

ANNUAL REPORT

2021-2022



Jano Unnayan Foundation

JANO UNNAYAN FOUNDATION

Annual Progress Report

2021 -2022



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Md. Shahedul Alam
Training Coordinator

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Md. Abdul Mannan
Programme Director

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Asst. Programme Officer

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List of General Body & Executive Committee Members



Md. Kafil Uddin
GB Member



Md. Abdus Samad
President



Md. Shafiqul Islam
Executive Director



Most. Monowara Begum
GB Member



Most. Sabina Akter
GB Member



Most. Swely Begum
GB Member



Md. Imrul Hasan
GB Member



Md. Ali Hossain
GB Member



Md. Azahar Ali
GB Member



Rasheda Begum
GB Member



Most. Amena Begum
GB Member



Rahima Begum
EC Member

Cont. List of General Body & Executive Committee Members



Md. Abdul Aziz
GB Member



Md. Nazrul Islam
EC Member



Md. Shhidul Islam
Vice President



Most. Jamela Begum
EC Member



Most. Amena Begum
GB Member



Md. Dulal Miah
EC Member



Md. Selim Reza
EC Member



Komol Chandra Dey
Treasurer



Khogen Chandra Rishi
GB Member

Name and Position Executive Committee Member

Sl No	Name	Position in the Committee	Remarks
01	Md. Abdus Samad	President	Elected on 29-01-2021 for 3 year's time.
02	Md. Shhidul Islam	Vice-President	
03	Md. Shafiqul Islam	Member Secretary	
04	Kamol Chandra Day	Treasurer	
05	Jamela Begum	Member	
06	Md. Nazrul Islam	Member	
07	Md. Dulal Mia	Member	
08	Md. Selim Reza	Member	
09	Rahima Begum	Member	

List of Board of Directors



Md. Shafiqul Islam
Executive Director



Md. Shafiqur Rahaman
Finance Director



Md. Abdul Mannan
Programme Director



Md. Shahedul Alam
Training Coordinator

Message from the President



I am very delighted and proud to be a part of Jano Unnayan Foundation (JUF), a non-profit voluntary development organization which has contributed significant services among the most deprived, marginalized and underprivileged communities of the country since 1994. The journey of the organization rendering development services was not smooth at all, though the concerted efforts of the dedicated staffs have enabled Jano Unnayan Foundation to reach the goal and objectives of the organization.

It has achieved successes in the field of poverty reduction, women empowerment through group activity and income generation support, human resources development, food and non-food item distribution among the Covid-19 victims mainly low-income family members who lost their job, environment preservation by awareness and plantation of trees, livelihood development and employment of young women and unemployed youths by supporting business startup capital and knowledge development under the entrepreneur development programme, national day observation like, international mother language day, victory day, independence day and govt. declare others days. We want to continue such services and activities in the future. We hope that in future we will able to give remarkable support for the neediest people in our community in the field of income generation support, human resource development, emergency response and humanitarian support,

environment preservation/ plantation of trees in our present working areas as well as new areas, if possible, for expansion in other district.

I sincerely appreciate the assistance and cooperation of different government agencies and department who have supported Jano Unnayan Foundation in different legal issues and concern during reporting period and off course from the beginning as well.

I would also like to extend my heartfelt thanks and gratitude to the honorable Executive Committee Members of Jano Unnayan Foundation who have been constantly involved and contributed timely support and cooperation for the management of the organization.

Last but not the least, I would like to convey my thanks and appreciation to our staff members for their hard working, high level of commitment, result oriented performance and dedication toward the development of the organization.

I look forward to another successful year for our beloved organization.

A handwritten signature in blue ink, appearing to read 'Md. Abdus Samad'.

Md. Abdus Samad
President
Jano Unnayan Foundation

Message from the Executive Director



It is my great privilege to present the Annual Report 2021-2022 to our Executive Committee and General Body Members, Government Officials, Stakeholders, well-wishers and our target audience. We have successfully ended the fiscal year 2021-2022 with satisfactory achievements.

We are presenting the Annual Report 2021-2022 which reflect the progress and achievement of the year with detailed description of the implementation of the projects and programmes executed throughout the year. We have achieved the set targets of different projects and programmes with the support of the skilled, experienced and committed staff members of the whole management team. Besides these, continuously ongoing projects, we have also continued searching new windows of funding opportunities to serve the target communities.

I would like to express my profound thanks and gratitude to the Executive Committee members for their guidance, support and cooperation in dealing with organizational matters, strategy, core values, mission and vision.

I convey my regards and thanks to the local community people for their mental and social support from the beginning. I also appreciate and recognize the support of our registration authority; Department of Social Service both in District and Sadar Upazila Management in Tangail District and Joint Stock Company and Microcredit Regulatory Authority.

I would also like to express my appreciation of the sincerity, hard work and commitment of our staff members and volunteers at different levels to achieve our goal and objectives for serving the people in our working areas. I am also thankful to our valued programme participants and all other relevant stakeholders for their sincere concern, keenness and positive role in our mission.

We would highly appreciate and welcome comments, observations and request for clarification on any part of this report.

A handwritten signature in black ink, appearing to read 'Md. Shafiqul Islam'.

Md. Shafiqul Islam
Executive Director and Member Secretary
Jano Unnayan Foundation

INTRODUCTION OF JANO UNNAYAN FOUNDATION

Background of the Organization:

Jano Unnayan Foundation (JUF) was founded on 2nd September 1994 by few enlightened social workers and teachers of Gala Union under Sadar Upazila of Tangail District. It is completely a non-government, nonprofit and non-political voluntary welfare and development organization. This organization was founded to work for poverty reduction of poor village people, human resource development through need based capacity development training both staffs and stakeholders and vocational skills training

and employment of youths, plantation of trees for contributing environment preservation, water, sanitation and hygiene promotion, health care and nutrition, etc. for the poor and under privileged portion of the population with specific attention to women and children, youth, elderly people, and people with disability. JUF also aims to bring forward the marginal group into the main stream by providing them with income generation opportunities through training, education and knowledge sharing.

Legal Status:

Registration Authority	Registration number	Date
Department of Social Service-DSS	Ta-0832/96	08/01/1996
Registrar of Joint Stock Companies and Firms-RJSC& F	S -11406	28/02/2012
Microcredit Regulatory Authority-MRA	21112-00384-00772	13/02/2017
NGO Affairs Bureau-NGOAB	3351	06/04/2023

Governance, Management & Administration of JUF:

The 21 members General Body (GB) of JUF is the policy-making authority and the 9 members Executive Committee (EC) elected by the General Body for a period of 3 years' time is the executing body of all activities of the organization. The Member Secretary of the Executive Committee (official designation is Executive Director) is responsible for the overall administration, management and implementation of all the projects/activities of the organization supported by a set of staff members. All projects and central office staff of JUF are governed and administered by the constitution and the service rules and others policies of JUF. The organization has number of offices in different project locations to implement the projects smoothly.

Vision:

Visions of JUF are to develop a society where rights of men and women are respected everyone is able to lead an economically independent and a socially conscious life.

Mission:

JUF desires to establish a situation in which people will utilize their inherent capacities to free themselves from economic dependence, and practice positive human values that bind them together. They will be aware of their basic rights and positive and progressive socio-cultural values and practice those in cooperation with all development organizations.

Goal:

The goal of the organization is to poverty reduction and employment generation of poor and marginalized families and there by create a society based on justice, equity and self-respect through involvement of poor disadvantaged group of people in various development activities and through creation of awareness about various problem and issues that concern the individuals, the community and the country and also globally.

Objectives:

- Development of human resources among the poor and underprivileged people of the community and helping them to utilize their unused potentials to meet human needs.
- Promotion of youth employment and income generation opportunities for improving the socio-economic condition of the poor and the disadvantaged group of people by providing different types of technical and vocational skills development training.
- Development of unity among the poor people through organization of group activities and organize them to work united against the factors that perpetuate poverty.
- Promotion of women's empowerment and their rights to increase the level of their participation in all areas of life.
- Promotion of health and family planning services, mother and child care and development and contribute govt. programmes and activities on promote and ensure immunization programme at remote community level.
- Promotion of Non-formal education and literacy for the illiterate children, adolescents and adults to eradicate illiteracy from the country
- Promotion of water & sanitation system both in rural and urban settings
- Promotion and preservation of the natural environment.
- Promote quality seed production, processing and preservation practices in different kinds of agricultural products by poor and marginalized farmers to contribute food security.
- Undertaking different kinds of projects for disaster preparedness, response and organize relief and rehabilitation activities in times of natural calamities and disaster
- Undertaking different programme and activities to bring the differently able people (People with Disability) to join mainstream of social development.
- Undertaking special care project and programme for the orphan, women, children and elderly people.

Financial Management:

All financial transaction of this organization is operating through bank account. We follow financial year (July to June) in general but for project, we follow the project duration/period. All accounts are audited annually by the GoB approved chartered Accountants' Firm. Separate bank account is maintained for long term project as per donor demand. We have approved financial manual by the Executive Committee and General Body of the organization. All of our income and expenditure, bills and voucher recorded accordingly as per approved manual.

Development Approach and Strategy:

Jano Unnayan Foundation practices integrated and participatory way in planning and implementation of its development programmes. Since inception, we believe in the progress and betterment of all human being; so it works for community development as a whole. It applies both community and target group approaches in its development efforts. But there is a certain class of people in our society that needs special attention. This attention helps them integrate with the advanced one. These people are the marginal farmers, day labors, street children, widows, people with disability, elderly people, orphan, widows and the other oppressed people of rural origin.

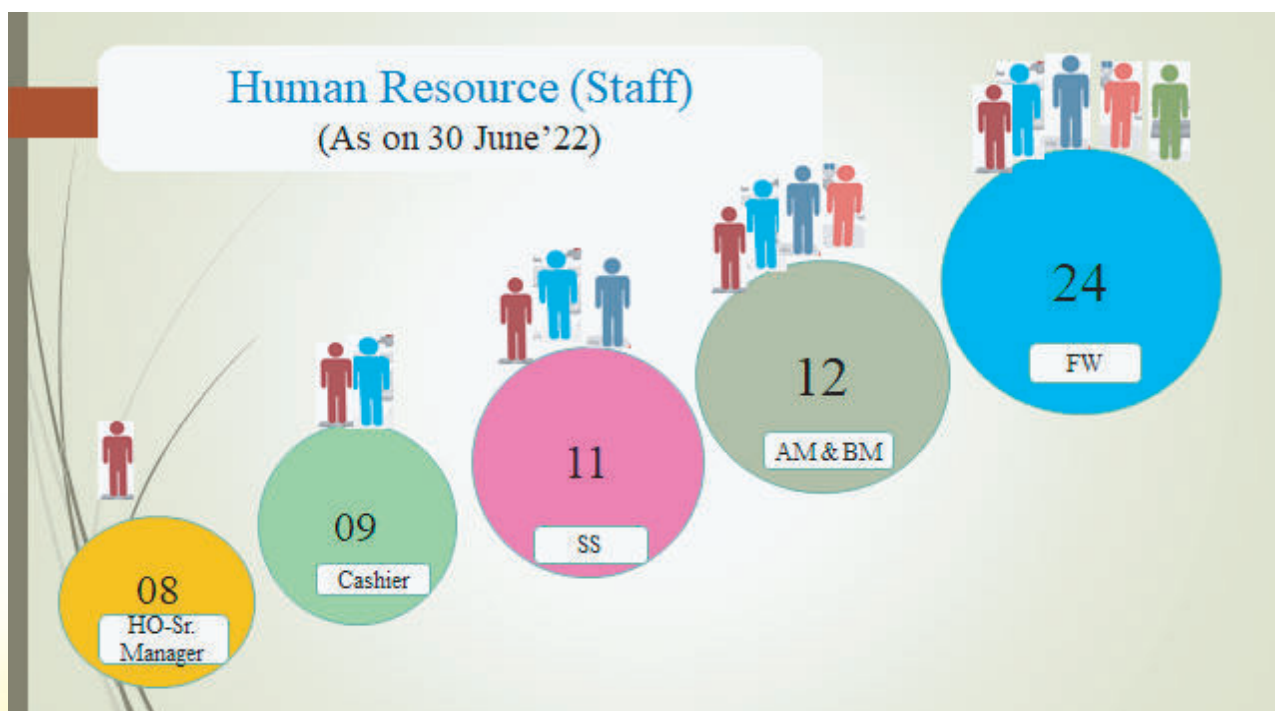
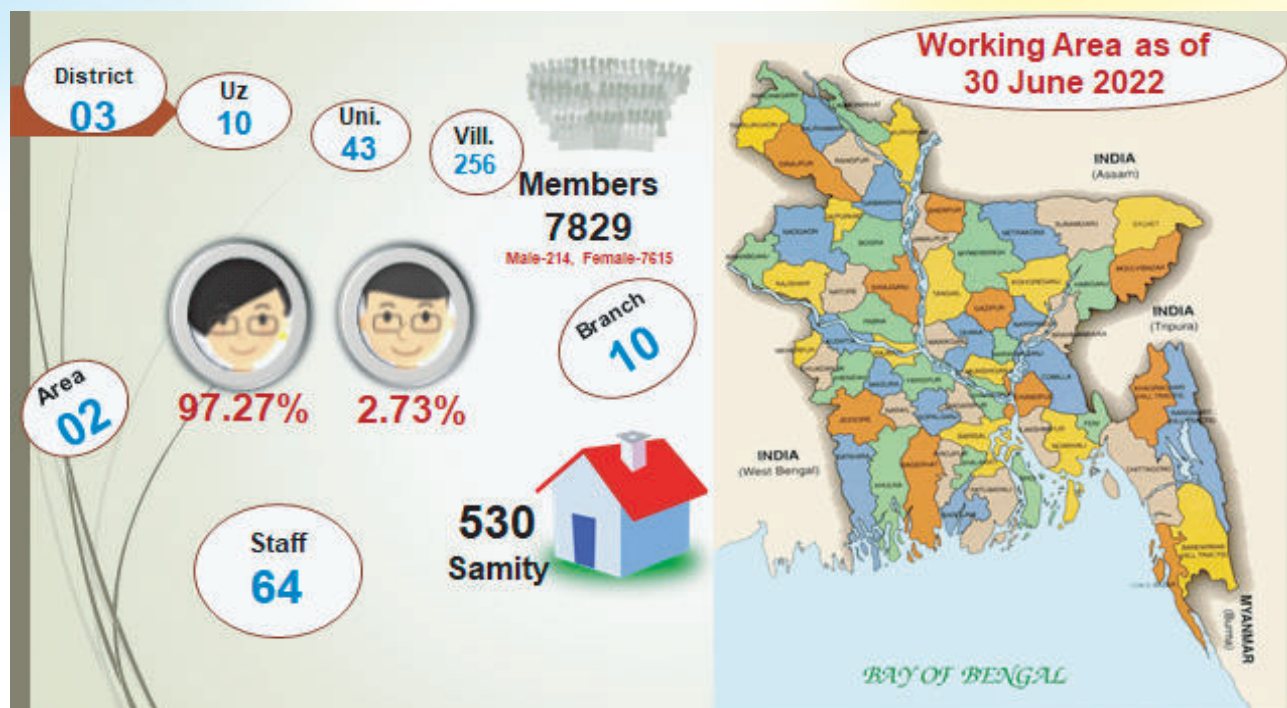
Programmes and activities:

- Microcredit Programme; for income generation of poor people.
- SME Programme for young entrepreneurs.
- Livelihood Development Programme; for distress poor people; widows, elderly people, people with disabilities.
- Women's Empowerment Programme; to increase and ensure the rights and level of their participation in all areas of life.
- Health and Family Planning Services; for mother and child care activities.
- Environment Plantation of trees and awareness raising.
- Water & Sanitation Programme; both in rural and urban settings.
- Human Resource Development for staffs and stakeholders by training, seminar, workshop, meeting and exchange visit,
- DRR & CCA; by humanitarian assistance by emergency relief, rehabilitation and capacity building training
- Occasional and Seasonal Programme.
- National day observation like; international mother language day, victory day, Independence day and govt. declare others days.

Member of Networking Body:

- Credit Development Forum-CDF
- Centre for Rural Disabled Development (CRDD)
- Association of Development Agencies in Bangladesh-ADAB

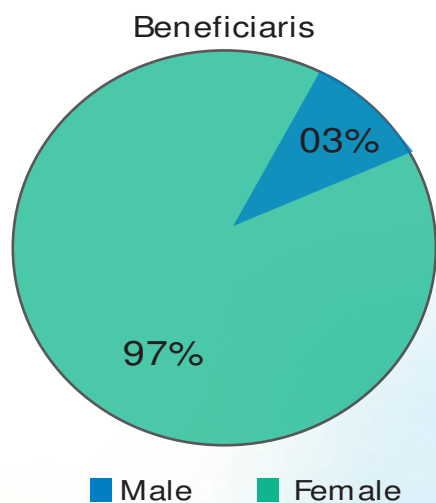
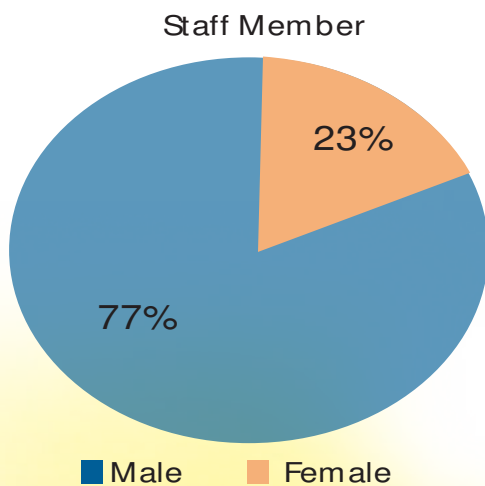
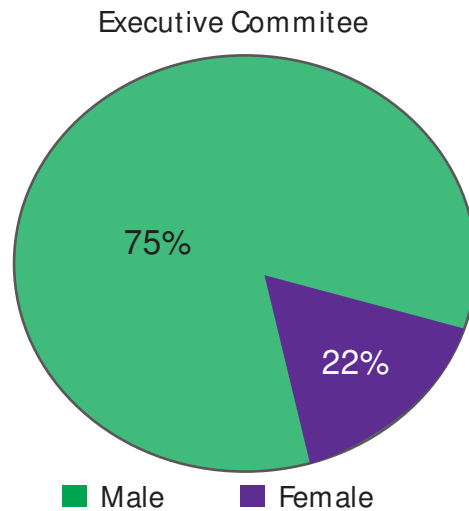
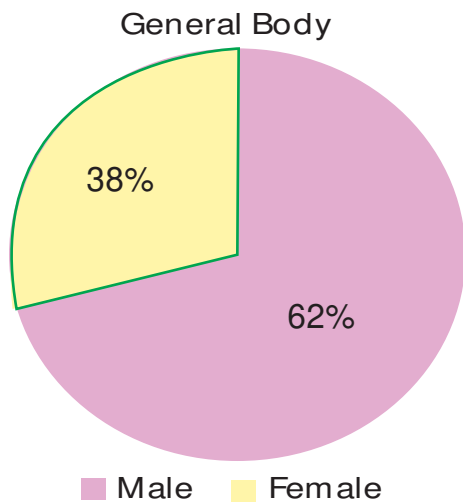
Geographical Coverage



GENDER SEGREGATION

Jano Unnayan Foundation respects equal genders participation for forming, designing and planning of its all level. The following graphs show gender-segregated data in the governing body, staff members and programme/projects participants

Particulars	Quantity in number	
	Male	Female
Governing Body	13	08
Executive Committee	07	02
Staffs	49	15
Beneficiaries	214	7615



EXECUTIVE SUMMAY

Jano Unnayan Foundation has completed another significant financial year in 2021-2022. It was full of action and innovation. JUF has successfully implemented all the planned activities and programmes efficiently within targeted timeline. On a priority basis, JUF has completed all the activities under 6 different major programmes. The programmes are-Micro Credit, SME, livelihood development, women empowerment Training both Human Development and Skilled Development, Humanitarian Programme Environmental Preservation, Health an nutrition water & sanitation occasional and seassional programme and Day Observation. All the programmes were intended to achieve the set goal and objectives of various projects focusing on the vision and mission of the organization. The programme wise summary achievements are presented below.

MICROFINANCE PROGRAMME



Microfinance is a main programme of JUF. The programme has a holistic approach to render the benefit to the poorest communities in the villages, mostly women folk. The objectives of the programme are poverty alleviation, women empowerment, ensuring gender equality, socio-economic advancement of marginal families and consolidating the rural economic structures. We have been implementing Microfinance programme for more than 8 years since 2014.

At present, JUF is implementing the programme through 10 branch offices in 3 districts of the country by organizing more than 530 Samity (Kendra) consisting of 7829 members among them only 214 are male and 7615 are female. During the reporting period JUF has distributed BDT 221 million among the 3760 families.

Under the Microfinance Programme July 2021 to June 2022 activity wise target and achievement are shown in the table below:

SL No	Activity	Period: July/2021 - June/2022	
		Achievement	Cumulative
01.	Group formation	24	530
02.	Member admission	1554	7829
03.	Savings collection	51544043	43396114 (Balance)
04.	Loan Disbursement	221299000	1057315500
05.	Loan Recovery	215415884	895048106
06.	Loan outstanding	162267394	162267394 (Balance)
07.	Rate of recovery	96%	96%



SME PROGRAMME

Small and Medium Enterprise (SME) is a 2nd largest programme of JUF. Contribution to reduce poverty and creating income and employment of local community people, mainly the women, people with disability are the main thrust of this project of JUF. Under the programme we assist and encourage the unemployed youth women and men to start local level business. It is mentionable here that the Foundation is working for the development of enterprises and entrepreneurs who

belong to micro, small and medium categories credit support in different projects like; poultry rearing, cow rearing, beef fattening, fish culture, banana cultivation, rickshaw and van purchasing, auto rickshaw purchasing, and others local based small business start. In the reporting year we supported 3760 people under the programme and distributed 220 million taka and there by 18000 people benefited from the programme.



HUMANITARIAN ASSISTANCE PROGRAMME

The organization has been supporting vulnerable community people during and after any disaster and shock since its inception 1994. In the reporting period Jano Unnayan Foundation supported 210 families in our working areas who lost their jobs after outbreak of covid-19 as a worldwide pandemic. We have implemented the programme in 3 upazilas (sub-district) namely; Tangail Sadar, Kalihati and Sadullahpur in Tangail district. The organization has distributed 210 food packs among

the 210 poor and vulnerable families and there by at least 1050 people benefited by the support. Each package contains rice-15 kg, potato-5 kg, flour-2 kg, pulse-2 kg, onion-2 kgs, salt-1 kg, cooking oil-1 liter and 2 pack spices.

Mr. Md. Shah Alom, Deputy Director, District Social Service Office was present as chief guest in the distribution ceremony. Md Imrul Hossain local union parishad member. One of the General Board members Md. Kafil Uddin, Babu Komol Chandra Dey, Treasurer, Finance Director Md. Shafiqur Rahman, Programme Director Md. Abdul Mannan, Training Coordinator Md. Shahedul Alam and other Sr. officials of the organization were participated in the food distribution occasion, while executive director of JUF Md. Shafiqul Islam chaired the occasion.



HEALTH SUPPORT DURING THE COVID-19 OUT BREAK UNDER HEALTH & NUTRITION PROGRAMME

World Health Organization (WHO) declared the outbreak of covid-19 as a worldwide pandemic. After the first emergence of the virus nearly 37,354,063 people in 214 countries around the globe have been identified as confirmed cases of coronavirus disease 2019 (COVID-19) among them 1,075,584 died (reported date: 11/10/2020). We know that Bangladesh is one of the Novel Coronavirus (COVID-19) affected countries and it is the high-risk country considering its densely population and poverty.

In this situation, Jano Unnayan Foundation took some measures to raise awareness among the people to protect them from Coronavirus (COVID-19) and thereby bad consequences and harm of people life will be reduced. Moreover, its dedicated volunteers and staffs collected a small amount of local donation to distribute health item packs to reduce the suffering of distressed people. Each health pack containing of 50 pcs of Mask, 20 pack ORS, 500 ml Hand sanitizer bottle, among the 200 poor families like; rickshaw pullers, street beggars and day laborers during the month of July 2021.



ENVIRONMENT PRESERVATION PROGRAMME

In the face of worldwide climate change, JUF took some initiatives on the issues of climate change and environmental preservation. It has found that environmental issues were neglected in the rural areas. People are used to open space latrines, using unhygienic water for their households, used the natural wood unnecessarily as firewood and indulged unplanned cutting of trees etc. All these are deteriorating the environment and pushing the earth in to danger.

Realizing the realities, JUF was continually taking initiatives for creating mass awareness, motivating community people and MFP Group member, distributed timber saplings to promote environmental preservation initiatives. During the reporting period the organization has planted and distributed 1000 tree plant among the poor and distressed families in the sadar upazila in Tangail district.

HUMAN RESOURCE DEVELOPMENT PROGRAMME

From the inception JUF has given emphasis on human resource development issues and created facilities for increasing the scope of human development and opportunity. JUF organized trainings, workshops, seminars and motivational sessions for its organizational staffs on regular basis, while it also created chances for other organizations to avail the opportunities to develop human resources. JUF believes that the hidden human potentials can be developed and fostered through a process of capacity building. In view of that during reporting period JUF organized series of training and workshop for its beneficiaries, project staff and other important stakeholders involved in delivering development efforts. To facilitate the capacity building opportunity Jano Unnayan Foundation established a training center



in the village of Gala under sadar upazila of Tangail district with adequate training tools and equipment's. During the reporting period, there are 5 types of training provided to the 65 staff members and 250 beneficiaries.

DAY OBSERVATION



JUF observed and arranges different national and international days inspired by patriotism as well as awareness raising of young and youth generation and much community people in our working areas. In the reporting period the organization observed International Mother Language Day, Victory Day, Independence Day, and the 15th August national Mourning Day to remember and mourn the brutal murder of father of the nation of Bangladesh. We observed the days by organizing different activities.

SUCCESS STORY

Frustrated Jarina Begum became happy by running small project of puffed rice

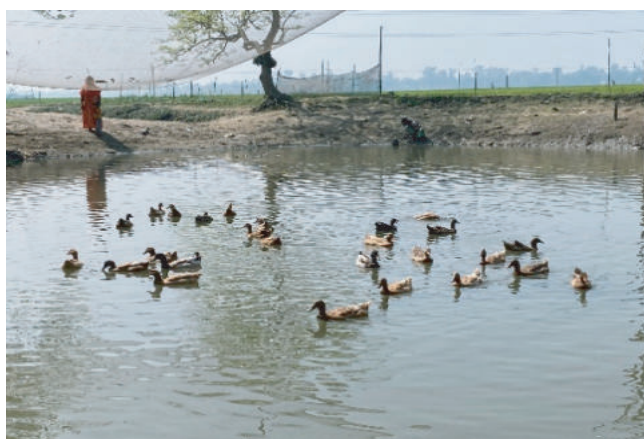


Jarina Begum daughter of Md. Nur Mohammad and Fulbanu. She got marry to Md. Rafiqul Islam when she was only 18 years old. They have one son and a daughter. Now she is living with her husband and a daughter in the village of Shighotia under Paikora union of Kalihati upazila in Tangail district. Her husband was a day labour and they living very crucial life. Even, some day they do not able intake two times food in a day mainly in the rainy and winter season when no enough work for an agricultural labor. They heard about Jano Unnayan Foundation forming women saving group (kendra) and supporting poor and marginalized families credit money under specific and suitable profitable scheme. She shares the information with her husband and together decided to admit the group. Accordingly, attended the weekly meeting and admitted the group, maintaining adequate easy formalities in the year 2019. Now her own savings is 1137.00 taka only, but she got loan 3 times consequently amounting Tk. 10000,00 in first time, Tk. 20000.00 in 2nd time and presently running 3rd loan amounting 20000.00. They started puffed rice

project with her husband. Md. Rafiqul Islam, husband of Jarina Begum looking the marketing side of their business and Jarina Begum looking the processing and production. Every month, they are selling puffed rice amounting 30000.00 Tk and their net monthly profit is TK.6500.00 plus. In the meantime, they give marry to their daughter and recently send their son to middle east (Saudi Arabia) by this small project income. Their only dream to build a beautiful Tin Shed house in their small piece of land in the village. Jarina Begum and her husband are very happy to Jano Unnayan Foundation and staff members for their cooperation.

AN AUTO RICKSHAW AND SMALL DUCK REARING PROJECT CHANGE LIFE OF KOHINOOR BEGUM A BRAVE LADY.

Kohinoor Begum a 34 years old lady, wife of Md. Kaium Uddin. They are living in the village of Hamura under Paikora union of Kalihati upazila in Tangail district. They have 3 sons. their elder son stop education after completion of primary level and now he is a plumber Mistri and their younger two sons are studying in primary school. They have no agricultural land without less than half decimal of house hold land where they living in a very small house. It was a story of 3 years back in 2019, when they are



living in very ugly life, suffering for food and clothing. Then she heard about the women saving group of Jano Unnayan Foundation from their neighbor, who already got membership of the group. Kohinoor Begum discuss the matter with her husband Kaium Uddin. Finally, her husband gave permission to admit the group. Accordingly, in the next weekly meeting day Kohinoor Begum attend the meeting and paid her interest for admit the group to the Field Organizer of JUF. Listening of her interest and family condition, concern Field Organizer agreed and enrolled Kohinoor Begum as member of Kendra no 17. From the inception, she accumulated savings amounting 6429.00 taka and received loan in 4 times total of 260,000.00 (First time only 30000.00-taka, 2nd time 50000.00-taka, 3rd time 80000.00-taka 4th loan amount is 100000.00) and her outstanding current loan is 67500.00. All along her performance is very satisfactory. Therefore, group leader and the

official gradually gave her higher amount. In the meantime, she buy a new Auto Rickshaw for her husband, a TV and fridge for household purposes. Her husband, in an average earning monthly 20000.00 taka and she herself rearing duck and goat, thereby additional earning 2500.00 taka monthly. To maintain all monthly expenditure and loan installment they save 5000.00 taka plus money in each month. They are very happy to JUF and its staff member for their support. Now, she became very happy as her husband now earning good amount of money by driving auto rickshaw and living happy life, they managed their food, cloths, health facilities and recreation facilities. Now her dreams are to send their elder son to middle east with a job and build a beautiful house in their small piece of land.

JOHORA AKTER NOW LEAD HER FAMILY BY COW REARING



Johora Akter (56) wife of Md. Nazrul Islam of village Shola Protim, Union-Jadobpur, upazila-Shakhipur, District-Tangail. The area is slightly hilly and most people depend on day labour, tenant farmers, rickshaw and auto rickshaw puller and fishing for their livelihood. Johora Akter belongs to a poor family and husband Md. Nazrul Islam is a poor tenant farmer. They have two sons and once they depend only Nazrul Islam single income. It was very difficult for Nazrul Islam to meet all the need of the family and meet the cost of education for their sons. Therefore, education of two son's stopped after completion of primary. Johora Akter admitted Jano unnayan Foundations

operated village group in the year 2019. She got loan in first time amounting Tk. 100000.00 under cow rearing project and buy one cow. Now, she has 5 cow and side by side she rearing couple of duck and hen. Her monthly average net income is 18500.00. In the meantime, she gives marry to elder son. Her only dream is to educate her grandson/daughter as she misses for her two sons.

HASINA AKTER ABLE TO CONTINUE EDUCATION OF HER 3 DAUGHTERS BY HOTICULTURE NURSERY



**Her dream is to make better
life of her three daughter**

Hasina Akter (50) wife of Rajab Ali of village Shola Protim, Union-Jadobpur, upazila-Shakhipur, District-Tangail. She has one son and 4 daughters. Her husband Rajob Ali is a day laborer of horticulture nursery. Due to financial inability, she gives early marriage to her elder daughter and discontinue education of her elder son. In the year 2019, Hasina Akter admitted in the village group running by Jano Unnayan Foundation and got loan first time amounting Tk. 30000.00 only and started horticulture nursery by their own. She makes profit in first season Tk. 60000.00 and next year got another loan from Jano Unnayan foundation Tk. 150000.00 and enhance of nursery area by leasing more land. Now she and her husband jointly working in own horticulture nursery firm. In the meantime, they sent their elder son in middle east and continuing education of 3 daughters. Now, she

and family members are very happy and their only dream to give higher education of their 3 daughters.



Hasina Akter Working on her Horticulure Nursery

SEEK YOUR GENERIOUS SUPPORT

Jano Unnayan Foundation has been implementing different type of humanitarian and development programmes and activities since its inception 1994. All the activities intended to poverty reduction, skilled development and employment of unemployed youths, food and non-food item supports for the poor and distressed families during and after any emergencies happened in our working areas, awareness development and plantation of trees for environment preservation, livelihood development for the people with disability and widows. Therefore, a fervent humanitarian appeal is made to the well-to-do people of the society and development and humanitarian organizations to come forward to support Jano Unnayan Foundation activities to relieve the sufferings of the poor people in Bangladesh. JUF is committed to ensure proper utilization of each donation with transparency and accountability

Bank Information:

Bank Name	First Security Islami Bank	
Account Name	Jano Unnayan Foundation	
Account Number	025311100000111	Account Currency-BDT
Branch Name	Tangail Branch	
Address	Dipayan Bhaban, Plot-2497, Mashjid Road, Upazila: Tangai Sadar, District Tangail, Bangladesh	
Telephone	+88029122368, +88029124475	Fax : 880-2-988444
SWIFT/BIC Code	CIBLBDDH	

COMMUNICATE US

Village & Post : Gala, Upazila: Tangail Sadar
 District : Tangail, Post Code: 1900, BANGLADESH
 Tel/Mobile : +8801721290105
 Email : juf384@gmail.com

AUDIT REPORT



এম, জেড, ইসলাম এন্ড কোং
M. Z. ISLAM & CO.
Chartered Accountants



An International Affiliated Member Firm Of
MGM Accountants Pty Ltd. Australia.

Annexure-A1/1

Independent Auditors' Report of Jano Unnayan Foundation Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **Jano Unnayan Foundation** which comprise the Statements of financial Position as at 30 June 2022, and the Statement of Comprehensive Income, Receipts and Payment Statement, Statement of Cash Flows and Statement of Changes in Equity for the year then ended June 30, 2022, and a summary of significant accounting policies and other explanatory information notes.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of **Jano Unnayan Foundation** as at June 30, 2022 for the year then ended in accordance with International Financial Reporting Standards (IFRS), and other applicable laws and regulations including MRA guidelines.

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' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the **Jano Unnayan Foundation** in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis on matter: Without qualifying our opinion as above we draw the attention and emphasis on the matter that the Organization did not comply the following legal matters.

- Didn't deduct Tax at source upon the applicable employee salary payment U/S 50 of ITO-1984.
- Didn't deduct Tax at source at the time of payment house rent, office rent U/S 53/A of ITO-1984.
- Didn't take registration for VAT and didn't paid VAT as per VAT act 1991.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, and other applicable laws and regulations including MRA guidelines 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.

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 **Jano Unnayan Foundation**.

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 that includes our opinion. Reasonable assurance 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.

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এম, জেড, ইসলাম এন্ড কোং
M. Z. ISLAM & CO.
Chartered Accountants



An International Affiliated Member Firm Of
MGM Accountants Pty Ltd. Australia.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We are 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 but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- 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 use of the going concern basis of 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.

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.

Report on other Legal and Regulatory Requirements

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made do verification thereof.
- b) In our opinion, proper books of accounts as required by law have and MRA Act & Rule have been kept by **Jano Unnayan Foundation** so far as it appeared from our examination of these books.
- c) The statements of financial position and the statements of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated: Dhaka
September 06, 2022




Mohammad Fakhru Alam Patwary, FCA
Managing Partner
M. Z. Islam & Co
Chartered Accountants
DVC: ২২০৭১৫১২৪৭ AS932335

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Jano Unnayan Foundation
 Vill & P.O- Gala, P.S- Tangail Sodor,
 Tangail, Bangladesh
Statement of Financial Position
 As at 30th June, 2022

Annexure-A1/2

PARTICULARS:	NOTES	FY 2021-2022	FY 2020-2021
		Amount (Tk.)	Amount (Tk.)
PROPERTY & ASSETS:			
A. Non Current Assets:			
Fixed Assets:			
Property, Plant & Equipments	6.00	1,551,463	1,790,708
B. Total Non Current Assets		1,551,463	1,790,708
C. Current Assets:			
Loan to Members	7.00	159,490,365	148,270,947
Loan to Members (Middle Term)	8.00	2,777,029	8,113,331
Advance Office Rent	9.00	992,400	689,300
Advance Salary	10.00	2,278,009	1,281,019
Staff Loan (Motor Cycle)	11.00	233,600	299,600
Staff Loan (by Cycle)	12.00	113,500	24,500
FDR (Savings)	13.00	4,437,000	2,937,000
FDR (Serplus)	14.00	565,000	565,000
D.Total Current Assets:		170,886,903	162,180,697
E. Closing Balance:	15.00	2,777,332	4,430,053
Cash in Hand		33,417	44,397
Cash at Bank		2,743,915	4,385,656
TOTAL PROPERTY & ASSETS: (B+D+E)		175,215,698	168,401,458
FINANCED BY:			
A. Capital:		13,609,468	6,592,699
Capital Fund	16.00	13,609,468	6,592,699
B. Current Liabilities:			
Group Member Saving	17.00	43,396,114	34,319,933
Non Adjusted Member Savings	18.00	39,808	-
Provident Fund	19.00	5,011,386	3,714,660
Loan Risk Fund	20.00	8,658,800	6,880,785
Staff Security	21.00	4,085,289	4,060,289
Gratuity Fund	22.00	3,000,000	2,150,000
Staff Earn Leave Fund	23.00	1,200,000	700,000
Staff Health Fund	24.00	700,000	649,138
Loan Loss Provision	25.00	3,620,746	3,668,390
Provision For Audit Fee	26.00	70,000	-
EC Loan	27.00	10,384,636	10,384,636
Personal Loan	28.00	70,504,900	81,967,659
ES Loan Interest Provision	29.00	1,346,697	1,346,697
Personal Loan Interest Provision	30.00	8,305,985	10,959,276
Savings Interest Provision	31.00	1,281,869	1,007,296
C. Total Current Liabilities		161,606,230	161,808,759
TOTAL FINANCED BY: (A+C)		175,215,698	168,401,458

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

Md. Shofiqur Rahman
 Finance Director

Md. Shafiqul Islam
 Executive Director

Md. Abdus Samad
 Chairman
 Md. Abdus Samad
 President
 Jano Unnayan Foundation

Md. Shofiqur Rahman
 Finance Director
 Jano Unnayan Foundation

Md. Shafiqul Islam
 Executive Director
 Jano Unnayan Foundation

Mohammad Fakhru Alam Patwary FCA
 Managing Partner
 M.Z. Islam & Co.
 Chartered Accountants

DVC: 2209151 249 4993 2835

Dhaka
 Date: September 06, 2022





Jano Unnayan Foundation

Vill & P.O- Gala, P.S- Tangail Sodor,
Tangail, Bangladesh

Statement of Comprehensive Income For the year ended on 30th June, 2022

Annexure-A1/3

Particulars	FY 2021-2022	FY 2020-2021
	Amount (Tk.)	Amount (Tk.)
INCOME:		
Admission Fees	31,080	38,700
Pass Book Sale	5,560	3,830
Service Charge	27,090,270	23,943,795
Service Charge (Middle Term)	1,438,474	1,983,283
Training Fee	18,000	9,000
Bad loan Recovery	47,644	813,693
Nomination from Sale	-	5,600
Member Subscription	24,700	25,200
Bank Interest	7,742	19,323
Loan Form Sale	75,200	72,280
Closing Charge	33,860	-
FDR Interest	-	44,650
Miscellaneous Income	17,448	163,904
Total Taka:	28,789,978	27,123,258
EXPENDITURE:		
Operating Expenses:	21,371,270	24,179,294
Staff Salary/Bonus	13,877,297	14,137,876
Remuneration	160,000	-
Paper Bill	5,582	6,720
Registration Renewal Fees (MRA)	38,890	33,271
Software Bill	232,200	159,660
Stationary	275,629	214,503
Printing & Binding	85,878	82,977
Bank Charge	67,741	62,324
Vat	5,834	-
Income Tax	-	17,500
New Committee Renew	70,000	80,000
Training Cost	29,870	3,125
Nighguard Honorarium	28,840	20,140
Signboard	35,324	695
EC Meeting	71,195	52,661
Mobile Bill	5,000	1,700
Postage & Courriour	240	-
Advertisement	2,000	-
Banch Office Insepction	27,900	30,050
Internet bill	68,000	66,536
Social Development Cost	162,435	62,760
Legal Aid	79,260	143,230
Repair & Maintanance	276,844	4,500
Fuel Cost	322,650	-
Audit Fees	102,500	52,000





Particulars	FY 2021-2022	FY 2020-2021
	Amount (Tk.)	Amount (Tk.)
Office Rent	1,224,600	1,142,600
Electricity Bill	173,462	196,544
Entertainment	213,700	209,751
Traveling & Conveyance	36,605	53,148
EC Loan Interest Provision	-	623,078
Personal Loan Interest Provision	-	4,324,557
General Savings Interest Provision	1,971,676	1,007,296
Gratuity	850,000	800,000
special Health Fund	50,862	100,000
Earn Leave	500,000	200,000
Miscellaneous	6,674	1,254
Depreciation	312,582	288,838
Financial cost:	401,939	1,971,360
Savings Interest Paid	-	1,731,606
Staff Security Interest Paid	15,261	47,257
Provident Fund Interest Paid	285,178	192,497
Bank Loan Int Paid	101,500	-
Total Expenditure	21,773,209	26,150,654
Excess of income over expenditure	7,016,769	972,604
Total Taka:	28,789,978	27,123,258

Md. Shofiqur Rhaman
Finance Director

Md. Shofiqur Rhaman
Finance Director
Jano Unnayan Foundation

Dhaka
Date: September 06, 2022

Md. Shafiqul Islam
Executive Director

Md. Shafiqul Islam
Executive Director
Jano Unnayan Foundation

Md. Abdus Samad
Chairman

Md. Abdus Samad
President
Jano Unnayan Foundation



Mohammad Fakhurul Alam Patwary FCA
Managing Partner
M.Z. Islam & Co.
Chartered Accountants
DVC: 2209151249AS932335



Particulars	FY 2021-2022	FY 2020-2021
	Amount (Tk.)	Amount (Tk.)
PAYMENTS:		
	221,299,000	193,887,000
Loan Disbursement	221,299,000	191,907,000
Loan Disbursement (Middle Term)	-	1,980,000
Other Expenses:	68,202,766	48,608,359
General Saving Refund	42,467,862	33,169,224
FDR	1,500,000	132,000
FDR (Surplus)	-	565,000
Provident Fund Refund	940,238	319,999
Personal Loan Refund	11,462,759	13,286,200
Staff Security Refund	95,000	125,474
Loan Risk Fund Refund	434,975	193,320
Advanced Salary Payment	1,412,932	335,367
Advanced Office Rent Payment	605,000	110,775
Staff Loan (bi Cycle) Payment	164,000	38,000
Staff Loan (Motor Cycle) Payment	120,000	333,000
Bank Loan Paid	9,000,000	-
Operating Expenses:	17,618,670	16,835,525
Staff Salary/Bonus	13,877,297	14,137,876
Remuneration	160,000	-
Paper Bill	5,582	6,720
Registration Renewal Fees (MRA)	38,890	33,271
Software Bill	232,200	159,660
Stationary	275,629	214,503
Printing & Binding	83,878	82,977
Bank Charge	67,741	62,324
Vat	5,834	-
Income Tax	-	17,500
New Committee Renew	70,000	80,000
Training Cost	29,870	3,125
Nighguard Honorarium	28,840	20,140
Signboard	35,324	695
EC Meeting	71,195	52,661
Mobile Bill	5,000	1,700
Postage & Courriour	240	-
Advertisement	2,000	-
Banch Office Inspecction	27,900	30,050
Internet bill	68,000	66,536
Social Development Cost	162,435	62,760
Legal Aid	79,260	143,230
Repair & Maintanance	276,844	4,500
Fuel Cost	322,650	-
Audit Fees	32,500	52,000
Office Rent	1,224,600	1,142,600
Electricity Bill	173,462	196,544
Entertainment	213,700	209,751
Traveling & Conveyance	36,605	53,148
Paid to Non Adjusted Member	2,520	-
Miscellaneous	8,674	1,254



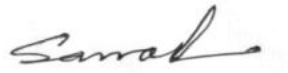


Particulars	FY 2021-2022	FY 2020-2021
	Amount (Tk.)	Amount (Tk.)
Financial Cost:	4,752,333	3,907,337
Savings Interest Paid	1,697,103	1,731,606
Personal Loan Interest Paid	2,653,291	1,935,977
Staff Security Interest Paid	15,261	47,257
Provident Fund Interest Paid	285,178	192,497
Bank Loan Int Paid	101,500	-
Fixed Assets:	73,337	52,130
Furniture	46,677	52,130
printer	10,200	-
Celling Fan	16,460	-
Closing Balance:	2,777,332	4,430,053
Cash in Hand	33,417	44,397
Cash at Bank	2,743,915	4,385,656
Total Taka	314,723,438	267,720,404


Md. Shofiqur Rhaman
Finance Director


Md. Shofiqur Rhaman
Finance Director
Jano Unnayan Foundation


Md. Shafiqul Islam
Executive Director
Jano Unnayan Foundation


Md. Abdus Samad
Chairman
Md. Abdus Samad
President
Jano Unnayan Foundation



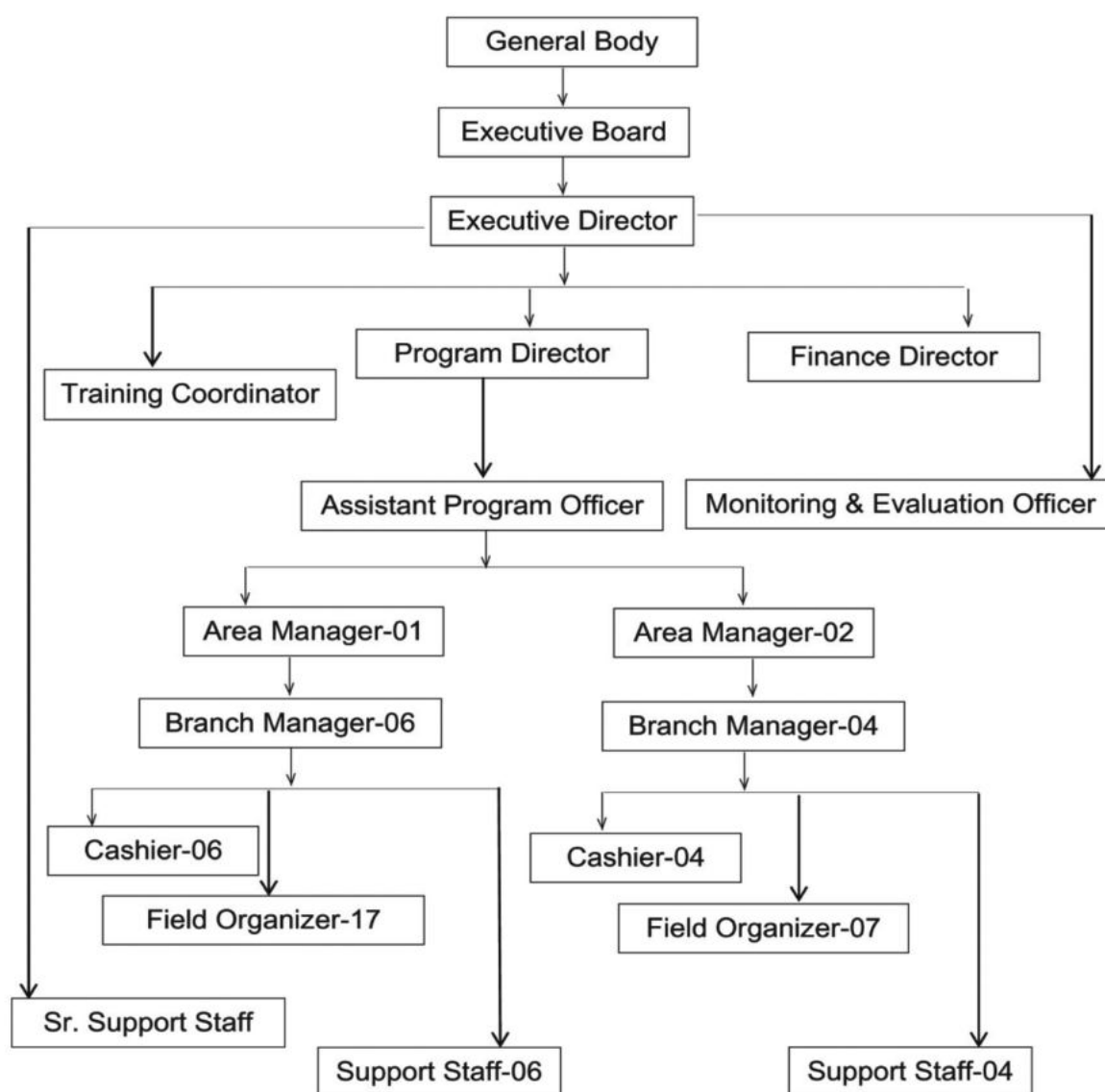

Mohammad Fakhru Alam Patwary FCA
Managing Partner
M.Z. Islam & Co.
Chartered Accountants

DVC: 2209151249A9932335

Dhaka
Date: September 06, 2022

JANO UNNAYAN FOUNDATION

Organizational structure



JUF Programme Pictures



Jano Unnayan Foundation

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District : Tangail, Post Code : 1900, Bangladesh
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Email : juf384@gmail.com
Website : www.jufbd.org