

An aerial photograph of a vast, lush green agricultural field, likely a rice paddy. The field is divided into sections by narrow, winding paths or irrigation channels. In the lower-middle section, there is a small, white, rectangular building with a flat roof. To the left of this building, there is a small, dark, rounded tree or bush. The overall scene is a dense, vibrant green, suggesting a healthy crop. The text "ANNUAL REPORT" and "2022-2023" is overlaid in white on the top right of the image.

# **ANNUAL REPORT**

## **2022-2023**

**Jano Unnayan Foundation**

# JANO UNNAYAN FOUNDATION (JUF)

## Annual Progress Report 2022-2023



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## PLANNING AND DEVELOPMENT



**Md. Jahurul Islam**  
Development Advisor

## EDITORIAL BOARD



**Md. Shafiqul Islam**  
Executive Director



**Shahedul Alam**  
Training Coordinator



**Md. Shafiqur Rahman**  
Finance Director



**Md. Abdul Mannan**  
Program Director



**Md. Rashedul Islam**  
Monitoring and Evaluation Officer



**Muhammad Mahabubul Alom**  
Asst. Program Officer



**Somsher Ali**  
IT Officer  
**Graphic Designer**



**Istiyak Islam Sazzad**  
Asst. Communication & Publication Officer

**Photo Credit**

## Table of Content-

SL No	Subject	Page No
01	List of General Body Member	5-6
02	List of Executive Committee	6
03	Board of Directors	7
04	Message from the President	8
05	Message from the Desk of Executive Director	9
06	Introduction of Jano Unnayan Foundation	10-12
07	Geographical Coverage	13
08	Working Area in the Map	13
09	Staff Position as on June-2023	14
10	Gender Segregation	15
11	Executive Summary	16-21
12	Success Story	21-23
13	Seek your Generous Support	24
14	Communicate Us	24
15	Audit Report	25-32
16	Organizational Structure	33
17	Photo Gallery	34

## List of General Body Member



Md. Kafil Uddin  
GB Member



Abdus Samad  
President



Md. Shafiqul Islam  
Executive Director



Most. Monowara Begum  
GB Member



Sabina Eyasmin  
GB Member



Sheuli 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 Member



Md. Abdul Aziz  
GB Member



Md. Nazrul Islam  
EC Member



Md. Shhidul Islam  
Vice President



Jamala Begum  
EC Member



Most. Amena Begum  
GB Member



Md. Dulal Miah  
EC Member



Md. Selim Reza  
EC Member



Kamal Kumar Das  
Treasurer



Khogen Chandra Rishi  
GB Member

## List of Executive Committee

SI No	Name	Position in the Committee	Remarks
01	Abdus Samad	President	Elected on 29-01-2021 for 3 years' time
02	Md. Shhidul Islam	Vice-President	
03	Md. Shafiqul Islam	Member Secretary	
04	Kamal Kumar Das	Treasurer	
05	Jamala Begum	Member	
06	Md. Nazrul Islam	Member	
07	Md. Dulal Mia	Member	
08	Md. Selim Reza	Member	
09	Rahima Begum	Member	

## Board of Directors



Md. Shafiqul Islam  
Executive Director



Md. Shafiqur Rahman  
Finance Director



Md. Abdul Mannan  
Programme Director



Shahedul Alam  
Training Coordinator

## Message from the President



It is my great pleasure to present the Annual Report of Jano Unnayan Foundation for the year 2022-2023. Jano Unnayan Foundation (JUF) is a national level NGO. It has started its journey in 1994 to improve the socio-economic conditions of the underprivileged people of the country who live under the poverty line. I believe, this report will give a clear idea to the readers by explaining some basic facts and information about the status of our activities which may be of particular interest to development practitioners and our partners at home and abroad.

It has achieved successes in the field of poverty reduction, women empowerment through group activity and income generation support, human resources development, 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 small and medium entrepreneur development programmes, social development and humanitarian assistance programme, national day observation like; international mother language day, victory day, independence day and govt. declare others days. I am happy share that this year we have started new programme Technical and Vocational Education and Training (TVET) by establishment of technical training Centre nearby Gala Bazar under sadar upazila of Tangail district in a rented house. We hope that in future we will able to give more remarkable support for the neediest people in our community in the field of income generation support, human resource development, Technical and vocational education and training for the unemployed youths, social development and humanitarian assistance, 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 like to covey 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.

Abdus Samad

President  
Jano Unnayan Foundation

## Message from the Desk of Executive Director



I am very glad to have this opportunity to present the Annual report 2022-2023 of Jano Unnayan Foundation (JUF). This report will describe briefly all about the progress, challenges, obstacles and actions towards sustainable development over the year. The 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.

We are presenting the Annual Report 2022-2023 which reflect the progress and achievement of the year with detailed description of the implementation of the projects and programmes executed throughout the year in relation to our vision and mission statement. We have achieved the set targets of different projects and programs with the support of the skilled, experienced and committed staff members of the whole management team. Besides continuing ongoing projects, we have started new programme Technical and Vocational Education and Training (TVET) by establishment of technical training Centre nearby Gala Bazar under sadar upazila of Tangail district in a rented house.

I would like to express my profound thanks and gratitude to the Executive Board 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 through 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.

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

## 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 and Administration of JUF

The 21 members General Body (GB) of JUF is the policy-making authority and the 9 members Executive Committee/Board (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 Board (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 and other rules of JUF. The organization has number of offices organized 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 by providing different types of technical and vocational skill 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.
- ★ Promote quality seed production, processing and preservation practices in different kinds of agricultural products by poor and marginalized farmers to contribute food security.
- ★ 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.
- ★ Undertaking different kinds of projects for disaster preparedness, response and organize relief and rehabilitation activities in times of natural calamities and disaster.
- ★ Undertaking different programs and activities to bring the differently able people (People with Disability) to join mainstream of social development.
- ★ Undertaking special care project and program for the orphan, women, children and elderly people.
- ★ Undertaking legal aid support for the helpless widows, abandoned women and distress families.

## 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 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 guidance. We have approved financial manual by the Executive Board 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 and the other oppressed people of rural origin.

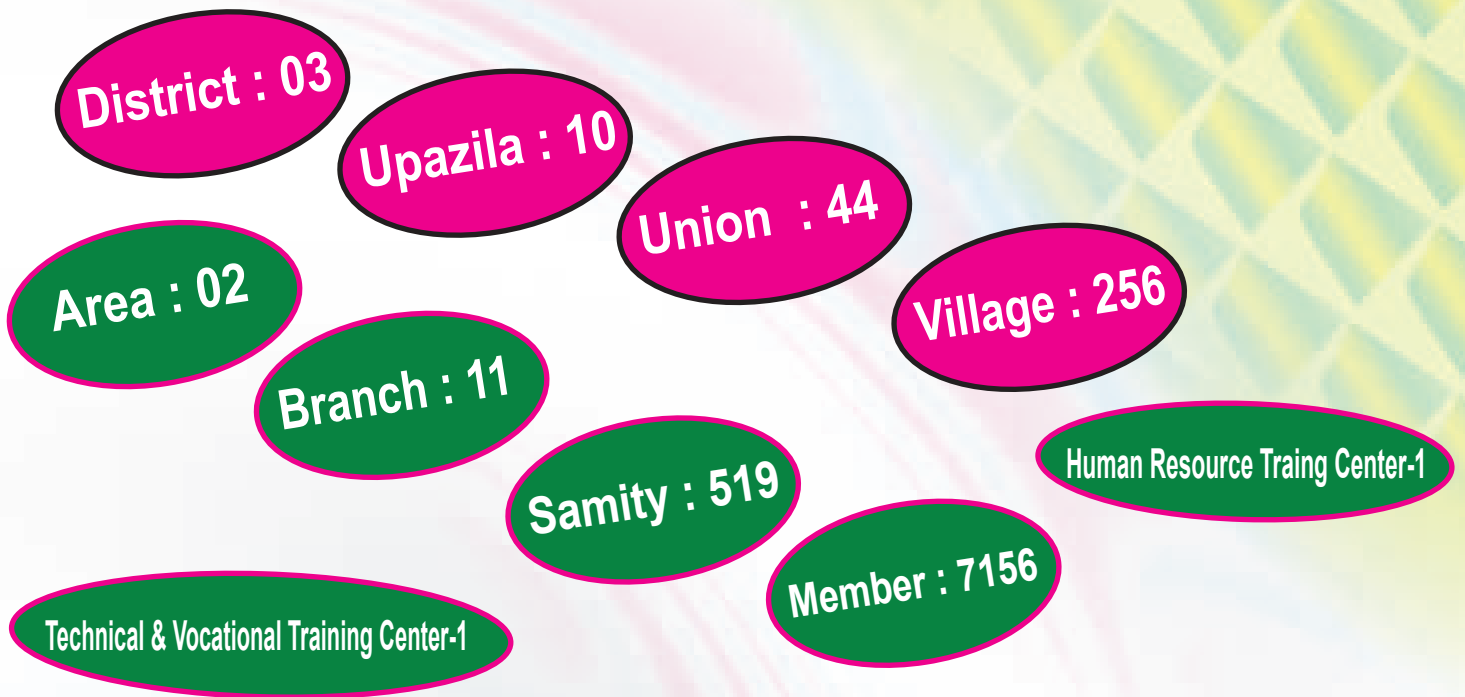
## Programme and Activities

01. ☐ Microfinance Programme
02. ☐ Small and Medium enterprise Development Programme
03. ☐ Human Resource Development Programme
04. ☐ Technical and Vocational Education and Training
05. ☐ Environment Preservation Programme
06. ☐ Education Programme
07. ☐ Social Development and Humanitarian Assistance Programme
08. ☐ Health and Nutrition Programme
09. ☐ Women Empowerment and Child Development Programme
10. ☐ Water, Sanitation and Hygiene Promotion Programme
11. ☐ Disaster Preparedness and Climate Change Adaptation Programme
12. ☐ Special Care Programme for the People with Disability

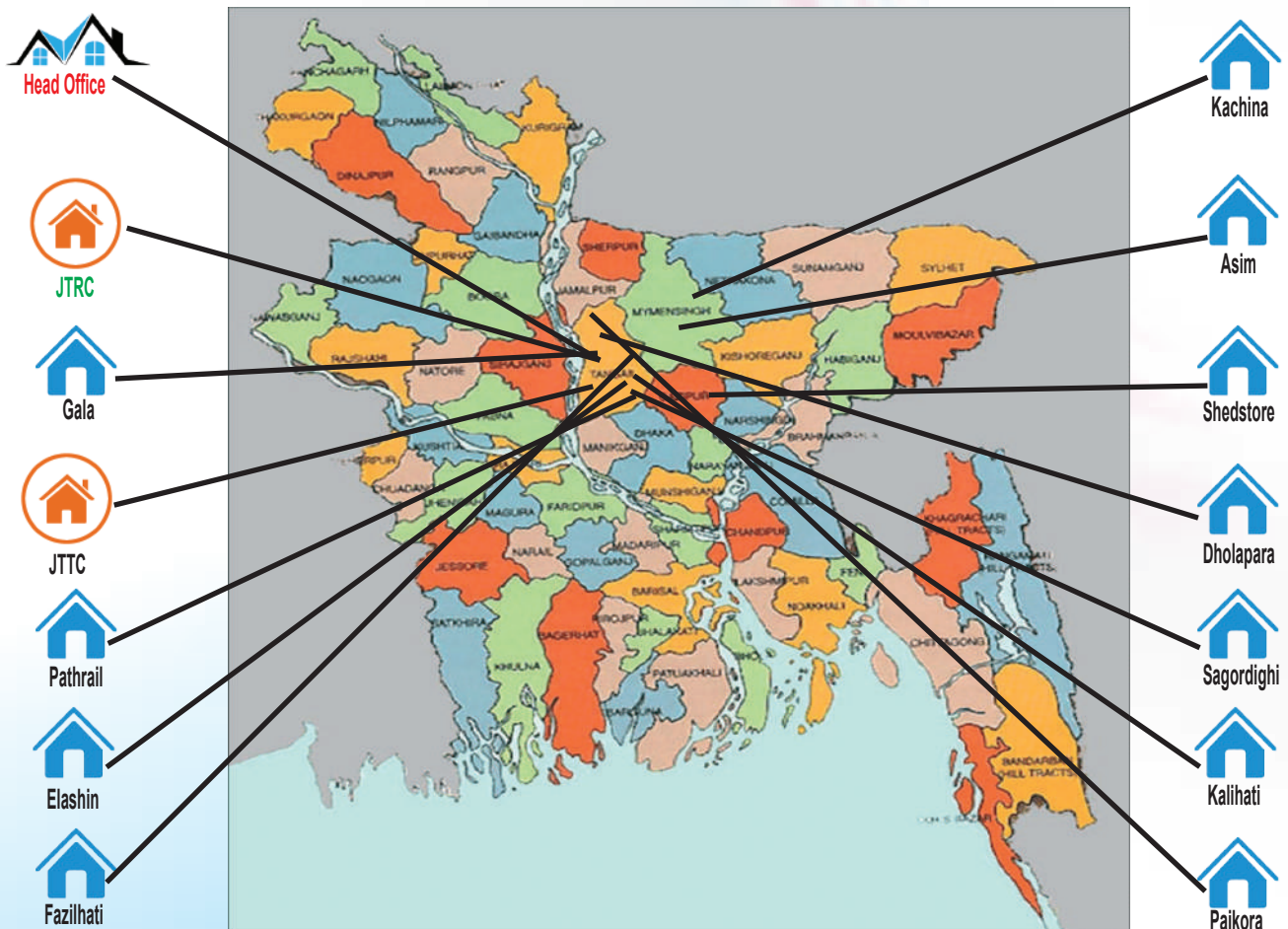
## Development Partner

- Ministry of Science & Technology, Govt. of Bangladesh.
- Human Relief Foundation, Bangladesh
- Credit Development Forum-CDF
- Association of Development Agencies in Bangladesh-ADAB.
- Centre for Rural Disabled Development-CRDD









## Geographical Coverage



## Working Area in the Map



## Staff Position as on June-2023

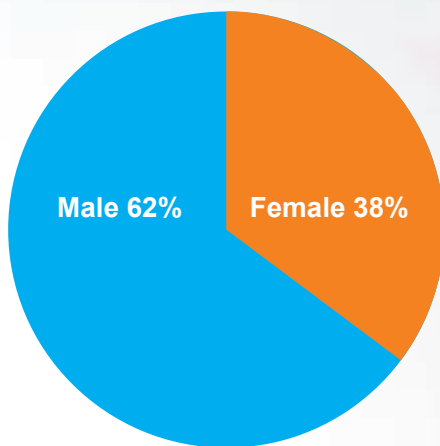
	Senior Managerial Staff	05
	Senior Officer (M & E, PO,IT & Publication)	05
	TVET Staff	05
	Area Manager & Branch Manager	13
	Finance & Accounts	12
	Credit Officer	23
	Support Staff	14
	Total Staff	77

## GENDER SEGREGATION

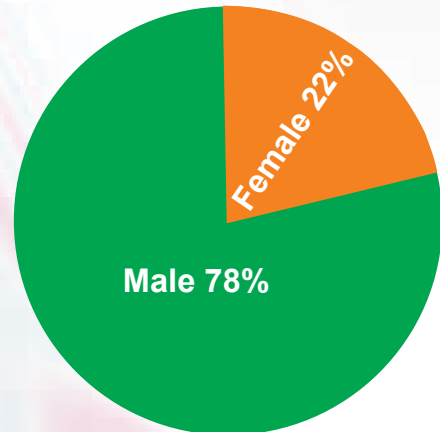
Jano Unnayan Foundation respects equal genders participation for forming, designing and planning of its all level. The following graphs show gender-segregated data in the governing body, staff members and programme/projects participants.

Particulars	Quantity in number		
	Male	Female	Total
General Body Member	13	08	21
Executive Committee Member	07	02	09
Staff Member	59	18	77
Beneficiary	20391	42719	63110

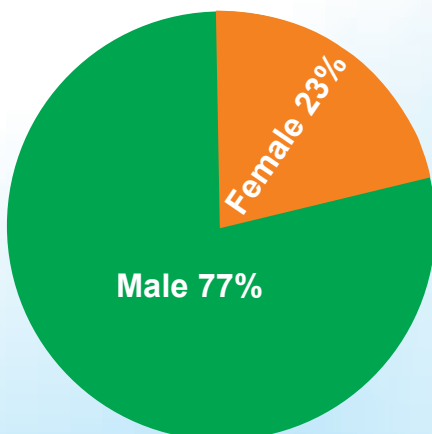
### General Body



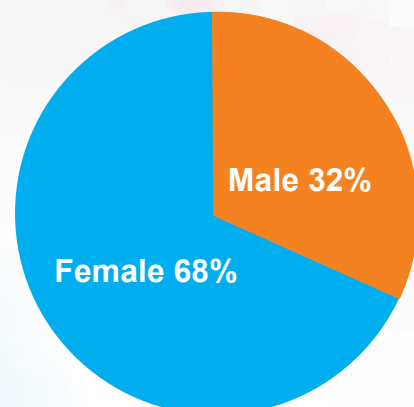
### Executive Committee



### Staff Member



### Beneficiary



## EXECUTIVE SUMMARY

Jano Unnayan Foundation has completed another significant financial year in 2022-2023. 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 9 different major programmes. The programmes are; Microfinance Programme, Small and Medium enterprise Development Programme, Human Resource Development Programme, Technical and Vocational Education and Training, Environment Preservation Programme, Education Programme, Social Development and Humanitarian Assistance Programme, Health and Nutrition Programme, Women Empowerment and Child Development Programme. All the programmes were intended to achieve the set goal and objectives of various projects focusing on the vision and mission of the organization. Since inception, there are 63100 persons of 12998 families were benefited by our programme and activities. The programmes wise achievement is 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 about 10 years since 2014. At present, JUF is implementing the programme through 11 branch offices in 3 districts of the country by organizing 519 Samity. Since inception, there are 13810 persons of 2762 families benefited by the programme; among them only 1070 are male and 12740 are female. During the reporting period JUF has distributed

BDT 223 million among the 2762 families.

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



SL No	Activity	Achievement in reporting year	Cumulative
01	Group formation	11	519
02	Member admission	1340	7156
03	Savings collection	64888267	423988785
04	Savings Refund	53275015	368979419
05	Savings Balance	55009366	55009366
06	Loan Disbursement	223762000	1281077500
07	Loan Recovery	224704048	1119752152
08	Loan outstanding	161325346	161325346
09	Rate of recovery	99%	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 2315 people



under the programme and distributed 223 million taka. Since inception, there are 11575 persons of 2315 families benefited by the programme; among them only 750 are male and 10825 are female.

## SOCIAL DEVELOPMENT AND HUMANITARIAN

The organization has been supporting vulnerable community people during and after in any disaster and shock since its inception 1994. Jano Unnayan Foundation supported 1050 people of 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. Foundation has distributed 210 food pack among the 210 poor and vulnerable families and there by at least 1050 people benefited by the support. Each package containing 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.

### Qurbani Meat Distribution

The project was implemented in the 6 villages (4 villages in Gala union and 2 villages in Tangail Pouroshova) under Sadar Upazila of Tangail district with the fonancial assistance of Human relief Foundation, Bangladesh. The project location has been selected considering poverty and nearby JUF head office. There are 500 people of 100 families has been benefited by this project. In selection of beneficiaries, we gave priority to:

- ☐ a) Women and widows
- ☐ b) Elderly people; who have no regular work
- ☐ c) The family consist of children and must be poor.

It is to be noted that most of the selected families have little access to receive qurbani meat in the holy day of Qurbani. We have bought 2 (two) cows (Ox) before the Eid Day in the local market.

During purchase of cow, we ensure age to see the teeth. Both the cows are nice looking (picture enclosed).



Showing 100 packs

We did all the process of qurbani by professional butcher. After processing the Qurban meat, we made 100 pack (2 k.g in each pack). The local Union Parishad Chairman Md. Nazrul Islam Khan, Md. Imrul Hasan, local UP member and Panel Chairman, Md. Shafiqul Islam Executive Director and Abdus Samad, President of Jano Unnayan Foundation, Md. Kafil Uddin and other Sr. Officials of the organization.

Since inception, we have supported 11520 persons of 2304 families under Social development and Humanitarian Assistance Programme among them 5645 are male and 5875 are female.

## 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 were deteriorating the environment and pushing the earth into danger. Realizing the realities, JUF was continually taking initiatives for creating mass awareness, motivating community people and Group member of our Microfinance and SME Programme and distributed timber saplings to promote environmental preservation initiatives. Since 1995 we have distributed 25500 tree plant among the 5100 poor and distressed families in the Sadar, Kalihati, and Delduar upazila in Tangail district.

## EDUCATION PROGRAMME



Promotion of education in our working area is one of our main thrust and objectives. Due to manage fund from others sources /sponsor from home and abroad we do not able to desired achievement for this programme. Though, we have started education sponsoring/stipend support to student of poor families from 2021. In the mean time we have supported only 15 students but is very poor number considering demand. Therefore, we are looking sponsor from home and abroad for poor student in our working area.

## HEALTH AND NUTRITION PROGRAMME

This is also one of the important objectives of our organization. We have no separate project for the objective, but we are giving awareness of our Microfinance and SME Programme beneficiaries. During the group meeting we do motivation sessions once in a month. The issues are personal health care, importance of hygiene practice in daily life, cleanliness in house and surrounding area, use of latrine, use of safe water, healthy environment are discussed and disseminated messages. The learning and motivational sessions has conducted through participatory methods to ensure participation by each

**In addition, we did health support during the Covid 19 outbreak.** World Health Organization (WHO) declared the outbreak of covid-19 as a worldwide pandemic. Bangladesh is one of the Novel Coronavirus (COVID-19) affected countries and it is one of the high-risk countries 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 who have been badly affected by the outbreak of Covid-19. Each health pack containing of 50 pcs of Mask, 20 pack ORS, 500 ml Hand sanitizer bottle, **among the 235 poor people** like; rickshaw pullers, street beggars and day laborers during the month of July 2021

## WOMEN EMPOWERMENT AND CHILD PROTECTION PROGRAMME



Rural poor women in Bangladesh are vulnerable and disadvantaged group. Patriarchal value, attitudes of men towards women, individual economic status etc. made them subordinate in terms of decision making, participation in social and political affairs. Direct and indirect contribution of women in national progress is not valued and recognized equally like men. Such type of inequality is one of the hindrances to the progress of the nation. Considering the fact, JUF has prioritized women empowerment and gender equality issue in all its project interventions. JUF believes that women advancement and women rights issues should be included in every

development intervention. Only gender sensitivities can bring about change in attitude and values of society and can create an environment, where women will no longer be considered as vulnerable and disadvantaged group.

Therefore, whenever we form savings group in our Microfinance and SME Group, we do consider first the women. Not only does, we do leadership development and Group management training to the all-group leaders gradually. JUF management are now confident that gradually women importance is increasing day by day in the family decision making as well as social event in all its working areas with the aim of women empowerment towards sustainable community development is the major task of JUF.

In addition, Child rights protection and promotion particularly, the poor and vulnerable children is the central focus of JUF. Since inception of JUF in 1994. In this regard, we have organized orientation session for the child and parents on child education, organization of meeting and rally at community level for stop early marriage mainly for the girls. JUF also started child education stipend programme for continuing education for the poor children and stop and reduce dropout from primary and secondary level in its project areas. Since inception, we have provided training and awareness on 95 women and children by different activities.

## SUCCESS STORY

### Shirin Akter, Winner of Poverty

Shirin Akter was born in a poor family in village Gala, post-Gala, Tangail Sadar, Tangail. At the age of 12, she got married to Md Sona Miah of the Village- Gala, Post-Gala Tangail. It is said that the her husband Md Sona Miah is a landless people and works as a day laborer in addition live with hand to mouth. It was difficult for her to gather two handfuls of rice for two meals a day on her husband's meager income. It was difficult time for them to lead a family with children. The scarcity started to increase. One day she met Abdul Hakim Khan the field organizer of Jano Unnayan Foundation just when she was suffering from poverty. Hearing her sad story, Abdul Hakim Khan suggested her to become a member of Jano Unnayan Foundation. According to the suggestion, she became a member of Jano Unnayan Foundation and took a loan of TK- 200000. With this money she bought a cow. She pays regular installments and saves money from the sales of her cow's milk. Run the family with the income of cows and the education of her children. She paid off the entire loan. Currently she has three cows and her dreams of farming in the future. All her

children are doing different studies. At present, there is a lot of progress in her family. She dreams of a better life. Tears came to her eyes as she



spoke the words. And these tears made her dream of a middle-class family from being poor in the future. She has already improved the infrastructure of the house with improved sanitation system. She is so thankful to Jano Unnayan Foundation for her success. She expressed the hope that the fortunes of helpless families like her would improve through Jano Unnayan Foundation (JUF).

## Kohinur Begum Change Her Life by Bottle Gourd Trees



Md Lokman Hossen(45) husband of Kohinur Begum(39) Village-Gala, Tangail Sadar, Tangail. They have three children .They don't have enough land to farm with. Kohinur Begum admit to

Jano Unnayan Foundation and took first loan Tk. 50000, so that they could borrow some land for farming. They borrow a land and seeds bottle gourd trees. After 30 to 40 days trees blessed with forest gourd, they plucked them and sell it to local market. Now they earn Tk 12000-15000 per month and pay their monthly installment regularly .Right now fifth round loan skim is going on. Finally they dreamed for a better life, Lokman hossen has an auto rickshaw that is pulled by him. Their one daughter is studying in higher secondary class another is secondary student their son is primary level student. Their only dream is to build a vegetable farm in the future and thereby built a good house for them.

## Rafia Akter's Success Story of a Successful Cooperative



Rafia Akter (38) wife of Shafiqul Islam living in Shakhipur upazila under, Tangail district. This couple blessed with two son. Rafia Akter is a pride member of Jano Unnayan Foundation. She

admitted to Jano Unnayan Foundation so that she can take loan by which they can start their cool farm on their own field. Rafia Akter took loan amount-100000 BDT from Jano Unnayan Foundation and invests it on cool farm. In fact she sought financial support which she got from Jano Unnayan Foundation. She expects that they would get 3000 KG Cool fruit from their cool tree and they could sell it 200000-235000 BDT in a season. In addition they farmed Malta, Green Orange, and Lemon etc. They grow paddy, rice etc. Now their elder son is a student of Honors level and younger one is a secondary examinee .They are happy with their life and their children wants to move abroad for their higher study.

## Zahanara Begum is a struggling women

Mst. Zahanara Begum middle aged women wife of Md Lal Mia from Delduar,Tangail. This couple blessed with a son and three daughters. She herself and her husband is cottage worker and now they are directly involved with cottage industry. They started business with a little amount of money because they haven't enough money to start with. At that time she met with Md Sourav Miah field organizer of Jano Unnayan Foundation. After hearing the facilities Zahanara



decided to admit Jano Unnayan Foundation and she got admitted. After that she took first timeloan Tk. 50000 and bought some raw materials for cottage industry. Everything is going on good. She pays all installments and she took second loan Tk. 110000 and third round loan Tk. 120000 (Going On). Her all three daughter got married and her only son now in abroad. She has a tin shed house and two Du-chala houses. They earn Tk. 25000-30000 monthly. Now they are very famous on their local area for their cottage industry.

### Jano Unnayan Foundation's Loan Changed Dolon Akter's Life

Dolon Akter 30 wife of Md Bishu Miah, Village -Gala, Post-Gala, Tangail Sadar, Tangail. Bishu Miah is a day labor. In fact they lives hand to mouth. According to their statement at that time they lead very worst life where a huge dream lives with food itself. Suddenly, Dolon Akter met with the field organizer of Jano Unnayan Foundation. She admitted to thirty number samity under Gala Branch of Jano Unnayan Foundation(JUF). She took first loan Tk-100000 and bought Ssme duck and hens by 50% of loan money and pays her installments by the sells money of eggs, Now she has thirty duck and forty six hen. After completing her installments now she took second loan and rent a piece of land and started mustard farm. They have plan that just



after completing mustard seeds they will farm IRRI, BIRRI, JUTE, BARLEY etc. Not only that but also they have a dream of other firming. They have two children, elder one is a primary student. Now they are leading a very beautiful life and appreciated their improvement through Jano Unnayan Foundation(JUF).

### Self - Reliant Mst.Hena Begum



Beloved middle aged women named Mst.Hena Begum wife of Md Mosaraf Hossen Village of Ghechuwa, Nalua, Shokhipur -Tangail. Once upon a time they had two cows, but during covid-19 the cows suddenly fall in black quarter and the cows died by this disease.

Then the family stuck in poverty badly. At that time Hena begum met with the field organizer of Jano Unnayan Foundation and she was informed about the facilities of Jano Unnayan Foundation .After that she got admitted to the samity number- 026, her member number -024 and took loan amount Tk. 100000. She invests it in a poultry farm and gradually it is increasing. At present, there are 800 chicks are in the firm. After 28-35 days those chicks grew up to 1.5/2 KG. They will sell it to 200000-240000 BDT. They earn 20000-25000 BDT in a month now.. After paying their installment they save 10000-15000 BDT. Now they are an example of an ideal family. They lives their life with full of joy and happiness and they are very much glad to Jano Unnayan Foundation for their wonderful life.

## 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

<b>Bank Name</b>	<b>First Security Islami Bank</b>	
<b>Account Name</b>	<b>Jano Unnayan Foundation</b>	
<b>Account Number</b>	<b>025311100000111</b>	<b>Account Currency-BDT</b>
<b>Branch Name</b>	<b>Tangail Branch</b>	
<b>Address</b>	<b>Dipayan Bhaban, Plot-2497, Mashjid Road, Upazila: Tangail Sadar, District Tangail, Bangladesh</b>	
<b>Telephone</b>	<b>+88 02 9122368, +88 02 9124475</b>	<b>Fax: 880-2-988444</b>
<b>SWIFT/BIC Code</b>	<b>CIBLBDDH</b>	



**+8801679-544002**

## COMMUNICATE US

**Village & Post** ☐ : ☐ **Gala, Upazila: Tangail Sadar**  
**District** ☐ ☐ : ☐ **Tangail, Post Code: 1900, BANGLADESH**  
**Tel/Mobile** ☐ ☐ : ☐ **+8801721-290105 , +8801844-909671**  
**Email** ☐ ☐ : ☐ **juf384@gmail.com, info@jufbd.org**  
**Website** ☐ ☐ : ☐ **jufbd.org**

# 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

### Qualified Opinion

We have audited the accompanying financial statements of **Jano Unnayan Foundation** Which comprise the Statements of financial Position as at 30 June 2023, 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, 2023, and a summary of significant accounting policies and other explanatory information notes.

In our opinion, except for the effect of the matters described in the basis for Qualified Opinion section of our report of the Financial Position of **Jano Unnayan Foundation** as at June 30, 2023, and of its financial performance and its Cash Flows for the year then ended in accordance with International Financial Reporting Standards (IFRS), and other applicable laws and regulations including MRA guidelines.

### Basis for Qualified Opinion

- Didn't deduct Tax at source at the time of payment house rent, office rent U/S 53/A & other applicable head of expenses of ITO-1984.
- The organization get VAT registration for VAT and didn't paid VAT as per VAT act 1991 in respect of applicable head. They only submitted the return of VAT showing no activity group.
- The organization has registration with RJSC vide Registration No. S-11406/2012, dated: 28.02.2012. But they didn't submit any return to RJSC till to date.

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.

### 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.



www.mzislam.co

1

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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 due 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** except other than the matter of qualified opinion 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  
October 02, 2022



  
**Mohammad Fakhru Alam Patwary, FCA**  
ICAB Enrollment No. 1249  
Managing Partner  
**M. Z. Islam & Co**  
Chartered Accountants  
DVC: 2310021249AS836329



**Jano Unnayan Foundation**  
 Vill & P.O- Gala, P.S- Tangail Sodor,  
 Tangail, Bangladesh  
**Statement of Financial Position**  
 As at 30th June, 2023

Annexure-A1/2

PARTICULARS:	NOTES	FY 2022-2023 Amount (Tk.)	FY 2021-2022 Amount (Tk.)
<b>PROPERTY &amp; ASSETS:</b>			
<b>A. Non Current Assets:</b>			
<b>Fixed Assets:</b>			
Property, Plant & Equipments	6.00	4,309,293	1,551,463
<b>B. Total Non Current Assets</b>		<b>4,309,293</b>	<b>1,551,463</b>
<b>C. Current Assets:</b>			
Loan to Members	7.00	159,643,364	159,490,365
Loan to Members (Middle Term)	8.00	1,681,982	2,777,029
Advance Office Rent	9.00	765,000	992,400
Advance Salary	10.00	1,498,089	2,278,009
Staff Loan (Motor Cycle)	11.00	461,600	233,600
Staff Loan (by Cycle)	12.00	29,000	113,500
FDR (Savings)	13.00	5,277,579	4,437,000
FDR (Surplus)	14.00	1,427,266	565,000
<b>D.Total Current Assets:</b>		<b>170,783,880</b>	<b>170,886,903</b>
<b>E. Closing Balance:</b>	15.00	<b>1,410,012</b>	<b>2,777,332</b>
Cash in Hand		29,779	33,417
Cash at Bank		1,380,233	2,743,915
<b>TOTAL PROPERTY &amp; ASSETS: (B+D+E)</b>		<b>176,503,185</b>	<b>175,215,698</b>
<b>FINANCED BY:</b>			
<b>A. Capital:</b>		<b>16,691,551</b>	<b>13,609,468</b>
Capital Fund	16.00	16,691,551	13,609,468
<b>B. Current Liabilities:</b>			
Group Member Saving	17.00	55,009,366	43,396,114
Non Adjusted Member Savings	18.00	106,228	39,808
Provident Fund	19.00	6,733,927	5,011,386
Loan Risk Fund	20.00	10,317,870	8,658,800
Staff Security	21.00	4,200,289	4,085,289
Gratuity Fund	22.00	4,000,000	3,000,000
Staff Earn Leave Fund	23.00	1,500,000	1,200,000
Staff Health Fund	24.00	800,000	700,000
Loan Loss Provision	25.00	3,749,649	3,620,746
Provision For Audit Fee	26.00	70,000	70,000
EC Loan	27.00	10,384,636	10,384,636
Personal Loan	28.00	50,209,000	70,504,900
ES Loan Interest Provision	29.00	1,646,697	1,346,697
Personal Loan Interest Provision	30.00	5,433,972	8,305,985
Savings Interest Provision	31.00	-	1,281,869
Staff Security Interest Provision	32.00	250,000	-
Bank Loan Interest Provision	33.00	200,000	-
Education Scholarship Provision	34.00	200,000	-
Bank Loan	35.00	5,000,000	-
<b>C. Total Current Liabilities</b>		<b>159,811,634</b>	<b>161,606,230</b>
<b>TOTAL FINANCED BY: (A+C)</b>		<b>176,503,185</b>	<b>175,215,698</b>

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

Accounts Officer

**Md. Shofiqur Rhaman**  
 Finance Director  
 Jano Unnayan Foundation

**Md. Shofiqul Islam**  
 Executive Director

**Md. Shafiqul Islam**  
 Executive Director  
 Jano Unnayan Foundation

**Md. Abdus Samad**  
 Chairman

**Md. Abdus Samad**  
 President  
 Jano Unnayan Foundation  
**Mohammad Fakhrul Alam Patwary FCA**  
 ICAB Enrollment No. 1249  
 Managing Partner  
**M.Z. Islam & Co.**  
 Chartered Accountants  
 DVC: 2310021249AS836329

Dated, Dhaka  
 02 October, 2023



### Jano Unnayan Foundation

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

#### Statement of Comprehensive Income For the year ended on 30th June, 2023

Annexure-A1/3

Particulars	FY 2022-2023	FY 2021-2022
	Amount (Tk.)	Amount (Tk.)
<b>INCOME:</b>		
Admission Fees	26,800	31,080
Pass Book Sale	4,550	5,560
Service Charge	29,160,162	27,090,270
Service Charge (Middle Term)	297,853	1,438,474
Training Fee	66,000	18,000
Bad loan Recovery		47,644
Member Subscription	25,200	24,700
Bank Interest	13,132	7,742
Loan Form Sale	70,140	75,200
Donation	130,000	
Closing Charge	40,180	33,860
FDR (Saving)	973,934	-
FDR (Surplus)	79,503	
Miscellaneous Income		17,448
<b>Total Taka:</b>	<b>30,887,454</b>	<b>28,789,978</b>
<b>EXPENDITURE:</b>		
<b>Operating Expenses:</b>	<b>27,147,519</b>	<b>21,371,270</b>
Staff Salary/Bonus	14,549,988	13,877,297
Remuneration	-	160,000
Paper Bill	7,361	5,582
Registration Renewal Fees (MRA)	42,793	38,890
Software Bill	237,600	232,200
Stationary	261,736	275,629
Printing & Binding	187,282	85,878
Bank Charge	78,952	67,741
Vat	87,549	5,834
Income Tax	134,842	-
New Committee Renew		70,000
Training Cost	65,675	29,870
Nightguard Honorarium	49,740	28,840
Signboard	3,200	35,324
EC Meeting	41,755	71,195
Mobile Bill	-	5,000
Postage & Courriour	680	240
Advertisement	10,200	2,000
Branch Office Inspection	132,493	27,900
Internet bill	67,400	68,000
Registration Fees	451,000	-
Computer Accessories	19,140	-
Social Development Cost	266,230	162,435
Legal Aid	85,080	79,260
Picnic Expenses	136,606	-
Mutation Expenses	21,200	-
Credit Rating Expense	10,000	-
Consultancy Service	770,000	-





Particulars	FY 2022-2023	FY 2021-2022
	Amount (Tk.)	Amount (Tk.)
Repair & Maintenance	320,490	276,844
Fuel Cost	459,700	322,650
Audit Fees (Including VAT & AIT)	60,870	102,500
Office Rent	1,336,600	1,224,600
Electricity Bill	178,543	173,462
Entertainment	265,056	213,700
Traveling & Conveyance	39,645	36,605
EC Loan Interest Provision	300,000	-
Personal Loan Interest Provision	2,000,000	-
Staff Security Interest Provision	250,000	-
General Savings Interest Provision	2,037,930	1,971,676
Bank Loan Interest Provision	200,000	-
Gratuity	1,000,000	850,000
special Health Fund	100,000	50,862
Education Scholarship Provision	200,000	-
Earn Leave	300,000	500,000
Loan Loss Provision	128,903	-
Miscellaneous	-	6,674
Depreciation	251,270	312,582
<b>Financial cost:</b>	<b>657,852</b>	<b>401,939</b>
Staff Security Interest Paid	32,377	15,261
Provident Fund Interest Paid	625,475	285,178
Bank Loan Int Paid	-	101,500
<b>Total Expenditure</b>	<b>27,805,371</b>	<b>21,773,209</b>
Excess of income over expenditure	3,082,083	7,016,769
<b>Total Taka:</b>	<b>30,887,454</b>	<b>28,789,978</b>

Accounts Officer

Md. Shofiqur Rhaman  
Finance Director  
Jano Unnayan Foundation

Md. Shofiqul Islam  
Executive Director

Md. Shafiqul Islam  
Executive Director  
Jano Unnayan Foundation



Md. Abdus Samad

Chairman Md. Abdus Samad  
President  
Jano Unnayan Foundation

Mohammad Fakhrul Alam Patwary FCA

ICAB Enrollment No. 1249

Managing Partner

M.Z. Islam &amp; Co.

Chartered Accountants

DVC: 2310021249AS836329

Dhaka

02 October, 2023



### Jono Unnayan Foundation

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

Receipts and Payment Statements  
For the year ended on 30<sup>th</sup> June, 2023

Annexure-A1/4

Particulars	FY 2022-2023	FY 2021-2022
	Amount (Tk.)	Amount (Tk.)
<b>RECEIPTS:</b>		
<b>Opening Balance:</b>	<b>2,777,332</b>	<b>4,430,053</b>
Cash in Hand	33,417	44,397
Cash at Bank	2,743,915	4,385,656
<b>Loan Recovery from:</b>	<b>224,704,048</b>	<b>215,415,884</b>
Loan Recovery (General)	223,609,001	210,079,582
Loan Recovery (Middle Term)	1,095,047	5,336,302
<b>Other Received:</b>	<b>75,943,287</b>	<b>66,135,167</b>
Savings Collection	64,888,267	51,544,043
FDR withdrawn		-
Provident Fund	1,956,747	2,236,964
Received from Non Adjusted Member	67,590	42,328
Advanced Salary Recovery	1,124,163	415,942
Advanced Office Rent Recovery	227,400	301,900
Staff Loan (b Cycle) Recovery	109,500	75,000
Staff Loan (Motor Cycle) Recovery	72,000	186,000
Loan Risk Fund	2,237,620	2,212,990
Staff Security	260,000	120,000
Bank Loan	5,000,000	9,000,000
<b>Revenue Received:</b>	<b>30,887,454</b>	<b>28,742,334</b>
Admission Fees	26,800	31,080
Pass Book Sale	4,550	5,560
Service Charge	29,160,162	27,090,270
Service Charge (Middle Term)	297,853	1,438,474
Training Fee	66,000	18,000
Donation	130,000	-
Member Subscription	25,200	24,700
Bank Interest	13,132	7,742
Loan Form Sale	70,140	75,200
Closing Charge	40,180	33,860
FDR Interest (Saving)	973,934	-
FDR Interest (Surplus)	79,503	-
Miscellaneous Income		17,448
<b>Total</b>	<b>334,312,121</b>	<b>314,723,438</b>





Particulars	FY 2022-2023	FY 2021-2022
	Amount (Tk.)	Amount (Tk.)
<b>PAYMENTS:</b>		
	<b>223,762,000</b>	<b>221,299,000</b>
Loan Disbursement	223,762,000	221,299,000
Loan Disbursement (Middle Term)	-	-
<b>Other Expenses:</b>	<b>76,962,799</b>	<b>68,237,786</b>
General Saving Refund	53,275,015	42,467,862
Paid to Non Adjusted Member	1,170	2,520
FDR (Saving)	840,579	1,500,000
FDR (Surplus)	862,266	-
Provident Fund Refund	234,206	940,238
Personal Loan Refund	20,295,900	11,462,759
Staff Security Refund	145,000	95,000
Audit Fees	60,870	32,500
Loan Risk Fund Refund	578,550	434,975
Advanced Salary Payment	344,243	1,412,932
Advanced Office Rent Payment	-	605,000
Staff Loan (bi Cycle) Payment	25,000	164,000
Staff Loan (Motor Cycle) Payment	300,000	120,000
Bank Loan Paid	-	9,000,000
<b>Operating Expenses:</b>	<b>20,318,546</b>	<b>17,583,650</b>
Staff Salary/Bonus	14,549,988	13,877,297
Remuneration	-	160,000
Paper Bill	7,361	5,582
Registration Renewal Fees (MRA)	42,793	38,890
Software Bill	237,600	232,200
Stationary	261,736	275,629
Printing & Binding	187,282	83,878
Bank Charge	78,962	67,741
Vat	87,549	5,834
Income Tax	134,842	-
New Committee Renew	-	70,000
Training Cost	65,675	29,870
Nightguard Honorarium	49,740	28,840
Signboard	3,200	35,324
EC Meeting	41,755	71,195
Mobile Bill	-	5,000
Postage & Courriour	680	240
Advertisement	10,200	2,000
Branch Office Inspection	132,493	27,900
Internet bill	67,400	68,000
Social Development Cost	266,230	162,435
Legal Aid	85,080	79,260
Repair & Maintenance	320,490	276,844





Particulars	FY 2022-2023	FY 2021-2022
	Amount (Tk.)	Amount (Tk.)
Fuel Cost	459,700	322,650
Registration Fees	451,000	-
Office Rent	1,336,600	1,224,600
Picnic Expenses	136,606.00	-
Mutation Expenses	21,200.00	-
Consultancy Service	770,000.00	-
Credit Rating Expense	10,000.00	-
Electricity Bill	178,543	173,462
Entertainment	265,056	213,700
Traveling & Conveyance	39,645	36,605
Computer Accessories	19,140	-
Miscellaneous		8,674
<b>Financial Cost:</b>	<b>8,849,664</b>	<b>4,752,333</b>
Savings Interest Paid	3,319,799	1,697,103
Personal Loan Interest Paid	4,872,013	2,653,291
Staff Security Interest Paid	32,377	15,261
Provident Fund Interest Paid	625,475	285,178
Bank Loan Int Paid		101,500
<b>Fixed Assets:</b>	<b>3,009,100</b>	<b>73,337</b>
Furniture	65,600	46,677
Computer	137,000	-
Projector	70,500	-
Camera	4,000	-
Land	2,700,000	-
printer	32,000	10,200
Celling Fan	-	16,460
<b>Closing Balance:</b>	<b>1,410,012</b>	<b>2,777,332</b>
Cash in Hand	29,779	33,417
Cash at Bank	1,380,233	2,743,915
<b>Total Taka</b>	<b>334,312,121</b>	<b>314,723,438</b>

Accounts Officer

Md. Shofiqur Rhaman

Finance Director

Jano Unnayan Foundation

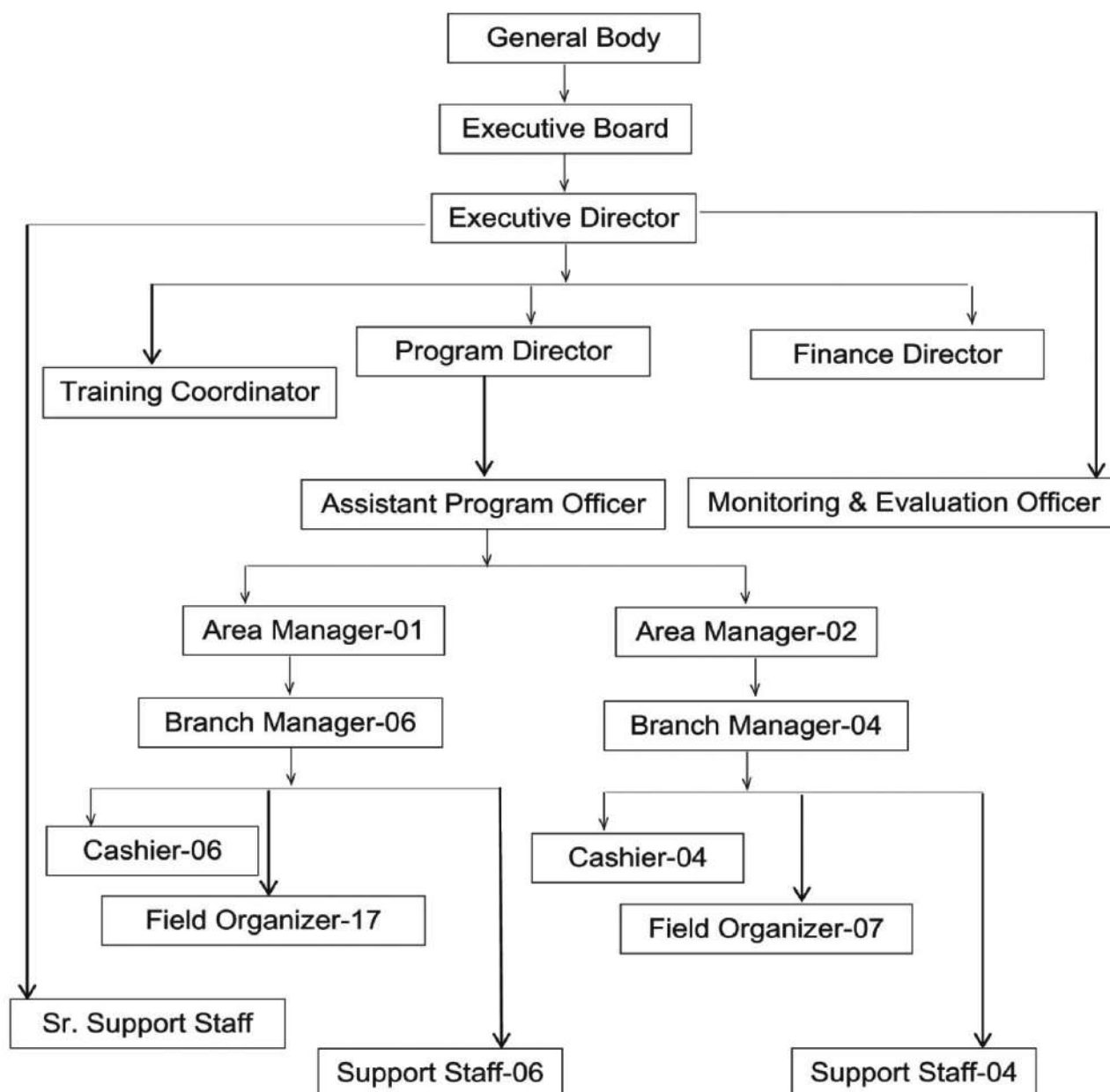
Dhaka

02 October, 2023

Md. Shofiqul Islam  
Executive DirectorMd. Shafiqul Islam  
Executive Director  
Jano Unnayan FoundationMd. Abdus Samad  
ChairmanMd. Abdus Samad  
President  
Jano Unnayan Foundation

# JANO UNNAYAN FOUNDATION

## Organizational structure



## PHOTO GALLERY



Qurbani Meat Distribution



Microfinance Magt. Training



Cauliflower Cultivation Project



Computer Training



Part of Curriculum Dev. Workshop



Duck Rearing Project



Home Craft Industry



Strategic Planning Workshop



Tree Plant Distribution



## Jano Unnayan Foundation

Village & Post : Gala, Upazilla : Tangail Sadar  
 District : Tangail, Post Code : 1900, Bangladesh  
 Tel/Mobile : +8801721-290105, +8801844-909671  
 Email : juf384@gmail.com , info@jufbd.org  
 Website : jufbd.org