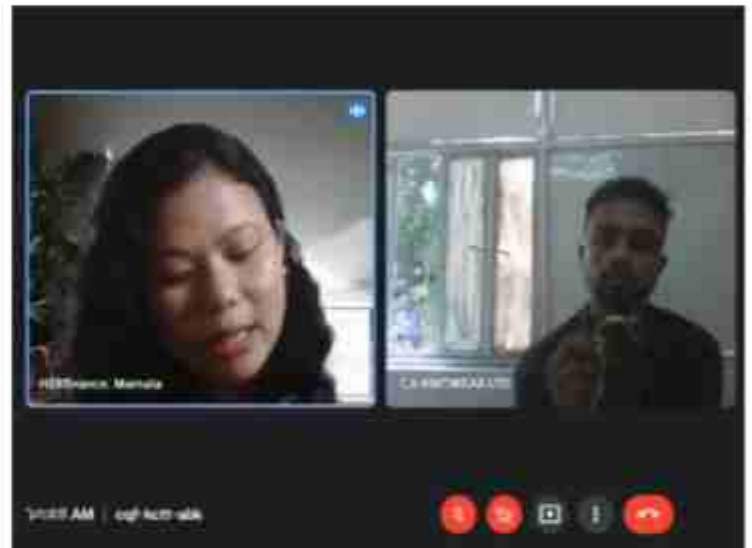
HFDW- Workers Training



Kickoff Meeting



Training Session- Female



Baseline Survey



Training Session- Female



Training Session- Male



**Training Session- Management**



**WSS Session**



**WSS Session**



**HFDW- Workers Training**

## Case Study:



**Md. Moniruzzaman**

Md. Moniruzzaman working as a Supervisor in CA Knitwear Ltd. from last 3 years. He is a Changemaker of HERrespect project. He said, "after participating in HERrespect 1st Training, I shared the training topics, especially trust, privacy, empathy (not blaming anyone) with everyone in my line and as a Change Maker, I began to follow them myself as well. By doing this, a relationship of trust is gradually being more formed between my colleagues and as a result of good teamwork in the line, production targets are being met on time. Consequently, my team has been awarded for Best Performance Line in this month". Moniruzzaman is very happy to join in HERrespect team as a Change maker and he wished to join all of rest of the training.



## MAMATA Dairy Farm ,Training and Demonstration Center

### Goal of the project:

- To meet the demand of pure milk to solve the nutritional problem of south Chattogram peoples.
- On hand scientific training on dairy farming to the small and medium scale farmers to increase milk production, income generation, job opportunity and living standard.
- This dairy farm is solely a non-profitable venture of MAMATA .Income generation of this project will use to expand this project and training to beneficiaries .

### Objectives:

- Add value chain services of milk products thereby create working and earning opportunity for farmers and improve their living standard .
- Provide training to the new and existing farmers .
- Providing support & maintain new farms.
- Provide advice to marginal farmers ( Free )

### Short description of the Project :

Office building , Dromedary come Training Center, Two fully furnished cow shed (having capacity of 140 cows), Cow working Place, Isolation shed, one store room, one staff room, one feed preparation room, one bio – security center, Guard room, Generator room, Milk Packaging room ( with ceiling & Freezing ) Milk Distribution freezing van, Death cow disposal place , Wasted disposal place , Three silo pit, Demonstration pond, a grazing land, and a Re-circulatory Aquaculture System within 140 decimal land. There is 100 decimal lands for fodder cultivation. The farm operations have been started from 21st July – to December 2018 with 25 cows and 25 calves. 8 heifers, 1-bull, Later at 'year 2019, 2020 & 2021 added 29 cows and 27calve, new born café 89( From July'2019 to Dec'00 2021) (Ended of year sell , Death & Still Birth ) & Present 127 cattle & Dairy Farm all time monitoring by CCTV .



## Component of the project:

Dairy Animals (Cow and Calf) demonstration

- Feed management
- Fodder cultivation
- Health & Hygiene system Milk Collection & Process
- Cattle De-worming and Vaccination activities
- Health system, Nitration, Hygiene & Use - Milking machine,
- Daily farm activity ( Knowledge, skill, awareness, new technology & Cow-Rearing / Management )
- Waste management ( Compost, Bio-gas )
- Training
- Exposure visit
- Demonstration - Re-circulatory Aquaculture System
- To Maintain the information about Dairy Farm.

## Short Outcomes:

- ☑ Local peoples are enjoying milk at low price, their health status improving, and malnutrition reducing day by day.
- ☑ Chattogram town different area our milk distribution ( Clinic, people, etc)
- ☑ Chattogram Sishu Academy enjoying our milk with low price.
- ☑ Local Peoples have job opportunity according to their qualification, 7 people have already working as Farm worker.
- ☑ National Animal Days / Exhibition.
- ☑ Farmers are enjoying free training, advice and treatment services.
- ☑ To Address Dairy farm cattle problem & reducing their life risk.
- ☑ To maintain treatment success & notified.
- ☑ Technical Support form Chattogram Veterinary & Animal Science University  
(Component Analyzed - Ready Feed, Mixer Feed, Grass, Milk)
- ☑ Calves (New Born & up to 90 days age) regular Cow Milk Feeding.
- ☑ Many peoples encouraged to establish new dairy farm.

## Milestone achieve:

Different kinds of milk product like sweet, sweet curd, Sour curds Chamcham, Rasomalai, are product and sold within the offices staffs, stakeholders and wishers of Mamata.

Year 2021 status:-

On average lowest 8.2 liter & Highest 10.34 liter milk are produced (300 day's) per milking cows, ( lowest 31 & Highest 43 cow Average 37 milking cow) Pregnancy Identify 58, & Delivery 43 (still birth 01) Calves are safely born in the Cow shed of the Dairy Farm. We have already given 131 artificial insemination for this purpose.

More than 119170 Liter milk has been produced until December 2021. Currently around 326.4 liter milk have been produced daily. The Selling price of milk is Maximum 65Tk per liter.

This year COVID-19 ( Lock down) Mamata dairy farm all staff are doing service with effectively. We maintain Hygiene and Health facility, safely collection milk, That Daily Collection of milk are being sold at locally & Ctg Town.

**Achievement :1****MILK PRODUCTION**

No	Name of The Month	Milk Production(Liter)	Total Milk (Liter)
1	January'21	10244	<b>119170 Liter</b>
2	February'21	9536	
3	March'21	11053	
4	April'21	10161	
5	May'21	10414	
6	June'21	8981	
7	July-21	9343	
8	August-21	9386	
9	September-21	9274	
10	October-21	10657	
11	November-21	10368	
12	December-21	9753	

**Achievement : 2**

	Name (Training)	Batch/Participants	Facilitator
1	Cow –Rearing and Farm Management	1batch  (19 participants)	DLO Ctg / ULO potiya,  Closing Ceremony, Chief Guest- Mohammed Mianuddin Abddula. M. D - Pksf .



## Visit/ Exposure by External Delegators

	Name	Date	
1	Md. Jakaria Managing Director Farida Fashion Sweater Ltd. CEPZ ,Ctg	12/01/.21	
2	Mohammed Mianuddin Abdula. M. D Palli Karma-Sahayak Foundation (PKSF)	31/01/2021	
3	Dr. Md. Josimuddin , D.M.D , Palli Karma-Sahayak Foundation (PKSF)	31/01/2021	
4	Dr.Md. Reajul Huq . District Livestock officer,Ctg	31/01/2021	( with ULO potiya )
5	Md. Sharful Islam, Assistant Manager ( Program ) - Pksf	02/03/2021	
6	Dr. Md. Sulaiman Hossain Assistant Manager , Livestock- Pksf	02/03/2021	
7	Md. Faishal Ahammed Upazila Nirbahi Officer- Potiya Upazila,ctg	04/05/2021	With ULO & VS, Upazila Livestock office ,Potiya
8	Dr. Jhapu Chakroboti, Upazila Livestock officer Potiya.Ctg	19/10/2021	With VS,- Upazila Livestock office, Potiya
9	Mr. Shahidul Islam Azad, SEO – National Bank Ltd ,Ctg	17/11/21	With Mr. Imon Sen Gupta Mr. Md.Nurul Islam (National Bank Ltd ,Ctg)



## Agriculture, Livestock and Fisheries (ALF) Unit

### Goal of the Program:

The program is to extend sustainable agricultural technology and capacity building supports to the door-steps of farmers with a view to increasing farming productivity and ensuring food security through demonstration, training, exposure visit, field & farm day observation, counseling and other extension activities.

### Objectives of the Unit:

- To provide useful, modern and environment-friendly agriculture, fisheries and livestock technologies.
- To enrich the technical knowledge of the farmers through transfer of technology providing training, exposure visit and counseling.
- To develop skilled manpower on farming technologies.
- To conserve important endangered and threaten breeds/varieties of livestock, fisheries and crops through production practicing by farmers.
- To assist in providing microfinance services considering the seasonality of agricultural activities.

**Working Area:** Patiya, Karnafuly & Anwara Upazila

### The short description of the program:

Agriculture, Livestock and Fisheries (ALF) unit enables the farmers to get access to resources necessary for boosting their production. Being an integral part of PKSF, ALF program has been working within the purview of financial and administrative capacity of PKSF addressing some goals of SDG. ALF program of Mamata is designed with target and budget of extension activities on annual basis. The program was started in Mamata during the fiscal year of 2016-17 in Patiya Upazila covering the working area of Mamata College Bazar, Budhpura, Juldha and Karnafuly and till now it's ongoing. The program have been also extended to Mamata Chatury & Malghor branch in Anowara Upazila since 2021-22.

## 1. Agriculture

- Introducing high yielding profitable varieties of crop on edaphic and climatic factors of locality.
- Introducing Good Agriculture Practices (GAP) at field level for better and safe crop production by using organic fertilizer, bio-pesticide, perching, light and pheromone traps for pest management etc.:
- Increasing cropping intensity through introducing suitable cropping pattern
- Enhancing homestead gardening for proper land utilization, ensuring nutritional security of farming community and additional income.
- Creating entrepreneur by developing the orchard of high valued fruits' plants.
- Introducing intercropping cultivation for increasing income of the farmers.
- Enhancing knowledge, skills and awareness of farmers as well as office employee through training, exposure visit, motivation etc.
- Conducting field days for effective dissemination of technology related information and effective crop production techniques.
- Celebrating national safe food day for raising awareness of the people about important to take safe food.
- Conducting 'Agriculture Counseling Center' for instant solution of field level crop related problem faced by farmers.
- Establishing safe vegetables sale center in local market.
- Establishing billboard and informative signboard on the basis of modern and innovative technologies to spread new knowledge and ideas to common people.





## 2. Livestock

- Introducing slat system of housing for rearing of Goat, Broiler and Layer for controlling disease prevalence.
- Introducing practicing of healthy & hygienic housing and management system of dairy cattle husbandry to prevent the high prevalence of mastitis.
- Introducing Vermi-compost production as good waste management practice in dairy farm.
- Introducing Buck & Khasi (goat) fattening as IGA.
- Introducing high yielding breed of duck in respect of meat & egg production.
- Promoting diversified fodder crop cultivation for ensuring feed security of cattle.
- Introducing Turkey an alien poultry bird as a new concept IGA and source of animal protein.
- Introducing new variety of local chicken named hili chicken as a protein source.
- Establishing billboard and informative signboard on the basis of modern and innovative technologies to spread new knowledge and ideas to common people.

### 3. Fisheries

- Introducing proper use of space in pond for more production of fishes through Carp-Mola mixed culture, Vietnam Pangus-carp mixed culture, Carp-Prawn mixed culture and native Shing-Carp mixed culture with vegetables cultivation on pond dyke.
- Introducing carp fattening with vegetables cultivation on pond dyke as source of IGA.
- Introducing high valued Chital-Ayre-Shoal-Carp mixed culture with vegetables cultivation on pond dyke.
- Promoting native and indigenous fish species for income generation.
- Introducing individually predatory fish mixed culture in pond for income generation.
- Promoting fish fry business for increasing availability of fish fries in community.
- Introducing maximized use of pond dyke through vegetables cultivation.
- Entrepreneurship creation in making fishing gear.
- Establishing safe fish sale center in local market.
- Establishing billboard and informative signboard on the basis of modern and innovative technologies to spread new knowledge and ideas to common people.





## Components of the Program

### Agriculture

- Trichompost production demonstration
- Use of pheromone trap demonstration in vegetables crop field
- Multi-layer home stead gardening demonstration
- New HYV demonstration in respect of region
- Good Agriculture Practice (GAP) demonstration
- Cropping pattern demonstration
- Orchard Development Demonstration
- Good Quality Local Variety Demonstration
- Intercropping Cultivation Demonstration
- Arranging training on modern agriculture technologies
- Arranging field day on successful & proven agriculture technologies
- Agricultural counseling and instant field advisory services
- Necessary agricultural inputs distribution
- Establishing billboard & Signboard on successful & proven agriculture technologies
- Arranging Upazila planning and co-ordination meeting

### Livestock

- Dairy cattle rearing through practicing good and hygienic management in farm
- Broiler type breed of duck (Pekin) rearing
- Demonstration of Turkey farm by semi slatted housing system
- Demonstration of native chicken rearing by special housing system
- Demonstration of Hilly chicken farming as high yielding breed
- Demonstration of artificial hatchery of duck
- Demonstration of parent stock of native chicken by intensive free ranging system
- Development of entrepreneur on fodder production
- Set up livestock products sale center
- Arranging training on different livestock technologies
- Arranging farm day on successful & proven livestock technologies
- Arranging livestock counseling program for farmers
- Arranging workshop on market linkage



- Demonstration of Carp-Mola mixed culture in pond
- Demonstration of Carp-prawn mixed culture in pond
- Demonstration of Carp fattening in pond
- Demonstration of Vietnam-Pangus carp mixed culture in pond
- Demonstration of fish fry business
- Demonstration of Carp and Tilapia mixed culture in pond
- Demonstration of native Shing and Carp mixed culture in pond
- Demonstration of high value fish culture in tank
- Entrepreneurship creation in making fishing gear
- Arranging training on different fisheries technologies
- Arranging farm day on successful & proven fisheries technologies
- Arranging exposure visit for farmers & relevant





### Achievement of ALF Unit:

Agriculture, livestock and fisheries unit has already surpassed successfully the 5th year followed by the fiscal year 2016-17, 2017-18, 2018-2019, 2019-20 & 2020-21 in Patyia, Karnafuly and Anowara Upazila of Chattogram with the collaboration of relevant government agencies. A team of 7 technical professionals in the relevant sector is working in the ground of agricultural development in this area. Since its inception a total of 1862 demonstrations have been established on different agricultural technologies. ALF Unit has given all kinds of logistic supports to the beneficiary farmers to set up technology based demonstration for agricultural extension. Besides, 53 field/farm days have been arranged in order to disseminate the positive results of demonstrated technology to large number of farmers. ALF Unit has arranged 71 batches of two days long training on different agricultural subject matter and 1775 participants have been benefitted by learning and sharing. For providing advisory services to the beneficiary farmers on different current problems and issues on agriculture, livestock and fisheries, ALF unit has conducted 32 counseling meetings in presence of Upazila Agriculture, Livestock and Fisheries Officers and 1440 No farmers participated in the meetings thereof.

### An achievement of Mamata ALF unit is drawn in the table:

#### Demonstration:

Year	Agriculture		Livestock		Fisheries	
	Target	Achieved	Target	Achieved	Target	Achieved
2016-17	61	61	151	107	-	-
2017-18	85	66	195	152	110	81
2018-19	158	158	305	267	200	182
2019-20	126	124	170	109	130	86
2020-21	75	75	123	122	75	75
January 21-December 21	96	84	128	50	103	63
Total Achieved	601	568	1072	807	618	487

#### Training:

Year	Agriculture		Livestock		Fisheries	
	Target	Achieved	Target	Achieved	Target	Achieved
2016-17	5	5	8	7	-	-
2017-18	5	4	8	7	4	4
2018-19	7	7	12	10	6	6
2019-20	6	4	6	2	6	4
2020-21	2	2	3	3	3	3
January 21-December 21	3	1	4	1	3	1
Total Achieved	28	23	41	30	22	18

## Field/Farm days:

Year	Agriculture		Livestock		Fisheries	
	Target	Achieved	Target	Achieved	Target	Achieved
2016-17	5	5	8	7	-	-
2017-18	5	4	8	7	4	4
2018-19	5	5	6	6	6	6
2019-20	5	1	2	0	6	0
2020-21	2	2	2	2	3	3
January 21-December 21	3	0	2	1	3	0
<b>Total Achieved</b>	<b>25</b>	<b>17</b>	<b>28</b>	<b>23</b>	<b>22</b>	<b>13</b>

There are arranged vaccination (FMD, PPR, BCRDV, and Duck Plague) and de-worming program as preventive measures of different livestock diseases in the working area of program. 250 No. of cattle and 1000 No. of poultry birds are undertaken for vaccine in current year and totally 6020 No. of cattle, 1760 No. of goat and 17620 No this program from its inception.





**Md. Emran a successful farm holder**

In Bangladesh among different indigenous varieties Hilly chicken is one of the popular breed. It is found in different hilly area. This breed is reared locally which can produce more meat than indigenous chicken. It is familiar as a delicious food for the palatability of meat and very popular as a source of safe protein at consumer level. Due to having low fat comparatively in meat it is beneficial for health. Because of huge demand in local market it could be sold with double price than other native chicken. At present

different research institutes are working to develop the native breed. **Md. Emran** is the name of a successful farm holder who rears hilly chicken. He lives in the Shikalbaha union under Karnafully Upozilla of Chattogram zilla. He is the member of College Bazaar male group under College Bazar branch for a long time. His total family member is 5. He is a teacher in profession and belongs to a middle class family.

Besides teaching he rears native chicken for many years. As he is experienced in native chicken rearing at that time he talked to Mamata's Livestock Officer. Mamata's Agriculture, Livestock & Fisheries Unit under the program of PKSF (Palli Karma Sahayak Foundation) Livestock sector distributed hilly chicks, cage with creeper and other supportive materials. Moreover technical knowledge about routine deworming, vaccination & disease treatment was delivered by Program Assistant & Livestock Officer under Livestock sector of Mamata's ALF Unit. By using the new technology of cage with creeper he found more eggs & chicks. In the last year he sold 15 hilly cocks by 15,000/- Tk with average 2.5 kg body weight. His total cost was 7,200/- Tk & profit was 7,800/- Tk. Besides he also sells egg to local market by 30 Tk per pair. He earned more profit than other local & marginal farmers. At present he owns 16 hilly chickens. Now he is working on extension of his farm through hatching of farm product eggs. From his farming with new technology other local farmers get inspiration & enthusiasm to implement the new technology of modern farming. In future he is more desirous to rear hilly chicken at large scale & will become an idol for other farmers.





**Hasan Babu is successful in fish farming in Tanks**

Md. Hasan Babu son of Chaman Ara Begum a member of Mamata of Charbati Kolagaon village in Karnafuli Upazilla of Chittagong has started farming fish with success. He has earned more than lakh taka in five months by farming Koi and Shing fish in the current season. This has been made possible by Mamata's fisheries Unit consultancy and PKSF financial and technical support of variety inputs (Tarpaulin, Tin, Rope, Net, Current wire, Switch and Plastic pipe) and fish fries (Koi and Shing) under the tank high price fish farming exhibition took the initiative to farming Koi and Shing fish in collaboration. Md. Hasan babu could not study much. He studied from village high school to eight classes. Due to many whimsical and environmental reasons, his studies were disrupted. He had to take up agricultural work as a family source. At first he saw the benefits of fish farming in two tanks. This increased the interest in fish farming. At present he is farming Koi and



Shing fish in two tanks in his house. The total cost there is 97 thousand taka. After fish farming, he sold fish for one lakh 72 thousand taka. He earns about 73 thousand taka by doing this. In this regard, Hasan babu said, "I take the initiative of fish farming with financial loan from Mamata's savings and credit program." Fish farming in tanks is quite profitable. We had a target of earning more than one lakh taka. I have started the work of two more tanks anew. He invitation the unemployed youth to come forward in fish farming. Mamata's fisheries officer said that Hasan babu, with the advice of Mamata's fisheries Unit, earned 73 thousand taka in five months by farming Koi and Shing fish in two tanks of 10 thousand and 20 thousand liters. Successful in fish farming, he started setting up two more tanks. I hope Hasan babu will play an important role in the economy by farming fish.



### **Black Rice Met up Demand of Nutrient with Money**

Rabithakur wrote a verse "Black? No matter how black she is, I have seen her black deer-eyes". People usually have a kind of reluctance towards black. And so the writers have written songs and poems to highlight the greatness of black. Different types of black rice are cultivated in Bangladesh, but the most are not cancer prevention black rice. And this black rice has been caught as a black diamond to Rakib. Rakib is a resident of West Juidha in Juidha Union of Karnafull Upazila. There are six members of his family. He runs a small business as well as farming to support his family. In its continuity, he has been cultivating rice traditionally. But he makes a little bit profit by cultivating paddy. So no way spends their days. In such a situation, Mamata's agriculture unit & Savings & Credit program stood by his side. Mamata's agriculture unit advises him to cultivate black rice and provides various inputs including black rice seeds under the program of PKSF named Cultivation of new varieties of Rice with adverse environment tolerant and special qualities. He cultivated black paddy in 24 decimals of land in the last Aman season. The cultivated black paddy are generated a widespread response among the people in area and they are interested to cultivate black rice. The demand for black rice left the local area but went back to the Green Harvest Outlet in Dhaka.

He gets 240 kg of rice from 24 decimals of land. His dream is to be true for a huge demand of black rice. He sells 160 kg black rice at Tk 160 and earns Tk.26856. The cost of cultivating black paddy is Tk.13690. His net profit is Tk.12866. By cultivating black paddy, he earns twice as much as the local varieties of rice. He wants to be a successful entrepreneur by cultivating more black paddy in the future.

### Milestone:

Endeavor for practice of modern technologies in agriculture, livestock and fisheries sector through extension activities has brought a visible change in working area and grown up many new business ideas resulting entrepreneurship in these sectors.



Free turkey distribution to member of Mamata



Turkey parent stock hatchery



## RCC PROJECT

### Development, Conservation and Extension of Red Chattogram Cattle (RCC)

#### Goal of the Project:

Development and conservation of Red Chattogram Cattle (RCC).

Objectives:

- ☒ To conserve RCC from being extinct through rearing practice
- ☒ To spread RCC through motivation and providing necessary technical supports
- ☒ To enrich the technical knowledge of RCC rearing at beneficiary level
- ☒ To ensure rearing of RCC at backyard farming system through providing vaccine, anthelmintics, treatment and advices.

#### Short description:

The Red Chattogram Cattle (RCC) project is financially supported for initially 2 years (2017-18 & 2018-19) with a mode of operation in two levels i.e. Organization level and beneficiary level. After successfully completion of the project, lead partner agency PKSF has already extended its financial support for the next 3 years (2019-20 to 2021-22) along with a new target plan of RCC extension, conservation and development. The project targets to establish RCC demonstration farms at beneficiaries' level with the help of grant, necessary loan & technical facilities and successful extension of RCC husbandry in the project area.

#### Components of the project:

- Establishment of RCC demonstration & breeding farm under organization level
- Loan disbursement at beneficiary level for RCC rearing
- Grants distribution for RCC beneficiaries to rear RCC under good husbandry practices
- Regular Cattle de-worming and vaccination activities
- Training facilities for RCC beneficiaries to enhance their technical concepts
- Veterinary treatment services for RCC

## Achievements:

Organization level: Red Chattogram Cattle breeding and demonstration farm established at Barkal of Chandanaish with 10 cows and 2 bulls for the purpose of RCC show off, breeding and extension in the 1st stage of project period is providing breeding services to the beneficiaries' cows for the purpose of stopping cross breeding and holding up genetical purity of RCC. The project is aiming to deliver RCC calves to the beneficiaries and other RCC project implemented by other NGOs as a part of RCC extension activities from the demonstration & breeding farm next to.

## Beneficiary level:

In this level the beneficiaries are motivated to rear RCC through group counseling by presenting merits of RCC rearing and accordingly announced the project facilities of loan, grants and training for the RCC farm holders including free de-worming bolus, vaccine and RCC breeding for cattle as well as veterinary treatment by DVM graduate. Loan, grants and other facilities are provided for RCC rearing to the categories of cow, heifer, bull and fattening. In this context training programs are arranged for all beneficiaries in different batch to provide scientific and practical guideline especially on RCC rearing, feeding, fattening, disease and waste management. Besides it, massive de-worming and vaccination programs are also done time to time in different villages of the working area. Achievement of RCC project at beneficiary level is drawn herein:

Particulars	1 <sup>st</sup> Phase (2017-18 & 2018-19)		2 <sup>nd</sup> Phase (up to December 2021)		(Jan-2021 to Dec-2021)	
	No.	Tk.	No.	Tk.	No.	Tk.
Loan for RCC farm holders	141	78,27,000	274	1,72,20,000	166	93,86,000
Grant for RCC farm holders	199	11,43,500	75	4,08,956	32	1,51,440
Anthelmintics distribution	6780	1,09,000	2,268	36,200	925	14,800
FMD Vaccination (Vial)	54	18,000	29	9,715	7	2,345
Training	9	1,53,900	4	68,400	1	17,100





### Milestones:

Established a RCC demonstration and breeding farm with 34 cattle heads and 358 No of RCC farms established in the working with good animal husbandry practice.



RCC Beneficiaries (Cow rearing)



RCC Beneficiaries (Heifer rearing)

## Fattened RCC is an exceptional attraction of consumer

Red Chittagong Cattle (RCC) is one of the varieties of cattle among different indigenous breed. As its body coat, tongue, eyeball, eyebrow, hooves, horn, tail switch & vulva are red it is called Red Chittagong Cattle. Locally it is called Sundari or Chatgyia cattle. The red cattle are short, heavier in nature with thin hair coat, short & flatted horn. It is found throughout the hilltracts, Patiya, Raozan, Chandanaish, Anawara & Satkania Upazilla. Male can produce more meat than female. Due to low fat in meat it is beneficial for health. During Qurbani RCC is the first choice of people of Chattogram. The demand of RCC is increasing day by day due to its appearance & unique taste of meat.

**Bulbul Akter** is a permanent resident of Tekota under Anowara Upozilla. She is a member under Gujara Khalpar group of Malghar branch of Mamata. She has a great experience of rearing RCC for about 10 years. Her spouses name is Md Hosen who is a rickshaw puller. Her total family member is 6. In 2019 she proposed to Mamata for loan to purchase a young bull. In this situation RCC project of Mamata funded by PKSF (Palli Karma Sahayak Foundation) gave 30,000/- tk



loan under Malghar branch of Mamata. Bulbul & her family never practice Qurbani without RCC. With loan she purchased a young bull of 1.5 yrs of age. Finally sold during Qurbani after 5 month by beef fattening process. From RCC project funded by PKSF She received cash money for cow shed repairing & other material including Vermicompost ring as grants. Besides these anthelmintics, FMD vaccine & training were delivered to her as a part of technical supports. In every year by beef fattening they sell 1-2 bull in Qurbani & earn profit of 15,000-20,000/- Tk per bull. In 3 steps she took 2, 20,000/- Tk loan under RCC project of Mamata. At present she owns 4 RCC. She has also a milch cow which gives 2.5-3 l milk daily. By selling milk she earns 4,500-5,000/- Tk per month to maintain children's study & family. She can produce 6-8 kg Vermicompost by using cow dung in every 2 month. By selling Vermicompost @ 15 tk per kg she can earn some extra money which is surplus for her family. In future she wants to be a successful farmer by rearing more RCC than before. She willingly wants to extend RCC farming by modern technology in future. Local farmers can take lesson from her farming & finally will be inspired to rear RCC for extension.



### Red Chittagong Cattle (RCC) a local variety of Cow

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Hasmot Ara is an example of marginal farmer living in Adarshapara village of Barkal Union under Chandanaish Upazilla. She is a member under Bacha miar bari group of Barkal branch of Mamata. Her husband's name is Md Azizur Rahman who is a farmer. Their family is very poor with 3 children. She has been rearing cattle for 8 years. Initially she had only a heifer. In order to purchase new cow she took 50,000/- Tk loan in 2021 from RCC project funded by PKSf (Palli Karma Sahayak Foundation) under Barkal branch of Mamata. With loan she purchased a cow. She received cash money as grants from RCC project funded by PKSf to repair cow shed & other materials for better management. Besides grants anthelmintic bolus, FMD vaccine & other technical supports were delivered by Program Assistant & Livestock Officer of RCC project. At present she owns 5 cattle in which 2 are cows; 2 are heifers & 1 is young bull. Daily milk yield is around 5 liter. Every day she sells 4 l milk @ 50 tk per liter. Her monthly income from milk selling is 6,000/- tk which are used against maintenance of children's study & monthly installment. In future she dreams to build up a large & organized farm by taking loan under RCC project of Mamata. She wants to work on extension of RCC through an organized farm. Local farmers will be encouraged from this initiative.



# RCC PROJECT

## Development, Conservation and Extension of Red Chattogram Cattle (RCC)

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### Red Chittagong Cattle (RCC) a local variety of Cow

Red Chittagong Cattle (RCC) is one of the varieties of cattle among different indigenous breed. As its body coat, tongue, eyeball, eyebrow, hooves, horn, tail switch & vulva are red it is called Red Chittagong Cattle. Locally it is called Sundari or Chatgyia cattle. The red cattle are short, heavier in nature with thin hair coat, short & flatted horn. It is found throughout the hilltracts, Pattiya, Raozan, Chandanaish, Anawara & Satkania Upazilla. Because of having more adaptation capacity, conception rate, calving rate & immunity farming of RCC is very profitable at marginal farmer's level. It has a great demand for the unique taste of milk & meat. At present Red Chittagong Cattle is a valuable genetic resource in Bangladesh. Huge research is going on development, conservation & extension of Red Chittagong Cattle.

Hasmot Ara is an example of marginal farmer living in Adarshapara village of Barkal Union under Chandanaish Upazilla. She is a member under Bacha miar bari group of Barkal branch of Mamata. Her husband's name is Md Azizur Rahman who is a farmer. Their family is very poor with 3 children. She has been rearing cattle for 8 years. Initially she had only a heifer. In order to purchase new cow she took 50,000/- Tk loan in 2021 from RCC project funded by PKSf (Palli Karma Sahayak Foundation) under Barkal branch of Mamata. With loan she purchased a cow. She received cash money as grants from RCC project funded by PKSf to repair cow shed & other materials for better management. Besides grants anthelmintic bolus, FMD vaccine & other technical supports were delivered by Program Assistant & Livestock Officer of RCC project. At present she owns 5 cattle in which 2 are cows; 2 are heifers & 1 is young bull. Daily milk yield is around 5 liter. Every day she sells 4 l milk @ 50 tk per liter. Her monthly income from milk selling is 6,000/- tk which are used against maintenance of children's study & monthly installment. In future she dreams to build up a large & organized farm by taking loan under RCC project of Mamata. She wants to work on extension of RCC through an organized farm. Local farmers will be encouraged from this initiative.





## Adolescent Program

### Introduction :

Through language movement and great liberation war we have got independent sovereign Bangladesh. Like every other independent country, Bangladesh have our own culture and heritage. But at present our native culture is on the verge of destruction due to the cultural aggression. Adolescents are getting involved in this subculture and doing great harm to themselves and the society. PKSf has taken the initiative to implement an activity called "Adolescent Program" to help adolescents develop into value-conscious, patriotic and responsible citizens. This activity is being implemented in 64 districts of Bangladesh through various organisation supported by PKSf.

Mamata has been implementing Adolescent Programs since August 2020. Adolescent programs are being implemented in Chittagong City Corporation and Anwara Upazila through village based adolescent clubs and school forums.

### Working area :

Chattogram City Corporation and Anowara Upzila.

### Goal & Objective :

To raise awareness and practice among adolescent and youth through various activities including truthfulness, altruism, social and religious customs and values, education and morality, patriotism, good health and responsibilities for the society, leadership and life skill development, creativity and healthy recreation, keep away from negative practice, harmfulness of child marriage, humanity, self-confidence, self-respect and respect to all, social and religious virtues.

### Component of the program :

1. Values development, Social Awareness, Skills and Lifestyle Development
2. Adolescent health
3. Leadership, skill and best practice
4. Culture and sports

## At a glance of Adolescent Program :

### Survey and Clubs:

Surveyed adolescent in community			Number of the Club			Member of the club		
Girls	Boys	Total	Girls	Boys	Total	Girls	Boys	Total
915	929	1844	8	9	17	338	303	641

Details of implemented activities:

1. Values development, Social Awareness, Skills and Lifestyle Development:
2. "Life Skills Development Orientation" (Anowara upzila and City area) was organized to develop self-confidence, rights, awareness and skills in safe living of adolescents: 48 boys; 72 girls total 120 Adolescents participated in the orientations. UNO Sheikh Jobeyar Ahmed was present in closing ceremony at Anwoara Upzila-auditorium . He handed over the certificate among the participants.  
Chief Executive Alhaj Rafique Ahmed was handed over the certificate among the participants at MAMATA auditorium. Deputy Chief Executive and Assistant Chief Executive of MAMATA also present in closing program.
- 32 Meeting was organized on "Goal and objective to formed a club, relationship between member, role of the committee, how to prepare a meeting minutes and other organizational discussion" . 208 boys 486 girls total 694 adolescents participated in the meetings.
- 2 meeting was organized on "Safe food and malnutrition", 26 boys and 34 girls total 60 adolescents participated in the meetings.
- 4 meeting was organized on "Prevention of all kinds of drugs". 44 boys and 46 girls total 90 Adolescents participated in the meetings.
- 6 meeting on "Good Culture" was arranged. 105 boys and 139 girls total 244 adolescents participated in the meeting.
- 1 meeting on "Truthfulness and benevolence" was organized. 15 adolescent girls participated in the meeting.
- 4 meeting on "Social awareness" was organized. 23 boys and 62 girls total 85 adolescent members participated in the meeting.
- For smooth functional of the program and to involve guardian in adolescent program and support adolescent to involve social work, 6 Gaurdian committee was formed-as per the guideline of PKSE. Total member is 42. Among them 12 male and 30 female.
- 6 Meeting was organized with guardian. In the meeting goal and objective of adolescent program and activities was discussed. 63 male and 95 female total 158 person participated in the meeting.
- 8 Meeting was organized on "Ethics and Values". 95 boys and 145 girls total 240 adolescents participated in the meetings.
- 10 meeting was organized on "Mutual Respect and esteem". 82 boys and 148 girls total 230 adolescent participated in the meeting.
- 1 Orientation on " Good Pronunciation and reciting" was organized. 32 adolescent girls participated in the meeting.
- 2 court yard meeting was organized on child rights, positive attitude towards children, health and nutrition. 31 boys and 49 girls total 80 adolescent participated in the meeting.

- 7 "leadership development" meeting was organized. 6 boys and 22 girls total 28 adolescents participated in the meeting.
- 2 meeting was organized on observation of " Sheikh Rashel day". 36 girls and 49 boys total 85 adolescent participated in the meeting.
- 2 meeting on "Say No to dowry" was organized. 63 girls and 37 boys total 100 adolescent participated in the meeting.

## 2. Adolescent health :

- ⊗ 7 Orientation was organized on " Reproductive Health". 215 adolescent girl has participated in the orientation. MAMATA Training department facilitated the orientations.
- ⊗ 2 "Blood grouping" camp were organized with the support of MAMATA health program. 91 boys and 160 girls total 251 adolescents blood grouping has done.
- ⊗ 4 meeting on "Shofi water making and awareness on COVID-19" was organized. 20 boys and 30 girls total 50 adolescent participated in the meeting.
- ⊗ 7 meeting were organized on " Health, nutrition and cleanness", 12 boys and 191 girls total 203 adolescent participated in the meeting.
- ⊗ With the technical support from Chattogram City corporation and ward no 26 and 39, 2 initiatives was taken on "Dengue mosquito extermination". 2 boys and 2 girls club member actively participated in the event and aware people on Dengue fever and cleanness through door to door visit. 30 girls and 20 boy total 50 adolescent participated in the events.

## 3. Leadership, skill and best practice :

- ⊗ 2 meeting was organized on " Life skill, reading and importance of study circle". 41 boy and 96 girls total 315 adolescent presented in the meeting.
- ⊗ 11 meeting was organized on " Good Pronunciation ". 81 boys and 267 girls total 348 adolescent participated in the meeting.
- ⊗ 7 meeting was organized on "responsibility". 9 boys and 51 girls total 60 adolescents participated in the meeting.

## 4. Culture and sports

- ⊗ 1 program on "Physical exercise and game" was organized. 60 boys participated in the program. Mr. Masum Al Zaki, Deputy Manager ( Program), PKSF was facilitated the program.
- ⊗ 12 "Cricket Match" was organized. 326 Adolescent boys from 9 club participated in the match.
- ⊗ To observe "EID E MILADUNNOBI" 8 event was organized in 14 adolescent club to select adolescent for Islamic Quiz contest. 312 adolescent participated in selection process.
- ⊗ Final Islamic Quiz Contest was organized at MAMATA auditorium.
- ⊗ 84 Adolescent from 14 adolescent club took part on the event. Mohammad Towhidul Islam, Director Islamic Foundation Chattogram was present in the event as Chief guest. He handed over the prize among the winners. Deputy Chief Executive of MAMATA Md. Faruque also participated in the closing ceremony participated in the meeting.



## MAMATA SCHOOL & COLLEGE

In 2009, Mamata School was established, with a view to improve the quality of life of children. At the beginning, this school performed 'ECCD' activities with support of International donor. Later MAMATA management take initiatives to continue formal education. From 2009 MAMATA School started his journey for disadvantage children of ward no 38 and 39 No ward through 4 branches. For more focusing in education sector MAMATA decided to run one formal education institute to ensure quality education.

Akmal Ali road is one of the most density populated area of the Chattogram city. 90% people is working in garments industry. They come from different district of Bangladesh. Their sole purpose is to make money. As a result, the care and education of their children was neglected. In this situation, to ensure the educational rights of the children MAMATA started a formal school in the own building located at Akmal Ali Road, Bandertila . In 2020, Mamata School was renamed as Mamata School and College, and dreamed of transforming as a college in the near future.

### TEACHERS AND STAFF OF MAMATA SCHOOL & COLLEGE:

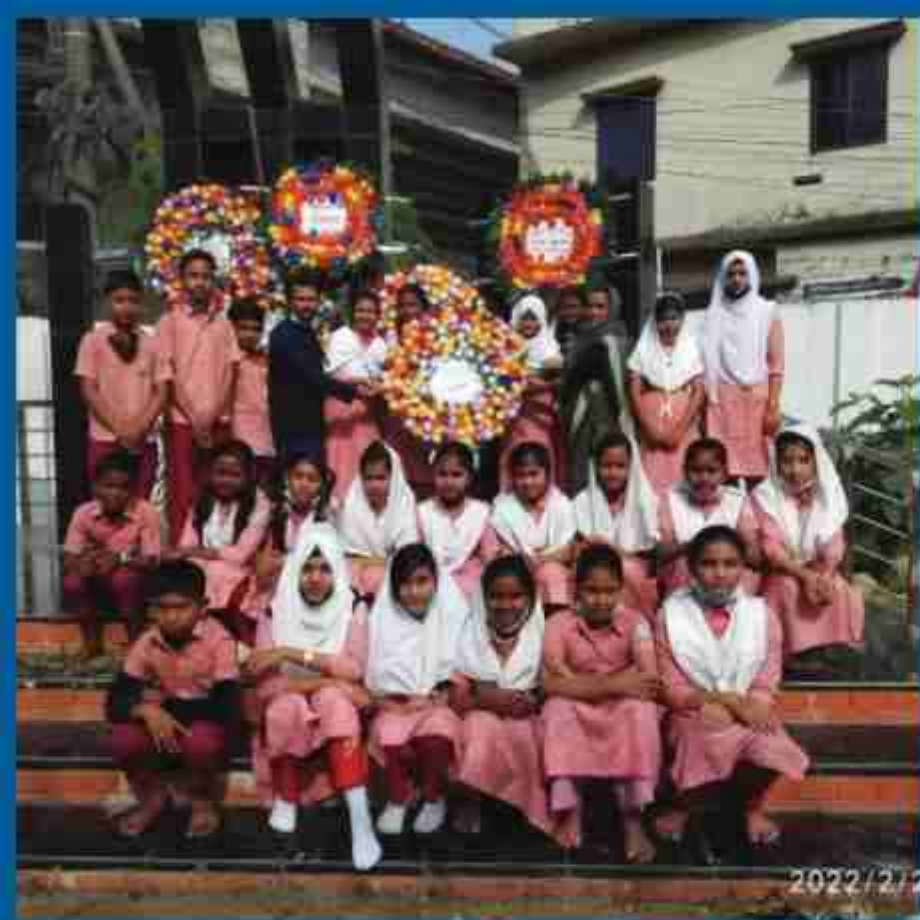
HEAD TEACHER – 1

ASSISTANT HEAD TEACHER – 1

ASSISTANT TEACHER – 10

CLEANER – 1

SUPPORT STAFF – 1



### PRESENT STUDENTS (NOVEMBER- DECEMBER 2021) :

CLASS NAME	BOY	GIRL	TOTAL
PRE-PRIMARY	04	03	07
ONE	07	05	12
TWO	07	07	14
THREE	05	12	17
FOUR	06	11	17
FIVE	08	15	23
SIX	13	19	32
SEVEN	16	19	35
EIGHT	13	11	24
NINE	04	10	14
TEN	10	12	22
GRAND TOTAL	93	124	217

## Events Of MAMATA School & College

### Book Festival:

1 January, 2021 book festival was organized. Mr. Mohammad Shahriar, Assistant Chief Executive of Mamata, Focal person of MAMATA School Kamrun Nahar Parvin, Head teacher along with all teacher of the school participated in events and handed new books to the students.

### Mujib Corner and Library:

This year MAMATA School and College established Mujib Corner and library in the ground floor of the school building. Through the establishment of Mujib Corner and Library, students are getting the opportunity to read textbooks as well as biography of Bangabandhu, history of Liberation War and other books.

### Awareness sessions:

Every Thursday awareness session has been arranged. Display videos for awareness on various topics such as: Covid-19 Infection, hand Washing Method, GOOD TOUCH, BAD TOUCH, Trafficking, Birth Registration Etc. Students as well as parents are made aware of this. In this way the awareness of students about various issues is increased. In addition, child marriage, trafficking, drug addiction etc are discussed along with various documentaries. Also, their expectations, problem solving skills are discussed. Orientation classes are conducted with secondary students.

### SMC Meetings:

SMC meetings are organized every three months. So far, a total of four SMC meetings have been organized.

#### Meetings with Students:

A meeting arrange for regular presence of the school, morality and regular study. Focal Person, Headmaster, Other teachers, including the assistant head teacher, discuss their problems, expectations, etc with students. After this meetings behavioral changes in students can be noticed. Irregular students become regular, students start to read attentively.

## Parents Meetings:

3 Parent meetings are organized. Improving the standard of education, regularization in their school have been discussed in the meeting. Parents also share their suggestion/ complain/opinion in the meeting. The meeting is supporting to make relationship among teachers, students and parents.

## Day observations:

### International Mother Language Day:

Speech and recitation competitions were organized on the occasion of International Mother Language Day. Art competition, good hand writing events organized for students.

**March 7:** On the occasion of Bangabandhu's historic speech day on March 7, a speech competition was organized among the students. 21 students participated from 3 groups.

**March 17:** An essay competition was organized on the occasion of Bangabandhu's birthday. The competition is between two groups. 17 Students participated in the event.

March 26: On the occasion of the great Independence Day, a competition was organized among the students. Handwriting competitions, country songs, lectures on fixed topics were organized. 145 students took part of the event.

**August 15** – National Mourn Day: National Mourn Day was observed at Mamata School. The program started with special munajat. After 1 minute of silence, discussion on Father of the Nation and documentary on his biography was shown. Teachers, students and parents were present at Mamata School. 75 students along with guardians participated in the event.

### Sheikh Russel Day:

According to the official instructions, Mamata School and College students prepared a Deyalika on Sheikh Rasel Day. A discussion meeting was arranged. 63 students were participated in the event.

## Vitamin A and deforming drugs:

Students aged 5 to 12 years are given deforming medicine. In addition, 5 year old students were given vitamin A capsules.

### Adolescent Health Awareness and TT Vaccination:

Girls students aged 15+ were encouraged to take the TT vaccine and were given TT vaccine from MAMATA health program.

### Inspection for Lesson Placement Approval:

MAMATA School and College was applied for lesson placement approval for Ministry of Education Department. Mr. Md. Abul Bashar, an inspector from the Secondary Education Board Chattogram visited MAMATA School.

One visitor also visited MAMATA School and College from of Secondary and Higher Education department to issue a distance certificate. The visitors give thanks to MAMATA School.

## Difference from other School :

Most of the children who attend Mamata school do not have a suitable environment to study at home. Teacher's have been supporting students to complete their daily lesson in class or after school. To follow up students study and regular update teacher's are personally conducting with parents over phone and home visit. Extra classes have been conducted to recover daily lesson. Teachers counseled if they see any negative changes or practices in a students. Teachers conducted with parents and given mental and emotional courage to overcome the situation which are they facing Mamata School is running through the sincere efforts and relentless support of teacher and MAMATA management. Parent meetings are also organized every three months at Mamata school.

# Women Entrepreneurship and Women Workers Life Skills Development (WEWWLSD) Project



The garment industry has brought about changes in our social and economic life over the last three decades. This credit goes to women workers. The garment industry has paved the way for greater employment of women workers. For the sustainable development of Bangladesh, small and medium enterprise development and entrepreneurial class are essential. Women Entrepreneurs and Women Workers' Life Skills Development Project is funded by the Canadian brand Lululemon.

**Goal of the project:**

The project aims to improve the life skills of women workers and create employment and empower women through the development of women entrepreneurs. Under this project, Mamata has imparted training to women workers on health, nutrition, family planning, financial management and awareness about Covid-19 for the purpose of Life skills development and socio-economic development of Women workers. The project works towards sustainable micro-entrepreneurship, employment and empowerment of women by providing training, production and marketing assistance to backward and disadvantaged women entrepreneurs.

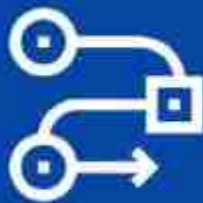
**Objectives:**

- Workers will gain knowledge about reproductive health and family planning and adopt family planning methods
- To provide assistance to women entrepreneurs in marketing their products and services.
- To provide training on production of IGA products and services to women willing to take initiative.
- Provide training to build sustainable business ventures.

- Women workers will be aware of personal health and hygiene and will abide by the rules and regulations.
- Workers will be aware of healthy eating habits, eliminate malnutrition health problems and maintain work performance
- Maternal health of women workers such as- at what age they can conceive, how many times to see a doctor during pregnancy, where they can take delivery service at low cost, what measures should be taken for safe delivery?
- Women and children will gain knowledge about different vaccinations
- Learn about sexually transmitted diseases and ways to prevent HIV / AIDS

Achievements (for the period of October-December 2022)

This project has provided four training for the potential women entrepreneurs. 1 Beautification, 2 Catering and 1 Cutting & Sewing training have been held. Professional experts have facilitated the session. 80 Females have taken skill development training. The aim of the trainings to capacitate potential women entrepreneurs and provide technical knowledge to implement their creative initiatives and overall empowerment of the women.



## Milestone Achieved:

1. Provide Entrepreneurial training to 80 potential women Entrepreneur on 3 Subject.
2. To play a direct role in the empowerment of women.
3. Providing material to indigent entrepreneurs to improve their business





## Achievements (October - December, 2022)

SL	Title of the training	Batch	Tenure	Description	No. of Participants
1	Catering Training (2 Batch)	1	3 Days	2 separate batches of three days long catering training to empower existing women entrepreneurs who wants to run and grow their business and to help those who want to start their own business or to improve employability and earning opportunities for them. The training program was held on 14-16 November and 12-14 December 2021. The objective of the training is to enhance the knowledge and skills of women to economically empower the participants through catering Industry which will promote women empowerment. After receiving the training the participants can expand their catering business by using the learnings of the training.	21 females
		1	3 Days	The session included making of bakery items, frozen food items and pricing of each product for delivery. The participants also did homework and present their home made food in the alternate day. The Participants completed all the activities by hand in the 3 day training.	18 Females
2	Sewing and Cutting Training (1 Batch)	1	3 Days	A three days Sewing and Cutting training was organized by Women Entrepreneurship & Women Workers life Skills Development Project, Mamata supported by Lululemon to empower existing women entrepreneurs who wants to run and grow their business and to help those who want to start their own tailoring business or to improve employability and earning opportunities for them. The facilitator was, Khubeda Mustary, Cutting & Sewing Instructor, Chittagong Women Chamber Of Commerce & Industry. 19 women participated in the training. The training participants were 20 economically disadvantaged women & girls from various parts of Chittagong. 5 of them were already doing small scale tailoring business from home, rest of them were totally new to tailoring and intended to do home bound tailoring business.	19 Females
3	Beautification Training (1 Batch)	1	3 Days	The objective of this training is to develop the technical skills, capacity and knowledge of women in beautification sector, assist women entrepreneurs for developing their own Beauty Parlor, inculcate team building and coordination skills for meeting the future demand and economically empower the participants through Beautification. The training session included introduction on Beautification and its types, lecture on Skin and Hair types and how to make Facial and Hair pack, Eyebrow threading, Facial Massage and its types, Face & and Hair Pack application, Hair cutting and Styling Tools Introduction, Makeup application demonstration and Makeup application practice. The participants were engaged in the session. Participants learned practically in the training. They shared that, the training would help them to establish own business set up in the future. The training ceremony ends with certificate distribution and closing remarks.	22 Females
Total=		4 Batch			80 Females



## Mamata Cultural Institute

To mentor our children with our own Bangla culture and practices Mamata Cultural Institute was established in the year 2017. The vision of establishment of Cultural Institute was to inculcate rejuvenate our cultural heritage among the young generation to build their psycho-social build up free from foreign culture aggression and all forms of moral degradation and virtual abuses. Most of our new generation are wasting their valuable time through misuse of the internet. It seems that that most of the young generation are addicted with mobile by plying games and seeing foreign movie etc., so most of them are interested to practice foreign culture. The present government has taken various steps to overcome these problems. In solidarity with the government, the non-governmental voluntary organization Mamatafacilitate the young generation to

practice own cultural heritage through Mamata Cultural Institute to promote a healthy environment in the cultural arena.

Since its inception, it has been able to respond extensively to parents and students for cultural practice and training.

At present regular training is being imparted two days a week in the four departments of drawing, singing, recitation and dance. Experience trainers of different subject are being arranged for each department.

At the end of the training, a quality improvement test is taken and there is a system of issuing certificates for those who pass the tests.

**Goal:** To build a culture-friendly generation by providing opportunities for the proper cultural development of children and adolescents in addition to formal education.



## Objective:

- To explore capabilities/ potentials of children and young generation through healthy cultural activities.
- To develop mental growth of children
- To practice national and traditional culture.
- To introduce our future generation with our country's culture and heritage.
- To strengthen institutional cultural wing
- To provide information about international culture.

## Outcome:

- Children are growing up in a cultural mode
- Children practice traditional and national culture.
- Development of linkage with different cultural organization/ institution to participate in cultural activities.
- Cultural wings of Mamata (MOM) as a strong with different cultural activities.
- Students of Mamata cultural institute got opportunity in Bangladesh television's program in different occasion.

### Students of Mamata cultural institute:

Subject	Achievement of 2020	Achievement of 2021
Drawing	90	109
Music	54	59
Dance	56	62
Reciting	34	40
Fair handwriting	15	16
<b>Total</b>	<b>249</b>	<b>286</b>





## Activities performed in the year 2021

1. 17 March 2021, National Children Day & Celebrating Birthday of Bangabandhu
2. 18 October 2021, Celebrating Sheikh Russel Birthday (Sheikh Russel Day)
3. Celebrating Golden Jubilee Victory Of Bangladesh

Alongside, Mamata cultural institute observed 26th March the freedom day, 16th December victory day of Bangladesh, Bangla New Year celebration and participated in the competitions, prize ceremony, discussion, and cultural program in the district and national level program.

Activities of Mamata cultural institute during COVID-19

During the COVID-19 situation Mamata cultural institute performed virtual classes for the students from June 2020 based on the government instructions.

# Uplifting the Quality of the lives of the elderly people (PROBIN) Programme.



## Title of the Program:

Uplifting the Quality of the lives of the elderly people Programme.

## Goal of the Program:

To ensure dignified, functional, healthy and secured social life for elderly people or senior citizens.

## Objective:

- ☒ Conduct social survey in the selected area to identify elderly people & establish a database for them.
- ☒ Organize the elderly citizens in groups/committees in ward and form a union committee or platform for the elderly people.
- ☒ To encourage, ensure access of empower and elderly people to actively participate in educational, recreational, social culture activities and voluntary works.
- ☒ To help elderly people to come out from family and social discrimination, negligence and seclusion.
- ☒ To assist elderly people to avail supports/benefits from social safety net/ services, socio-economic benefits/service and income generating activities.

**Technical & Financial support:** Palli Karma-Sahayak Foundation (PKSF)

## Working Area:

Chipatali, Mirzapur, Garduara, Uttar Madarsha union of Hathazari Upzilla & Borkol Union of Chandanish Upazilla, Chattogram.

**Number of staff:** Program officer # 02.

**Total Population:** 136797 (Male –73792 & Female – 63005).

**Total Senior Citizen:** 5702 (Male –2845 & Female – 2857).

**Category wise Senior Citizen:** Helpless-1356, Risky-1337 & Capable-3009.

**Targeted Beneficiary:** Permanent residents of the working area who are at least 60 years of age or more.

The following activities are being implemented under the programme.

- Providing old age allowances and assistive materials (walking sticks, commodes, blankets warm cloths, wheel chairs, umbrellas etc);
- Recognizing the contribution for the society made by the elderly persons;
- Awarding children for looking after their parents,
- Rehabilitation of poor and distress elderly in community.



481 senior citizen will get tk. 500 in every month of senior citizen allowance.



Every senior citizens will take 4 times healthcare service in a month.



Minimum 25 senior citizens family will take funeral death allowance in a month.



### Achievement Status against targets (2021):

Sl. No.	Name of Activity	Target (Jan-Dec' 2021)	Achievement (Jan-Dec' 2021)	% of Achievement	Remarks
01	Union Wise Baseline Survey.	-	-	-	
02	Orientation of Senior Citizen Leaders.	-	-	-	
03	Orientation of Micro - finance Staffs.	-	-	-	
04	Committee Formation of Senior Citizen at Ward Level.	-	-	-	
05	Committee Formation of Senior Citizen at Union Level.	-	-	-	
06	Organized Monthly Meeting with Ward Committee.	45	45	100%	
07	Organized Monthly Meeting with Union Committee.	5	5	100%	
08	Distribution Monthly Allowance to Selected Senior Citizen (Person).	481 (Person)	481 (Person)	100%	
09	Distribution Monthly Allowance to Selected Senior Citizen (Amount).	28,86,000/-	28,86,000/-	100%	
10	Provide Special Assistance (Walking Stick, Wheel chair, Commode Chair, Umbrella, Blanket & Chador)	-	-	-	
11	Distribution Funeral Allowance to Senior Citizen.	270 (Persons)	78 (Persons)	29%	As per demand of senior citizens family.

Sl. No.	Name of Activity	Target (Jan-Dec' 2021)	Achievement (Jan-Dec' 2021)	% of Achievement	Remarks
	Distribution Funeral Allowance to Senior Citizen. (Persons)	270 (Persons)	78 (Persons)	29%	As per demand of senior citizens family.
	Distribution Funeral Allowance to Senior Citizen. (Amount)	5,40,000/-	1,56,000/-	29%	DO
	Organized Day Observation	10	10	100%	
	Awarding Senior Citizen Honors (Crest & Certificate)	-	-	100%	
	Awarding Senior Honors (Financial support)	-	-	100%	
	Awarding The Best Child Honor (Crest & Certificate)	-	-	100%	
	Awarding The Best Child Honor (Financial support)	-	-	100%	
	Organizing Senior Health Services (Health Camp)	26	26	100%	
	Financial Support to Helpless Senior Citizen	-	-	100%	
	Organized IGA Training to Senior Citizens.	2 Batch	2 Batch	100%	
	Loan Distribution to senior citizens.	23,40,000/-	23,40,000/-	100%	





Health Service Program of Senior Citizen.



Senior Citizen Allowance Distribution.



IGA Training.



IGA Member (Senior Citizen).



Health camp Service for Senior Citizen

Child Care Room  
শিশু পরিচর্যা কেন্দ্র



## Child Day Care Center

In majority of the Garments Factories where Female Workers (about 80% of total workers) are engaged in the vital sector earning more than 80% of the foreign exchange of the country do not have Child Day Care Centers. So the workers are unable to care for and nourish their children while they are at the workplace. They have to keep their children to their neighbor or other children in their house. As a result, they become worried and cannot keep their perfect concentration on the job, often it hampers to their working performance. In many times it is seen that skilled female workers quit their job for taking care of their new born children. As a result, it creates a shortage of skilled workers in the garments industry. According to the factory act 1965, the Management Authority of the industry has to open a Daycare center where more than 50 people are working women.

In solidarity with the issue Mamata started establishing a childcare centers since 2006 outside of the CEPZ, KEPZ, EPZ area with help of factory owners. In the child care center, in addition to necessary logistics and baby care items/endeavours breastfeeding corners and child development activities are provided. In this program, Mamata provides technical support to establish child care centers at factories and arranges training facilities for the Caregivers. In 2020, Mamata trained 25 caregivers of 3 factories and decorated 2 child care centers.

**Target group:** low paid women workers and their children aged between 6 months to 3 years.

**Goal:** to improve the lives of under privileged working women and their children by giving the opportunities to develop to their potentials.

### Objectives:

- To reduce vulnerability of garment workers and their children at factory and residence level during working hours.
- To promote early childhood care and development of garments workers children focusing on physical, psycho-social development.
- To ensure pre-primary elementary learning/education to their children of garments to mainstream them.
- To increase productivity of women workers by reducing anxiety of workers at factory.
- To reduce of dropout rate of skilled female workers at the early childhood stage of their children lack of appropriate day care facility.

### Regular activities of the project:

- Garments factory selection.
- potential care giver selection.
- set up centre.
- Provide caregivers training.
- Daily basis monitoring of the centres.
- Organize monthly meeting with guardians.



## Training, Evaluation & Research, Mamata.

### 1. Goal :

Provide necessary knowledge, skills and positive change in the attitude of the trainees and to ensure proper continuity and sustainability of Mamata's ongoing projects/programs through proper evaluation and research.

### 2. Objectives of the Department:

- To assist in achieving effective and quality results by enhancing the skills and abilities of the staff.
- Assistance in adopting and managing profitable small enterprises through training of beneficiaries especially small entrepreneurs.
- To set up training, evaluation and research departments as sustainable and self-sufficient sectors by setting training fees, arranging cost recovery and marketing training elsewhere.
- Along with PKSF, InM, CDF, Care International, Department of women affairs, Department of family planning and other development sector collect and develop required training materials/manual etc.

### 3. Outcome:

- ☑ Increase skill & efficiency of personnel
- ☑ Increase skill & efficiency of beneficiaries
- ☑ Positive change in behavior and attitude
- ☑ Develop leadership skill & self-development of beneficiary.
- ☑ Increase SME Entrepreneurship.
- ☑ Fund generation.
- ☑ Build a good linkage with others NGO, MFIs, RMG sector & educational Institution.
- ☑ To know the impact of program/projects.



- ☒ To finalize the recommendation
- ☒ Future project/program direction
- ☒ Ensure /Achieve better result & qualityful activities.
- ☒ Identify the present status of program /Organization
- ☒ To reduce / minimize the risk factors.
- ☒ Beneficiaries will get better service.

#### 4. Short description of the Department:

The Training, Evaluation and Research (TE&R) department is set up to provide regular training to all the colleagues working in Mamata with the hope of enhancing their skills and abilities. The department started its official activities in January 2015. Although the department organizes regular trainings for colleagues and beneficiaries. Due to Covid-19 situation in 2021 the department did not arrange the training for beneficiary. At present a limited range of training activities are being conducted following all safety, precautionary and hygienic rules and maintaining social distance. Virtual training activities also being conducted regularly in the garment sector outside the organization through 'Zoom App'. The department has submitted an evaluation report on impact of the provided training. Mention here that, TE&R formed a Central Training Pool with experienced, efficient and well trained senior staff members of different project/program of Mamata along with 5 regular staff members of the department.

#### 5. Component of the Department:

In broader head there are 4 component of the department. Such as:

- ☒ Training
- ☒ Evaluation
- ☒ Research
- ☒ Exposure visit (National/International)

##### • Training (Staff level):

- ☒ MSCP (Mamata Savings & Credit Program)
- ☒ 4 days MSCP Basic training for Branch Manager
- ☒ 4 days MSCP Basic training for Branch Accountant
- ☒ 3 days MSCP Basic training for Credit Officer and Field Officer
- ☒ Training on Implementation process of MSCP
- ☒ Training on Managerial skill Development
- ☒ Training on ME Development & Management
- ☒ Training on Automation MIS & FIS
- ☒ Training on Development of Group Dynamism
- ☒ Ratio Analysis & It's importance

##### • Training MHP (Mamata Health Program)

- ☒ Training on Primary Health Care, Child Health, Maternal Health, Family Planning, and Behavior Change Communication & Counseling.

##### • Training Education

- ☒ Teachers Basic training
- ☒ PDET (Positive Discipline Everyday Training) for Teachers'

## Orientation:

- ☒ Newly appointed staff orientation
- ☒ ToT on different training

## Beneficiary:

- ☒ Leadership development and team management training for MSCP beneficiary
- ☒ Training on Cow Rearing & Farm Management
- ☒ Training on Poultry (Local variety) Rearing & Management
- ☒ Training on Sewing, Cutting & Pattern making
- ☒ Training on Food Processing (Catering)
- ☒ Care giver training for garments sector
- ☒ Training on "Personal hygiene, Maternal health & Family Planning" for garments sector
- ☒ Gender Mainstreaming
- ☒ SRHR (Sexual Reproductive Health Right) Training in RMG (Ready Made Garments) Sector
- ☒ Health Training in RMG (Ready Made Garments) Sector

## Achievement status of the project:

- ☒ Update Training Module/Schedule
  - Newly Recruited Staff Orientation
  - Basic Training on Mamata Savings & Credit Program
  - ME Development & Management
  - Cow Rearing & Farm Management
  - Care Giver Training

## ☒ Design/Edit new Training Module

- Training module on Family Planning, Maternal & Child Health Care
- Training module on Gender Mainstreaming
- Training Manual on Poultry Rearing
- Training module on Local Poultry Rearing
- ToT on Sexual and Reproductive Health Module



Sl#	Name of Training Courses	Batch	Total Participants	Category of Participants
1	Automation FIS/MIS	9	107	AM, EDD-coordinator, BM, Br. Accountant
2	4 days Basic Training for BM	1	11	BM
3	4 days Basic Training for Br. Accountant	1	16	EDD-coordinator & Br. Accountant
4	3 days Basic Training for FO/CO	1	14	FO, CO
5	Day long Basic training on Health & Microfinance	1	13	HCSDP-CCPP personnel
6	Training on National Database Information	10	218	AD, AM, BM, EDD-Coordinator, UM, Br. Accountant
7	ToT	1	15	Trainers pool
	Total	24	394	



## Beneficiary Training Activity Report MSCP :

Sl#	Name of Training Courses	Batch	Total Participants	Category of Participants
1	Cow Rearing & Farm Management	1	19	Graduate members of MSCP
2	Care Giver Training	1	13	Care Giver from Garments Factory.
	Total	2	32	

## Other Program & Project

Sl#	Name of Training Courses	Batch	Total Participants	Name of Program/Project
1	Fire Extinguisher Training	1	38	HQ
2	Sewing & Cutting	1	19	
3	Catering	2	39	Women Entrepreneurship & Women Workers Life Skill Development Project
4	Handicrafts (Leather)	1	15	
5	Beautification	1	21	
	Total	6	132	

### Evaluation

- Impact Evaluation of the Training Conducted by TE&R, Mamata.

### Milestone achieved/reached

- TE&R has been starting its activities from January 2015. From beginning up to December 2021 TE&R organized 445 no.'s of training courses on different subjects.
- Out of 445; 218 no. of training organized for field level beneficiaries. Total coverage of MSCP staff members are 7370 and beneficiaries are 3337.
- Beside these TE&R organized, coordinate and facilitate the different training of Mamata Women Entrepreneurship & Women Workers Life Skill Development Project, Mamata Adolescent program, ENRICH program, HER Health project, HER Finance Project, Agriculture & Livestock unit, CPV Project, Mamata School and Health Program.
- TE&R also financially contributed established 'Mamata Auditorium' in this year.

## Case Study (Staff Level)

### Impact of training on the daily activities of an Award Winning Credit Officer Md. Musa

A promising and experienced credit officer who joined Mamata in 2008 and served as a credit officer in various branches. He is currently working in the Bandartila branch of Mamata Savings and Credit Program. His name is Md. Musa. In FY 2021-22, he was recognized as one of the best credit officers in the Mamata Savings and Credit Program.

On March 14, 2022, while conducting a training at Bandartila branch, had an informal talk with Md. Musa. Talking to Musa about his activities and feelings behind receiving the award, asked what things are there contributed to receiving the award.

He said concentration, dedication, responsibility and honesty have brought him to this point. Musa added, "In the early days, when I was working in a group, the mood would get worse if the members were default of savings or installments. But there was no chance to show mood with anyone. Because there was a fear that the opposite would happen. But by creating good relations with the members and explaining the bad effect of defaulting of savings or loan installment, a lot of good results would come. Even then there were default member in different groups. Even though I was upset about it, I did not give up mentally and thought about the discipline and responsibilities of the group leaders'. Later, Musa participated in different trainings organized by the Training, Evaluation and Research (TE&R) department of Mamata. He received following training:

1. 'Implementation process of Mamata Savings and Credit Program'
2. 'Development of Group Dynamism'
3. 'Micro-Enterprise Development & Management'

Mr. Musa said that, after receiving the above mentioned courses he gained a lot of knowledge and new ideas which helped him to work appropriately at the group level. He also apply the new skills and followed the appropriate member selection criteria during group formation. He carefully scrutinize the project proposal before approval. He tried to confirm about the risk and profitability of the project, after loan disbursement Musa monitoring the loan utilization by the borrower whether they invest it to their proposed activity or not. He tried to motivate the group members to attend the weekly/monthly meetings and pay the savings and repay the loan installments regularly. He tried to establishing group discipline and trying to solve any problem by discussing in groups. Finally he could able to build leadership quality in group, making the group leaders responsible, encouraging investment in profitable enterprises, above all maintaining group unity and managing the group in an orderly environment helped him to make as an ideal credit officer. He also mentioned that he has been inspired by the mentioned training sessions. As well as guidance and advice of all supervisors of him worked out for his success. He said that the handouts received from the training in particularly have helped in the implementation of his daily activities.

We hope that if all concerned try to improve their skills by following Musa, they too will be able to establish themselves as Mamata's soldier by winning awards in the future.



In the month of mourning, part of the program implemented by Mamata



Drawing competition based on Bangabandhu



Drawing competition based on Bangabandhu



Flower offering on the portrait of Bangabandhu



Display of documentary on Bangabandhu's biography



CCC Councilor Nazmul Haque Duke, at the discussion as the chief guest



Assistant Chief Executive Mohammad Shahariar in the presiding speech



Welcoming remarks by Towhid Ahmed, Director, Mamata

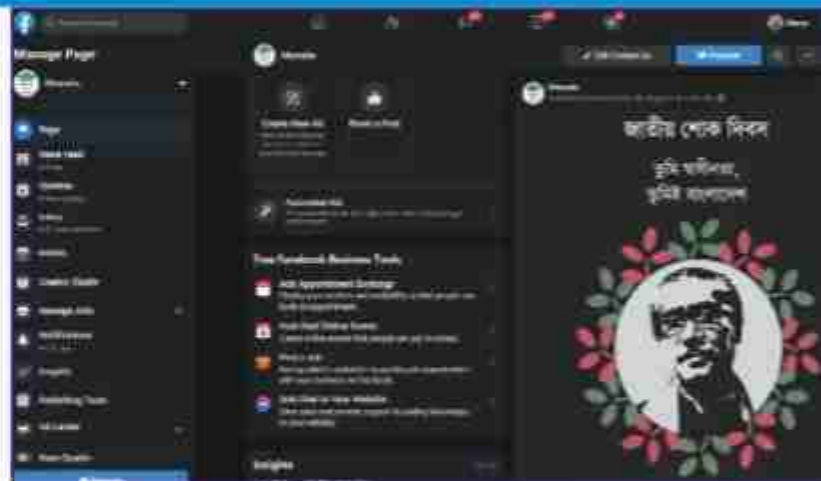


The guests are distributing prizes among the winners of the competition

# Khatme Quran and Doa Mahfil of Mamata on the occasion of National Mourning Day



## Dropdown banners are displayed on website and official Facebook page of Mamata



## Mamata in media on Month of Mourning Activities



Part of the tree planting activities at the branch level and distribution among the members



Boirag branch



Mohora branch



Chakariya branch



Chandanaish branch



Gohira branch



Chatori branch



In the month national mourning, part of Implemented activities of Mamata



food distribution among low income and wage earners peoples



Drop down banners are being displayed at HQ-Mamata and branch offices

## Part of celebration Sheikh Russel Day by Mamata



Display of Drop-down banners



Birthday celebration, Dua Mahfil and Discussion meeting

## Part of celebration Sheikh Russel Day by Mamata

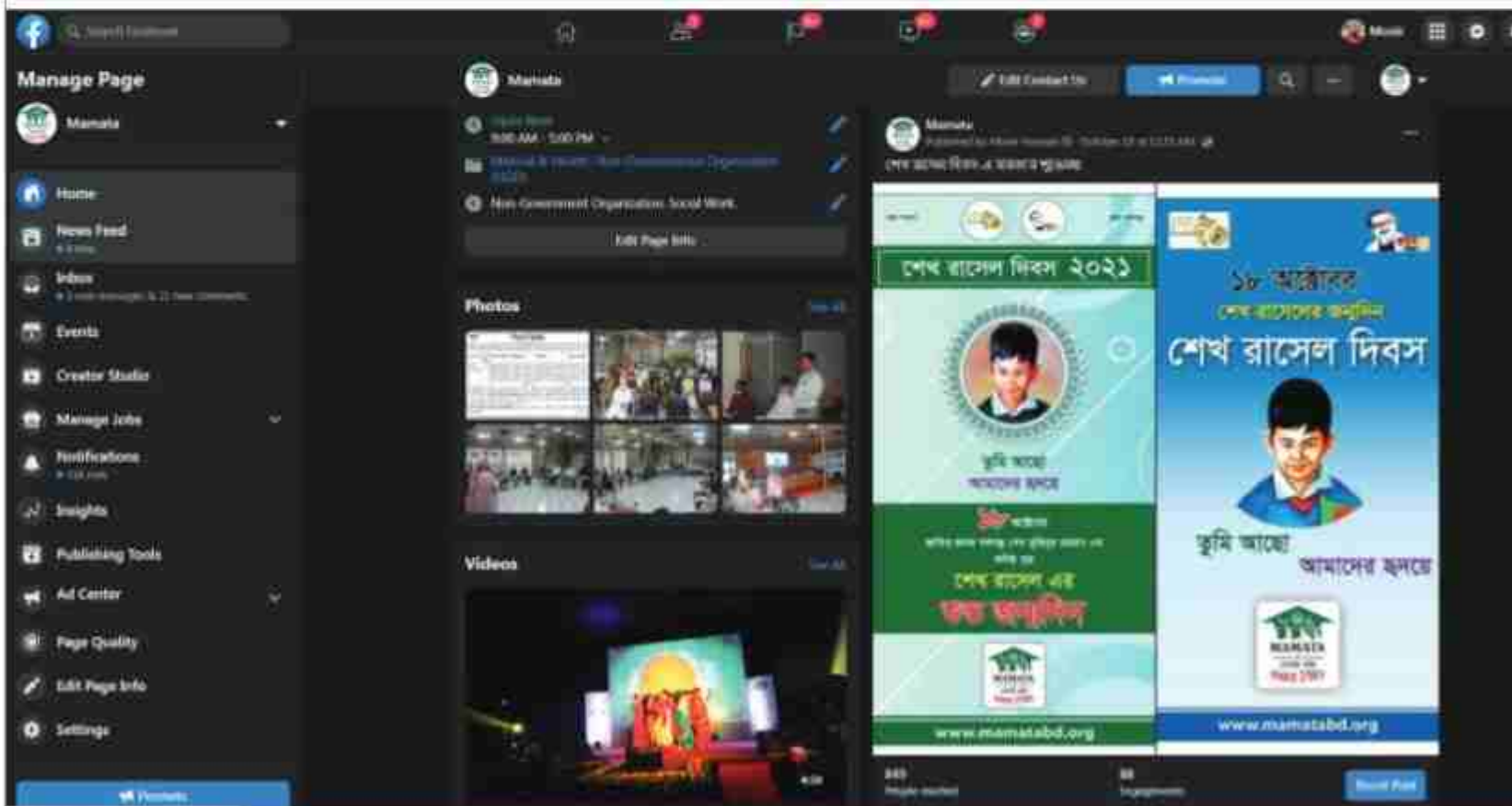
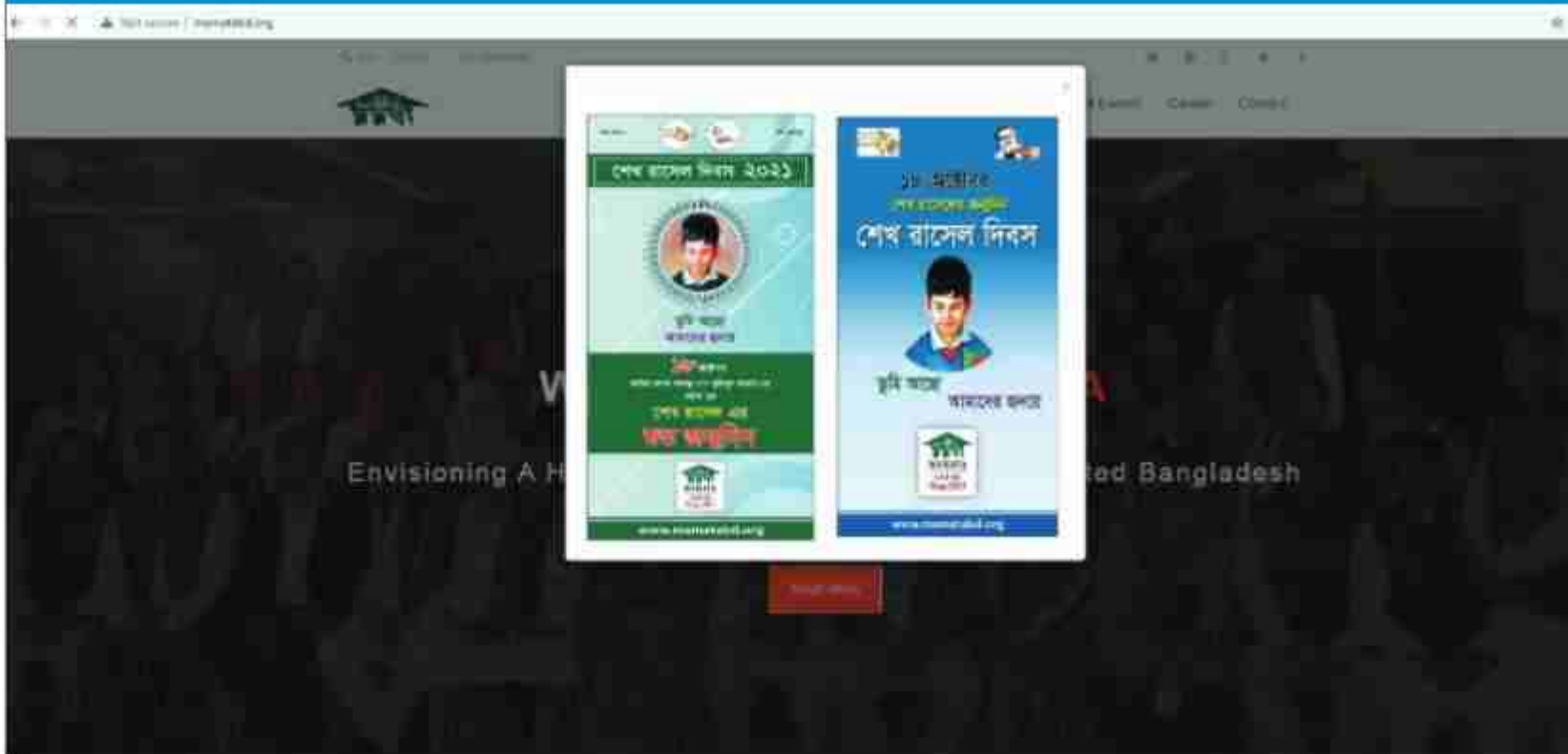


Food distribution among orphans



Drawing and Essay competition

# Part of celebration Sheikh Russel Day by Mamata



Publication at website, Social Media, Electronic dashboard





## Celebrating Golden jubilee of freedom of the nation



Drop-down banner, Lighting decoration at Mamata HQ, Branchs on celebrating Golden jubilee of freedom of the nation



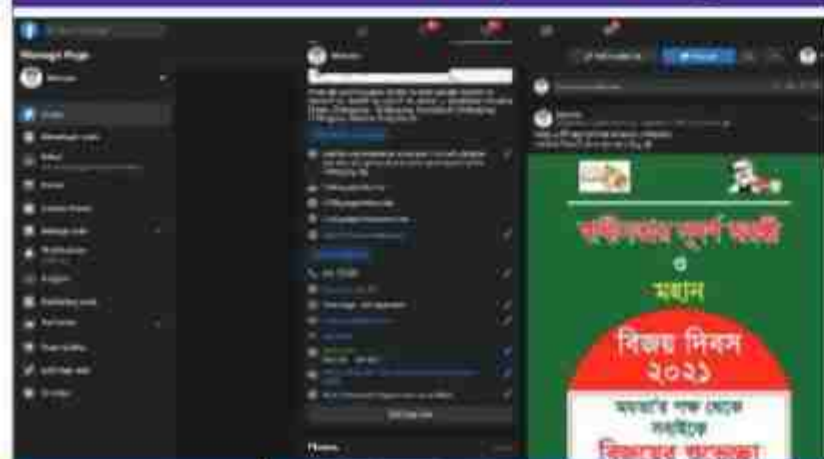
Rally on celebrating Golden jubilee of freedom of the nation



Discussion meeting of celebrating Golden jubilee of freedom of the nation



Rally on celebrating Golden jubilee of freedom of the nation





## SUCHALA

Most of the children in slum areas and other poor dwelling settings do not go to school for education and career building. Parents of these children are less interested to educate them in school or educational institutes for the financial crisis. Parents are not aware of the importance of education. Though some poor parents at an early age they send their child to school, but with the passage of time they drop out of school for several socio-economic reasons. They involve their child in different works to earn money to support to lead their better family life. Most of the children of poor do not go to school for extreme poverty but some do not go to school due to callous attitudes of the parents. It is evident from that the number of slums in Chattogram City Corporation was 2216 (15.90%) in the slum census 2014 and it was 186 (6.22%) in slum census 1997, and according to slum census 2014 by BBS the literacy rate of slum population (7 years and above)

is 35.29 % where National literacy rate is 75.6% (BBS literacy report 2020). Considering this situation, Mamata had taken the initiative to motivate guardians to send their child to school again and continue their study through initiating a project titled SUCHALA. The project is implemented with the support of Anukul Foundation, Mamata supporting 32 students (pre-primary to class five) of economically disadvantaged group.

Working area: Kattoli and Sagorika area of Chattogram city corporation.

### Performance of 2021:

Sl.	Particulars	Quantity
1	scholarship	32 students
2	education materials	32 students



Beneficiaries of Sucala Project



# Mahamud Sabuj & Co.

## Chartered Accountants

### Independent Auditors' Report

To  
The President of  
MAMATA  
Chattogram

#### Report on the Audit of Financial Statements

##### Opinion

We have audited the accompanying financial statements of **MAMATA** which comprise the Statement of Financial Position as at 30<sup>th</sup> June, 2021, Statement of Profit or Loss & Other Comprehensive Income, Statement of Comprehensive Receipts & payments, Statement of Changes in Equity and Statement of Cash Flow's for the year then ended, and notes to the Financial Statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying Financial Statements give true and fair view, in all material respects, of the Financial Position of the Company as at 30<sup>th</sup> June, 2021, and it's financial performance and it's cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations as explained in note.

##### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibility for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants', Code of Ethics for Professional Accountants (IESBA Code), and Bangladesh Bank and we have fulfilled other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

##### Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current year. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

##### Other Information

Management is responsible for the other information. The Annual Report is expected to be made available to us after the date of this auditors' report.

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

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

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**Chattogram Office:** 🏠 Facy Building (2nd Floor), 87, Agrabad C/A, Chattogram, Bangladesh.

# Mahamud Sabuj & Co.

## Chartered Accountants

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

Management is responsible for the preparation and fair presentation of the Financial statements in accordance with IFRSs as explained in note, and for such internal control as management determines is necessary to enable the preparation of Financial statements that are free from material misstatement, whether due to fraud or error. The Companies Act, 1994 require the Management to ensure effective internal audit, internal control and risk management functions of the Company.

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

Those charged with governance are responsible for overseeing the Company's Financial reporting process.

### **Auditors' Responsibilities for the Audit of the Financial Statements**

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

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

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

# Mahamud Sabuj & Co.

## Chartered Accountants

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the Financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

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

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

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

### Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994 we also report the following:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- In our opinion, proper books of accounts as required by law have been kept by **MAMATA** so far as it appeared from our examination of these books;
- The Statement of Financial Position, Statement of Profit Loss & Other Comprehensive Income Statement of Comprehensive, Receipts & payments and Statement of Cash Flows for the year then ended, and notes to the Financial Statements dealt with by the report are in agreement with the books of accounts and returns; and
- The expenditure incurred was for the purposes of the **MAMATA**.

Dated, Chattogram,  
30<sup>th</sup> May, 2022.



*Moddassar Ahmed Siddique*  
MAHAMUD SABUJ & CO.  
Chartered Accountants.

Signed by :  
MODDASSAR AHMED SIDDIQUE, FCA  
Partner  
Enrolment No : 722  
DVC : 2205300722A5773461

**Corporate Office:** House 22 (3rd Floor), Road 13C, Block E, Banani, Dhaka 1213, Bangladesh.  
+88 02 8836809 +88 09606994212 info@mahamudsabuj.com www.mahamudsabuj.com

**Chattogram Office:** Facy Building (2nd Floor), B7, Agrabad C/A, Chattogram, Bangladesh.  
02333315367 +88 01975 072079



**MAMATA**  
Statement of Financial Position  
As at June 30, 2021

Properties and Assets	Notes	30.06.2021 Taka	30.06.2020 Taka
<b>A. Non-Current Assets:</b>			
Property, Plant and Equipment (Annexure A)	6	204,383,258	188,026,019
Long Term Investment	7	197,131,633	187,861,219
Loan To Other Micro-Credit Organizations Long Term	8	7,251,625	164,800
Other Loan - Long Term	9	-	-
<b>B. Current Assets:</b>			
Loan To Members	10	4,354,808,584	3,903,966,529
Short Term Investments	11	3,369,096,323	3,175,589,280
Loan To Other Micro-Credit Organizations Short Term	12	493,174,707	392,289,305
Other Loan - Short Term	13	-	-
Accounts Receivable	14	110,817,519	101,719,615
Advance, Deposits & Prepayments	15	5,325,892	-
Stock & Stores	16	38,176,231	36,481,402
Cash in Hand	17	-	-
Cash at Bank	18	1,758,215	3,723,782
		336,459,697	194,163,145
<b>Total Properties and Assets (A+B)</b>	<b>Taka</b>	<b>4,559,191,842</b>	<b>4,091,992,548</b>
<b>Capital Fund and Liabilities:</b>			
<b>A. Capital Fund:</b>			
Cumulative Surplus	19	997,715,438	762,810,498
Statutory Reserve	20	896,782,118	686,205,158
		100,933,320	76,605,340
<b>B. Non Current Liabilities:</b>			
Loans From PKSF - Long Term	21	406,191,261	376,111,838
Loans From Housing Fund - Long Term	22	334,126,848	262,816,653
Loans From Other - Long Term	23	-	980,000
Loan From Other Government Sources - Long Term	24	100,000	100,000
Loan From Other Micro-Credit Organizations - Long Term	25	-	-
Loans From Commercial Banks - Long Term	26	-	-
Other Loans - Long Term	27	23,780,265	52,942,233
Deffered Grants	28	45,776,210	45,031,777
		2,408,138	14,241,175



**MAMATA**  
Statement of Financial Position  
As at June 30, 2021

	Notes	30.06.2021 Taka	30.06.2020 Taka
<b>C. Current Liabilities</b>		<b>3,155,285,143</b>	<b>2,953,070,212</b>
Loans From PKSF- Short Term	29	347,490,002	281,524,999
Loans From Housing Fund - Short Term	30	980,000	1,960,000
Loan From Other Government Sources - Short Term	31	-	-
Loan From Other Micro-Credit Organization-Short Term	32	-	-
Loans From Commercial Banks - Short Term	33	326,219,735	284,145,201
Other Loans - Short Term	34	29,293,690	24,870,458
Members Savings Deposits	35	1,928,856,800	1,884,781,415
Account Payables	36	417,721,096	378,543,402
Loan Loss Provision	37	104,723,820	97,244,737
Gratuity Fund	38	-	-
<b>Total Capital Fund and Liabilities (A+B+C)</b>	<b>Taka</b>	<b>4,559,191,842</b>	<b>4,091,992,548</b>

  
Iqbal Al-Matmood  
Director-Finance  
MAMATA

  
Rafique Ahmed  
Chief Executive  
MAMATA

  
Md. Jahangir Alam  
President  
MAMATA

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






MAHAMUD SABUJ & CO.  
Chartered Accountants  
Signed by :  
MODDASSAR AHMED SIDDIQUE, FCA  
Partner  
Enrolment No : 722  
DVC : 2205300722AS773461


**MAMATA**

Statement of Profit or Loss & Other Comprehensive Income  
For the Year Ended 30 June 2021

Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
<b>A. Income:</b>		<b>1,015,117,049</b>	<b>737,963,101</b>
Grants received from Donors	39	53,328,374	59,541,820
Health Card sale		465,980	435,295
Medicine Sale		64,310	40,974
Service Charges	40	923,257,389	641,780,450
Reimbursement Income		-	-
Bank Interest on STD		4,662,253	4,846,656
Bank Interest on FDR		26,514,724	23,739,454
Loan Form Fees		378,260	322,515
Others	41	6,445,759	7,255,937
<b>B. Expenditure:</b>		<b>780,050,908</b>	<b>725,681,163</b>
Service charge of PKSF Loan		42,790,069	31,542,917
Interest on Member's savings		135,547,682	127,337,982
Other loan interest		32,629,358	49,906,204
Salaries and allowances		371,931,152	345,158,249
Local Conveyance & Field Allowance		20,051,851	15,336,928
Office Rent		23,017,235	23,478,060
Printing and Stationary		5,675,783	4,790,621
Traveling		790,221	1,413,166
Telephone and Postage		1,209,116	5,661,254
Repair and Maintenance		11,608,897	5,923,830
Fuel Cost		1,985,848	1,896,889
Gas and Electricity		7,460,371	5,938,244
Advertisement		55,748	335,583
Newspapers and periodicals		192,003	324,995
Bank charges/ DD charges		2,178,489	1,344,987
Training Expenses		1,990,048	5,295,114
Vehicle maintenance		25,037	1,505,664
Legal Expenses		464,378	466,598
Registration fee		1,074,468	1,042,106
Meeting Expenses		2,090,986	2,231,628
Other operating expenses		16,037,990	21,962,541
Audit Fees for Consolidation		100,000	100,000
Audit Fees for Branches		426,000	357,500
Board members' honorarium		324,500	360,870
VAT & TAX		6,765,315	6,708,605
LLPE		34,233,180	13,316,870
DMFE		6,878,724	7,169,995
Staff Welfare Fund		5,983,806	1,931,553
Risk Fund Expense		402	850
Depreciation		7,752,050	7,337,662
Program Expense		21,229,504	19,085,826
External professional service		14,265,205	11,101,419
Electric Equipments		572,444	446,975
Others Expense		1,106,631	1,709,656
Clinical Supplies		1,566,417	2,159,822
<b>Excess of Income over Expenditure: (A-B)</b>		<b>235,066,141</b>	<b>12,281,938</b>
(Balance Transfer to Note no:20)			


  
Isbal Al Mahmood  
Director-Finance  
MAMATA

  
Rafique Ahmed  
Chief Executive  
MAMATA

  
Md. Jahangir Alam  
President  
MAMATA

Examined and found correct.



  
MAHAMUD SABUJ & CO.  
Chartered Accountants  
Signed by:  
MODDASSAR AHMED SIDDIQUE, FCA  
Partner  
Enrolment No : 722  
DVC : 2205300722AS773461

## MAMATA

Statement of Comprehensive Receipts and Payments  
For the Year Ended 30 June 2021

Particulars	Notes	30.06.2021 Taka	30.06.2020 Taka
<b>Receipts</b>			
<b>Opening Balance:</b>			
Cash in hand		3,723,782	3,356,061
Cash at bank		194,163,145	321,000,001
Grants received from Donors		58,289,073	53,905,795
Health Card sale		465,980	435,295
Medicine Sale		64,310	40,974
Members Savings Deposit		740,064,518	608,245,730
Loan Recovery		4,650,000,434	3,622,933,695
Service Charges		923,200,925	641,913,500
Investment Encashment		153,000,000	87,964,395
Reimbursement income		-	-
Loan Form Fees		378,675	330,444
Bank interest		4,662,253	4,846,656
Bank Interest on FDR		4,171,405	1,548,068
Borrowing from Anukul Foundation		32,000,000	16,000,000
Borrowing from PKSF		435,000,000	341,000,000
Borrowing from Bank		406,000,000	375,450,000
Borrowing from other		-	100,000
Loans and Advance		32,940,685	49,117,552
Staff Security		250,000	322,000
Loan Risk Fund (Insurance Premium)		31,795,026	26,826,535
Overhead		552,303	539,132
Others		6,113,200	6,230,065
<b>Total Receipts</b>		<b>7,676,835,714</b>	<b>6,162,105,898</b>
<b>Payments</b>			
Loan Disbursement		4,869,490,000	4,110,628,256
Savings Refund		826,319,190	398,655,609
Refund of Staff Security		-	-
Loans and Advance		62,154,915	73,856,142
Refund of Borrowing from Anukul Foundation		26,832,335	26,862,299
Refund of Borrowing from other		8,575,987	-
Refund of Borrowing from PKSF		297,725,002	223,533,336
Refund of Borrowing from Bank		395,047,434	397,711,787
Loan Insurance Calim		13,167,761	8,117,176
Investment on Fixed Deposit		239,110,000	133,660,000
Service charge of PKSF Loan		42,790,069	31,542,917
Interest on Member's savings		(8,592)	(2,287)
Other loan interest		32,293,358	50,236,763
Salaries and allowances		362,638,084	325,299,329
Local Conveyance & Field Allowance		19,957,177	15,297,213
Office Rent		19,669,516	20,665,487
Printing and Stationary		7,026,104	6,293,832
Traveling		566,481	1,288,942
Telephone and Postage		5,872,399	5,650,891
Repair and Maintenance		10,602,015	6,369,559
Fuel Cost		1,995,983	1,986,344



## MAMATA

Statement of Comprehensive Receipts and Payments  
For the Year Ended 30 June 2021

<b>From Pre-page (Payments)</b>		
Gas and Electricity	7,365,765	5,883,030
Advertisement	55,748	335,583
Newspapers and periodicals	191,173	275,465
Bank charges/ DD charges	2,014,577	1,271,528
Training Expenses	1,975,748	4,932,085
Vehicle maintenance	25,037	1,218,786
Legal Expenses	252,935	173,158
Registration fee	1,074,468	1,042,106
Meeting Expenses	1,712,440	1,914,392
Other operating expenses	1,045,488	5,873,129
Audit Fee	36,000	7,500
Board members honorarium	159,000	277,860
Capital Expenditure (Property & Equipment)	10,357,609	32,838,968
Capital Expenditure (Dairy Project)	-	1,890,000
Vat & Tax	6,981,851	6,903,900
Subsidy to Other program	8,420,859	9,520,757
Provision for Expense	17,464,787	17,782,290
Contractual Service	1,605,982	2,133,480
Anaesthesia Fee	5,468,891	1,879,967
Assistant Fee/ Surgeon Bill	6,416,080	6,392,761
Day Observation	71,679	511,910
Medicin Purchase	592,571	849,061
Health Camp, Satellite Clinic & Program Expense	20,853,891	19,159,250
Electric Equipments	572,444	446,975
External professional service	774,252	695,211
Partnership & Networking	120,200	86,090
Annual Gathering	-	241,199
Grant for Fire	-	-
Miscellaneous Expenses	1,183,109	2,028,935
<b>Closing Balance:</b>		
Cash in Hand	1,758,215	3,723,782
Cash at Bank	336,459,697	194,163,145
<b>Total Payments:</b>	<b>7,676,835,714</b>	<b>6,162,105,898</b>

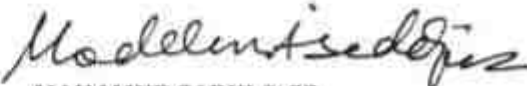
  
Iqbal A. Mahmood  
Director-Finance  
MAMATA

  
Rafique Ahmed  
Chief Executive  
MAMATA

  
Md. Jahangir Alam  
President  
MAMATA

Examined and found correct:





MAHAMUD SABUJ & CO.  
Chartered Accountants

Signed by:  
MODDASSAR AHMED SIDDIQUE, FCA  
Partner

Enrolment No : 722  
DVC : 2205300722AS773461

## MAMATA

Statement of Change in Equity  
For the year ended June 30, 2021

Particulars	Reserve Fund	Surplus Income	Total (Taka)
Opening Balance	76,605,340	686,205,158	762,810,498
Add: Prior Year Adjustment	-	-	-
Less: Prior Year Adjustment	-	161,201	161,201
Add: Surplus for the year	24,327,960	210,738,161	235,066,141
Closing Balance	100,933,320	896,782,118	997,715,438

For the year ended June 30, 2020

Particulars	Reserve Fund	Surplus Income	Total (Taka)
Opening Balance	74,271,609	676,256,951	750,528,560
Add: Prior Year Adjustment	-	-	-
Less: Prior Year Adjustment	-	-	-
Add: Surplus for the year	2,333,731	9,948,207	12,281,938
Closing Balance	76,605,340	686,205,158	762,810,498

  
Iqbal Al Mahmood  
Director-Finance  
MAMATA

  
Rafique Ahmed  
Chief Executive  
MAMATA

  
Md. Jahangir Alam  
President  
MAMATA

Examined and found correct.





MAHAMUD SABUJ & CO.  
Chartered Accountants  
Signed by :  
MODDASSAR AHMED SIDDIQUE, FCA  
Partner  
Enrolment No : 722  
DVC : 2205300722AS773461

## MAMATA

### Statement of Cash Flows For the year ended June 30, 2021

Particulars	30.06.2021	30.06.2020
	Amount (Taka)	Amount (Taka)
<b>Cash Flows From Operating Activities:</b>		
Surplus for the period	235,066,141	12,281,938
Add : Amount considered as non-cash items:		
Loan Loss Provision	7,479,083	7,682,529
DMF Provision	-	-
Gain on Sale of Motor Vehicle	-	-
Add : Depreciation	7,752,050	7,337,662
<b>Sub Total of Non Cash Items</b>	<b>15,231,133</b>	<b>15,020,191</b>
Loan Disbursed to Members	(193,507,043)	(483,039,666)
(Increase)/Decrease in Current Assets	(16,118,625)	(28,226,239)
Increase/(Decrease) in Current Liabilities	142,908,413	161,706,917
Increase/(Decrease) of Deferred income	(11,833,037)	(164,973)
<b>Net Cash Used by Operating Activities (A)</b>	<b>171,746,982</b>	<b>(322,921,832)</b>
<b>Cash Flows From Investing Activities:</b>		
Acquisition of Fixed Assets	(9,270,414)	(41,412,848)
Sale of Motor Vehicle	-	-
Investment	(107,972,227)	(68,503,116)
<b>Net Cash Used by Investing Activities (B)</b>	<b>(117,242,641)</b>	<b>(109,915,964)</b>
<b>Cash Flows From Financing Activities:</b>		
Loan Received	41,912,460	14,967,273
Member's Savings	44,075,385	291,401,388
Increase/(Decrease) of Capital Fund	(161,201)	-
<b>Net Cash Provided by Financing Activities (C)</b>	<b>85,826,644</b>	<b>306,368,661</b>
<b>Net Increase / (Decrease) (A+B+C)</b>	<b>140,330,985</b>	<b>(126,469,135)</b>
<b>Add : Cash and Bank balance at beginning of the year</b>	<b>197,886,927</b>	<b>324,356,062</b>
<b>Cash and Bank balance at the end of the year</b>	<b>338,217,912</b>	<b>197,886,927</b>


  
 Iqbal Mahmood  
 Director-Finance  
 MAMATA

  
 Rafique Ahmed  
 Chief Executive  
 MAMATA

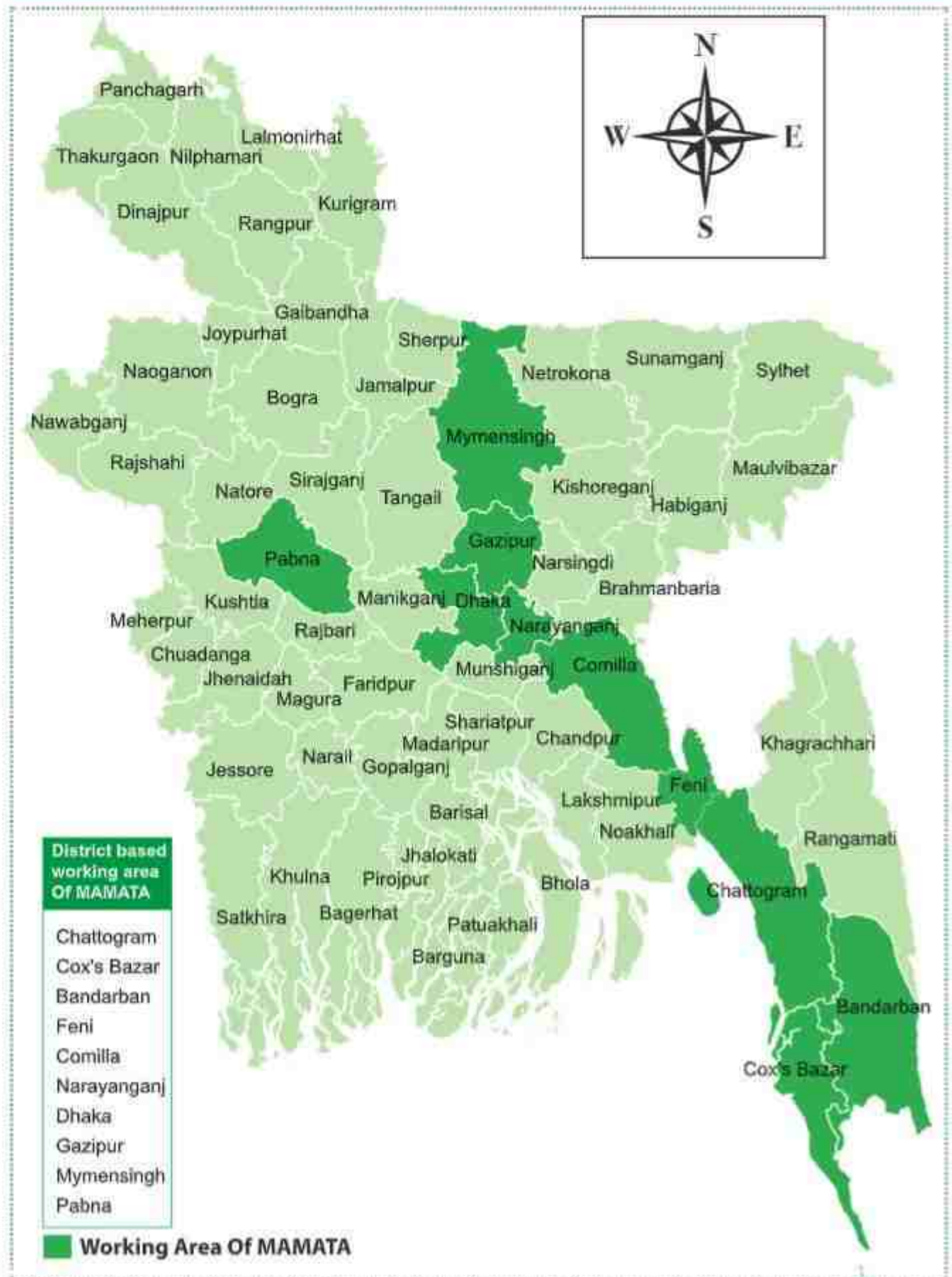
  
 Md. Jahangir Alam  
 President  
 MAMATA

Examined and found correct.



  
 MAHAMUD SABUJ & CO.  
 Chartered Accountants  
 Signed by :  
 MODDASSAR AHMED SIDDIQUE, FCA  
 Partner  
 Enrolment No : 722  
 DVC : 2205300722AS773461

# Working area of MAMATA till December 2021





**M**AMATA's Glorious  
**39** Years of long journey  
in healthcare and social development



House : 13, Road-01, Lane-01, Block-L,  
Halishahar Housing Estate, Chattogram-4224.



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