

# PROGRESS REPORT

(January, 2015 to March, 2015)

## Rehabilitation and livelihood Component (RLC) of the Fael Khair Program in Bangladesh



**Funded by:**

**Islami Development Bank (IDB)**

**Implemented by:**

8/8, Lalmatia, Block-A, Dhaka-1207, Bangladesh.

Phone: 9126278, 9142663, Fax: 88-02-8127629,

E-mail: [vosd@dhaka.agni.com](mailto:vosd@dhaka.agni.com), Web: [www.vosd-db.org](http://www.vosd-db.org)



**Implemented by:**

**VOLUNTARY ORGANIZATION FOR SOCIAL DEVELOPMENT (VOSD)**

**8/8, Lalmatia, Block-A, Dhaka-1207, Bangladesh.**

**Phone: 9126278, 9142663, Fax: 88-02-8127629,**

**E-mail: [vosd@dhaka.agni.com](mailto:vosd@dhaka.agni.com), Web: [www.vosd-db.org](http://www.vosd-db.org)**

# **Outline of Progress Report**

## **To be submitted by each Project Implementation Agency**

### **REPORT TITLE PAGE**

**i. Project Name and Code (BD1-04)**

**Rehabilitation and livelihood Component (RLC) of the Fael Khair Program**

Project No. BD 1-4

**ii. Period covered:**

January, 2015 to March, 2015

**Report prepared by:**

AKM Mostafizur Rahman,  
Executive Director-VOSD  
Voluntary Organisation for social Development (VOSD)  
8/8, Lalmatia, Block-A, Dhaka,  
Bangladesh.  
Tel: 88-02-9126278,  
Fax: 88-02-8127629  
E-mail: vosd@dhaka.agni.com and [vosd\\_bd@yahoo.com](mailto:vosd_bd@yahoo.com)  
Website: www.vosdbd.org

## **TABLE OF CONTENTS PAGE:**

### **EXECUTIVE SUMMARY**

### **MAIN SECTIONS OF THE REPORT**

#### **1. Background**

- i. Cyclone Sidr and resulting damage
- ii. Fael Khair donation and Agro-Inputs Program as part of the Fael Khair wakf
- iii. The Implementation Partner (NGO) and project agreement signed between the NGO and IDB including date of signing, agreement amount and duration.

#### **2. Project Description**

- i. Project: Name and Code (BD1-04 )
- ii. Total cost of project
- iii. Date implementation started and duration
- iv. Objectives and scope
- v. Target Beneficiaries
- vi. Project coverage area and geographical map showing areas covered and field office locations

#### **3. Project Implementation Strategies & Management**

- i. Date implementation started and duration
- ii. Components under MOU/Agreement and any additional activities
- iii. Implementation strategies and plans
- iv. Project organizational structure
- v. Locations of area offices and field offices and staffing
- vi. Staff recruited and trained

#### **4. Progress Achieved**

##### **a) Target Beneficiaries & Group Formation**

- i. Target beneficiaries surveyed and identified
- ii. Target beneficiaries by trade
- iii. Beneficiaries selected and groups formed
- iv. Groups formed by geographical locations

##### **b) Planned Targets vs. Achievements for the Reporting Period:**

- i.** Overall implementation targets planned during the reporting period
- ii.** Actual progress of planned outputs or targets during the reporting period
- iii.** Overall project progress since inception
- iv.** Financial targets during the reporting period
- v.** Actual progress of financial outputs planned
- vi.** Overall financial progress since project inception
- vii.** Progress of disbursement to beneficiaries by month and by trade during the period covered
- viii.** Progress of funds recovered from beneficiaries by month and by trade during the period covered
- ix.** Total funds with beneficiaries as of report date
- x.** Total funds currently in the bank as of report date
- xi.** Any other financial commitment/requirement/issue.

##### **c) Fund Position**

- i. Fund position in terms of principal amounts disbursed as Quard
- ii. Recycled amounts given as Quards to Beneficiaries
- iii. Total amounts disbursed as Quards
- iv. Percentage of total Quards disbursed compared to principal fund

- d) **Quard Recovery**
    - i. Quards recovered
    - ii. Quards delinquent
    - iii. Recovery ratio compared to total Quards disbursed
  - e) **Beneficiary Training During the Reporting Period:**
    - i. Planned training targets
    - ii. Training targets achieved
    - iii. Training achieved since project inception
    - iv. Number of beneficiaries covered during the period
    - v. Type of training:
      - Vocational training
      - Group general training and motivation
      - Capacity building and awareness developments
      - Health and personal hygiene
      - Moral guidance
      - Other types of training
      - Other Activities
5. **Project Impact on Beneficiaries**
    - i. Any major achievements by the Beneficiaries
    - ii. Success Stories
    - iii. Several beneficiaries are to be identified and profiled during the reporting period with the impact the project made in their lives to be reported and details attached to the report.
  6. **Problems encountered**
    - i. Describe problems encountered during the report period and solutions adopted.
    - ii. Describe problems that could not be solved and propose solutions.
  7. **Coordination & Media Coverage**
    - i. Details of coordination meetings held with other program implementing agencies.
    - ii. Details of coordination meetings held with Local Government Authorities.
    - iii. Information about visitors received
    - iv. Media coverage and reports
  8. **Audit Reports**
    - a) Internal audit reports
    - b) Audited financial statements
  9. **Issues to be brought to the attention of Fael Khair Program Management**
  10. **Plans for major activities during next period**
  11. **Any other information that is not covered above**

Conclusion:

## **EXECUTIVE SUMMARY**

The Cyclone SIDR has destroyed human lives, livestock, standing crops, forestry resources, dwelling houses, educational institutions, roads, etc. due high blow of cyclone SIDR i.e. 210-240 km speed. VOSD has signed an agreement with the Fael Khair Program-FKP-IDB to implement the project “**Rehabilitation and livelihood Component(RLC) of Fael Khair Program, in Barisal, Jhalakathi, Barguna and Bhola Districts** among the poor SIDR affected families for the recovery of their losses due to cyclone SIDR in respect of agriculture, livestock, fisheries and for creating employment and income generation opportunities through providing interest free micro-credit support for Agro-based inputs to ensure their families’ rehabilitation. **Project areas:** 09 Upazillas of Barisal, Jhalakathi, Barguna and Bhola Districts. **Project Goal:** Recovery, improvement and upgrading of damaged agriculture and non-farm activities of farmers and fishermen and to reduce the long-term negative humanitarian impact and to assist households in rebuilding their livelihoods for future peaceful lives. **Target Beneficiaries:** The intervention will directly assist 120,237 vulnerable cyclone SIDR severely and seriously affected families from farmers, fishermen, small businessmen and cottage industries owners. **Implementation Strategies:** VOSD has been continuing to project work with involving 77 core staffs, local Disaster Coordination Committee to implement the project. VOSD has been a working with close coordination and consultation of the Union Parishads and Upazilla Parishads personnel. The local committee has selected the beneficiaries, where Upazilla personnel and local elite are involved. VOSD has been distributing micro-credit batch by batch following organisational micro-credit disbursement procedures with an agreement with each participant. After realization of loan instalments, the realized instalments are being revolved among the selected beneficiaries (old and new) for their sustainability, because, one time loan is not sufficient for sustainability. **Achievements: Agriculture Sector:** The beneficiaries are aware, trained, organised and skilled, have self-savings, own capital, running different agriculture activities. 120,237 beneficiaries are involved in agro-based activities i.e. 35,788 in agriculture activities, 6,426 in Agro Machines activities, 27,513 in livestock activities, 20,442 in fisheries, 6,921 in replacement of Fishing Net & Boats and 23,148 in IGA activities. They have recovered losses. Their lives are easier, improved economic conditions, have employment, income earning and productions, increased social values, participation in decision makings, empowered, build capacity and have developed gender relations and they are leading normal lives in the society. Most of the beneficiaries have repaid loan instalments and taken second loans to continue activities. Total project fund was BDT.204,569,974.00 (3 million) has been disbursed. Total recovered amount BDT. 1,790,834,339.00 Cash at Bank BDT.850,933,00 and Cash in Hand BDT 28,900.00 **Conclusion:** We think, the project performance is satisfactory and beneficiaries have got many benefits from the project. W cordially appreciates and recognised the sincere efforts of the staffs. In our working areas, there are 100,000 households, who have severely affected by SIDR and we want to provide services to them with the cooperation and support of Fael Khair Program (FKP) to recover losses and also to rehabilitate them. We are thankful and grateful to FKP for extending helping hands and cooperation to rehabilitate the SIDR affected households in coastal areas of Southern Bangladesh.

## **MAIN SECTIONS OF THE REPORT**

### **1. Background of Project:**

Voluntary Organisation for Social Development (VOSD) is a National NGO. It came into existence in 1987 with the collaboration of some like minded social workers with an aim to promote the socio-economic and cultural upliftment of the poor and vulnerable people, especially the poor and landless people, emphasizing the hardcore poor, vulnerable women, disabled, children, landless farmers, fishermen communities through conscientization, capacity building, institution build & capital formation and imparting felt-need based problem solving programs.

On November 15, 2007 several districts of Bangladesh have experienced unprecedented and unexpected Cyclone SIDR, which severely affected the coastal belts like Khulna, Satkhira, Bagerhat, Perojpur, Jhalakathi, Barisal, Patuakhali, Bhola, Laxmipur, Chandpur, Noakhali, Chittagong, Cox’s Bazar etc. Districts and severely affected the whole areas covering nearly 150, 00,000 people.

VOSD has signed an agreement with the Fael Khair Program-FKP-IDB to implement the project “**Rehabilitation and livelihood Component(RLC) of the Fael Khair Program** in Barisal, Jhalakathi, Barguna, Bhola, Patuakhali and Chandpur Districts among the poor SIDR affected families for the recovery of losses in respect of agriculture, livestock, fisheries and for their awareness raising, skill development, creating employment and income generation opportunities through providing interest free micro-credit support. After signing, VOSD has been implementing the project in the project areas among the poor cyclone SIDR affected families through involving skilled and experienced staffs under the guidance of different committees. The following activities have been carried out up to March 31, 2015 according to terms of references and guidelines of the project activities’ implementation plan:

## 2. **Project Description**

### i) **Project: Name and Code (BD1-0?)**

#### **Rehabilitation and livelihood Component (RLC) of the Fael Khair Program**

Project No. BD 1-4

### ii) **Total cost of Project:** 3 million US Dollar and BDT. 204,569,974.00

### iii) **Date of implementation started and duration:**

The project duration is three (3) years and Four years extension the project implementation started on 18<sup>th</sup> February, 2009

### iv) **Objectives and scope**

#### **Project Goal:**

Recovery, improvement and upgrading of damaged agriculture and non-farm activities of farmers and fishermen and to reduce the long-term negative humanitarian impact and to assist households in rebuilding their livelihoods for future peaceful lives.

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

To reach at the goal of the project, the following objectives have been set up to achieve:

- a) To rehabilitate the severely SIDR affected ultra-poor families through involving them into productive and employment and income generating activities.
- b) To help the severely affected SIDR affected ultra-poor families to recover their losses.
- c) To help the severely affected SIDR affected ultra-poor families to rebuild their damaged agriculture, livestock, fisheries and other resources.
- d) To help to create self-employment & income earning opportunities among affected families.
- e) To rehabilitate damaged agriculture, fisheries, livestock & other business sectors.
- f) To promote productions in agriculture, fisheries, livestock, and other business sectors.

### v) **Target Beneficiaries:**

The intervention will directly assist 120,237 vulnerable cyclone SIDR severely affected families from farmers, fishermen, small businessmen and cottage industries owners i.e. 721,422 beneficiaries (120,237 x 6). VOSD has selected the beneficiaries considering following criteria:

- a) Families, who have lost and damaged their agriculture crops,
- b) Families, who have lost and damaged fishes, fisheries, boats, nets etc.
- c) Families, who have lost & damaged livestock like cows, buffalos, goats, chicken, etc.
- d) Displaced poor families,
- e) Disable people,
- f) Women headed families etc.

### vi)

**Project organisational structure, area offices and field offices and staffing:**

**Fael Khair Program (FKP)**

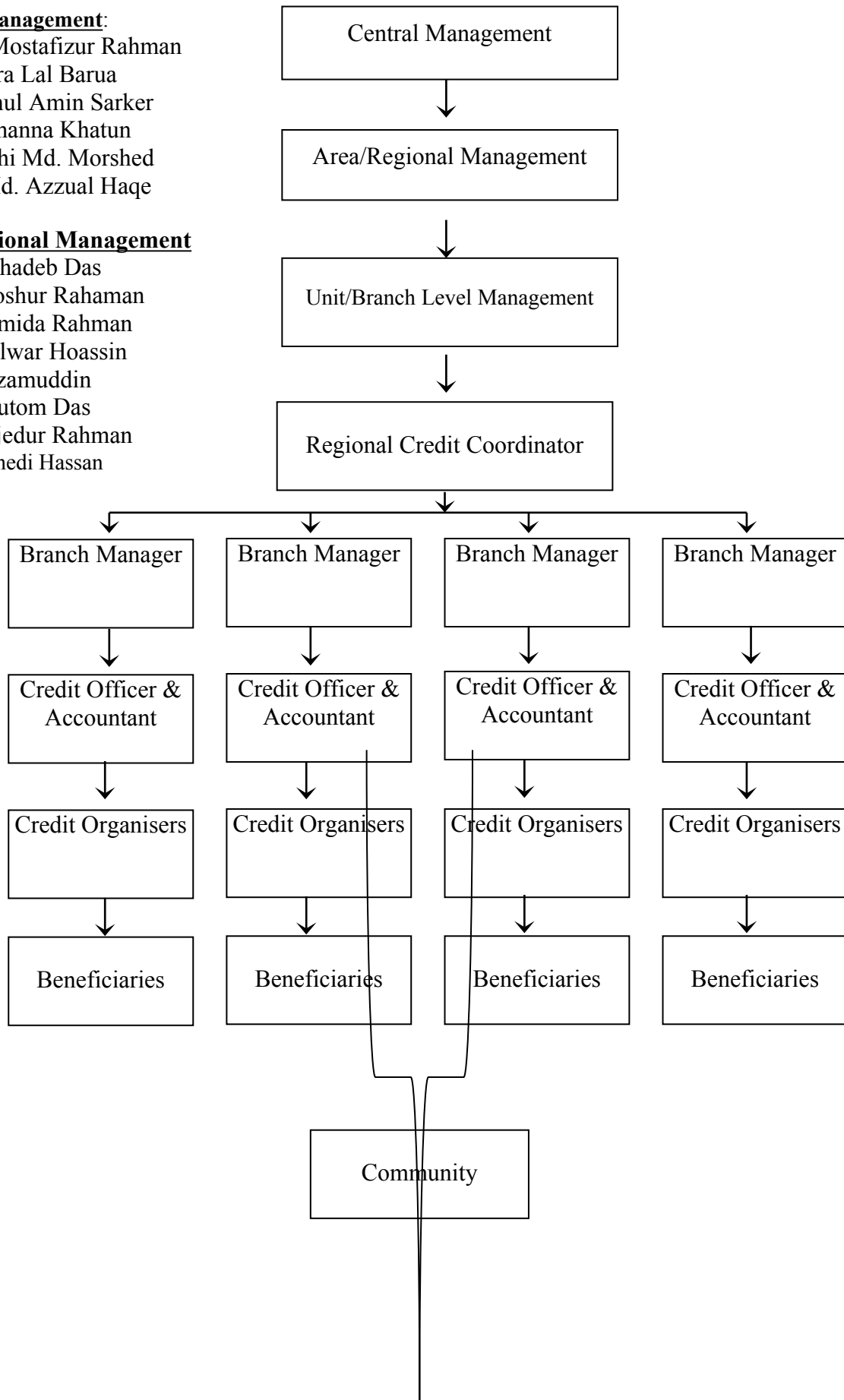
**Management Framework**

**Central Management:**

- 1) AKM Mostafizur Rahman
- 2) Rabindra Lal Barua
- 2) Dr. Ruhul Amin Sarker
- 3) Dr. Tamanna Khatun
- 4) Dr. Rathi Md. Morshed
- 5) Kbd .Md. Azzual Haq

**Area/Regional Management**

- 1) Mr. Mahadeb Das
- 2) Md. Moshur Rahaman
- 3) Ms. Hamida Rahman
- 4) Md. Delwar Hoassin
- 5) Md. Nizamuddin
- 6) Mr. Goutom Das
- 7) Md. Sajedur Rahman
- 8) Md. Mehedi Hassan





**Branch/Field Offices:**

VOSD has established 12 branches/offices in 09 Upazillas of Barisal, Jhalakathi, Barguna, and Bhola Districts and has been covering it is selected beneficiaries.

SI No	Branch Offices	Addresses:	Full time	Total
1.	Uzirpur	Vill+Post: Sholak, Upazilla: Uzirpur, Dist: Barisal, Bangladesh.	10	10
2.	Habibpur	Habibpur Bazar, Uzirpur, Dist: Barisal, Bangladesh.	6	6
3.	Gournadi	Dakkhin Palordi, Gournadi, Dist: Barisal, Bangladesh.	7	7
4.	Barisal Sadar	C & B Road, Barisal Sadar, Dist: Barisal, Bangladesh.	10	10
5.	Shahberhat	Shahberhat Bazar, Barisal Sadar, Dist: Barisal,	6	6
6.	Jhalakathi Sadar	Biswa Road, College More, Dist: Jhalakathi, Bangladesh.	7	7
7.	Kirtipasha	Nabagram, Jhalakathi Sadar, Dist: Jhalakathi, Bangladesh.	4	4
8.	Nalchity	Saddal, Mujibar Commissioner's House, Nalchity, Jhalakathi,.	7	7
9.	Kathalia	Kathalia Bus Stand, Kathalia, Dist: Jhalakathi, Bangladesh.	6	6
10.	Rajapur	Bypass More, Rajapur, Dist: Jhalakathi, Bangladesh	4	4
11.	Amtali	Upkul Mansion, Amtali, Dist: Barguna, Bangladesh.	6	6
12.	Tazumuddin	Shashigonj Bazar, Tazumuddin, Dist: Bhola, Bangladesh	4	4
<b>Total</b>	<b>12</b>		<b>77</b>	<b>77</b>

**vii) Map showing Project coverage area and field office locations:**

**Project Coverage Area Map:**

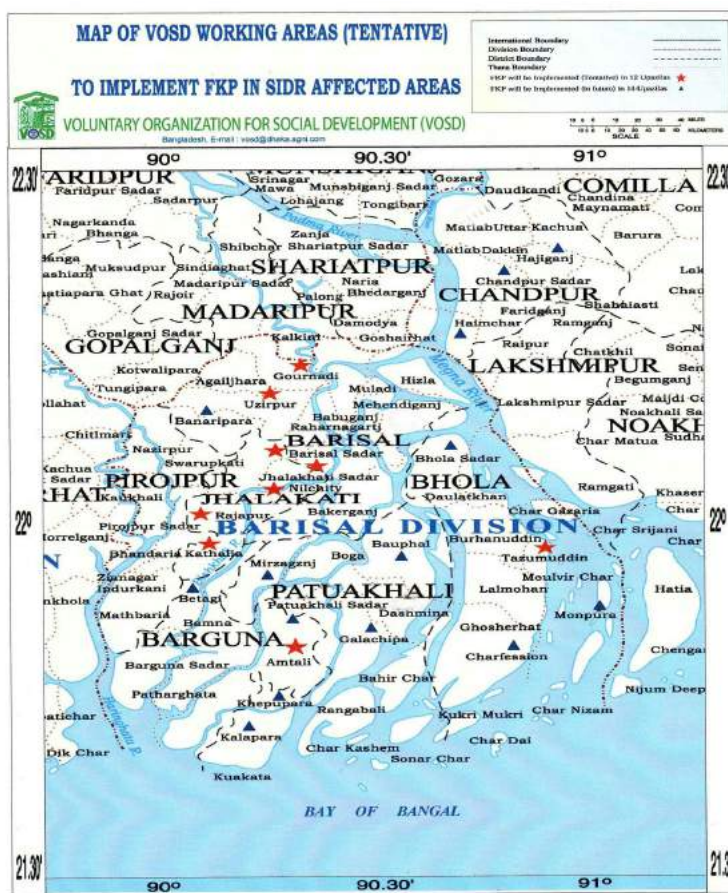


Fig. 01. Project Coverage Area Map

#### 4. Progress Achieved:

##### a) Target Beneficiaries & Group Formation:

i) Target beneficiaries surveyed and identified:

##### Baseline Household Survey Conduct:

The staffs conducted survey and prepared a report of the beneficiaries for selecting as participants in 12 Upazillas and identified total 41,793 poor and SIDR affected families.

##### Baseline Household Survey Information:

District	Upazilla	Total House Holds	Sample House Holds 8% of total households
Barisal	Barisal Sadar	56127	4490
	Gournadi	42331	3386
	Uzirpur	52970	4237
Jhalakathi	Jhalakathi Sadar	38143	3051
	Kathalia	31683	2534
	Rajapur	36066	2885
	Nalchity	51496	4120
Barguna	Amtali	67374	5390
	Betagi	27633	2210
Patuakhali	Dosmina	27505	2200
Bhola	Tazumuddin	27444	2195
Chandpur	Matlab Uttar	63685	5095
<b>Total: 6</b>	<b>12</b>	<b>522,457</b>	<b>41,793</b>

##### Progresses:

Outputs	Outcomes	Indicators	Remarks
➤ Completed base line survey.	Available beneficiaries' lists and information.	➤ Available lists. ➤ Identified beneficiaries.	Smooth/effective project implementation.

##### Social Mobilization and Group Formation:

Social mobilization is a continuous process and the staffs have been continuing social mobilization continuously among the community people and the selected beneficiaries for raising their awareness levels and voices. They have been communicating and discussing the project goals, objectives, expected outputs, activities, etc. and also other life issues, disaster preparedness, risks management, economic activities, social activities, health issues, personnel hygiene, mitigation measures, adaptation measures etc. with the community peoples and targeted poor SIDR affected families. They are organising them to participate with the project implementation actively and critically. They are also motivating and encouraging the organised beneficiaries to become united under small groups, deposit small savings, sit in weekly meetings to enrich their knowledge, skills and voices. Already it has organised 24,048 groups with 120,237 beneficiaries. Each samity is included with 20-25 members.

##### Organised Group Information:

Branches	No of Group and No of Beneficiaries			
	Total Groups	Total No of Member		
		Female	Male	Total
Uzirpur	2860	13190	1185	14375
Habibpur	1603	7257	659	7916
Gournadi	2315	11084	607	11691
Barisal Sadar	2193	10466	275	10741
Shahberhat	1511	7043	177	7220
Jhalakathi Sadar	1869	8843	437	9280
Nabagram/Kirtipasha	1656	7893	365	8258
Nalchity	2404	11471	1002	12473
Rajapur	1330	6240	421	6661
Kathalia	2212	10386	671	11057
Amtali	2727	12800	800	13600
Tazumuddin	1368	6191	774	6965
<b>Total:</b>	<b>24048</b>	<b>112864</b>	<b>7373</b>	<b>120237</b>

### Progresses:

Outputs	Outcomes	Indicators	Remarks
Well motivated selected beneficiaries & involved into small saving groups.	Organised small groups and well aware beneficiaries.	Available 120,237 beneficiaries & 24,048 groups	Participate in program actively & smooth implementation.

### ii) Target beneficiaries by trades:

Trade wise beneficiaries were selected from the survey and accordingly loans were provided among the beneficiaries. As the project activities are continuing and realized loan instalments are revolved, so, in each month new beneficiaries are included and also included old beneficiaries:

### Sector wise Beneficiaries Selection Information:

District	Upazilla	Total beneficiaries						
			Agriculture	Agro-Machinery	Livestock	Fisheries	Replacement of Fishing Nets/Boat	Small Business
Barisal	Uzirpur	14375	4316	870	3121	2403	666	2999
	Habibpur	7916	2364	434	1729	1483	522	1384
	Gournadi	11691	3302	545	2757	1943	593	2551
	Barisal Sadar	10741	3329	582	2321	1666	547	2306
	Shahberhat	7220	2238	414	1530	1279	406	1353
Jhalakathi	Jhalakathi Sadar	9280	2831	490	2056	1644	489	1770
	Nabagram	8258	2517	430	1774	1549	468	1520
	Nalchity	12473	3702	742	2698	2092	600	2639
	Rajapur	6661	2066	252	1642	1252	310	1139
	Kathalia	11057	3007	632	2606	1883	540	2389
Borguna	Amtali	13600	4029	735	3397	2190	1378	1871
Bhola	Tazumuddin	6965	2087	299	1882	1058	402	1227
<b>Total: 4</b>	<b>9</b>	<b>120237</b>	<b>35788</b>	<b>6425</b>	<b>27513</b>	<b>20442</b>	<b>6921</b>	<b>23148</b>

### Progresses:

Outputs	Outcomes	Indicators	Remarks
➤ Prepared actual beneficiaries; list.	Identified actual beneficiaries	➤ Have branch wise actual beneficiaries' list	Smooth & effective project implementation.

### iii) Beneficiaries selected and group formed:

Social mobilization is a continuous process and the staffs have been continuing social mobilization continuously among the community people and the selected beneficiaries for raising their awareness levels and voices. They have been communicating and discussing the project goals, objectives, expected outputs, activities, etc. and also other life issues, disaster preparedness, risks management, economic activities, social activities, health issues, personnel hygiene, mitigation measures, adaptation measures etc. with the community peoples and targeted poor SIDR affected families. They are organising them to participate with the project implementation actively and critically and also to face different difficulties and adapting difficulties. They are also motivating and encouraging the organised beneficiaries to become united under small groups, deposit small savings, sit in weekly meetings to enrich their knowledge, skills and voices. Already it has organised 24,048 groups with 120,237 beneficiaries. Each samity was included with 20-25 members.

**Organised Group Information:**

District	Upazilla	Total beneficiaries						
			Agriculture	Agro-Machinery	Livestock	Fisheries	Replacement of Fishing Nets & Boat	Small Business
Barisal	Uzirpur	14375	4316	870	3121	2403	666	2999
	Habibpur	7916	2364	434	1729	1483	522	1384
	Gournadi	11691	3302	545	2757	1943	593	2551
	Barisal Sadar	10741	3329	582	2321	1666	547	2306
	Shahberhat	7220	2238	414	1530	1279	406	1353
Jhalakathi	Jhalakathi Sadar	9280	2831	490	2056	1644	489	1770
	Nabagram	8258	2517	430	1774	1549	468	1520
	Nalchity	12473	3702	742	2698	2092	600	2639
	Rajapur	6661	2066	252	1642	1252	310	1139
	Kathatia	11057	3007	632	2606	1883	540	2389
Borguna	Amtali	13600	4029	735	3397	2190	1378	1871
Bhola	Tazumuddin	6965	2087	299	1882	1058	402	1227
<b>Total: 4</b>	<b>9</b>	<b>120237</b>	<b>35788</b>	<b>6425</b>	<b>27513</b>	<b>20442</b>	<b>6921</b>	<b>23148</b>

**Progresses:**

Outputs	Outcomes	Indicators	Remarks
Well motivated selected beneficiaries & involved into small saving groups.	Organised small groups and well aware beneficiaries.	Available 120,237 beneficiaries & 24,048 groups	Participate in program actively & smooth implementation.

iv) **Groups formed by geographical locations:****Organised Group Information:**

District	Upazilla	Total beneficiaries						
			Agriculture	Agro-Machinery	Livestock	Fisheries	Replacement of Fishing Nets & Boat	Small Business
Barisal	Uzirpur	14375	4316	870	3121	2403	666	2999
	Habibpur	7916	2364	434	1729	1483	522	1384
	Gournadi	11691	3302	545	2757	1943	593	2551
	Barisal Sadar	10741	3329	582	2321	1666	547	2306
	Shahberhat	7220	2238	414	1530	1279	406	1353
Jhalakathi	Jhalakathi Sadar	9280	2831	490	2056	1644	489	1770
	Nabagram	8258	2517	430	1774	1549	468	1520
	Nalchity	12473	3702	742	2698	2092	600	2639
	Rajapur	6661	2066	252	1642	1252	310	1139
	Kathatia	11057	3007	632	2606	1883	540	2389
Borguna	Amtali	13600	4029	735	3397	2190	1378	1871
Bhola	Tazumuddin	6965	2087	299	1882	1058	402	1227
<b>Total: 4</b>	<b>9</b>	<b>120237</b>	<b>35788</b>	<b>6425</b>	<b>27513</b>	<b>20442</b>	<b>6921</b>	<b>23148</b>

**Organised Group Information:****Progresses:**

Outputs	Outcomes	Indicators	Remarks
Well motivated selected beneficiaries & involved into small saving groups.	Organised small groups and well aware beneficiaries.	Available 120,237 beneficiaries & 24,048 groups	Participate in program actively & smooth implementation.

**b) Planned Target and Achievements for the Reporting period:**

**i) Overall implementation targets planned during the reporting period:**

Sl. No	Activities	Target
01.	PIC Formation.	01
02.	Staff involvement.	77
03.	Involve Volunteers.	12
04.	Staffs & volunteers orientation	01
05.	Conduct Survey & prepare report.	01
06.	Identify/select beneficiaries, viable activity	<b>120,237</b>
07.	Provide orientation & training to beneficiary	63,179
07.1	Beneficiaries training on trade wise	63,179
08.	Opened Branches	12
09.	Opened Branch Offices.	12
<b>10.</b>	<b>Assistance for Agriculture recover:</b>	35,788
<b>11.</b>	<b>Assistance for Agro-Machinery Recovery:</b>	6,425
<b>12.</b>	<b>Assistance for Live -stock Recovery:</b>	27,513
<b>13.</b>	<b>Fisheries Recovery:</b>	20,442
<b>14</b>	<b>Recovery of Nets &amp; Boats:</b>	6,921
<b>15</b>	<b>Recovery of Shops, small business and cottage industries:</b>	23,148

**ii) Actual progress of planned outputs or targets during the reporting period:**

**Activities and Targets:**

Sl. No	Activities	Target	Achieve Ment	Achieve Ment %	Remarks
01.	Identify/select beneficiaries, viable activity	18,035	120,237	100% +	From survey reports, identified actual beneficiaries, locally viable activities.
02.	Provide orientation & training to beneficiary	18,035	63,179	100% +	Well oriented, trained beneficiaries and participate in implementation actively
03	Beneficiaries training on trade wise		63,179	-	Trained & trade wise skilled beneficiaries actively carrying out activities.
04.	Opened Branches	12	12	100%	Available 12 branches in 4 Districts.
05.	Opened Branch Offices.	12	12	100%	Available 4 branch offices in 4 districts.
<b>06.</b>	<b>Assistance for Agriculture recover:</b>	6,691	35,788	100% +	Due to revolving of realized loan among new beneficiary for agriculture recovery..
<b>07.</b>	<b>Assistance for Agro Machinery</b>	800	6,425	100% +	Due to revolving of realized loan among new beneficiary for agriculture recovery..
<b>08.</b>	<b>Assistance for Live -stock Recovery:</b>	4,730	27,513	100% +	Due to revolving of realized loan among new beneficiaries for livestock recovery.
<b>09.</b>	<b>Fisheries Recovery:</b>	3,502	20,442	100% +	Due to revolving of realized loan among new beneficiaries for fisheries recovery.
<b>10.</b>	<b>Recovery of Fishing Nets &amp; Boats</b>	600	6,921	100% +	Due to revolving of realized loan among new beneficiaries for fisheries recovery
<b>11.</b>	<b>Recovery of Shops, small business and cottage industries:</b>	2606	23,148	100% +	Due to revolving of the realized amount among new beneficiaries for shop, small business and cottage industry recovery.

**iii) Overall project progress since inception:**

**Vocation or Trade and Targets and outputs during the reporting period:**

Sl. No	Vocation or trades	Target	Achieve Ment	Achieve Ment %	Remarks
<b>01.</b>	<b>Assistance for Agriculture recovery:</b>	6691	35,788	100% +	Aware, trained, organised and skilled beneficiaries and they have self-savings, and own institutions. Total 35,788 beneficiaries are involved in agriculture activities like vegetable cultivation, crop cultivation, beetle nut cultivation, etc. and they have recovered losses. The target was 6691 beneficiaries, but it has covered more 29,097 new beneficiaries with the help of realized loan, which is revolved among 29,097 new beneficiaries. Gradually they are going to become sustainable as they have developed agriculture farms and continuing agriculture farms, which has created income and

					employment opportunities & also producing food grains.
02.	Assistance for Agro Machinery Recovery:	800	6,425	100% +	Aware, trained, organised and skilled beneficiaries and have self-savings, & own institutions. Total 6,425 beneficiaries are involved in agriculture activities like have power tillers, water pumps etc. and they have recovered their damages and losses due to SIDR. The target was 800 beneficiaries, but it has covered more 5,625 new beneficiaries with the help of realized loan, which has been revolved among 5,625 new beneficiaries. Gradually they are going to become sustainable as they have developed agriculture farms and continuing agriculture farms, which has created income and employment opportunities for them and also producing food grains.
03.	Assistance for Livestock Recovery:	4730	27,513	100% +	Aware, trained, organised and skilled beneficiaries and they have self-savings, and own institutions. 27,513 beneficiaries have developed livestock farms like poultry farms, goat farms, cow farms and recovered their damages and losses due to SIDR. The target beneficiaries were 4730 but VOSD has covered more 22,783 new beneficiaries, who have developed livestock farms, have got employment, incomes, and producing livestock and gradually they are becoming sustainable, because, they are continuing their livestock farms.
04.	Fisheries Recovery:	3502	20,442	100% +	Aware, trained, organised and skilled beneficiaries and they have self-savings, and own institutions. 20,442 beneficiaries have developed fish farms like pond fish cultivation, fish net making, fishing boat, fish business, etc. and recovered their damages and losses due to SIDR. The target beneficiaries were 3502 but VOSD has covered more 16,940 new beneficiaries, who have developed fish farms, have got fishing boats, fishing nets, employment, incomes, and producing fishes and gradually they are becoming sustainable, because, they are continuing their fish farms.
05	Replacement of Fishing Nets & Boats Recovery:	600	6,921	100% +	Aware, trained, organised and skilled beneficiaries and they have self-savings, and own institutions. 6,921 beneficiaries have developed fish farms like pond fish cultivation, fish net making, fishing boat, fish business, etc. and recovered their damages and losses due to SIDR. The target beneficiaries were 600 but VOSD has covered more 6,321 new beneficiaries, who have developed fish farms, have got fishing boats, fishing nets, employment, incomes, and producing fishes and gradually they are becoming sustainable, as they are continuing fish farms.
06	Recovery of Shops, small business & cottage industry	2606	23,148	100% +	Aware, trained, organised and skilled beneficiaries and they have self-savings, and own institutions 23,148 beneficiaries have developed small shops, small trades, cottage industries, pottery farms, flying business, stock business etc. and recovered their damages and losses due to SIDR. The target beneficiaries were 2606 but VOSD has covered more 120,542 new beneficiaries, small shops, small trades, cottage industries, pottery farms, flying business, stock business etc. have got employment, incomes, and producing fishes and gradually they are becoming sustainable, as they are continuing businesses.

**iv) Financial targets during the reporting period:**

Particulars	Targets
Principal Loan disbursement	204,569,974
Total Principal amount recovery	204,569,974
On time realization	99.68%
Cumulative recovery rate	99.68%
Recycle of loan from realization	1,687,002,026
Recycle amount recovered	1,586,264,365

v) **Actual progress of financial outputs planned:**

Particulars	Targets	Achievement	Percentage	Remarks
Principal Loan disbursement	204,569,974	204,569,974	100%	Duly disbursed as per manual
Total Principal amount recovery	204,569,974	204,569,974	100%	At present no problem
On time realization	100%	99.68%	99.68%	
Cumulative recovery rate	100%	99.68%	99.68%	
Recycle of loan from realization	1,687,002,026	1,687,002,026	100%	Recycled realized loans.
Recycle amount recovered	1,586,264,365	1,586,264,365	100%	

vi) **Overall financial progress since project inception:**

Principle amount disbursed BDT.204,569,974  
 Principal amount realized BDT.204,569,974  
 Recycle amount disbursed BDT.1,687,002,026

vii) **Progress of disbursement to beneficiaries by month and by trade during the period covered:**

**Disbursement by month and by trade:**

S I N O	Trade Wise Disbursement	Up to December, 2014	For January, 2015	For February, 2015	For March, 2015	January To March, 2015	Total Up to March, 2015
A	Agriculture	518276000	5320000	4928000	5338000	15586000	533862000
B	Agro- Machinery	110829500	2368000	2032000	2221000	6621000	117450500
C	Livestock	413958000	2765000	2752000	2849000	8366000	422324000
D	Fisheries	148134000	1191000	1139000	1137000	3467000	151601000
E	Fishing Nets/Boats	291010000	2832000	2639000	2682000	8153000	299163000
F	Small Business	358713500	2850000	2750000	2858000	8458000	367171500
	<b>Amount Total</b>	<b>1840921000</b>	<b>17326000</b>	<b>16240000</b>	<b>17085000</b>	<b>50651000</b>	<b>1891572000</b>

viii) **Progress of funds recovered from beneficiaries by month & by trade during the period covered:**

**Recovery by month and by trade:**

S I N O	Trade Wise Recovered	Up to December, 2014	For January, 2015	For February, 2015	For March, 2015	January To March, 2015	Total Up to March, 2015
A	Agriculture	491639753	5372320	5427560	5576370	16376250	508016003
B	Agro- Machines	88767626	2105340	2044200	2304720	6454260	95221886
C	Livestock	397905490	2663390	2727205	2877550	8268145	406173635
D	Fisheries	145704804	851095	862840	912645	2626580	148331384
E	Fishing Nets/Boats	271835292	2694650	2750660	2844470	8289780	280125072
F	Small Business	343579499	3015080	3136935	3234845	9386560	352966359
	<b>Amount Total</b>	<b>1739432464</b>	<b>16701875</b>	<b>16949400</b>	<b>17750600</b>	<b>51401875</b>	<b>1790834339</b>

ix) **Total fund with beneficiaries as of report date:** March 31, 2015, BDT.100,737,661.00

x) **Total funds currently in the bank as of report date:** March 31, 2015

Cash at Bank BDT.850,933.00

i) **Any other financial commitment/requirement/issue:**

VOSD has been working in whole over coastal belts, where disasters are very common. Actually the beneficiary number is too high in the coastal areas i.e. SIDR affected areas in twelve districts. Already VOSD has identified more than 100,000 beneficiaries but we selected as project participants only 120,237 beneficiaries considering the amount we have received from FKP-IDB. Actually we need more money to cover all the SIDR affected families in 12 districts. We cordially want to cover all affected families to help them to recover their damages and losses. So, we are requesting to FKP-IDB for financial commitment, if possible to provide more money to help affected families.

**c) Fund Position:**

**i) Fund position in terms of principal amounts disbursed as Quart:**

a) Principle amount disbursed BDT.204,569,974.00

**ii) Recycled amounts given as Quards to Beneficiaries:**

Sl No	Trade Wise Disbursement	Up to December, 2014	For January, 2015	For February, 2015	For March, 2015	January To March, 2015	Total Up to March, 2015
A.	Agriculture	34653	387	382	377	1146	35788
B.	Agro- Machinery	6142	97	94	91	282	6425
C.	Livestock	27041	162	156	152	470	27513
D.	Fisheries	19972	160	157	154	471	20442
E.	Fishing Nets & Boats	6772	45	47	45	137	6921
F.	Small Business	22739	144	132	136	412	23148
	<b>Amount Total</b>	<b>117319</b>	<b>995</b>	<b>968</b>	<b>955</b>	<b>2918</b>	<b>120237</b>

**iii) Total amount disbursed as Quards:**

Sl No	Trade Wise Disbursement	Up to December, 2014	For January, 2015	For February, 2015	For March, 2015	January To March, 2015	Total Up to March, 2015
A.	Agriculture	518276000	5320000	4928000	5338000	15586000	533862000
B.	Agro- Machinery	110829500	2368000	2032000	2221000	6621000	117450500
C.	Livestock	413958000	2765000	2752000	2849000	8366000	422324000
D.	Fisheries	148134000	1191000	1139000	1137000	3467000	151601000
E.	Fishing Nets & Boats	291010000	2832000	2639000	2682000	8153000	299163000
F.	Small Business	358713500	2850000	2750000	2858000	8458000	367171500
	<b>Amount Total</b>	<b>1840921000</b>	<b>17326000</b>	<b>16240000</b>	<b>17085000</b>	<b>50651000</b>	<b>1891572000</b>

**iv) Percentage of total Quards disbursed compared to principal:**

- a) Agriculture 28.2%
- b) Agro-Machinery 6.2%
- c) Livestock 22.3%
- d) Fisheries 18.9%
- e) Fishing Nets & Boats 4.9%
- f) Small trade 19.4%

**d) Quard Recovery:**

i) Quards recovered: BDT. Tk: 1,790,834,339.00

**ii) Quard delinquent:**

Delinquent Quard amount is BDT 5,792,851.00

iii) Recovery ratio compared to total Quard disbursed: 99.68%

**e) Beneficiary Training During the Reporting Period:**

**Planned training targets**

**Training Information:**

Name of Branches	No of Beneficiaries	Duration
------------------	---------------------	----------



	<b>Agriculture</b>	<b>Livestock</b>	<b>Fisheries</b>	<b>Total</b>	
Uzirpur	2684	1829	1636	6149	1 day 246 in 25 batches
Habibpur	1845	1479	977	4301	1 day 172 in 25 batches
Gournadi	2145	1609	1534	5288	1 day 212 in 25 batches
Barisal Sadar	2638	1873	1750	6261	1 day 250 in 25 batches
Shahberhat	2394	1716	1338	5448	1 day 218 in 25 batches
Jhalakathi Sadar	2660	1870	1799	6329	1 day 253 in 25 batches
Nabogram	1920	1549	993	4462	1 day 178 in 25 batches
Nalchity	2806	1838	1558	6202	1 day 248 in 25 batches
Rajapur	1596	1350	1122	4068	1 day 163 in 25 batches
Kathalia	2044	1731	1256	5031	1 day 202 in 25 batches
Amtali	2207	1670	1495	5372	1 day 215 in 25 batches
Tazumuddin	1693	1426	1149	4268	1 day 171 in 25 batches
<b>Total: 12</b>	<b>26632</b>	<b>19940</b>	<b>16607</b>	<b>63179</b>	<b>2548</b>

**ii. Training targets achieved:**

Sl No	Nature of Training	Up to December, 2014	For January, 2015	For February, 2015	For March, 2015	January To March, 2015	Total Up to March, 2015
A.	Agriculture	26147	160	170	155	485	26632
B.	Livestock	19580	120	125	115	360	19940
C.	Fisheries	16252	120	130	105	355	16607
	<b>Total</b>	<b>61979</b>	<b>400</b>	<b>425</b>	<b>375</b>	<b>1200</b>	<b>63179</b>

**iii. Training achieved since project inception:**

Name of Branches	No. of staffs/volunteers	Duration
Uzirpur	14	1 day in one batch
Habibpur	10	1 day in one batch
Gournadi	12	1 day in one batch
Barisal Sadar	13	1 day in one batch
Shahberhat	10	1 day in one batch
Jhalakathi Sadar	11	1 day in one batch
Kirtipasha	10	1 day in one batch
Nalchity	11	1 day in one batch
Rajapur	10	1 day in one batch
Kathalia	10	1 day in one batch
Amtali	12	1 day in one batch
Tazumuddin	11	1 day in one batch

**Beneficiary Training Information:**

Name of Branches	No of Beneficiaries				Duration
	Agriculture	Livestock	Fisheries	Total	
Uzirpur	2684	1829	1636	6149	1 day 246 in 25 batches
Habibpur	1845	1479	977	4301	1 day 172 in 25 batches
Gournadi	2145	1609	1534	5288	1 day 212 in 25 batches
Barisal Sadar	2638	1873	1750	6261	1 day 250 in 25 batches
Shahberhat	2394	1716	1338	5448	1 day 218 in 25 batches
Jhalakathi Sadar	2660	1870	1799	6329	1 day 253 in 25 batches
Kirtipasha	1920	1549	993	4462	1 day 178 in 25 batches
Nalchity	2806	1838	1558	6202	1 day 248 in 25 batches
Rajapur	1596	1350	1122	4068	1 day 163 in 25 batches
Kathalia	2044	1731	1256	5031	1 day 202 in 25 batches
Amtali	2207	1670	1495	5372	1 day 215 in 25 batches
Tazumuddin	1693	1426	1149	4268	1 day 171 in 25 batches
<b>Total: 12</b>	<b>26632</b>	<b>19940</b>	<b>16607</b>	<b>63179</b>	<b>2548</b>

**iv. Number of beneficiaries covered during the period:**

Sl	Nature of	Up to	For	For	For March,	January To	Total Up to
----	-----------	-------	-----	-----	------------	------------	-------------

No	Training	December, 2014	January, 2015	February, 2015	2015	March, 2015	March, 2015
A.	Agriculture	26147	160	170	155	485	26632
B.	Livestock	19580	120	125	115	360	19940
C.	Fisheries	16252	120	130	105	355	16607
	<b>Total</b>	<b>61979</b>	<b>400</b>	<b>425</b>	<b>375</b>	<b>1200</b>	<b>63179</b>

#### v. Type of training:

- **Vocational sessions**
  - Cow rearing training sessions.
  - Poultry rearing training sessions.
  - Power tiller handling training sessions.
  - Power pump handling training sessions.
  - Fish net making training sessions.
  - Fishing boat making training.
- **Group general training and motivation:**
  - Group formation and awareness raising
  - Importance of group and savings
  - Gender relation development.
  - Legal education and legal aid
- **Capacity building and awareness development:**
  - Group management and accounts
  - Leadership and social change
  - Primary health and MCH training etc.
  - Legal education and legal aid
  - Record keeping and group accounts
  - IGA management etc.
- **Health and personal hygiene**
  - Primary health and nutrition education sessions.
  - Personnel hygiene sessions.
  - Nutrition education.
- **Moral guidance**
  - Meeting start prayers.
  - Regular prayers according to own religion.
  - Personnel religious sessions in the meetings.
  - Good governance sessions.
  - Gender relation development sessions.
- **Other types of training**
  - Pottery training sessions.
  - Agriculture training sessions.
  - Small trade management training sessions.
  - Group management training sessions
  - Credit management training sessions etc.
- **Other Activities**
  - Weekly meetings,
  - Weekly savings collection and accumulations.
  - Democracy and human rights education.
  - Legal education and legal aid supports.

#### 5. Project Impact on Beneficiaries and Success Stories:

01.	Identify & select new beneficiaries & viable activities.	Available appropriate new beneficiaries' list. Available information and list of viable activities.
02.	Provide orientation and training to beneficiaries	Well trained beneficiaries and consciously and actively implementing the activities.
03.	<b>Assistance for Agriculture recovery:</b>	35,788 beneficiaries were given loan support for agriculture recovery during March as revolving of realised loan instalments.

04.	<b>Assistance for Agro-Machinery recovery:</b>	6,525 beneficiaries were given loan support for agriculture recovery during March as revolving of realized loan instalments.
05.	<b>Assistance for Livestock Recovery:</b>	27,513 beneficiaries were given loan support for livestock recovery during March as revolving of realised loan instalments.
06.	<b>Fisheries Recovery:</b>	20,442 beneficiaries were given loan support for fisheries recovery during March as revolving of realised loan instalments.
07.	<b>Fishing Nets &amp; Boats Recovery:</b>	6,921 beneficiaries were given loan support for fisheries recovery during March as revolving of realised loan instalments.
08.	<b>Recovery of Shops, small business &amp; cottage industries:</b>	23,148 beneficiaries were given loan support for shops, small business, and cottage industries recovery during this month as revolving of realised loan instalments.

i) **Any major achievements by the Beneficiaries**

Sl. No	Activities	Target	Achieve Ment	Achieve Ment %	Remarks
01.	Identify/select beneficiaries, viable activity	18,035	120,237	100% +	From survey reports, identified actual beneficiaries, locally viable activities.
02.	Provide orientation & training to beneficiary	18,035	120,237	100% +	Well oriented, trained beneficiaries and participate in implementation actively
03.	Beneficiaries training on trade wise		63,179	-	Trained & trade wise skilled beneficiaries actively carrying out activities.
04.	Opened Branches	12	12	100%	Available 12 branches in 4 Districts.
05.	Opened Branch Offices.	12	12	100%	Available 4 branch offices in 4 districts.
06.	<b>Assistance for Agriculture recover:</b>	6,691	35,788	100% +	Due to revolving of realized loan among new beneficiary for agriculture recovery..
07.	<b>Assistance for Agro Machinery</b>	800	6,425	100% +	Due to revolving of realized loan among new beneficiary for agriculture recovery..
08.	<b>Assistance for Live - stock Recovery:</b>	4,730	27,513	100% +	Due to revolving of realized loan among new beneficiaries for livestock recovery.
09.	<b>Fisheries Recovery:</b>	3,502	20,442	100% +	Due to revolving of realized loan among new beneficiaries for fisheries recovery.
10.	<b>Recovery of Fishing Nets &amp; Boats</b>	600	6,921	100% +	Due to revolving of realized loan among new beneficiaries for fisheries recovery
11.	<b>Recovery of Shops, small business and cottage industries:</b>	2606	23,148	100% +	Due to revolving of the realized amount among new beneficiaries for shop, small business and cottage industry recovery.

ii) **Success Stories:** Success has been collected.

iii) **Several beneficiaries are to be identified and profiled during the reporting period with the impact the project made in their lives to be reported and details attached to the report.**

Since inception, VOSD has been implemented the planned activities effectively with the participation of the project staffs and volunteers following the implementation schedule and operational manual. So, there are quantitative and qualitative achievements, which have been shown above and now we are showing here the overall progresses and achievements:

**Agriculture Sector:**

The beneficiaries are aware, trained, organised and skilled and they have self-savings, own capital, running different agriculture activities and own institutions. Total 35788 beneficiaries are involved in agriculture activities like vegetable cultivation, crop cultivation, beetle nut cultivation, etc. and they have recovered damages and losses due to SIDR. The target was 6691 beneficiaries, but it has covered more 29,097 new beneficiaries with the help of realized loan, which has been revolved among 29,097 new beneficiaries. Gradually they are going to become sustainable as they have developed agriculture farms and continuing agriculture farms, which have created income and employment opportunities and also producing food grains. Their lives are easier, improved economic conditions, have employment, income earning and productions, increased their social values, participation in decision makings, empowered, build capacity and have developed gender relations and responsibilities in all respects and they are leading normal lives in the society.

**Agro-Machinery Sector:**

The beneficiaries are aware, trained, organised and skilled and they have self-savings, own capital,

running different agriculture activities and own institutions. Total 6,425 beneficiaries are involved in agriculture activities like have power tillers, water pumps etc. and they have recovered losses. The target was 800 beneficiaries, but covered more 5,625 new beneficiaries with the help of realized loan, which has been revolved among 5,625 new beneficiaries. Gradually they are going to become sustainable as they have developed agriculture farms and continuing, which have created income, employment and producing food grains. Their lives are easier, improved economic conditions, have employment, income earning and productions, increased social values, participation in decision makings and have developed gender relations in the society.

**Livestock Sector:**

The beneficiaries are aware, trained, organised and skilled and they have self-savings, own capital, running different livestock activities. 27,513 beneficiaries have developed livestock farms like poultry farms, goat farms, cow farms and recovered losses. The target beneficiaries were 4730 but covered more 22,783 new beneficiaries, who have developed livestock farms, have got employment, incomes, and producing livestock and gradually they are becoming sustainable, because, they are continuing livestock farms. Their lives have become easier, improved family economic conditions, have employment opportunities, income earning opportunities and production opportunities, increased their social values, participation in decision makings.

**Fisheries Sector:**

The beneficiaries are aware, trained, organised and skilled and they have self-savings, own capital, running different fisheries activities. 20,442 beneficiaries have developed fish farms like pond fish cultivation, fish business, etc. and recovered losses. The target beneficiaries were 3502 but covered more 16,940 new beneficiaries, who have developed fish farms, have got fishing boats, fishing nets, employment, incomes and producing fishes and gradually they are becoming sustainable. Their lives have become easier, improved economic conditions, have employment & income earning opportunities and production opportunities, increased their social values, participation in decision makings.

**Fishing Nets & Boats Sector:**

The beneficiaries are aware, trained, organised and skilled and they have self-savings, own capital, running different fisheries activities. 6,921 beneficiaries have developed fish net making, fishing boat etc. and recovered losses. The target beneficiaries were 600 but covered more 6,321 new beneficiaries, who have developed fish farms, have got fishing boats, fishing nets, employment, incomes and producing fishes and gradually they are becoming sustainable. Their lives have become easier, improved economic conditions, have employment & income earning opportunities and production opportunities, increased their social values, participation in decision makings, empowered, build capacity and have developed gender relations.

**IGA Sectors:**

The beneficiaries are aware, trained, organised, skilled and they have self-savings, own capital, running different income generating activities. 23,148 beneficiaries have developed small shops, small trades, cottage industries, pottery farms, flying business, stock business etc. and recovered losses. The target beneficiaries were 2606 but covered more 20,542 new beneficiaries. Have got employment, incomes, and producing fishes and gradually they are becoming sustainable. Their lives have become easier, improved family economic conditions, have employment opportunities, income earning opportunities and production opportunities, increased their social values, participation in decision makings.

**6. Coordination & Media Coverage**

Monthly coordination and sharing meeting is arranged in Dhaka office among the senior staffs on the project Inputs Credit for Cyclone Sidr affected families.

**i) Details of coordination meetings held with other program implementing agencies:**

Sl No	Trade Wise	Up to December, 2014	to Current Period January to March, 2015	Total Up to March, 2015	Nature of Participants
A.	Branch Staff meetings (12 branches)	816	36	852	Branch Staffs and Regional Staffs.
B.	District Level Meetings.	256	12	268	NGO/GO officials, PC & Regional Staffs.

**ii) Details of coordination meetings held with Local Government Authorities:.**

Sl	Trade Wise	Up to	to Current Period	Total Up to	Nature of Participants
----	------------	-------	-------------------	-------------	------------------------

No		December, 2014	January to March, 2015	March,2015	
A.	Branch Staff meetings (12 branches)	816	36	852	Branch Staffs and Regional Staffs.
B.	District Level Meetings.	256	12	268	NGO/GO officials, PC & Regional Staffs.

iii) **Information about visitors received:**

iv) The following personnel visited Fael Khair Program during the reporting period:

- a. Upazilla Agriculture Officers (UAO) of Uzirpur, Barisal Sadar, Jhalakathi Sadar, Nalcity, Rajapur, Kathalia, Tazumuddin, Amtali, Gournadi, etc.
- b. Upazilla Livestock Officers (ULO) of Uzirpur, Barisal Sadar, Jhalakathi Sadar, Nalcity, Rajapur, Kathalia, Tazumuddin, Amtali, Gournadi, etc.
- c. Upazilla Fisheries Officers (UFO) of Uzirpur, Barisal Sadar, Jhalakathi Sadar, Nalcity, Rajapur, Kathalia, Tazumuddin, Amtali, Gournadi, etc.
- d. AKM Mostafizur Rahman, Executive Director-VOSD
- e. Md. Saha Alom ,Md.Moshur Rahman & Md. Alauddi Monitoring Officer, VOSD-Dhaka.

v) **Media coverage and reports:**

Name of News paper	Date	Events	Remarks
The Daily Ajana Bartha	20-01-2015	jhalokati Sadar Upazilla	Journalist visited the loan distribution of VOSD with the presence of UNO, UP Chairman, civil society, teachers & govt. officials
The Daily Barisal Ajkal.	12-09-2014	Kathalia Upazilla	Journalist visited the loan distribution of VOSD with the presence of UNO, civil society, teachers & govt. officials
The Daily Sattya Sambad.	27-04-2012	Barisal Sadar Upazilla	Journalist visited the loan distribution of VOSD with the presence of UAO, UP Chairman, civil society, teachers & govt. officials
The Daily Shahnama	27-04-2012	Gournadi Upazilla	Journalist visited the loan distribution of VOSD with the presence of UFO, UP Chairman, civil society, teachers & govt. officials
The Daily ITTEFAQ.	28-04-2012	Gournadi Upazilla	Journalist visited the loan distribution of VOSD with the presence of ULO, UAO, UP Chairman, civil society, teachers & govt. officials
The Daily Bhorare Alo	26-04-2012	Jhalokati Sadar Upazilla	Journalist visited the loan distribution of VOSD with the presence of UAO, UAO, UP Chairman, civil society, Imam & govt. officials

7. **Plan for major activities during next period:**

VOSD will continue present activities among the selected beneficiaries and will also cover other beneficiaries, who have been surveyed and enlisted in the report and the following activities will be carried out in the next period:

- a) **Agriculture Inputs supports.**
  - i) Agricultural equipment supports.
  - ii) Agriculture seeds/seedlings support.
- b) Livestock Inputs supports.
- c) **Fisheries Inputs supports.**
  - i) Fisheries equipment supports.
  - ii) Fisheries fingerlings, and roe supports.
- d) Small trade/business and shop owners.
- e) Fish and Poultry feed sellers supports

8. **Audit Reports**

a) **Internal audit reports**

VOSD has internal audit team, who has been conducted internal audits of the project considering the branches in each month and report to the authority about the status of the

project financial transactions. Apart from these, accounts department regularly monitor and supervise the field i.e. branch accounts for proper accounts keeping.

b) **Audited financial statements**

The accounts department of VOSD has been preparing monthly financial accounts statements and has been preserving the financial statements in the office and sent to the Dhaka office.

9. **Issues to be brought to the attention of Fael Khair Program Management**

The following issues should be brought up to the Fael Khair Program Management to consider for attention and future course of project implementation:

- c) 3-5 times loans should be provided to a participant for their sustainability, because, one or two loan are not sufficient to make a participant self-reliant.
- d) In Barisal, Jhalakathi, Patuakhali, & Bargun Districts, there are many SIDR affected people, so, present loans are not sufficient to cover more beneficiaries.
- e) FKP should arrange management and accounts keeping capacity building training for equalization of management and accounts keeping among all partner NGOs.
- f) FKP should arrange sharing sessions for the project staffs of all partner NGOs, especially for the Upazilla Managers and Accounts Officers.
- g) FKP should continue the program continuously for the greater benefits of the poor people in the disaster affected areas considering it benefits among the targeted families.
- h) FKP should provide some training support and recurring support for smooth running of the program at the field levels.
- i) FKP should provide transportations like Motor Bikes, bicycles etc. for making the program implementation smooth and effective.

10. **Plans for major activities during next period**

- a) Select new beneficiaries i.e. severely affected Sidr affected people from the survey sheet.
- b) Provide orientation and training to them.
- c) Provide interest free loans to them.
- d) Provide loans to the old beneficiaries, who have returned total loans.
- e) Conduct supervision, following and monitoring.
- f) Arrange staff meetings on progress review.
- g) Participate coordination meeting with Upazilla and District levels.
- h) Prepare and submit monthly reports

11. **Any other information that is not covered above**

Meetings which have been arranged by the FKP management should be noted some where, because, it is important, where the partner NGOs are getting guidelines.

12. **Conclusion:**

It is concluded here that during the reporting period up to March 31, 2015, the project performance is satisfactory. We are very much thankful to our staffs, volunteers, group leaders and other related stakeholders, who have been cooperated and cooperating us for better implementation and effectiveness of the project. In our working areas, there are 100,000 households, who have severely affected by SIDR and we want to provide services to them with the cooperation and support of Fael Khair Program (FKP) to recover their damages and losses and also to rehabilitate them