

2009-2010

ANNUAL REPORT



Community Development Association (CDA)
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Executive Summary:

During July 2009 to June 2010 CDA's 528 PO Members were trained on Organizational Development and Management Training, 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, Writing skill and office management for 40 PO volunteers, 180 PO members were trained on Entrepreneur Development. During December 2009 to January 2010 CDA has distributed about 200 Blankets in Pirgonj, Ranisonkoil and Horipur Upazila of Thakurgaon districts among 200 People Under its Institution Building Program.

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

CDA is 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 inclusion the disable within CDA's frame work of village based Peoples Organization (PO). CDA forms 345 Disabled groups under its PO. Furthermore 11 ward based disabled group are functioning to various advocacy events to ensure disabled rights. 24 group meetings have been conducted during the reporting period and a Workshop regarding reproductive health has been conducted for the disabled. Advocacy events has been staged with local administration and civil surgeon on providing certificate among the People with Disability, Local Administration on Employment Generation for the People with Disability, Stipend support for the Disabled Students.

Major achievements of CDA's Health program was to Encourage families for Vaccination on Polio for Children, Encourage families for Health Checkup for Pregnant Mother, Installation of Sanitary Latrine, Discussion meeting at PO level on health issue

Major Achievement during July 2009 to June 2010 of CDA's Micro finance program provided loan support about 8574653 taka among 4902 bowers, where net savings balance is 3301846 taka and Savings refunded 214644 taka, among 1223 Members.

About 5651 Jono Chesta has been published and distributed among CDA's PO/Samity Members and to the stakeholders during this period.

CDA has started it Project Sustainable Organization for Land Rights and Agrarian Reform project initiated with 21 Unit Advisory Committee Meeting, Information collection from 49 Union based land office, Upazila based Information collection from Agriculture office, 2 Memorandum has been submitted to Upazila Chairman, 1000 Posters printed and distributed among the POs.

Preface:

CDA is a leading NGO in the North West of Bangladesh. It was established in 1986 since which time it has been working with the poor and deprived people in 9 Upazilla within the 2 Districts of Dinajpur & Thakurgaon. Despite being a regional NGO it has strength in its numbers and campaigns for change at national level 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 inception 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 groups called Peoples Organisations.

It is CDA's perception that poverty is created by many interconnected and interdependent problems. CDA believes that the bonds between these problems can only be broken and development made truly sustainable by addressing many of the issues simultaneously. Hence 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 only truly embrace development if they themselves identify their needs and lead the process of change.

Major interventions of CDA have included mobilising and organising 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:

Working area

Districts	2
Upazilla	9
Villages	726

Groups

Samity groups	2,140
Peoples Organizations	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 of implementation CDA's Program. CDA's Institution Building is based on the concept of Para based Samity to Village Based Peoples Organization (PO) which has further stages at Union, Thana and Constituency level committees. During the reporting period CDA formed two different committees they are Unit Advisory Facilitating Committee and Unit Advisory Council to ensure peoples centered participatory management within the organization as well as to ensure support from the POs for pro4gram implementation.



During 2009 to 2010 CDA's Staff members provided input based on PO phases such as Initial, Mobilization, Integration, Expansion and Separation to enhance the capacity of the POs towards Independent, Empowered and Self Reliance, 528 PO Members were trained on Organizational Development and Management Training, 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, Writing skill and office management for 40 PO volunteers, 180 PO members were trained 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, member of Gonopait PO of Birganj



Uapazilla under Dinajpur district, (2) Ms. Nazma Begum, aged about 32 years, member of Pouria PO of Kaharol Uapazilla under Dinajpur district, (3) Ms. Yasmin, aged about 25 years, member of Shalbari PO of Ranishankail Uapazilla under Thakurgaon district, (4) Ms. Fatema Akter, aged about 23 years, member of Banshbari PO of Ranishankail Uapazilla under Thakurgaon district and (5) Sreemoti Lakkhi Bala, aged about 20 years, member of Nonduar PO of Ranishankail Uapazilla under Thakurgaon district are now working as teacher 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 search the opportunity for arranging employment especially for the women within their periphery. The women members of the Peoples Organizations have received several training on Writing Skill and Office Management, Advocacy etc. under the project and become skilled to engage themselves with the Education Centres. The component "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 education support. The POs have started five nos. of centers with the technical & material support from CDA & CAMPE since March-April 2009. The POs are using their office room as centre and collecting ten taka to thirty taka from each

learner per month to maintain the centre 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 teacher 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 education opportunity 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 the women members within their villages. It is proved that the POs can be the main actor for this initiative and become successful model for employment creation within the locality.

48 landless PO members has taken over Khas Land.



In last September 2008 48 landless families has taken over Khas land in Through Chondoria Peoples Organization (PO). The Khas land is surrounded with 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 know from the locality 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 this pond because the pond is situated by Indian Border.

During 1986 The Then UNO of Pirgonj Upazila has leased the pond to Chandoria High School. The head master of the school Md. Abdul Hakim plan to take over the pond by his ownership. To achieve his plan he transfers the ownership of the pond from school to his kinship and prepared a transfer will which is illegal. The head master then lease out the pond to a third party.

As per the constitution of Bangladesh the land less people are in priority of accessing public resource and the PO members decided to take over the land to distribute among the land less people with the objective of increase income of the poor and land less for poverty reduction.

Disaster Support:

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



PO Leaders are distributing Blankets.

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

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

The primary target groups were 395 PO's of the estimated 435 in the program



at the time of project inception. Accordingly the primary target groups comprised of approximately 780 male groups and 800 female groups comprising of 18960 women and 12940 men. The secondary target groups would comprise of the 40 PO's 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 rights based mobilization would assume a common interest. It is estimated that 183,000 rural poor in addition to CDA's PO groups in the selected villages would indirectly benefit from the project. Within these groups the rural workers, in particular the landless and marginalized agricultural laborers are those who are 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 Objective were: To strengthen the organizational capacity of POs; To generate employment through capacity building of the PO members; To enhance the capacity 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 & disadvantages groups. At the end of 2008 the government of Bangladesh has sanctioned 100 Days Employment Guarantee for the rural poor 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.

Azima

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 am with the PO Since 25 May 1999. My life is full of mystery, my husband re-marry again after 4th year of our marriage. I have no scope to protest against my husband. Till now my husband doesn't bear any expenses for my commodities. I have become tired in working as 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 from home. My fellow PO members and their families gives me order to making cloths from which I can earn 100 to 120 taka daily and the money 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 is 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 inclusion the disable within CDA's frame work of village based Peoples Organization (PO). CDA forms 345 Disabled groups under its PO. Furthermore 11 ward based disabled group are functioning to

various advocacy events to ensure disabled rights.

Women with Disability (WWD):



CDA is implementing a project in partnership with SARPV namely Women with Disability Since 1st January 2009. The goal of the project is to overcome the disability and empowered the disable 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 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, 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, in particular 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, 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 rights 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 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 the high school level drop out children titled as Junior School Certificate Course (JSC). CDA is one of a implementing partner in Birgonj, Biral and Kaharol Upazila of Dinajpur district of four centers. Since 3rd August 2007 the three years pilot project has started. 200 Students from the locality are obtaining their education from the above four centers. The goal of the project is to developed skilled manpower through creating opportunity of the dropout students with a minimum cost for poverty reduction and development. Objectives of the projects are: To create effective educational opportunity for the drop out students from formal and non-formal schools; Mass awareness (Government and Private Sector) in favor of easy and open system education. With



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.

Sajedur Rahaman

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 expanses after class 5, so my education was stopped, but I want to study more.

The Junior School Certificate Course of CDA and CAMPE has 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 by supplying product of various companies to the shops. My working station was 30 kilometers far from my school, sometimes I give up my hopes of studying further considering the distance of my school. But I was very much fond of educated person and the way they talk and their overall environments. Therefore I promise not to stop my study by any means after attending 2 classes at school.

I love to learn my lesson from my class. It was a great initiative of Bangladesh government and Bangladesh Open University, where the drop out students for crisis at family can have chance to continue further study having opportunity to learn 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 next week or even next month but will lead to disaster 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 Organisation

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 form our PO by facilitating support from CDA during 2003 and Named our PO by our village name Uzzal kotta. During 2009 we started savings program within our PO members and after one year our savings amount stand at 15000 Taka. In our executive Board meeting we decided to plant trees at our



village road with our savings amount. We inform our plan to General Body meeting and taken opinion from all members. As the all members are agreed for the plantation scheme we went to the Union Chairman with our proposal for the plantation scheme. 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 a agreement with our Union Parishad on sharing condition, where 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, 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 based at its central training centre, CTC. The nursery was founded to encourage CDA's group members to establish tree plantations in the effort to improve environmental sustainability. The nursery has approximately 20,000 plants which it purchases as seedlings and sells 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.



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 further the mission of the Community Development Association (CDA). The centre, staffed by local adibashi villagers and designed with ecologically sound and is cultivated using bio-intensive organic farming methods. The Training Centre provides a facility for grassroots women and men from the villages, CDA staff, and members from various national and international non-governmental organizations to 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 CDA's biggest opportunities, both internally and externally. This is a message reiterated by all CTC's guests and participants. Hence the program plans to develop Human Resource Development Trainings are a perfect match for CDA's strengths.



JSI & RTC have been classified as part of CDA Enterprise 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 bad 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 for Vaccination on Polio for Children, Encourage families for Health Checkup for Pregnant Mother, Installation of Sanitary Latrine, Discussion meeting 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 at its most extreme form leads 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 is through their livelihoods. If there is no livelihood there is no money and where there is no money there is no 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 are employed as day laborers. During the lean season (Monga) there 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 understands of the need to diversify the range of livelihood activities so that people are less

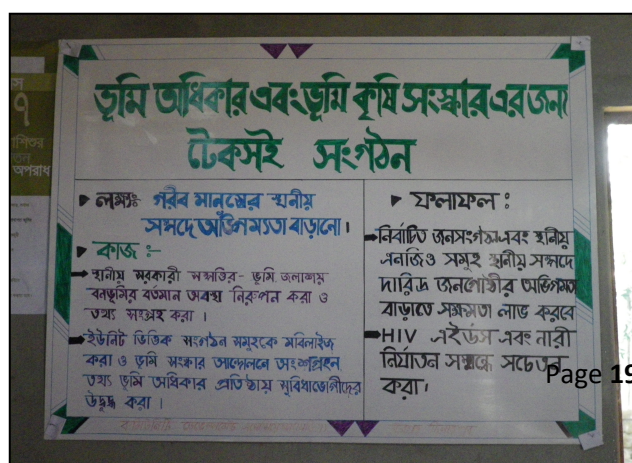
dependent on day laboring. In addition CDA focus on wage rates so that where people are employed by others they receive fair remuneration in return for their efforts.

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 Achievement during July 2009 to June 2010 are as follows:

Activity	Achievement
Group Formation	1858 Numbers
Members Position	27707 Numbers
Number of Brower	20070 Numbers
Savings Collection	9988 Taka
Savings Refund	222755 Taka
Net Savings Balance	13213303 Taka
Loan Realization	452900 Taka
Loan Outstanding	24846949 Taka

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

Primary income sources in the North West are agricultural based. 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 supplement increase household incomes.

Since 1st May 2010, CDA is 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 the PO leaders given commitment to implement the project very effectively. Information from union land office on Status of public land distribution were collected 49 UPs were cover, 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 per 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 namely Chesta which plays a role to pick up the efforts of poor, disadvantages & marginalized people to create a greater scope of learning as well as for policy initiatives. For the last 15 years, thousands of poor men & women as well as the Samities and PO members of CDA are united and voicing through Chesta against injustice, social discrimination, hunger & malnutrition and for poverty eradication.

Now a day it is necessary to expand Chesta to a more People's oriented publication for a greater impact in people oriented policy reform process, as well as to ensure ownership of Chesta by the people, as a result with the effort of PO members Chesta has reformed as "Jono Chesta" to voiced

for people oriented policy reform process.

During the reporting period near about 5651 Jono Chesta has been published and distributed among 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 to eradicate poverty as well as to develop a ICT based generation through young to crate employment.



Activities included with the initiative:

- Provide offline & online browsing system to supply information to the poor & marginalized people on, Agriculture, Education, Self Employment, Disaster Management, Human right and

laws, Health, Appropriate technologies, Rural Employment opportunity, 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, Informediary, Database management, Web Development.

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

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, 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.

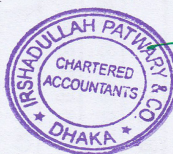
We planned and performed our audit so as to obtain all the information and explanations, which we considered necessary, in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement. In forming our opinion, we also evaluated 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
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	72,776.00
Sicurity 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	Scurity 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 Khaleque
Member



Mr. Shah I Mobin Jinnah
Member Secretary