

2009-2010

ANNUAL REPORT



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Executive Summary:

During July 2009 to June 2010 CDA had conducted Organizational Development and Management Training for 528 PO Members, Leadership Training for 132 PO activist members, Resource Mobilization Training for 116 PO's, Financial Management Training for 120 PO members, Rights & Governance Training for 132 PO leaders, Advocacy Training for 160 PO leaders, Exposure Visit of PO members (quantity?), Writing Skill and Office management for 40 PO volunteers, and Entrepreneur Development Training for 180 PO members. During December 2009 to January 2010 CDA has distributed about 200 Blankets in Pirgonj, Ranisonkoil and Horipur Upazila of Thakurgaon districts to 200 people under its Institution Building Program.

CDA had implemented 2nd Phase of its project Ensuring Right to Food & Employment of Poor People (ERF & EPP) from May 2007 to September 2009. With the Goal of "to increase average level of yearly family income by 25%" CDA initiated to create employment opportunities and increase man-days employment up to 150 days by involving the PO members of 06 Upazilas of Dinajpur & Thakurgaon Districts.

CDA has been implementing its Disabled Development Program since 2003 with the objective of forming disabled organizations to unite disabled people and to demand their rights. As a process of including disabilities within CDA's frame work of village based Peoples Organization (PO), CDA formed 345 Disabled groups under its POs. Furthermore 11 ward-based disabled groups are functioning in various advocacy events to ensure disabilities' rights. 24 group meetings have been conducted during the reporting period and a workshop regarding to reproductive health has been conducted for the disabilities. Advocacy events have been staged with the local administration and civil surgeon on providing certificate among the People with Disability, Local Administration on Employment Generation for the People with Disability, and Stipend support for the Disabled Students.

Major achievements of CDA's Health program was to encourage families to take Vaccination on Polio for Children and Health Checkup for Pregnant Mother, to install Sanitary Latrine and to have discussion meeting at PO level on health issues.

Major Achievement during July 2009 to June 2010 of CDA's Micro finance program was to provide loan support about 8,574,653 taka to 4902 bowers, where net savings balance is 3,301,846 taka and Savings refunded 214,644 taka by 1223 Members.

About 5651 copies of Jono Chesta (how many times?) has been published and distributed to CDA's PO/Samity Members and to the stakeholders during this period.

CDA has started its project called "Sustainable Organization for Land Rights and Agrarian Reform" in which CDA conducted 21 Unit Advisory Committee Meeting, collected Information from 49 Union-based land office and from Upazila-based

Agriculture office, submitted 2 Memorandum to Upazila Chairman, and printed and distributed 1000 Posters to the POs.

Preface:

CDA is a leading NGO in the North West of Bangladesh. It was established in 1986 since when it has been working with the poor and deprived people in 9 Upazilla within the 2 Districts of Dinajpur & Thakurgaon. In spite of its identity as a regional NGO, CDA has contributed to changes at national level in its numbers and campaigns (need some examples) as well as addressing the more immediate needs of its group members. CDA has almost 50,000 group members in its core program.

Since its beginning CDA has been working with the poor people to reduce their poverty, hunger and illiteracy. By facilitating the federation of the poor people, CDA enables them to demand their rights through village-based groups called Peoples Organizations.

It is CDA's perception that poverty is created by many interconnected and interdependent problems. CDA believes that the bonds between these problems can be broken by addressing not only to one specific issue but to various issues simultaneously and thus development could be truly sustainable. CDA has a holistic program which embraces all the areas within its definition of the development context as shown in figure 1.

Furthermore, CDA believes that the community will be truly independent for its development activities only when they themselves have ability to identify their needs and initiate the process of change.

Major interventions of CDA have included mobilizing and organizing rural poor people for the provision of support in awareness, education, training, credit, IGA's, health, environment, forestation, regenerative agriculture, safe drinking water, sanitation, networking, gender, policy advocacy, legal aid and human rights.

CDA Programs at a glance (figure 1):

Working area

Districts	2
Upazilla	9
Villages	726

Groups

Samity groups	2,140
Peoples Organisations	435
Ward Committees	51
Union Committees	50
Thana Committees	7
Constituency Committees	4

Group members

Family coverage	32,535
Total members	56,161 (64% female)

Programs

Institution Building
 Livelihood
 Education
 Gender, Womens Empowerment & Legal Aid
 Environmental Promotion & Sustainable Land use
 Health, Nutrition, Water & Sanitation
 Policy, Advocacy & Linkage Building

Program support areas

Training
 PME
 Disaster Support

Institution Building:

Institution Building is the core activity of CDA's Program. CDA's Institution Building is based on the concept of Para-based Samity to Village-based Peoples Organisation (PO) which has further stages at Union, Thana and Constituency level committees. During the reporting period CDA formed two different committees of Unit Advisory Facilitating Committee and Unit



Advisory Council to ensure people-centered participatory management within the organization as well as to ensure the supports from the POs for program implementation.

During 2009 to 2010 CDA's Staff members provided inputs based on POs' phases such as Initial, Mobilization, Integration, Expansion and Separation to enhance the capacity of the POs towards Independent, empowered and self-reliance organization. 528 PO Members were trained on Organizational Development and Management Training, 132 PO activist members on Leadership Training, 116 POs on Resource Mobilization Training, 120 PO members on Financial Management Training, 132 PO leaders on Rights & Governance Training, 160 PO leaders on Advocacy Training, Exposure Visit of PO members (quantity?), 40 PO volunteers on Writing Skill and Office Management and 180 PO members on Entrepreneur Development.

Major Achievement During 1st July 2009 to 30th June 2010		
Activity	Target	Achievement
Samity Meeting	2120	1882
POs General Body Meetings	612	507
PO Executive Body Meetings	1248	1001
PO Committee Change	35	31
Opening PO's Bank Accounts	102	102
PO Issue Meeting	105	83
PO Sign Board Ensure	40	37
Discussion on By Laws	435	529
Formation of PO library	20	19
Reader increased of PO libraries	Need Based	503
PO Cultural Program	Need Based	5

Organized Mobilization by POs	2	3
Organized Rally by POs	1000	2250
Organized village level arbitrations by POs	Need Based	10
PO Savings Amount	519113	407290
Employment Creation by PO leaders	Need Based	156
Initiated for PO project	Need Based	27
Union Coordination Committee Meeting	148	153
Thana Coordination Committee Meeting	22	39
Unit Advisory Council Meeting	12	9
Unit Advisory Facilitating Committee meeting	35	45

Five women members are now employed in Pre-Primary Education Centers operated by Peoples Organizations

(1) Ms. Nurnahar Akter, aged about 22 years, a member of Gonopait PO of Birganj Upazilla under Dinajpur district, (2) Ms. Nazma Begum, aged about 32 years, a



member of Pouria PO of Kaharol Upazilla under Dinajpur district, (3) Ms. Yasmin, aged about 25 years, a member of Shalbari PO of Ranishankail Upazilla under Thakurgaon district, (4) Ms. Fatema Akter, aged about 23 years, a member of Banshbari PO of Ranishankail Upazilla under Thakurgaon district and (5) Sreemoti Lakkhi Bala, aged about 20 years, a member of Nonduar PO of Ranishankail Upazilla under Thakurgaon district are now working as teachers in Pre-Primary Education Centres operated by Peoples Organizations in different places within CDA's working area.

To create employment opportunity for the PO members is the core objective of ERF & EPP project. Under this objective the project always searches the opportunity for arranging employment especially for the women within their periphery. The female members of the People's Organizations have received several trainings on Writing Skill and Office Management, Advocacy etc. under the project and become skilled to engage

themselves in the Education Centers. The component of “Education & Culture” under the project has searched and found a new initiative through building linkage with a networking NGO namely Campaign for Popular Education (CAMPE) for establish Pre-Primary Education Centers in village level. After getting the information the POs have taken the responsibility to operate the centers in five different places. They informed their villagers about the necessity of the centers and the villagers including the PO members were willing to send their kids to these centers for educational supports. The POs have started five nos. of centers with the technical & material supports from CDA & CAMPE since March-April 2009. The POs are using their office rooms as centers and collecting ten taka to thirty taka from each learner per month to maintain the centers (smoothly). The teachers are appointed by the POs through proper system. Each of the teachers is getting six hundreds to nine hundreds taka per month as wage from the centre. The POs are arranging these funds from local collection mainly from the learners. The POs have formed Centre Managing Committee with the participation of the guardians as well as the PO leaders.

The women members who are now employed as teachers become dignified in the society and empowered in the family in comparison with their previous depressed situation.

The kids of the particular villages are now getting educational opportunities and nurtured directly by the POs. This initiative is contributing to make a literate village. There is a plan to expand the centers to other POs and to create employment opportunity for female members within their villages. It is proved that the POs can play a main actor for this initiative, showing successful model for employment creation within the locality.

48 landless PO members have taken over Khas Land.

In last September 2008 48 landless families had taken over Khas land in Chondoria Peoples Organization (PO). The Khas land is surrounded by a huge pond called Sukan Pukur. The landless families build their houses on the north embankment of the pond. 8 ethnic minority families were also included within the 48 families. The total land is about 35.34 acres.

It has been known from the local people that after liberation war in 1971 every people has access to fishing to this huge water body. Even people from India used to come for fishing to the pond because it is situated by Indian Border.

During 1986 the UNO of Pirgonj Upazila at that time has leased the pond to Chandoria High School. The head master of the school Md. Abdul Hakim planed to take over the pond by his ownership. To carry out his plan he transferred the ownership of the pond



from school to his kinship, which was illegal. Then the head master leased out the pond to a third party.

As par the constitution of Bangladesh the land less people are prioritized to access to public resources. The PO members decided to take over the land to distribute among the landless people with the objective of increasing income of the poor and the landless for poverty reduction.

Disaster Support:

CDA works in the North West part of Dinajpur and Thakurgaon Districts in Bangladesh with rural landless poor, including women, children and deprived people. The area is most vulnerable to cold weather in winter due to geographical base of Himalayas as well as food scarcity and other livelihood means. People suffer extreme cold weather during winter season of December and January and the situation become worse with frequent cold waves. During December 2009 to January 2010 CDA has distributed about 200 Blankets to 200 people in Pirgonj, Ranisonkoil and Horipur Upazila of Thakurgaon districts.



PO Leaders are distributing Blankets.

Ensuring Right to Food and Employment of Poor People (ERF&EPP):

Community Development Association (CDA) had implemented its project Ensuring Right to Food & Employment of Poor People (ERF & EPP) 2nd Phase from May 2007 to September 2009, with the Goal of “to increase average level of yearly family income by 25%” and “to create employment opportunities and increase man-days employment up to 150 days” by involving the PO members of 06 Upazilas of Dinajpur & Thakurgaon Districts.

The primary target groups were 395 POs of the estimated 435 POs in the program at the time of project inception. Accordingly the primary target groups comprised of approximately 780 male groups and 800 female groups including 18960 women and 12940 men. The secondary target groups would have comprised of the 40 POs classified as strong POs which have already achieved



separation status for which the partnership will be strengthened through a limited number of training and selected activities. The whole poor community in the project area would be a supplementary target group as the right-based mobilization would assume a common interest among them. It is estimated that 183,000 rural poor in addition to CDA’s PO groups in the selected villages would indirectly have benefited from the project. Within these groups the rural workers in particular the landless and marginalized agricultural laborers were most closely associated with the specific advocacy points. In the case that policy changes are made at national level, the incidental beneficiaries would be country wide.

Major objective of the project is to consolidate the capacity of POs for creating employment and the specific objectives were: to strengthen the organizational capacity of POs; to generate employment through capacity building of the PO members; to enhance the capacity of CDA Staff members to facilitate the POs in a changing environment through Right-Based Approach; to influence government for ensuring Employment Guarantee Scheme for rural poor & marginalized; to create equal

opportunity for women & disadvantaged groups. At the end of 2008 the government of Bangladesh has sanctioned 100 Days Employment Guarantee for the rural poor, which was the great success of the project.

Major Achievement During 1 st July 2009 to 30 th June 2010		
Activity	Target	Achievements
Case study prepared	87	76
Staff Coordination Meeting	146	148
Staff Development Training (25 Staff members)	1	1
Flip chart demonstration	981	342
Day Observation	19	22
Jono Chesta Distribution	5560	5651
Poster Distribution to POs from External Source	423	626
Legal Aid Support	2 Cases	2 cases.

Women also can create employment.

My name is Azima. I live in Matia village, in 7 no. Hazipur Union under Pirgonj Upazila. I am the president of Matia Peoples Organization (PO). I have been in the PO since 25th May 1999. My life is full of mystery. my husband re-married after 4th year of our marriage. I have no scope to protest against my husband. Since then my husband hasn't beard any expanses for my commodities. I have become tired in working as a maid in locality and decided that I will work on tailoring as I was trained on tailoring from CDA.



I took 5000 taka loan from my PO savings to purchase a sewing machine to start tailoring work at home. My fellow PO members and their families gives me order to make cloths so that I can earn 100 to 120 taka daily which is enough to full fill my desires and daily needs. Now I am happy and planning to buy my own house and land for future.

Disabled Development Program:



CDA has been implementing its program Disabled Development since 2003 with the objective to form disabled organizations to unite them and to demand their rights. As a process of including the disabled within CDA's frame work of village-based Peoples Organization (PO). CDA forms 345 disabled groups under its PO. Furthermore 11 ward-based disabled groups are functioning to various advocacy events to ensure disabilities' rights.

Women with Disability (WWD):



CDA is implementing a project named Women with Disability since 1st January 2009 in partnership with SARPV. The goal of the project is to overcome disabilities of the beneficiaries and empower the disabled women to demand their rights through building their institution or groups. Two Disabled groups were formed in Biral and Dinajpur Sadar Upazila under this project. 24 group meetings has been conducted during the reporting

period and a workshop regarding to reproductive health has been conducted. Advocacy events has been conducted with local administration and civil surgeon on providing certificate among the People with Disability, Local Administration on Employment Generation for the People with Disability and Stipend support for the Disabled Students.

Major Achievements of CDA's Disabled Development Program and Women with Disability Project are as follows:

Major Achievement During 1 st July 2009 to 30 th June 2010		
Activity	Target	Achievements
Disabled group meeting in POs	134	109
Case Study preparation on Success of Disabled	8	7
Monthly Meeting of Women With Disability Groups	24	24
Advocacy meeting (Disabled Certificate, Disable Allowance, Employment Opportunity, Stipend, Seat for disabled in Bus and train)	5	5
Distribution of Physical Aids among the disabled (3 Wheel Chairs and 1 Elbow Crutch)	4	4
Day observation	7	7
Workshop on Reproductive Health for Disabled.	1	1

Education and Culture Program:

There is a legacy of illiterate adults from past poor educational enrolment particularly for women. Literacy rates are improving for children and significant gains have been made for girls. However it may take a further generation to improve the overall literacy levels unless educational interventions continue to be prioritized.

In order to increase educational capacity of its beneficiaries CDA has initiated PO libraries at village level. Thus the village people are able to get a boarder aspect of education to develop their livelihood,



stand against fundamentalism, corruption, terrorism, nepotism and political interference and all other types of dishonest or unjust practices. Whilst CDA continues activities with Pre Primary Education and Junior School Certificate Course, CDA intends to increase its focus on the right-based aspects of ensuring quality education for all.

A set of cultural activities is linked to the education program due to many of the intercultural problems being related to lack of education in the broader sense. CDA has established cultural groups at PO level. These are the specialist groups whose purpose is to motivate the group members and play an effective role in Policy Change and awareness rising. These cultural groups are also a mechanism for social change in addition to protecting the local heritage of our nation.

Activity	Target	Achievements
Formation of PO Library	42	35
Increase Readers for PO library	Need Base	503
Organize Cultural Program	Need Base	5
Organize Mobilization Events	2	3

Junior School Certificate Course:

Bangladesh Open University and Campaign for Popular Education (CAMPE) is jointly implementing a project for dropout children at the high school level which is titled as Junior School Certificate Course (JSC). CDA is one of the implementing partners in Birgonj, Biral and Kaharol Upazila of Dinajpur district of four centers. Since 3rd August 2007 the three-year pilot project has started. 200 Students from the local area



had obtained their education from the above four centers. The goal of the project is to develop skilled human resources by creating educational opportunity for the dropout students with a minimum cost. Objectives of the projects are: to create effective educational opportunity for the dropout students from formal and non-formal schools; mass awareness building among government and private sector in favor of easy and open system of education. Major achievements of the project were;

Major Achievement During 1 st July 2009 to 30 th June 2010		
Activity	Target	Achievements
Number of Centers	4	4
Number of female student	100	91
Number of Male Student	100	109
Teachers	32	32

School visit by the Supervisor (Days)	44	44
Parents Meeting	12	12
Book distribution for class Eight	1600	1644
Book distribution for class Seven	1600	1632
Book distribution for class Six	1600	1632
Average student attendance	100%	82%
Teachers refreshers training	2	2
Writing and Reading competition	1	1
Day Observation	3	3
Average passing rate of the students	100%	100%

I come from 30 kilometers to attend my school.

My Name is Saju, I am 14 year old. I live in Paltapur village under Birgonj Upazila in Dinajpur District. My father is very poor so that he was unable to bear my educational expenses after class 5 and then my education was stopped but I wanted to continue.

The Junior School Certificate Course of CDA and CAMPE have given me the opportunity to continue my study. I started my study by admitting in Purbo Mallikpur High School in Kaharol Upazila under JSC program, because I may not have a chance to study in such essential lessons in a short period. Under JSC education I was able to continue my study besides helping my father by working. I used to work in supplying product



of various companies to the shops. My working station was 30 kilometers far from my school, so sometimes I give up my hopes of studying up to further level considering the distance of my school. But I was very much fond of educated person I have met at JSC as well as the way they talk and their overall environments. Therefore I promised myself not to stop my study by any means after attending 2 classes at school.

I love to learn the lessons from my class. It was a great initiative of Bangladesh government and Bangladesh Open University in which those who had dropped out from schools due to family crisis can have chance to continue further study beside regular work. Thanks to CDA to select Purbo Mollik Pur School as a center for Junior School Certificate Course.

Environmental and Sustainable Land Use

CDA aims to ensure an ecologically balanced environment. CDA believes that deterioration of the land and environment may not have a significant effect within a short period but will lead to disasters in future years and therefore make it difficult to break the cycle of poverty. Indeed, many of the problems faced today could have been preventable if similar issues had been given consideration in past years.

Activity	Target (Families)	Achievement
Road Side Plantation	Need Base	20715
Compost Pit Preparation	Need Base	43
Vegetable Gardening	Need Base	242

Plantation Scheme to conserve environment through Peoples Organization

My name is Subir Chandra Roy. My house is in Uzzal Kotta village in Pirgonj Upazila under Thakurgaon District. I am the president of Uzzal Kotta Peoples Organization. We established our PO with the facilitating support from CDA during 2003 and named our PO after our village name Uzzal kotta. During 2009 we started savings program within our PO members and after one year the amount of our savings reached to 15000 Taka. In our Executive Board meeting we decided



to plant trees beside our village road from our savings. We informed our plan to General Body meeting and took opinion from all members. With the agreement of all members for the plantation scheme we went to the Union Chairman to submit our proposal for the plantation. The Chairman of 3 no Khongaon Union Parishad was very inspired with our

proposal and advised us to sign an agreement with Union Parishad on 150 taka stamp. Accordingly we signed an agreement with our Union Parishad on sharing condition in which our PO will get 75% of the benefit, Union Parishad will get 15% of the benefit and land owner beside road side will get 10% of the benefit from the scheme.

We planted 500 different fruit and timber trees in our scheme. We are expecting 50,000,00 taka from this scheme after 10 years and can distribute a handsome amount among the PO members. We hope that nobody will be poor after 10 years within our PO members.

CDA Enterprise:

There is a widening economic gap between the middle class and the poor in Bangladesh. The middle class increasingly have control over the market which is making them richer whilst making the poor people poorer. CDA has a number of small enterprise activities, the objective of which is to ensure its customers receive a fair price for their product, hence reducing the power of the middle class. An additional benefit of these activities is that CDA creates the opportunity for both direct and indirect labour.

CDA's Enterprise activities currently consist of: Milk Chilling Centre, Husking Mill, Training Centers, Press, and Nursery.

Husking mill

CDA runs a manual husking mill with a daily production capacity of 1,200Kg. The mill operates 365 days per year and employs both permanent and casual staff. CDA purchases paddy through the village markets creating livelihoods for rural farmers.

Achievements of Husking Mill	
Rice processed	13611 Mons.
Employment Created	11402 man-days.

Nursery:

CDA has a small nursery within its central training centre, CTC. The nursery was founded for the objective of encouraging CDA's group members to establish tree plantations for the effort of improving environmental sustainability. The nursery has approximately 20,000 plants which were purchased as seedlings and sold in the market as small trees. Varieties include Mangoes, Jack fruit and lichee.

Achievements of CDA Nursery	
Sapling produced	4800 nos,
Sapling sold	655 nos.
Employment Ensured	440 man-days.

Training Centers;



A Insight Areal View of CDA's Central Training

CDA has two training centres, RTC (Regional training centre) and JSI (Jon Sreejon Institute). RTC is the smaller of the two centers and is principally used for in house training. JSI (Jon Sreejon Institute) can accommodate up to 120 residential guests in a beautiful campus of 4 acres of land. Established in 1997, CTC was designed to pursue the mission of the Community Development Association (CDA). The centre staffed by local adibashi villagers and designed with ecologically sound is cultivated by using bio-intensive organic farming methods. The Training Centre provides

facilities for grassroots women and men from the villages, CDA staff and members from various national and international non-governmental organizations take part in and facilitate trainings, conferences and special events.

JSI (Jon Sreejon Institute) has many desirable features and has been repeatedly called out as one of the CDA's biggest opportunities both internally and externally. This is a message reiterated by all CTC's guests and participants. Hence the program planned to develop Human Resources are perfectly matched with CDA's strengths.

JSI & RTC have been classified as a part of CDA's enterprises in regards to their revenue generating activities (training rooms, equipment, accommodation, catering etc).



Achievements of Training Centers	
Regular Service Received	7 Organisations.
Regular service received	3096 people.
Employment Ensured	4785 Mandays.

Health Program

In a similar manner to education, the Government of Bangladesh is placing focus on health care. However the improvements in output results are far less compelling. The gap between the required basic level of service and the reality is still huge hence CDA's program is three fold. Firstly CDA will tackle easily preventable causes of ill health through education and awareness rising i.e. tackling the causes rather than the effects. Secondly CDA will provide primary healthcare services in the area of greatest need, namely maternal mortality. Finally CDA will address people's access to government health facilities, either through the lack of accessible facilities or the lack of use of existing facilities.

Major achievements of CDA's Health program was to encourage families to take Vaccination on Polio for Children and Health Checkup for Pregnant Mother, Installation of Sanitary Latrine and have discussion at PO level on health issue.

Activity	Target (Families)	Achievement
Encourage families for Vaccination on Polio for Children	Need Base	875
Encourage families for Health Checkup for Pregnant Mother	Need Base	376
Installation of Sanitary Latrine	Need Base	710
Discussion meeting at PO level on health issue	Need Base	439

Micro Finance Program:

Lack of income will have extreme impact on the poor people, leading them to a loss of food security. There are no formal effective social security or unemployment benefits in Bangladesh and so the only form of income for the vast majority of the population in rural areas is through their livelihoods. If there is no livelihood there is no money and no way to buy food. Lack of employment opportunities is a widespread problem across Bangladesh but the North West has its own unique set of additional problems. In the North West there is



very little industry hence most people depend on the prevalent agricultural activities. As the majority of the land is held by just a few rich land owners the bulk of the population is employed as day laborers. During the lean season (Monga) there are almost no employment opportunities.



The aim of CDA's Micro Finance program is to ensure food security through employment creation. One of the key factors in delivering this program is the need to diversify the range of livelihood activities so that people are less dependent on day laboring. In addition CDA focus on wage rates so that where people are employed by others they receive fair remuneration in return for their efforts.

Child labour and the trafficking of women and children are the consequence of low household incomes. Although this is a symptom rather than a cause of lack of livelihood opportunities, it is of sufficient magnitude in regards to violation of rights for CDA to tackle the issue directly. Major Achievements during July 2009 to June 2010 are as follows:

Activity	Achievement
Group Formation	479
Members Position	6771
Number of Brower	4902
Savings Collection	9568
Savings Refund	214644
Net Savings Balance	3301846
Loan Realization	452900
Loan Outstanding	8574653

Sustainable Organization for Land Rights and Agrarian Reform (SOLAR):

Primary income sources for the rural people in the North West are based on agriculture. The majority of the land is still in the hands of a few people. There is no industrial base in the area except for a few sugar mills. Households are dependent on selling their labor when employment is available. A migration strategy is pursued by many households in the North West due to the low wage rates in the lean seasons (monga). Many people now have access to savings and loans through NGO credit systems which is helping families to acquire assets such as housing and animals. However the hardcore poor are still often excluded and there is a high level of child labor caused by the need to increase supplementary household incomes.



Since 1st May 2010, CDA has been implementing its project Sustainable Organization for Land Rights and Agrarian Reform (SOLAR) with the goal to ensure access to the local public resources (land/water bodies/Forests) by the local poor people of the project area.



The expected project results are: Selected Peoples Organizations and local NGOs are strengthened to facilitate the access to local public resources by the local poor people; Policy makers and local administration are sensitized to support pro-poor land related policies and the formation of an independent land commission to ensure land right of the ethnic minorities and women; Community

people are aware about HIV/AIDS and violence against women and organized for protection and behavioral change; An appropriate level of institutional capacity for the project implementation is maintained; During the reporting period CDA organized 21 Unit Advisory Council Meeting to accumulate support from all the POs under specific unit offices and the PO leaders to give commitment to implement the project very effectively. Information from union land offices on status of public land distribution were collected, which covered 49 UPs, Upazila level



administration has been sensitized about SOLAR project of CDA and encouraged to support the project. Selected POs are being on process to access to local resources. About 80 Families has been applied to the Union based Khas Land Distribution Committee as par government rules.

Activity	Target (Families)	Achievement
Unit Advisory Committee Meeting	21	21
Information collection from land office	49	49
Information collection from Agriculture office	6	6
Staff Coordination Meeting	2	2
Unit Staff Coordination Meeting	6	6
Training for Staff On Land Rights from ALRD	6	6
Facilitate the landless to apply for khas land	170	168
NGO/ GO Coordination meeting	6	6
Submitted Memorandum to Upazila Chairmen	2	2
Poster Developed	1000	1000

Jono Chesta:

Since 1992 CDA is facilitating a publication called Chesta which plays a role to pick up the efforts of poor, disadvantages and marginalized people to create a greater scope of learning as well as for policy initiatives. For the last 15 years, thousands of poor men and women as well as the members of CDA-supporting Samities and POs are united and voicing through Chesta against injustice, social discrimination, hunger and malnutrition and for poverty eradication.



Nowadays it is necessary to develop Chesta to a more people's-oriented publication for a greater impact in policy reform process by the people as well as to ensure ownership of Chesta by the people. As a result, with the effort of PO members Chesta was reformed as "Jono Chesta" to voice for people-oriented policy reform process.

During the reporting period near about 5651 copies of Jono Chesta has been published and distributed to its PO/Samity members and to the stakeholders.

Information Communication and Technology:

CDA is duly registered with Bangladesh Technical Board to empower the poor and marginalized people through ensuing access to Information in order to eradicate poverty as well as to develop ICT skills among young people to create employment opportunity.



Activities included with this initiatives:

- Provide offline and online browsing system to supply information to the poor and marginalized people on Agriculture, Education, Self Employment, Disaster Management, Human right and laws, Health, Appropriate technologies, Rural Employment opportunity and Government forms and address.
- Provide basic compute education.

- Provide Diploma on computer science.
- Provide Diploma on graphics design and multimedia.

Basic Computer training includes courses on Desktop publishing, Inform diary, Database management and Web Development.

Achievements of ICT Program	
<i>Computer Training Received</i>	<i>120 people</i>
<i>Help Desk Support</i>	<i>1203 people</i>
<i>Offline & Online browsing service</i>	<i>10000 people.</i>

National Children Task Force (NCTF):



Community Development Association (CDA) is acting as focal NGO to regulate National Children Task Force (NCTF) at Dinajpur District in association with Bangladesh Shishu Academy, Dinajpur and Save the Children, Australia. Any Children under 18 years studying at local schools are the members of NCTF.

Activities include of NCTF is Publishing Ankur on monthly basis through initiating Child Journalism, Facilitating Monthly Meeting of NCTF, Facilitating Annual Meeting of NCTF and Facilitating Election of NCTF to form new leadership.

Activity	Target (Families)	Achievement
Publication of Ankur Magazine	12	12
NCTF Monthly Meeting	12	12
Observation of Child Week	1	1
Parent Gathering	1	1
General Meetings of NCTF	1	1
Meeting with public representative	6	6
Meeting with Deputy Commissioner on Child Issue	1	1

Financial Layout:

এরশাদউল্যা পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants

92, D.I.T. Road (3rd Floor),
Malibagh, Dhaka-1217
Phone : 9331758
E-mail : iupc211@gmail.com

AUDITOR'S REPORT

We have audited the accompanying Balance Sheet of **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** as at 30 June, 2010 and the related Consolidated Balance Sheet and Income & Expenditure statement, Receipts & Payments statement for the year then ended.

Respective Responsibilities of Management and Auditors

COMMUNITY DEVELOPMENT ASSOCIATION (CDA) management is responsible for preparing the financial statements, which give a true and fair view, in accordance with the Generally Accepted Accounting Principles (GAAP) and the related International Accounting Standards (IAS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Our responsibility is to express an independent opinion based on our audit on those statements and to report our opinion. This responsibility is established by **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** Financial Procedure Manuals and International Standards on Auditing adopted by the ICAB.

Scope

We conducted our audit in accordance with International Standards on Auditing as adopted by the ICAB. Our audit includes examining, on a test basis, evidence relevant to the amounts and disclosures in the financial statements. Our audit also includes an assessment of the significant estimates and judgments made by the **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** in the preparation of the financial statements, and of whether the accounting policies are appropriate to the **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations, which we considered necessary, in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement. In forming our opinion, we also evaluated the overall adequacy of the presentation of information in the financial statements. We believe that our audit provides a reasonable basis for our opinion.

Opinion

In our opinion, the financial statements gives a true and fair view of the state of **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** as of 30th June 2010 and of the results of its operation for the period then ended according to the best of our information and explanations given to us and shown by the books of the Community Development Association (CDA)

Further to our opinion in the above paragraph, we state that:

- We have obtained the relevant information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit;
- Proper books of account as required have been kept by the **COMMUNITY DEVELOPMENT ASSOCIATION (CDA)** so far as it appeared from our examination of those books;
- The Consolidated Balance Sheet, Income & Expenditure statement and Receipt and Payment statement dealt with the report are in agreement with the books of account.



Irshadullah Patwary & Co.
Chartered Accountants

Audit Report July 2009 to June 2010:

PROPERTY AND ASSETS	TOTAL	FUND AND LIABILITIES	TOTAL
Cash in hand and at bank	423,036.20	Accumulated fund	45,429,774.70
Loan to project	6,431,559.00	Advance	6,700.00
Loan to staff	341,744.00	Accrued	64,240.00
Loan to AREA / UNIT	18,327,821.00	Loan from CDA-General	6,946,994.00
Loan to LHP	11,712,650.00	Loan from DMP-General	400,000.00
Loan to husking mill	100,000.00	Loan from admin	4,626.00
Loan to area savings	5,120,645.00	Loan from training center	1,532,797.00
Loan to Welfare A/C	82,500.00	Loan from project	6,967,225.00
Loan to c/centre	36,100.00	Loan from CDA	5,129.00
Loan to Nursery	31,000.00	Loan from Sonali Bank	400,000.00
Loan to Provident fund	1,000.00	Loan from Jonota Bank	600,000.00
Library book	63,485.00	Loan from Bank	2,550,639.00
Library fee	15.00	Loan from ED	13,794.00
Advance	283,377.00	Loan receipts JSI / CTC	31,000.00
Advance salary	54,296.00	Loan from PCCSL	3,460,000.00
Advance payment	22,950.00	Loan from LCSP	64,718.00
Advance for raincoat	9,800.00	Loan from MEDP	1,260,905.00
Accounts Receivable	306,183.50	Loan from central RLF	2,229,099.00
Big sinedoard	2,000.00	Loan from other area	9,125,304.00
Bill Receivable	16,215.00	Loan from krishan / krishani	30,000.00
Camera (Digital ,Video)	41,270.00	Loan Account	4,157,202.00
CDA General Account	1,561.00	Loan from RDP H/O	860,955.00
Computer Printer	58,513.00	Loan from RDP Program	17,000.00
Deep Freezer	14,490.00	Loan loss provision	778,970.00
Fixed assets (As per schedule)	13,866,173.30	Library fee	15.00
Fixed Deposit	2,000,000.00	Loan from Welfare fund	200,000.00
Fund to area	9,219,070.00	Loan received from Project	262,480.00
Outstanding Loan Account	6,571,089.00	Provident fund	589,371.60
Revolving loan outstanding	24,846,949.00	Provision (Salary & Wages)	115,970.00
Receivable from project	547,905.00	Welfare fund	21,966.30
Running Crop	21,807.00	Welfare member saving fund	772,776.00
Security Deposit	18,000.00	Women health fund	50,665.00
Sundry advance	1,537,038.00	Fund from SC-UK-2	2,505,379.00
Share purchase loan	100,000.00	Rice reserved from godown	28,450.00
Sundry debtors	832,982.00	Sundry creditors	287,192.00
JSI / CTC Account	65,000.00	Security money	14,800.00
Printing / Machinaries	329,009.00	Members Security fund	719,060.00
Provident fund to CDA	39,882.60	Members. Saving fund	13,213,303.00
Provident fund to JSI / CTC	4,050.00	Nursery project	70,514.00
Mobile /Teliphon / Internate	13,226.00	Other fund	150,738.00
Mobile Sim	29,060.00	Outstanding liabilities	320,665.00
Women health fund	120,450.00	Gratuity members Fund	303,630.00
Welfare Fund	21,966.00	Guest room	(83.00)
Total	106,563,963.60	Total	106,563,963.60

CDA's Executive Body Members:



Dr. M. A. Razzak,
Chairperson



Mr. Farhatul Islam
Vice Chairperson



Mr. Azizul Islam
Treasurer



Dr. Halida Hanum Akhter
Member



Ms. Bugum Meherun Nessa
Member



Ms. Rashida Begum
Member



Ms. Rshida Khalequ,
Member



Mr. Shah I Mobin Jinnah
Member Secretary