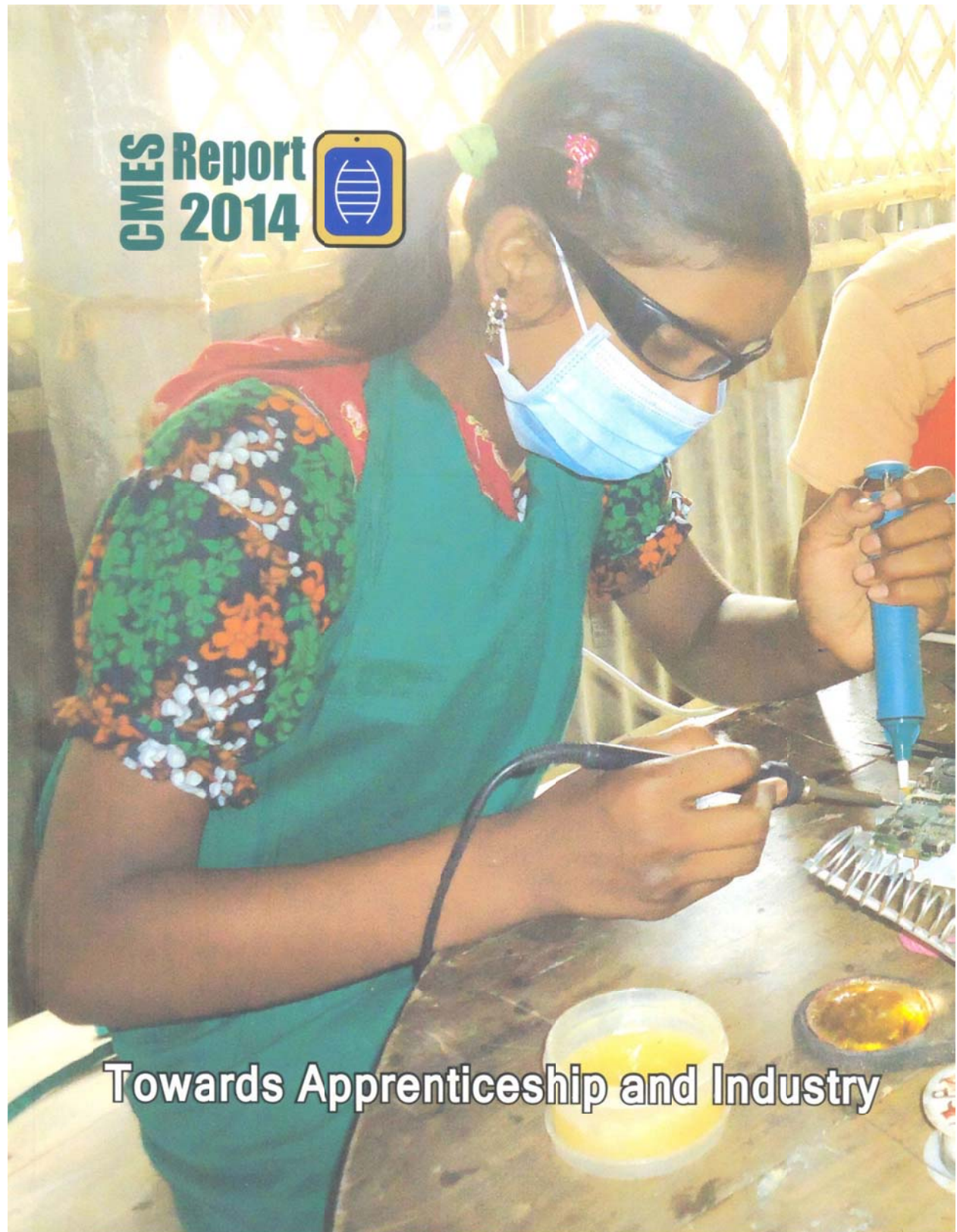


**CMES Report
2014**



Towards Apprenticeship and Industry



CMES Annual Report 2014

Towards Apprenticeship and Industry

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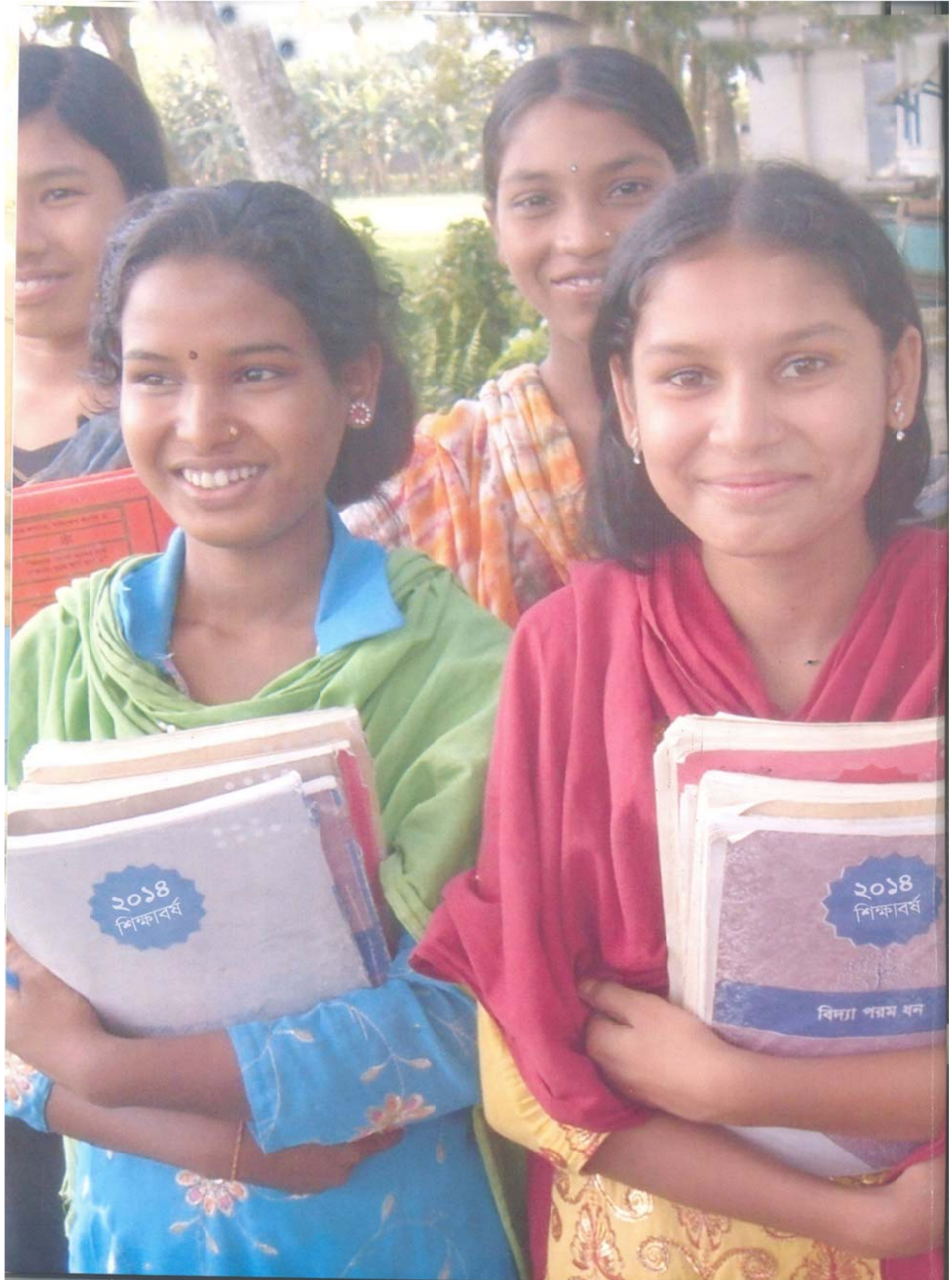
SWEDEN

CARITAS



Enfants
du monde





Areas we have reached





Foreword

This year has been another productive year for CMES, now in its particular mission to make the most of the new national policy for skill development. CMES's original achievement to take TVET to the grass root now having been vindicated, we went forward to provide more systematic and formalized skill trainings to the disadvantaged adolescents and the youth at the grass root. The aim is to attain the abilities to join the mainstream skilled workforce either in the industries at various levels or as entrepreneurs creating their own business. To be fulfilled each of these aims requires a period of apprenticeship after the graduation from CMES.

CMES has, therefore, concentrated on opening opportunities for such apprenticeships as well as contacts with various levels of industries and enterprises locally and not so locally. CMES's own opportunities for apprenticeships have been strengthened through TMC and our umbrella entity for young entrepreneurs 'Sey-Wo-Se. TMC is upgrading the graduates' skills and offering them the opportunity of learning further on the job. Through the latter entity CMES is also acting as an incubator for the potential enterprises of the graduates. Apart from these arrangements for apprenticeship in-house, CMES has been collaborating with the local enterprises for some kind of internship— each with a different character of its own depending on the agreement between the enterprise and CMES.

These being in the focus of CMES program this year, we have chosen our theme for this publication as 'Towards Apprenticeship and Industry'. This, however, does not mean CMES has gone slow in any other aspect of its mission. The overall empowerment of the adolescent and youth has always been the CMES mission – the gender equity, human rights, health and environment and above all an effective education, being its integral parts. CMES has gone forward with achievements in all these sectors as the report will show. We thank our development partners, our staff, our target groups as well as all other stake holders for their part in the achievements.

Dr Muhammad Ibrahim
Founder and Chairman,
CMES

Abbreviations

AAO	Advanced Adolescent Organization	ME	Micro Enterprise
AAYWO	Advanced Adolescent and Young Women's Organization	MDG	Millennium Development Goals
ABS	Advanced Basic Schools	MOWCA/	Organization from Norshindi
AGP	Adolescent Girls' Program	DWA	
AIDS	Acquired Immune Deficiency Syndrome	NFE	Non-Formal Education
AT	Assistant Teacher	NGO	Non Government Organization
ATT	Adolescent Traveling Troupe	OHP	Over Head Projector
BBM	Basic Business Management	ORC	Out Reach Centre
BNFE	Bureau of Non-formal Education	PA	Program Assistant
BS	Basic School	PM	Program Manager
BSS	Basic School System	PO	Program Organizer
BSTI	Bangladesh Standard and Testing Institution	PRS	Poverty Reduction Strategy
CEBE	Competencies for Effective Basic Education	FCE	Primary Completion Examination
CEDAW	Convention for Elimination of Discrimination Against Women	R&D	Research and Development
CIPRB	Center for Injury Prevention and Research Bangladesh	RED	Research Evaluation and Development
CMES	Centre for Mass Education in Science	RTC	Rural Technology Centre
CS	Core Secretariat	SCA	Save the Children Australia
CSI	Community Swimming Instructor	SDC	Swiss Agency for Development and Cooperation
CSLT	Competencies for the Skills in Livelihood Technologies	SERE	Solar Extension and Renewable Energy
CWC	Community Working Committee	SES	Senior Education Supervisor
DA	Daily Allowance	SEY-	Self-Employed Youth and Women's
D&E	Dissemination and Extension	WO-SE	Social Enterprise
DPC	Deputy Project Coordinator	SGP	School Gender Program
DRR	Disaster Risk Reduction	Sida	Swedish International Development Cooperation Agency
DTE	Directorate of Technical Education	SSC	Secondary School Certificate
EC	European Commission	ST	Senior Teacher
EDM	Enfants du Monde	TA	Technical Assistant
EFA	Education for All	TA	Travel Allowance
ES	Education Supervisor	TF	Training Facilitation
ED	Executive Director	TIG	Technology and Income Generation
GEI	Gender Empowerment Index	TMC	Technology Management Centre
GoB	Government of Bangladesh	TTRC	Technology and Training Resource Centre
GPM	General Production and Marketing	TVET	Technical and Vocational Education and Training
HIV	Human Immunodeficiency Virus	UC	Union Council
HRD	Human Resource Development	UNICEF	United Nations Children Emergency Fund
IT	Information Technology	UNESCO	United Nations Educational Scientific and Cultural Organization
KA	Kishori Abhijan	UO	Unit Organizer
LSG	Local Support Group	VAT	Value Added Tax
LSBE	Life Skill Based Education	WHO	World Health Organization
MC	Micro Credit		

Towards Apprenticeship and Industry

CMES has been working with disadvantaged adolescents since 1978 with a vision to empower them socially and economically through skill development in different parts of the country. Education and practices that help to bring useful technologies within the grip of disadvantaged people for their empowerment is the major concern of CMES. The adolescent girls who are doubly disadvantaged in the traditional society are still subject to discriminations and repressions, thus having to strive hard for equal opportunities.

After the successful implementation of the TVET, CMES has switched its focus on apprenticeship opportunities and skill development for students. The objectives of training include increasing productivity by introducing more effective ways of working, educating students in the use of new equipment and technology making them more adaptable. It includes providing them with the skills to carry out a variety of tasks and increasing job satisfaction and producing a motivated workforce. Apprentices benefit from both on-the-job and off-the-site training. TMC trainees from Advanced-2 and Advanced-3 receive support and instruction as they carry out their allocated job roles. Off-the-site training takes place at a company premises or another learning centre. This is especially exciting for us as our graduates are not only able to do their own business or join the work force but, they actually stand a chance at competing with the mainstream work force. Traineeships and apprenticeships are seen as tools to ensure a effective transition from education to labor market. We have established a contacts with some large national and international firms such as Walton, Runner, Otqbi among many prestigious establishments who have offered jobs to our graduates. Employing apprentices also has the benefit of linking organizations to the graduates from disadvantaged rural community ensuring their market access. Through our programs, we have assisted 105 apprentices in various units in 2014, initiating a new paradigm.

For this, continuous efforts are given to make technical education more aligned with market demand and our graduates need a linkage with the market and capacity building training for commercialization of their products and services. Thus, apprenticeship will lead to a two way benefit: TMCs will be sustainable with better quality products and it will result in a skill development among our graduates at industrial level. Appropriate (both new and emergent) technologies are adapted in the BSS system to assist the achievement of the goal. Similarly, environmentally sustainable (renewable energy related and material & energy efficient) technologies and their practices are therefore emphasized, as are the methods for quick and effective attainment of education and skills.



Incorporating Livelihood Skills with Basic Education

CMES provides livelihood skill training to disadvantaged adolescents and youths, living in rural Bangladesh. From its inception, CMES has been implementing an innovative model consisting of market oriented livelihood skill trainings and basic education through Basic School System (BSS). CMES, as a pioneer, has implemented technical education through participatory approach at grassroots level. The competency based training curriculum for skill trainings has been revised following BTEB curriculum. Through the BSS, CMES is successfully providing quality skill trainings with low cost equipment, practically experienced teachers and comprehensive curricula. CMES offers an innovative and integrated package of a life-oriented basic education, skill training and profitable practice in appropriate technology and home to home intervention in health and environment. Marketable skill training is the ultimate goal of this package and is the main part of emphasis. After successful completion of five year curricula under BSS (2 years) and Advance Basic School (ABS) system (3 years), student acquire general education equivalent to primary and junior secondary level, and technical skill training equivalent to the prevocational level.



Targeted group

Boys and girls aged 12 years or above, who are either dropouts from formal education system or had never got the chance of formal schooling are the main target group.

	Female	Male	Total
Enrolled	10,337	7,406	18,743
Graduate	1,008	616	1,624

Components of the Basic School System:

The students get trained and skilled through three types of schools: Basic Schools (BS); Advanced Basic Schools (ABS) and Rural Technology Centre (RTC). Under BS, students receive 2 years of education: 1st year schooling called Angkur and 2nd year called Bikash. Angkur is equivalent to class 1 and Bikash is equivalent to class 2 of the mainstream. Under ABS and RTC, students received 3 years of education: Agroshor-I (Advanced- 1) equivalent to class 3 & 4; Agroshor- II (Advanced- 2) equivalent to 5 & 6; and Agroshor – III (Advanced- 3) equivalent to class 7 & 8.

In total, CMES has 428 BSs, 80 ABSs, and 26 RTCs in 26 units. In 2014, CMES developed 1 new unit at Haluaghat, Mymensingh with 1 new RTC, 3 new ABSs, and 15 new BSs. The students receive 12 types of technical skill trainings.

Competency Assessment

Students are assessed monthly on their competency. Basic education level of the students assessed by CEBE (Competency for Effective Basic Education) and Technical Skill level by CSLT (Competency and Skills in Livelihood Technology).

Students' Achievement in 2014:

Name of Assessment	Grades Received (%)		
	A	B	C
CEBE	52	37	10
CSLT	52	37	10

Primary Education Completion (PEC)

Agroshor-II (Advanced-2) students are prepared to participate in Primary School Certificate (PSC) examination every year.

Number of PSC exam participants	765
Number of students passed	724
Rate of Pass	95%

Number of Students	Grades Obtained
72	A
93	A-
173	B
271	C
100	D

Community Working Committee

For implementing the program, CMES always has to work in collaboration with the community and its people. Involving the surrounding community is one of the strategies, named as Community Working Committee (CWC) participation. Self-motivated community people donate lands, assets, financial and other supports for BSs, ABSs and RTCs. They are also involved in monitoring system.



Home to Home Work

For community development, CMES has designed its program to encourage and involve the students in community development activities. Students are required to go for a "home to home" work in their community. They motivate their neighbors and demonstrate use of improved oven, tree plantation, safe water options, proper sanitation practices, oral saline preparation, basic health, hygiene and nutrition, immunization program, and gender awareness.



Student Government

CMES provides training to the students for taking community leadership in future. "Student Government" is introduced for development students' leadership skills. Student Government consists of five elected students to run the core functions of the government body. The government changes each year. They work in different sectors such as campus and property management, technology and income generation activities, management of class room and school, library, culture and sports, gender empowerment, home to home work, social action and health and nutrition.







Moving Towards Economic Empowerment: Technical Training and Income

Technical and Vocational Education and Training (TVET) has been creating new opportunities for graduates in 26 CMES field units. CMES aims to provide technical and practical training and work experiences to the graduates to enhance their specialization. All the curriculums are developed based on the emerging technology demand of the market. CMES is also providing continuous support to all graduates through Technology Management Centers (TMCs) to create more successful self-employed graduates. Moreover, CMES provides the opportunity to learn and to enhance graduates' technical knowledge through up-gradation training. Proper delivery of TVET and skill enhancement and business support of TMC ensures 100 percent income generation of the graduates.

Year 2014	Female	Male	Total
Self Employed Graduates	381	89	470
Employed Graduates	330	210	540

Apprenticeship leading to Industrial skills: Technology Management Center (TMC)

Creativity and Learning Center of the Graduates, the Technology Management Center (TMC) is the production and marketing unit. It provides support to CMES graduates for employment, self-employment, and their income generation. TMCs are leading the graduates into finding apprenticeship opportunities. They work as an apprentice with the TMCs on order basis. Each unit has one TMC with its monthly production, sales, and profit target.

The centralized (working on TMCs using their resource) and decentralized (working from home taking the order) graduate work hard to achieve these targets to gain sustainability of TMCs. The graduates produce market oriented products on order basis. Up-gradation training has enhanced the graduates' technical skills which have brought better work opportunities for their livelihood. TMCs work closely with Dhaka Service Center to establish and achieve its business plan. The skill enhancing appren



ticeship with the TMCs results into better opportunities in terms of getting employment with business entities and industries or having a small scale enterprise of their own. General Production and Marketing (GPM) wing of CMES is working along with these graduates in branding, marketing and sales of their products. The GPM works on acquiring orders, overseeing production and deliver them along with the necessary networking. The products of CMES graduates are: fresh and dried oyster mushroom, print block saree in Tangail half-silk vegetable-dye saree, dress and fatuas, Panjabi, new designer dresses (Pakhi, Alisha, Masakkali, etc.), wooden laptop cooler, cricket bat and folding chairs, portable chair, steel folding and portable chair and shutter gate, etc.

Technology and Training Resource Center (TTRC) for Skill Enhancement

TTRC disseminates professional and effective training to CMES staffs following improved curriculums. The training is provided on different trades. The staffs apply their acquired skills in the classroom, business and lab. The efficient staffs create more effective and challenging learning environment for the graduates. In result, the graduates become capable of making quaiity product to sale those in local and national markets.





Trades and Technology for Empowerment

Portable Wood Work

Carpentry trade has proved itself to be a crucial trades of CMES as it have developed a significant demand and opportunities of earning amongst CMES graduates. CMES teachers and graduates have achieved good will for their carpentry businesses.

- Carpentry trade is being run in all RTCs and ABSs of 26 units of CMES except the newly established Haluaghat Unit.
- In 2014, the TMCs developed new prototypes for their products. Some of the major products include Sheuly folding chairs, laptop cooler, rehel for Quran, designed flower vase.
- High quality flower vase were produced alongside new design of wooden watches. In addition, a better version of relax chairs have been produced. Charger hurricane, which is made by setting LED light on a wooden frame, has been highly praised by the customers. Some office products like desk calendars, small pen holders, and executive pen holders have been made.
- CMES was able to create a good market demand in capital areas like Dhanmondi and Gulshan DCC market.
- Out of 446 graduates in carpentry, 23 adolescent girls graduated from the trade. The popularity of this trade among girls refutes the notion that carpentry is unsuitable for girls.
- Total sale is BDT **53,15,601**.

Garments

In 2014, 985 adolescents became graduates on garments trade, which is around 60% of our total graduates. The students are taught embroidery, block batik, vegetable dye, and tie-dye under garments trade. Quality garments products come from Suruj, Shakhipur, Kayetpara, Deuty, Ranirbandar, Vatpara, Gobratola units. CMES has planned to expand these practices in each of the units and produce national standard garment items from all its units.

- Tatal, Zildal, Masak Kali, Pakhi, Alisha etc. dresses (the trends of its time) were produced by our graduates and sold in local as well as Dhaka market.
- In 2014, the total sale in this trade was BDT **1,25,45,892.**
- There was an increased use of electric sewing machine, embroidery, and zig-zag machine in 2014.



Case Story

Breaking the Chain of Stereotypes: Lakhi Akhter into Carpentry

Lakhi is one of the CMES adroit in carpentry trade who is breaking the social stereotypes. Lakhi is a 19 year old girl living with her family in a rural village named Satbaria in Chittagong. Her father being a van driver and her mother being a domestic help, Lakhi's family was running through a financial crisis and their earning barely met both ends. Lakhi's elder sister is a graduate from CMES. She graduated in 2010, and now has a small beauty parlor with an average income of BDT 3500. As she got married, she had to support her own family with her income.



In 2010, during the student survey, head teacher of Hachandandi Basic School visited Lakhi's home, and tried to convince her parents exemplifying Lakhi's sister's success. Finally, Lakhi's parent agreed to send her to CMES basic school. She was enrolled in Angkur (1st year: Class 1) class at Mohammadkhali Basic School in Satbaria unit.

After completing her education in Bikash (2nd Year: Class 2) in 2012, she was enrolled in Agroshor-I (Advance 1: Class 3). She chose to learn carpentry as she believed it could be a better source of income than the other trades. Her enthusiasm made her gain the skills of carpentry in a very short period. During her study, she used to earn BDT 500 in average per month. She achieved expertise in different items such as chair, folding table and tool, corner stand, and sheuli tool. Eventually, she graduated in 2014. Now, she is working with TMC as a decentralized graduate of CMES. She takes work order from Sey-Wo-Se Brand.

Her journey towards carpentry trade was not easy, going through teasing, stereotyping social norms like "girls cannot and should not do works that are for boys," bullying, etc. But Lakhi never gave up and worked hard leaving social obstacles behind reaching a level of success. She gets priority in her family decision making.

Now, she is working to make her dream "having her own business" come true. Her present income is BDT 3000 in average. Lakhi greatly accept CMES's contribution in changing her life. She promises to herself that she will help the other CMES graduates to become independent.

Mushroom

Mushroom cultivation is being recognized in rural CMES units. The acceptance of mushroom as food has been continuously increasing. CMES has 5 mushroom labs in different units coordinated by the central lab in Waspur, Dhaka. In the lab, tissue culture, mother culture and commercial culture are being carried out. These labs provide continuous support providing mother and commercial spawn to the units which do not have lab facility.

- HK51 variety mushroom, which has a high tolerance against extreme cold was established in 14 units.
- PO2 variety mushroom with wood dust were introduced to analyze the production level. Primarily, it is found that PO2 has a higher production level.



Vermicompost

Vermicompost is a high quality bio-fertilizer produced by a special process using earth worms. Earth worms feed on the biological substrate such as dead leaves, straw, cow dung and produce the compost as their excreta.

For production of high quality vermicompost, a proper ratio of the biological substrate is needed. Aiming to maintain vermicompost quality according to Bangladesh Agriculture Research Council (BARC) standard, a laboratory was established at Suruj Unit in 2012. "Digestion chamber" and other necessary equipments have been installed to upgrade the laboratory.

- Vermicompost samples of different units were tested to find if it is in an appropriate ratio regularly in 2014 which helped to improve and ensure its quality.
- As the users are now more aware about the

benefits of using vermicompost, the demand is increasing day by day.

- CMES helps the graduate to produce and sell vermicompost in all CMES units. The availability of high quality vermicompost will lead to eco-friendly organic crop production.

Welding

Currently, welding trade is present in 19 units with an expansion to 3 more units. This trade has gained popularity within a short time. The big challenge for this trade in terms of expansion is insufficient electricity. However, CMES is working hard both for this trade expansion to all units and for enriching this trade with new equipments and technologies.

- In 2014, **103** CMES graduates were trained on welding through BSS.
- Products such as household steel furniture, main gate, collapsible gate, and shutter gate are continuously produced in TMCs, based on orders received.



Case Story

Ismail: Change Maker of his Own Fate

Ismail dreamt of going to school, but he never got an opportunity. Finally, when the opportunity came, he grabbed it to go to school. He was admitted in Madhupur Basic School in Damkura in 2010. There he studied for 2 years, and gained practical experience in vermicompost and candle making.

However, his interest was to pursue knowledge on welding so that he can establish his own business. Thus, he was admitted to welding trade in Advance-I at Damkura unit. He was a

very attentive student and committed to learn the trade. While studying in Advance-II, he started working on order-basis and got paid for his work. The customers were satisfied with his work, and he started getting more orders. He graduated on welding trade in 2014. He received an A grade showing his competency in the skill.

At present, he is working with "MS. Sohel Traders" since January 2015. His present income is



around BDT 4000. Being satisfied with his work, the employer has promised to increase his salary soon.

As he dreams to start his own business, he plans to hire a shop. He also has plans to help in the employment of the graduates like him.

Electrical and Electronics

Electrical and electronics has been a very popular trade among the graduates in several units as it leads to higher income generation. This trade helps the graduate to learn TV and mobile repairing, assembling UPS/IPS, and installation and servicing of solar photovoltaic panels. CMES aims to expand this trade to all units to create greater livelihood opportunities for the graduates. The ATs have expertise on IPS/UPS, mini IPS, mobile hardware servicing, and general electronics.

- This trade is practiced in 13 CMES units.
- In 2014, 12 ATs were trained (as a resource person) in TTRC on TV repairing and mobile phone servicing. The training provided knowledge on TV assembling, software troubleshooting, and smart phone apps installation.



Motor Cycle Repairing

Motor Cycle Repairing Trade has been started in 11 units in 2014. CMES did the preliminary works to add motor bike trade in TVET on November 2013.

- 7 teachers were retrained on this trade for 15 days at TTRC.
- Appropriate curriculum was developed through a workshop with the Resource Person and practitioners. This trade related curriculum and book has been sent to the units for expansion.



Spirulina

Spirulina is a microscopic bluish algae which is rich in vital nutrients, such as, protein, fatty acids, vitamins and minerals. Spirulina has been used as food supplement. Spirulina is cultivated in water based nutrient culture.

- Spirulina culture is piloted in 16 CMES units after experimentation at the second campus of CMES. Many students are working on this pilot project.
- To develop spirulina food product, several experiments are being carried out in the service center mixing honey, biscuit, moa and cake.

Branding the Skills of CMES Graduates: Self-Employed Youth and Women's Social Enterprise (Sey-Wo-Se)

Sey-Wo-Se brand represents the work of the technically skilled CMES graduates. It ensures quality production as per market demand. Sey-Wo-Se products are unique because they are exclusively produced and tested according to the standard quality set by approved authorities. Sey-wo-se productions are operated by CMES's centralized and decentralized gradu

ates. It works through a profit sharing agreement between CMES and its graduates.

CMES Service Center helps Sey-Wo-Se business by supplying new product designs and development to the TMCs, collecting orders from the central market and taking different initiatives to increase sales. It also implements quality control measures on a routine basis, buy raw materials, do cost analysis, and ensure high market promotion of Sey-Wo-Se products.



Trades	Products
Garments	Three pieces (embroidery, exclusive vegetable-dye, tie-dye), Sharee (Block, Vegetable-dye), Long Kameez (Vegetable-dye), shirt, panjabi and gents fatua
Portable Wood Work	Folding chair, Folding table, Folding tool, Jatra tool, Easy tool, Easy Chair, Wooden Cricket bat, Wooden watch, Key ring, Flower vase and, Wooden show pieces.



Standing for Women Empowerment: Adolescent Girl's Program (AGP)

The Adolescent Girl's Program (AGP), jointly funded by SDC and Sida, being implemented in 23 units, is one of the major components of the project. The AGP program was created in 1991, primarily, to advance women's equal participation with men in all aspects of the society and was one of the first gender interventions in the country at the time. AGP takes various measures to address the wide range of equality issues that women and girls face in the working areas under the program. A key strategy of the program is empowering girls economically and socially.

There are 66 gender forums working under AGP.

- Around 98,371 girls and young women between the age of 11 and 30 are now participating in AGP
- They are organized in 1,450 associations with a total about 62,100 (male- 16,860, female- 45,240 members)

Social Empowerment

Social empowerment is achieved by the program through introducing members to their basic human rights, health and reproductive health rights, preventing early marriage, preventing dowry and repression and working towards an emancipated womanhood. The unequal position between men and women is gradually reduced through social actions, gender sessions, conventions, networking and other behavior changing awareness programs of AGP. Gender sessions are a platform where various forms of discriminations and instances of inequality are discussed and initiatives are taken to prevent those occurrences by means of social actions. Adolescent boys and girls together participate in these

sessions, which allows for a healthy masculinity to develop in the male participants as they become enlightened and sensitive to the challenges and issues that their female counterparts face in the society, thus furthering the cause of gender equality.

- 63,887 (75%) participants have participated in 15,895 social actions for preventing early marriage, dowry, gender discrimination and repression from the community.



Economic Empowerment

Measures for economic empowerment are taken through continued education, skill training, non-stereotype livelihood activities and income generation and growth. The girls are encouraged to take up income generating activities of their own, preferably in non-stereotype works involving technologies. Technology and business assistance are provided along with microcredit support. As a result of their steady income, girls and women of the programs are able to become financially independent and economically empowered, allowing them more decision making power in their families due to their ability to make financial contributions. There has been visible change in the status of the girl in the family after she achieved financial independence as her opinions were given more importance than before and she had more autonomy. In such instances CMES has been successful in contributing to gender equality by creating non stereotype and skill based business opportunities for the girls and women in the program. The program further continues to contribute to the development of society and advance the cause of gender equality by creating a place for adolescent girls and women in the market where they are recognized and accepted by the community as successful entrepreneurs and business persons.

- Total of 18,240 adolescents and young women became involved in self and wage employment. Among them 13,024 were female and 5,266 were male.
- Their income range is between BDT 1,000-20,000.
- 5,957 participants were involved in non-stereotype livelihood.

In 2014, total 300 participants (girls & young women) have been trained in non- stereotype trades:

- Mobile servicing - 10
- Primary healthcare- 10
- Vermicompost - 125
- Garments- 75

Human Rights

One of the objectives of the initiative of the project is to protect the human rights of marginalized and vulnerable groups such adolescents and women by providing them with the necessary resources and knowledge as a way to mitigate the risks of human rights violations. CMES's Adolescent Girl's program exists to protect girls and young women from instances of violation of their basic human rights. CMES, through this program, gives formal recognition to the influence of culture and harmful traditions that restrict women from enjoying of their fundamental rights. In recent years, CMES has thus put importance on human rights education, recognizing that the way to empowerment begins with knowing one's rights so that he/she realizes instances where those rights are being violated and are able to challenge the acts of violence. The program has been able to make all participants aware of their

rights through an elaborate human rights education curriculum that is used in all gender sessions and in all the schools under CMES and moreover taught at formal schools under the School Gender Program in the area. The curriculum addresses and revolves around nineteen basic human rights components which include right to education, proper nutrition, freedom of movement and expression, right to decision making in the family and right to health and reproductive healthcare etc. Participants learn to address instances of discrimination, repression, exchange of dowry and lack of proper health care. They also apply their knowledge of human rights in their everyday lives to improve their status at home and in the community. They further carry out social actions by identifying occurrences of human rights violation and they address them accordingly.

Reproductive health and rights

- **12,891** members of AGP and young women have gathered knowledge and have become aware on health and reproductive health issues.
- **4,935** adolescents and young women were provided health and reproductive health treatment by the support of adolescents, young women and HAV teams.
- **281** women have implemented their reproductive health rights with the co-operation of AAYWOs and HAV team.
- **46** health fairs were arranged where community people received services from local health care providers



Rima's Right: Sexual Harassment Free Life

Member of Advanced adolescents Association member adolescent girl Rima Khatun of Unit 2 of Khasherhaat, Patuakhali- Barunbaria 2 used to face constant harassment from a local boy on her way to school . He repeatedly asked for her hand in marriage and even threatened to kidnap her if she refused. At one point Rima informed her mother about the matter and she responded by refusing to let her attend school. Similarly she could not attend the Advanced Adolescents Association. During a session Ripa Khatun informed and discussed Rima's case with everyone else.

Under the leadership of the association members Sharmin and Selina, a team went to the boy's house to inform his parents, where they said they will look after the issue. But to reach a quick solution, the team consults Union Parishad member Mr. Khokon, requesting him to settle the issue. Mr. Khokon, then called for a meeting with both the boy's and girl's parents and



the association members, where he warned the boy that if he is seen teasing Rima once again, he will be handed over to the police. Now, being scared, the boy's parents took the issue seriously and promised that their son will not bother Rima anymore.

Rima is now coming to school and association office regularly. CMES has ensured a abuse and harassment free life for Rima.

Advanced Adolescents and Young Women's Organization (AAYWO)

The Advanced Adolescents and Young Women's Organization (AAYWO), a self-governing organization comprising of members who have graduated out of AGP, have been equipped with the leadership tools and necessary knowledge of human rights and laws against violations of those rights in order to intervene in real life situations and prevent further occurrences of repression, child marriage dowry, eve teasing etc. They often involve influential members of the community and work to challenge previously held discriminatory beliefs and norms and harmful social practices against women and thus are successful in changing the attitude of the society while creating a community of equal opportunities where women can thrive.

By the interventions of AAYWO with the help of local Government, local administration and other support organization:

- 548 women have been saved from repression.
- 436 adolescents have been saved from child marriage.
- 192 sexual harassments have been prevented.
- 44 new villages have been declared as child marriage free areas, making a total of 124 Child Marriage free areas till now.

In 2014, AAYWO members identified the root causes (lack of knowledge and comfort level with local services, tendency towards home remedies, dependence on quack doctors and social stigma against topic of reproductive health) that prevent community members from seeking proper treatment to ailments from local healthcare providers. Members worked to create the necessary liaisons between community people and community health services and foster a comfort level in the interactions.



Rights for All

Under the initiative of AGP program, Boiltoli under Shatbaria unit of Chittagong celebrated 'Human Rights Week.' They started with the observation of the day. They organized a rally, made human chains, held discussion session, quiz contest, drawing and essay competition, performance by Adolescent Travelling Troupe, etc. In the discussion session, Arju, Rony, Ayesha, Yeasmin, Lucky, and many other girls talked about various aspects of human rights, their entitlements as human beings, what were they deprived of, what they deserved, their dreams and aspirations and a lot more. They identified the issues and the situations that violate human rights and the terrible effects on family and society. They also had formal discussion on major human rights issues, necessity of human rights education, etc. Their resolution was to make sure human rights are never violated and everyone can live a respectful life.

AAYWO Central Convention

A central convention with AAYWO members was held on the 29th of May in the capital. The convention was arranged to create a central federation for the members of AAYWO. The convention was divided into two different sessions: the first session took place with all members presenting their individual stories and accomplishments. At the second session, election of 8 members for the central federation took place and each elected person was



assigned their individual responsibilities so that they can implement their work accordingly. The central federation is a symbol of how far the AAYWO members have come from providing leadership within their own communities at the unit level. Previously, the regional federation brought together 42 elected members from each unit, allowing them to work at the regional level and now the central federation will allow for AAYWO members to work at the national level.

Malala Utshob

On the occasion of Malala Yousafzai receiving the Nobel Peace Prize, an event was organized across all units to celebrate the accomplishment of the 17 year old girl. Malala has become an important role model for our students and participants. Malala's accomplishment is the result of hard work and determination; she possessed a passion to help others and strived to be independent. Malala has inspired many other adolescents such as herself to fight their circumstances and rise above their present situation. Our adolescent girls and boys took an oath to follow her footsteps at sessions and conventions organized around Malala's accomplishments.



Network and Partnership

- Collaboration networking has been created with 199 organizations in the field level through developing 23 Gender Forums and with 30 organizations through organizing a Central convention.
- Members of AAYWO, AGP, and LSG worked with local administration and local Government, local office of Ministry of Women and Children Affairs and other legal support organizations.
- Partnership with PARI (Participating Action for Rural Innovation) continued and 30 staff members were trained on Emergency Birth and Preparedness Plan.
- 714 mothers have been trained through implementation of the project Doridro Maar Jonno Matrittokalin Brata Prodan (Maternity Allowance for poor mothers) in three thanas.
- 65 gender forums meetings have been conducted by bringing together 199 national and local organizations.





Breaking Gender Norms: Kishori Abhijan

The overall goal of the project is to act as agents of social change for adolescents, young people and community member in selected intervention area. They are encouraged to enhance and facilitate collective action within communities for the prevention of violence, abuse and exploitation against children and adolescents. Through sustained and supportive vision, adolescents, especially girls, participate in decisions affecting the lives and act as agents of social change and community development. The project aims to build capacity of adolescent boys and girls, establish a community based child protection program to protect the rights of children and create a community that recognizes the unique needs of adolescents.

The sports for development challenge the cultural barriers surrounding the idea of girls playing sports. The project, instead, encourages girls to become contributing member of the society as community sport and swimming coaches. MOWCA, through the partnership with the local partner, provide facilities and sports related training and arrange different regional level sports competitions. Parents in the project intervention areas are allowing girls to become involved in sports and giving equal importance to girl's freedom of movement.

The project addresses governance and human rights issues through life skills based education session. The content of the session is woven around different social, family and community issues such as gender child marriage, dowry, different types of abuse, reproductive health related rights and awareness about HIV/AIDs. The session initiates an effective dialogue with peers, parents and other member of the community to bring about a visible change in thought and attitude, ensures public participation and acknowledgement of rights of women and children in a public forum, and fulfill the country's political commitment toward the Convention on the Rights of the Child.

Project stakeholders and beneficiaries: Adolescents: 15,000, Parents: 30,000, CBCPC: 1500.

Working area: CMES is already working in Rangpur, Patuakhali and Borguna. In the new phase it started working in Kurigram and in Patuakhali new 15 adolescents centers were formed.

Association formation: 225 associations were formed with eligible adolescents.

Peer to peer session: Regular Peer to Peer sessions on LSBE have been conducted in these associations. In total 250 peer leaders received training who later conducted their own sessions. 250 new peer received training on LSBE and child development module.

IPT performances: 60 regular IPT performances were held on awareness raising. 60 participants received IPT training according to specific module. The adolescents already developed six IPT script on different social issues.



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AAO members training and meetings: Advance Adolescent Organizations (AAO) has been formed through the direct election of the adolescents. 200 AAO member received training in 10 separate training sessions on issues related to repressions, reproductive health, linkage eve teasing, early marriage etc. 45 monthly meetings were organized in unit level on regular basis.

AAO election: These committees work with the local community closely, have good networking with the local adolescents informing them about social problems, like child marriage, dowry, domestic violence etc. These AAO members communicate with the local influential and CBCPC members for problem solving and actions.

Stipend program: 25 adolescent received stipend on income generation activities like:

Sl. No.	Type	Number
1	Garments	12
2	Fishery	3
3	Dairy	4
4	Computer	4
5	Poultry	2

Additional Activities

International women's day: 8th March International women's day has been observed in all units of Kishori Abhijan.

New staff orientation: 26 new staffs joined in the project. After a five day orientation program held in Dhaka, they joined work in their respective working areas.

Mother's convention: In March, a mother's convention, jointly organized by Fotorpur Government Primary School and CMES, was held in Mekura village, Roghubazar, Rangpur, where 280 mothers participated. The issues discussed were Child labor, Child marriage, and gender and Child rights. The participatory event ended with an IPT show performed on Child Labor. All these were organized by the leadership of AAO and CBCPC.

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CBCPC networking and meetings: 45 CBCPC meetings were organized with the new members. Community people actively take part in creating social change. Planning and implementing of social norm changes regarding issues such as repression, early marriage prevention, eve teasing etc. In a CBCPC meeting in Cholvanga village in Amtoli, the participants identified that most of their children are in the risk of child marriage mostly done without registration. So six members of the committee visited the mosques during Friday Jumma Prayers and discuss this issues to the community and also shared the issues with the local government authority. The Imams who are responsible for the unregistered marriage stopped doing that without seeing the marriage registration. This effective initiative by the CBCPC created a positive impact with is now followed by other CBCPC members.

Social action: The adolescents participated in different social actions like: child marriage prevention, Birth registration, Marriage registration, domestic violence etc. In this quarter adolescents prevent 20 child marriages, 4 domestic violence, took initiative of 36 Birth Registration of babies.

Child Development Module (CDM): We have provided training to our 10 field staffs on CDM last year with our own resource by our trainer. We have two sets of CDM materials. So the staff who received training on CDM conducts session in 10 of our adolescent's center. 125 members were trained on child development module.

The major obstacle faced was girls being seem as outcasts in the society for taking part in sports activities going against gender stereotypes. This is addressed through regular life skill based educational sessions and the community based child protection committee ensuring an environment that does not discriminate against girls. The swim safe initiative has risks of drowning but the risks are mitigated by capable staffs ensuring the safety of all swimmers and use of safety equipment during swimming. Staff recruitment was a challenge because of the political unrest of the country, when we hired some temporary staff to overcome this situation. It is crucial to develop a system for early identification, response, reporting and referral of child protection system, and have regular updates of the information, sharing them with committee member and taking necessary actions with the participation of CBCPC.

Case Story

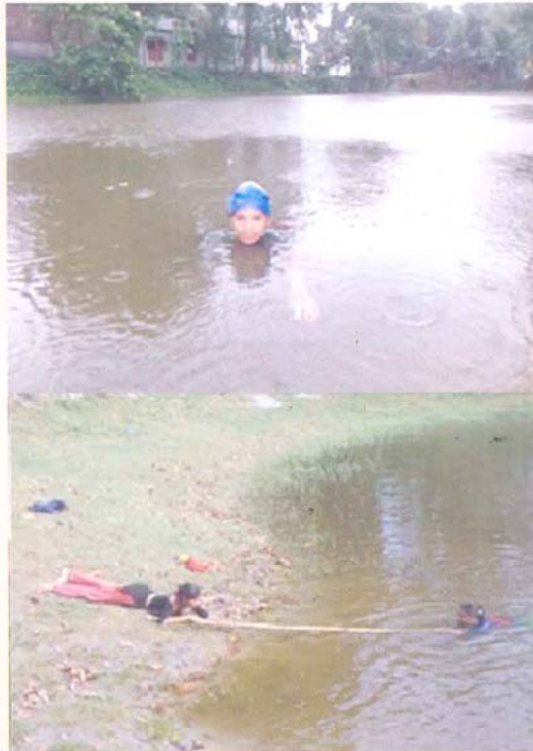
I promise to save life

I am Shewli Akhter from Arajimon Khamar, Mahiganj, Rangpur. My father is Md. Motahar Ali and mother late Julekha Begum. I am the only child of my parents. My mother died when I was in 8th grade. I have passed the SSC examination and now a student of first year HSC in Mahiganj Degree Collage.

My father is a daily labor and it is very hard to sustain life with his limited income. I enrolled in Kishori Center in 2012 as an adolescent and after couple of weeks I was selected as a peer leader. After that, I received LSBE training from CMES and started working as a peer leader in the center. I also received IPT training and performed in different drama and participated in social actions like: Child marriage prevention, Birth registration etc. All these activities have enriched my confidence level and I prove myself as an effective peer leader.

From the very beginning, I have heard about the Safe Swim Program of CMES. Seeing my friend taking swimming lessons, I felt interested and wanted to become a swimming coach. I have joined survival swimming for life-2015 as a Community Swimming Instructor (CSI). I received training on CSI in April. After the training, I have started baseline survey for identifying the eligible children for the program. I have collected information for 500 children and submitted it to the swimming supervisor.

I have received five days CSI basic training. In this training I have learnt different techniques about survival swimming and modern swimming. After receiving training my mind-set about swimming has changed a lot. From this program, I came to know that about 18000 children die every year because of drowning. From then I have promised myself that I will not let any child die because of drowning in my village.





Engaging Youth in Sustainable Development: YSES

Young Social Entrepreneurs for Sustainable Development (YSES) project started with an aim to promote sustainable lifestyle in CMES's working areas-Jaldhaka and Malgara. CMES is providing eco-friendly trade training to the disadvantaged adolescents through this project. After successful implementation of the first and second phase, CMES started the third phase of this project in September 2012. According to the project plan, the students are being trained on mushroom culture, Vermicompost production, Spirulina culture, stevia plantation, medicinal plants, honey production, masonry, and improved oven. The trained adolescents who have completed the education and training on specific trades have adopted eco-friendly livelihood options and are promoting eco-friendly business in their locality.

Informal Education for self-reliance

Like all other units of CMES, second chance education is provided to disadvantaged students with a special focus on girls' participation under the YSES project.

- In 2014, general and technical education (based on eco-technologies) was provided to 920 students. Among these students, 58 appeared in primary education completion (PEC) examination this year.
- In 2014, 85 students became graduates on various eco-friendly trades such as mushroom, Spirulina, improved oven, medicinal plants, and IPM.
- While imparting technical education, YSES project gives emphasis on inclusion of physically challenged students into its trainee community. In line with this, 6 such students received trade training in 2014. In total, CMES has trained 58 physically challenged students.



Gender in YSES project

The participating adolescents are advised to attend gender awareness sessions along with being involved in social actions. They also work to prevent repressions and establish rights of adolescents and young women in the working areas. Beside the trades, training on gender awareness activities aware the adolescents about gender equity, and they learn the necessity of equal evaluation of men and women in the society. Gender awareness activities work as a complementary issue to eco-friendly vocational training makes the adolescent more knowledgeable about gender equity. Harmful effects of early marriage, dowry system, eve teasing, and many issues are discussed in the gender awareness sessions.



Eco-friendly trades

The main focus of YSES project is to promote eco-friendly trades in the working areas as well as to scale up these sustainable livelihood options to other units. At present, the following trades are taught through BSS to YSES units. Awareness about eco-friendly trades can be a very big achievement in terms of natural and economic advancement. These trades do not harm to the nature, rather flourish it.

Bee keeping

Bee keeping imparts many ecological benefits to the environment as it promotes pollination of flowering plants. It is an eco-friendly trade that our students are learning not only in YSES project but also being expanded in other units. Students learn how to ensure nutrition of bees, establish new bee colonies and strategies to cope with the lean season with the bees. Many enthusiastic students



and graduates of this trade have established their own colonies to make a good income. However, bee colonies are facing challenges due to environmental disruption and disappearance of flowering plants.

- In 2014 winter, 268 kg honey was collected from 27 bee colonies of Malgara unit.

Spirulina

CMES has been working with the rural adolescents for more than three decades with various technical trades. Spirulina, a microscopic algae, rich in nutrients, can contribute to alleviate the poor nutritional situation in the country, if it is used as a food supplement.

- Considering the nutritional value and its market potential, Spirulina culture has been included as a trade under YSES project.
- CMES started Spirulina cultivation on R&D basis in 2009. Now, small scale production of Spirulina is conducted in both Jaldhaka and Malgara units.



Medicinal plants

Commercial production of Haritoki, Amlaki, Bahera, Nim, Tulsi, Akand, Pathorkuchi, Stevia, Ghrito Kumari are sources of good income for adolescents. While motivating the students, various medicinal plants were planted in their homes and localities. Now, almost 2,000 medicinal plants are growing in CMES premises and the houses of students as an initiative of YSES project.



Improved Cooking Stove (ICS)

YSES project implemented the ICS trade in order to address respiratory ailments that result from using conventional stoves. ICS are also more efficient in terms of energy saving than conventional stoves. Students and graduates in this trade produce concrete ovens and sell them at the Jaldhaka and Malgara unit.

- Production of concrete ICS started in June 2013 after starting the third phase in 2012. During 2014, 26 ICS were sold and installed.

Improved Cook Stove (ICS) is an advanced technology used for efficient conversion of energy from biomass to heat. ICS's key benefits over traditional stoves:

- Money and time saved in acquiring fuel.
- Reduced amounts of smoke and indoor air pollution.
- Less pressure on forest and energy resources
- Reduction of diseases caused by indoor air pollution



Integrated Pest Management (IPM)

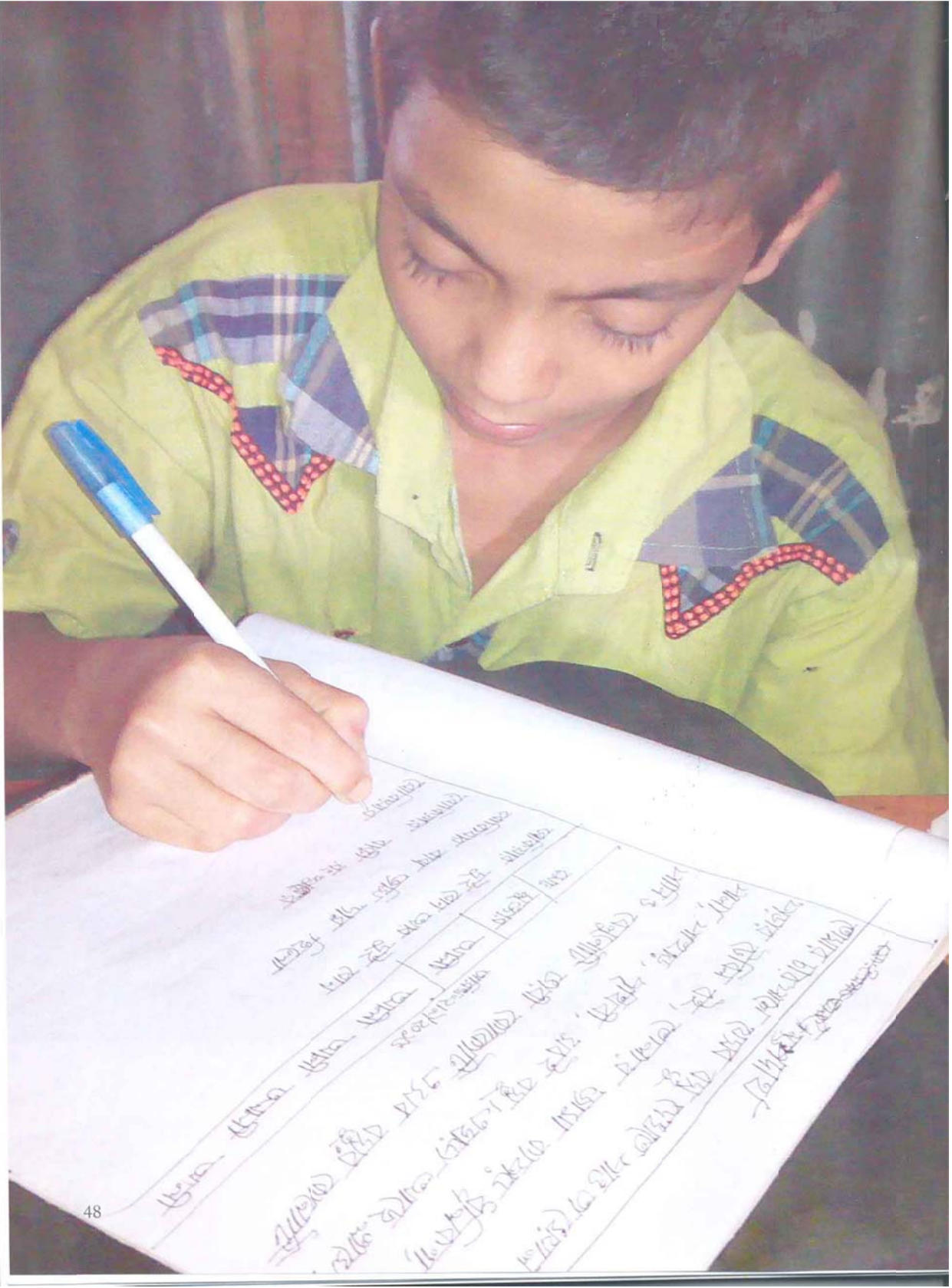


Integrated Pest Management (IPM) is a holistic approach of controlling pest of valuable crops using a variety of methods such as mechanical trap, biological predator, and etc. The usage of insecticides on the other hand may kill the useful pests along with the harmful ones. IPM aims at increasing crop production without harming the environment or human health. CMES is working with "light trap" and "pheromone sex hormone" under the YSES project. The graduates can contribute in the development of agricultural practices with this training besides supporting themselves.

Stevia

Cultivating stevia as a medicinal plant has been adopted by CMES graduates in the working areas of YSES project. Saps of stevia leaves are very sweet which can be used as a substitute to sugar. Stevia leaves have been found to help in reducing the blood pressure. CMES is working to popularize the use of stevia leaves while providing training to its BSS students on stevia culture and related technologies. In 2014, 28 stevia plants were planted in Jaldhaka and Malgara units. Now there are 218 stevia plants altogether.





Towards Apprenticeship and Industry

Learning in a Creative Way: Pedagogy of Text (PoT)

CMES has adopted an innovative and participatory teaching-learning approach for enhancing student's creative thinking capacity. This teaching-learning approach is called Pedagogy of Text (PoT) developed by Enfante de Monde (EDM). CMES PoT adaptation team aims to make education effective enhancing the quality of education preparing the student to implement their academic knowledge in their daily life.



PoT curriculum is developed taking into consideration of the barriers and difficulties faced by dropouts and illiterate rural adolescents from underprivileged background. Student centered teaching-learning process along with teacher's intervention and methodology of PoT help to develop student's critical thinking. In 2012, PoT project was implemented in Ghantaghor unit as a pilot study. In 2013, PoT approach was introduced in CMES basic school. In 2014, this approach was scaled up in the advanced basic school (ABS) and Rural Technology Center (RTC) in Suruj, Vatpara, Dhamkura and Ranirbandar units.

In 2014, in the units where PoT was implemented –

- Number of the students 4032 (male- 1962, female -2070)
- BS program 3595 (male 1788, female 1807)
- Ghantaghor 437 (male 174, female 263)
- Number of students who took part in the exam- 3833
- Average attendance rate- 86%
- Passing rate-99%
- CEBE result- A- 51%, B-39%, C- 9%



Capacity Building on PoT

Both general and technical teachers at BS, ABS and RTC in 5 units got regular training on PoT. In 2014, 72 basic school and 69 ABS and RTC staffs and teachers were trained in 5 discipline wise trainings. These five disciplines include Bangla, English, Math, Natural Science and Social Science. They are trained to apply PoT approach in their classes while maintaining regular lesson plans. Besides, several trainings were conducted on regular basis by the experts from EDM.

A comparative study has shown that our PoT students out perform our students who are following the general education system set by the board in terms of understanding, skills and performance. These graduates also have a higher average monthly income compared to our other graduates.

Case Story

Delwar: A Success Story

I am Delwar from Jotsatnala in Dinajpur. I come from a large family of six members including me. My father is a poor hawker and his income is 4000-5000 BDT. I was enrolled at a BRAC school where I found the lessons difficult to follow. Eventually, I had to drop out from there at class one because I had no interest for the class and school.

Once a day a teacher from CMES named Mr. Pabitra Kumar Mondol visited my home and told us about the CMES program. I could not concentrate in school and found the lessons difficult to follow. My father decided to enroll me at RTC in 2010 in the class of Angkur. When I started my first class at CMES, I found that it was completely different from the school I used to attend. I found the classes enjoyable and the teachers were nice and they never hit us. The lessons revolved around activities like singing, storytelling, etc. I had the opportunity to select any trade which I like and I decided on the carpentry trade. I found

the general education and the technical education interesting and easy to follow.

In 2014, as a graduate I finished my learning in CMES and I engaged myself in Sey-Wo-Sey for centralized production in RTC. I worked there after school and started earning in small amounts. At present my earning is TK.1500-2000 a month. I am happy because I can continue studying while bearing



my education cost and still contribute towards my family. Now I have enrolled myself at Khochna High School because I want to continue my studies. I am proud to say I have reached a position now where really I belong. I want to be a successful businessman in the future so please keep me in your prayer.



Light to Rural Bangladesh: Solar Power

The name of the program is Rural Electrification and Renewable Development Program (RERD). In this program, CMES enrolled as partner organization (PO) of IDCOL on 28th August 2003. CMES received a loan of BDT 99,670,094 and a donation of BDT 14,431,002 from IDCOL till December 2014. CMES repaid to IDCOL a loan amount of BDT 42,894,549 with an interest of BDT 21,311,215 till December 2014. CMES provides solar photovoltaic panel and improved cooking stoves harnessing the renewable solar power.

Solar Home System:

Solar Home System is the method of providing electricity using solar power. The system includes a solar panel, battery, charge controller and the load (light, fan, television, etc.). The system works on a direct current basis, where the battery reserves the power coming through the panel and the charge controller lighting up the loads. Clients can get the system installed at their home both in cash and credit (allows a 1-3 year installment). The system is installed by CMES technicians.

The solar home system is reaching the places where there is no supply of electricity yet. The initial installation cost is a little higher but the credit payment system makes it affordable and once the installments are paid off, there is no further cost which makes the system economical.

Improved Cooking Stove (ICS):

Improved cooking stoves, made mostly of mud, cement, iron/steel are advanced stoves used by the rural households. The stoves are either for family use or commercial. The stove consists of chimney, mouth, coil and filter. The stoves are installed by CMES technicians and sold on a full cash payment basis. The ICS, reducing carbon emission caused by burning of firewood, is a green and clean source of energy. It also reduces the pressure on firewood (about 50-60%). Reduced ash discharge and smoke makes the stove health-friendly for the rural women and easy to clean.

Till December 2014, CMES has reached following clients under its solar wing

- Total clients- 9025
- Paid clients- 2431
- Current clients- 6588

Client loan information till December 2014

- Distribution – BDT 248,119,779
- Recovery – BDT 161,073,438
- Current balance – BDT 87,178,946

Working areas:

19 districts and 34 units including 4 new units developed in 2014. CMES have trained 45 staffs on installing solar panel and cooking stoves.

Solar Panel: Smile on Mahbubur's Face

Md. Mahbubur Rahman lives in Kapasia, Gazipur. 23 years old Mahbubur is a student. His father is a farmer. Life was difficult depending on oil/kerosene lanterns and lamps without electricity. With the feeling that something must be done and the support from CMES, Mahbubur got a solar panel installed in his home. The "65 watt peak" power system has the capacity to light 5 LED lights, 1 table fan, 1 television and mobile charger in Mahbubur's house meeting their needs. With 9 family members, Mahbubur now has a better life with electricity at his house. Studies and other household works at night are not hampered anymore. The regular kerosene cost has been reduced. He consults the CMES technician team whenever he needs any technical support. The entire family is now happy enjoying the social prestige and respect from the neighbors having the solar panel installed.







Turning into Entrepreneurs: Micro-Credit Program

The CMES program graduates from the Basic Schools and Advanced Basic Schools gets wage employment with different business entities. But those who have a desire to do something of their own cannot often do that because of the scarcity of capital. They applied for financial assistance (capital) to CMES. But not having a Micro-Credit program that time, capital for small business could not be arranged for them. Later, on the face of increasing demand, CMES initiated the Micro-credit program in 1991. The micro-credit program func

tioned within the adolescents and their families involved in different CMES programs. However, later, the program was not limited within them only, reaching the other peoples living in the program locations. CMES gradually got registered with the Department of Social Works, Joint Stock and Micro-Credit Regulatory Committee. As a source of funding, an agreement was signed with PKSF in the year 2000. According to the agreement, CMES Micro-Credit Program is being operated through PKSF funding.



At present, the program is being implemented in 25 units through 114 employees. The program is solely implemented in rural areas with no activities in urban areas or towns. There are two components of credit CMES is working on:

1. Rural Micro-Credit (RMC/Jagoron)
2. Micro Enterprise (ME/Agroshor)

Nazma Akhtar Liza

Name: Nazma Akhtar Liza

Husband's name: Md Jahangir Alam Occupation: Businessman

Current Address: Mawna, Sripur, Gazipur District

Education: Higher Secondary School

Membership of Loan Association: 05.05.2006

Business Entity Name: "Aporupa Beauty Parlour" Starting Date: 05.10.2002

No of Employees: 8 people

Loan Received: BDT 2,80,000 Loan Paid back last year: BDT 2,20,000 Saving Deposit: BDT 27,489

Initial Capital: BDT 30,000 First Loan Amount: BDT 10,000

Business Location: Mawna Chowrasta (Intersection), Sripur, Gazipur

Advance loan for business premise: BDT 10, 00,000 Loan period: 10 years

Current Capital: BDT 20,60,000 Monthly Sale: Profit: BDT 45,000 (average)

Liza is a successful entrepreneur of the micro credit program. However, she had to go through a lot of hardship to get to a successful position. Nazma Akhtar Liza was a student of ABS run by CMES. Her father used to struggle to support a family of eight. They had to live with poverty but, also had the desire to start working. She noticed that beauty salons were a booming business in the area, and she decided to start a business in the sector. She first trained at different institutions. However she found it difficult to finance her business. CMES came forward when they heard about her and offered to assist her with a loan. In 2002 she was given a loan of 10,000BDT and along with her own capital the total was 30,000, she managed to start her own beauty salon. Day by day her business



The Micro-Credit program works with both male and female beneficiaries where they have different associations. In total, there are 15 districts, 43 sub-districts, 120 unions, and 846 villages under the coverage of Micro-Credit program.

Along with self-employment, Micro-Credit Program makes a path of employment for family and neighborhood peoples when the enterprise expands. Till December 2014,

Program	Self Employed			Employment within Family			Employment outside Family			Grand Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Jagoron	128	809	937	10	42	52	0	0	0	138	851	989
Agroshor	23	39	62	2	10	12	0	0	0	25	49	74
Total	156	857	1013	12	52	64	0	0	0	168	909	1077

Women empowerment and Social awareness:

To increase Social awareness and to ensure women empowerment, discussion about repression on women, early marriage, dowry system etc is always discussed on weekly meetings. Besides, for ensuring women empowerment, different topics like women rights, special facilities from Government for women, business skills etc are discussed also.

	Male	Female	Total
Association	540	1434	1974
Member	5940	20330	26320
Loanee (Borrower)	3474	13098	16572
Loan disbursement (as of December 14)	472334700	1219441500	1691776200
Loan recovery (as of December 14)	440536315	1123754611	1564290926
Loan outstanding	31798385	94536077	126334462
Savings fund	8328662	29828761	38157423
Overdue			24394738
CRR			99.96%
OTR			97.18%
PKSF Fund:			
PKSF Fund (Till December 2014)			126900000
Paid to PKSF (principle)			106600000
Outstanding Outstanding			20300000

Future Plan:

To strengthening the microcredit program everything is getting included under software system. To achieve this target, software installation program will be done before March, 2015. Monitoring and supervision will be done from the head office.



Technical and Management Training

Training is the process of enhancing the skills, capabilities and knowledge. So CMES provides different training to its students, teachers and employees for doing every particular job either educational or organizational. Training process moulds the thinking of employees and leads to quality performance which is fruitful to both employers and employees of CMES. This is why every year CMES arranges different types of trainings such as initial training for newly recruited staff, refreshers training for AGP staff and BSS staff, technology training, staff development workshop, initial basic training, skill development training, training of trainers (ToT), management training and workshop and so on.



- CMES organizes training for newly recruited staff. Total 10 initial training were organized by CMES for 116 new staff.
- Different trade wise business management trainings were provided to 117 teachers for their skill development in different technologies like welding and workshop, vermicompost & spirulina, Batic, Tie –die training, IPM TV repairing, mobile phone servicing etc.
- Staff development is one of the prime concerns of our organization and in this regard 3 workshops were held for 22 OT staff, 23 SES staff and 23 OG staff.
- Two Initial Basic Trainings were provided to UO, ST, SES, ES, AT, TT, BST, ABSHT, ABST, BS and they were 49 in total.
- Most importantly one of our important trainings was provided by Winrock International. Basically

Batch 01	Dairy, Cattle, Goat Farming and Poultry Training	26 Participants
Batch 02	Dairy, Cattle, Goat Farming and Poultry Training	26 Participants
Batch 03	Poultry Training	28 Participants
—	Total	80 Participants

- Training of Trainers (TOT) is very important for up gradation of staff. This year 55 employees including PM, SPO, PO and PA have received this training.
- 15 different management trainings were conducted at the Service centre. A total of 223 unit staff and service centre staff had attended these programs.
- 8 refreshers training courses were provided for 164 AGP staff in 7 different units including Khasherhat, Gobratola and Shokhipur. These AGP training courses were conducted by the Gender Department of CMES.
- While refreshers training course for 1376 BSS staff was provided in 22 different units. These refreshers course lasted for 4 days.
- While refreshers training course for BSS staff was done twice in 2014 and conducted by UMA (Unit Management Associate).



সেন্টার ফর ম্যাস এডুকেশন ইন সায়েন্স

আলোকচিত্রে সিএমইএস কার্যক্রম





Reaching our stakeholders: Dissemination and Extension

D&E (Dissemination and Extension) Department plans and performs some regular and special activities like documenting project activities and archiving of relevant information and documents, publication etc. publication includes Biggan Shamoyiki, Ankur Bikash, Kishori Patrika, CMES Bulletin, program related leaflet, brochure, booklet, video slide, photo documentation of different fair.

For this purpose the following activities have been done in 2014-

Publication	Issues
Biggan Shamoyiki	10
Ankur Bikash	10
Kishori (Bi-monthly)	05
Brochure	03
Booklet	02
Calendar	01
Annual report	01

Seminar and workshop

In 29th May, 2014 AAYWO (Advanced Adolescent's Young Women's Associations) central convention was held at wings language center, Dhanmondi to form a central federation of advanced adolescent and young women. The chairman of CMES Dr. Muhammad Ibrahim inaugurated the convention. In the convention, representatives from all units expressed their views. Besides, they also talked about various aspects of the program. In the second session of the convention they discussed about the policy regarding what will be and should be done after electing a national committee and how to implement them.

Exhibition and fair

In 2014 CMES arranged regular workshop, exhibition of program activities, fair (CMES participated in 26 fairs), various day celebration, etc. There were: 4 regional TVET forum meetings, 46 unit TVET forum meetings, 1 central TVET forum meeting etc. CMES also participated in various exhibition and fair in 2014 like [International Agricultural Technology Fair](#), [Digital Fair](#), [Information Fair](#), [Environment Fair](#), [Boishakhi Mela](#), [Agriculture Fair](#), [Micro-credit Fair](#), [Job Linkage Fair](#), [Tree Fair](#), [Palli Biddut fair](#) etc.

জলচাকায় বাল্য বিয়ে প্রতিরোধ
বিষয়ক কর্মশালা অনুষ্ঠিত

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দ্রাগ সাপ্তাহিক পত্রিকা
নবমের সাহসী পদক্ষেপ

100

চিহ্নিতবন্দর সংবাদ

बाल्यादिराहूँ ओ नाव्री

निर्यातन विद्युत् कर्मशाला
२०१३ निर्यातन विद्युत् कर्मशाला

१. विद्यार्थी/विद्यार्थीनी को प्रवेश करने के लिए
 आवश्यक है कि वह/वही निम्नलिखित शर्तों को
 पूरा करे/करे।
 २. विद्यार्थी/विद्यार्थीनी को प्रवेश करने के लिए
 आवश्यक है कि वह/वही निम्नलिखित शर्तों को
 पूरा करे/करे।

मिथ्याठम विद्युत कर्मनामा

१. **संस्कृत** २. **हिन्दी** ३. **उर्दू** ४. **अंग्रेजी** ५. **बंगाली** ६. **मराठी** ७. **गुजराती** ८. **तमिल** ९. **कन्नड** १०. **मलयालम** ११. **सिंधी** १२. **पंजाबी** १३. **संथाली** १४. **कोची** १५. **मैथिली** १६. **नेपाली** १७. **ओड़िया** १८. **असमिया** १९. **बोडो** २०. **मणिपुरी** २१. **सिक्किमी** २२. **मिज़ोरमिया** २३. **जार्खण्डिया** २४. **चत्तिसगढ़िया** २५. **उड़ीसा** २६. **बिहारिया** २७. **उत्तरप्रदेशिया** २८. **मध्यप्रदेशिया** २९. **राजस्थानिया** ३०. **गुजरातिया** ३१. **महाराष्ट्रिया** ३२. **कर्नाटका** ३३. **आन्ध्रप्रदेशिया** ३४. **तेलंगाना** ३५. **आंध्र** ३६. **महाराष्ट्र** ३७. **गुजरात** ३८. **कर्नाटका** ३९. **आन्ध्रप्रदेश** ४०. **तेलंगाना** ४१. **महाराष्ट्र** ४२. **गुजरात** ४३. **कर्नाटका** ४४. **आन्ध्रप्रदेश** ४५. **तेलंगाना** ४६. **महाराष्ट्र** ४७. **गुजरात** ४८. **कर्नाटका** ४९. **आन्ध्रप्रदेश** ५०. **तेलंगाना** ५१. **महाराष्ट्र** ५२. **गुजरात** ५३. **कर्नाटका** ५४. **आन्ध्रप्रदेश** ५५. **तेलंगाना** ५६. **महाराष्ट्र** ५७. **गुजरात** ५८. **कर्नाटका** ५९. **आन्ध्रप्रदेश** ६०. **तेलंगाना** ६१. **महाराष्ट्र** ६२. **गुजरात** ६३. **कर्नाटका** ६४. **आन्ध्रप्रदेश** ६५. **तेलंगाना** ६६. **महाराष्ट्र** ६७. **गुजरात** ६८. **कर्नाटका** ६९. **आन्ध्रप्रदेश** ७०. **तेलंगाना** ७१. **महाराष्ट्र** ७२. **गुजरात** ७३. **कर्नाटका** ७४. **आन्ध्रप्रदेश** ७५. **तेलंगाना** ७६. **महाराष्ट्र** ७७. **गुजरात** ७८. **कर्नाटका** ७९. **आन्ध्रप्रदेश** ८०. **तेलंगाना** ८१. **महाराष्ट्र** ८२. **गुजरात** ८३. **कर्नाटका** ८४. **आन्ध्रप्रदेश** ८५. **तेलंगाना** ८६. **महाराष्ट्र** ८७. **गुजरात** ८८. **कर्नाटका** ८९. **आन्ध्रप्रदेश** ९०. **तेलंगाना** ९१. **महाराष्ट्र** ९२. **गुजरात** ९३. **कर्नाटका** ९४. **आन्ध्रप्रदेश** ९५. **तेलंगाना** ९६. **महाराष्ट्र** ९७. **गुजरात** ९८. **कर्नाटका** ९९. **आन्ध्रप्रदेश** १००. **तेलंगाना**

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দৈনিক
সোনালী সংবাদ

১৯ সংখ্যা : জার্মানী ৩৩০৮ ২১ টেক্স ১৪২০ । ৩ জার্মানিঃ ১৪০৫ ।



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॥ श्रीगणेशाय नमः ॥

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Together We Achieve: Networking and Liaison

- CMES is the pioneer organization that started technical and vocational education through participatory and training approach from 1980. Due to CMES's successful implementation, Government has approved TVET in informal sector through National TVET Policy. CMES has demonstrated its leadership successfully in introducing TVET in informal sector at grassroots level for longtime.

For getting the Recognition of Prior Learning at first we applied to BTEB in September, 2013. BTEB primarily selected our Kayetpara, Gazipur Unit for accreditation of Competency Based Training and Assessment (CBT&A) for one year and provided accreditation for three occupations to CMES on 8th July, 2015 which are:

- Tailoring and Dress Making
- Block Batik and Screen Printing
- Solar Electric System

We equipped this Unit according to the prescription given by BTEB. CMES will work as an assessment centre for block batik and screen printing, tailoring and dress making and solar electrical system.

- CMES collaboratively worked with BTEB worked for preparing Competency Based Training (CBT) Curriculum. For example, CMES experts recently worked on "Competency Standard for Poultry Rearing & Farming Level 1-3" curriculum.
- Industrial Skill Councils were formed for developing technical skills and its proper assessment. This has been done in twelve sectors among which informal sector is one. Dr. Md. Ibrahim, founder and chairman of CMES is leading the Informal sector. ISC as a chair participates in the effort in improving National Skills Development Policy, National Apprenticeship Strategy, and Incorporation of technical education in informal education and so on. Beside this CMES has played a pioneer role in preparing skill standards of Poultry, carpentry, solar etc.
- For raising awareness about HIV AIDS CMES started working with PIACT Bangladesh. We created 189 Master Trainer in this regard through PIACT in February, 2014. These 189 master trainers trained our 36088 members of education and Gender sector. After that these trained members are continuously giving training and awareness to the school students and members of Gender associations.
- We are working with Winrock International for several years. Expert trainers from Winrock already trained our teachers in different sector in order to contribute to the TVET system. In 2014, they trained on Dairy Cattle and Goat Rearing Mushroom and IPM.
- CMES has been collaboratively working with PARI Development Trust on Birth and Emergency Preparedness Planning (BEPP).
- CMES attended the NSDC workshop on "Assessment of skills gap and determining skills training needs" and "Establishing national human resource development fund found for strengthening skills development training in Bangladesh". This workshop focused on the policy issues regarding the necessity of skill gap assessment and establishing a national human resource development fund. Being a key skills development training provider in Bangladesh, CMES regularly contributes to these policy meetings.

Towards Apprenticeship and Industry

Audit Report

CENTRE FOR MASS EDUCATION IN SCIENCE (CMES)

CONSOLIDATED AUDITOR'S REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2014

CONSOLIDATED INDEPENDENT AUDITOR'S REPORT

To

The Board of Trustees of Centre for Mass Education in Science (CMES)

Report on the Financial Statements

We have audited the accompanying financial statements of Centre for Mass Education in Science (CMES), which comprise the Consolidated Statement of Financial Position as at 31 December 2014, the Consolidated Statement of Comprehensive Income, and the Consolidated Statement of Receipts & Payments for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the consolidated financial position of Centre for Mass Education in Science (CMES), as at 31 December 2014, and its Consolidated Statement of Comprehensive Income and its Consolidated Receipts & Payments for the year then ended in accordance with Bangladesh Financial Reporting Standards and comply with applicable laws and regulations.

Dated, Dhaka;
31 August 2015



S. F. Ahmed & Co.
S. F. Ahmed & Co.
Chartered Accountants

Centre for Mass Education in Science (CMES)
Consolidated Statement of Financial Position
as at 31 December 2014

	Notes	Amount in Taka	
		2014	2013
Assets			
<i>Non-current assets</i>			
Property, plant and equipment	3	80,178,631	76,401,188
Intangible assets		-	-
		80,178,631	76,401,188
<i>Current assets</i>			
Investment in FDR	4	181,843,813	158,752,474
Security Deposit		42,465	42,465
Credit Program- Loan in Circulation	5	127,485,274	127,332,245
Solar Household System	6	66,118,570	58,587,591
Staff Retirement Fund Investment (MC)	7	999,001	555,307
Disaster Management Fund Investment (DMFI)	8	1,949,675	1,602,617
Advance against Program	9	1,831,397	1,985,688
Advance Income Tax	10	6,461,665	4,298,798
Receivable	11	297,000	297,000
Cash & cash equivalents	12	119,193,700	179,570,917
		506,222,560	533,025,102
Total assets		586,401,191	609,426,290
Capital fund and liabilities			
<i>Fund</i>			
Capital fund	13	301,559,544	278,781,826
Advance donor contribution	14	73,635,956	137,905,443
Group Fund	15	673,200	673,200
Group Saving Fund	16	38,157,423	37,506,878
Staff Retirement Fund	17	55,266,717	46,067,436
Security Fund (Micro Credit & SHS)	18	946,505	888,607
Insurance Fund	19	7,894,985	6,565,374
		483,134,329	508,388,764
<i>Reserve</i>			
Loan Loss Provision (LLP)	20	23,934,823	21,385,618
Disaster Management Fund (DMF)	21	2,256,493	1,716,731
		26,191,316	23,102,349
<i>Current liabilities</i>			
Loan from PKSF	22	20,300,000	21,100,000
Refinancing (IDCOL)	23	56,775,546	56,835,177
		77,075,546	77,935,177
Total capital fund and liabilities:		586,401,191	609,426,290

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

[Signature]

Finance Co-ordinator



Dated, Dhaka;
31 August 2015

[Signature]

Executive Director

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

S. F. Ahmed & Co.
S. F. Ahmed & Co.
Chartered Accountants

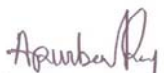
Centre for Mass Education in Science (CMES)
Consolidated Statement of Comprehensive Income
For the period ended 31 December 2014

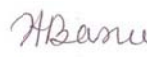
Notes	Amount in Taka		
	2014	2013	
Income:			
Donation -Donors	24	254,552,284	219,636,705
G.E.F. Subsidy		134,280	238,000
Solar Household System		-	166,075
Service Charges on Loan		31,137,665	32,152,762
Sales - Pass Book and Others		103,040	109,380
Other Income		-	527,761
Short Course Fee		-	376,772
Token Fee / Forms Fee		69,065	24,880
Student Participation		-	484,349
Publications		-	127,612
Sales of vehicle		-	1,243,660
Contribution from production		-	259,477
Bank Interest (on deposit)		1,481,322	1,514,584
Interest on FDR		19,293,185	17,517,198
Catering Service		-	278,930
Total income		306,770,841	274,658,145
Expenditure:			
Salaries and Benefits/ Time Cost/ Fee		215,517,119	183,263,047
TA & DA, Conveyance		8,340,582	6,255,446
Materials, Development and Production		844,154	850,284
Rent, Rates & Supplies		9,449,349	7,925,001
R & D Studies		660,722	729,951
Dissemination & Networking		2,766,557	5,268,699
Office Supplies / Stationeries		2,343,110	2,355,710
Transport Fuel		1,336,833	1,467,937
Postage and Tele- Communication		775,170	731,339
Insurance, Bank Charges, etc		482,943	544,505
Training / Workshop		3,049,858	10,826,221
Teaching Aids		1,589,151	1,546,628
Students Supplies		6,437,800	5,166,762
Technology Consumables		4,887,898	4,184,449
Sports and Culture		695,349	632,009
Program Aids & Supplies		2,558,529	2,139,830
Peer Education / Activities		705,991	587,345
Audit Fee		410,000	410,000
Assistance to non stereo - type livelihood		1,141,978	963,368
Electrification		299,294	163,831
Program Expenses		985,844	106,355
Other Operation Cost		254,712	523,860
Interest on Savings		1,844,598	1,798,719



Notes	Amount in Taka	
	2014	2013
Overhead cost	574,378	291,723
Miscellaneous	204,862	462,187
Installation cost (SHS)	-	17,200
Advertisement	349,153	369,084
Management Fee	672,125	111,035
Loan Loss Provision (LLP)	2,549,205	2,301,357
Provision for Disaster Management Fund (DMF)	260,262	274,638
Provision for Staff Retirement Fund (MC)	642,653	585,140
Provision for Staff Retirement Fund (Project)	439,879	2,301,482
Provision for Staff Retirement Fund (SHS)	6,475	1,466,152
Interest on loan / Refinance	4,550,657	4,395,752
Repair and Maintenance	4,129,895	3,539,846
Rates & Utilities	1,802,300	1,609,831
Safety and Ecological Measures	879,335	835,123
Enhancement in Computer Facilities	612,188	1,290,142
Retirement Benefits	3,189,311	1,400,873
Income Tax	3,733,729	5,546,894
Accessories	-	12,621
Depreciation	10,067,161	9,469,077
Total expenditure	302,041,110	274,722,453
<i>Excess of Income over Expenditure transferred to capital fund</i>	4,729,731	(64,308)
Total	306,770,841	274,658,145

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


Finance Co-ordinator


Executive Director

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



Dated, Dhaka;
31 August 2015


S. F. Ahmed & Co.
Chartered Accountants

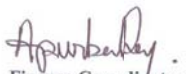
Centre for Mass Education in Science (CMES)
Consolidated Statement of Receipts and Payments
For the year ended 31 December 2014

	Notes	Amount in Taka	
		2014	2013
Opening balance			
Cash in hand		1,658,140	1,477,038
Cash at bank		177,722,777	70,057,137
D.D. in Transit		190,000	-
		<u>179,570,917</u>	<u>71,534,175</u>
Receipts			
Fund Received	25	195,655,022	339,959,772
Student Participation		-	484,349
Short Course Fee		-	376,772
Bank Interest (on deposit)		1,481,322	1,514,584
Installment Received (Solar)		18,958,228	17,430,850
Service Charge		31,137,665	32,152,762
Savings Received		27,179,032	26,656,208
Pass book & other Sales		103,040	109,380
Token Fee / Form Fees		69,065	24,880
Insurance Fee		2,034,220	2,100,050
Security Fund (Micro Credit & SHS)		292,000	380,200
Other Income		-	527,761
Loan Received from PKSf		11,000,000	9,000,000
Refinance (IDCOL)		11,660,095	13,143,287
GEF Subsidy		134,280	238,000
Down payment by the household		4,657,330	6,043,456
Solar Household System		-	166,075
Contribution from Diff. Project (Staff Retirement Fund)		8,110,274	4,780,199
FDR Encashment		-	3,593,244
Sales of Vehicle		-	1,243,660
Catering Service		-	278,930
Advance Recovery		1,098,173	1,224,668
Contribution from Production		-	259,477
Installment Received (Micro credit)		203,544,971	213,319,141
Publications		-	127,612
Disaster Management Fund (DMF)		279,500	-
Interest on FDR		19,293,185	17,517,198
Total receipts		<u>536,687,402</u>	<u>692,652,515</u>
Total		<u>716,258,319</u>	<u>764,186,690</u>
Payments			
Furniture & Fixture		2,425,444	989,638
Technology Equipment		3,424,767	3,456,639
Land Development, School house & Campus Facilities		6,832,168	3,354,286
Bi-cycle		327,589	241,650
Vehicle (Motorcycle)		498,597	155,525
Office / Training Equipment		131,040	55,907
Salaries & benefits/ Time Cost / Fee		215,517,119	183,263,047
Teaching Aids		1,589,151	1,546,628
Students Supplies		6,437,800	5,166,762
Technology Consumables		4,887,898	4,184,449
Training / Workshop		3,049,858	10,826,221
TA & DA, Conveyance		8,340,582	6,255,446
Sports & Culture		695,349	632,009
Safety and Ecological Measures		879,335	835,123
Program Aids & Supplies		2,558,529	2,139,830
Peer Education/ Activities		705,991	587,345
Dissemination & Networking		2,766,557	5,268,699
Assistance to non-stereotype livelihood		1,141,978	963,368
Materials Development & Production		844,154	850,284
R&D and Studies		660,722	729,951
Installation cost (SHS)		-	17,200
Enhancement in Computer Facilities		612,188	1,290,142



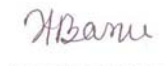
Notes	Amount in Taka	
	2014	2013
Rent, Rates & Supplies	9,449,349	7,925,001
Office Supplies / Stationeries	2,343,110	2,355,710
Rates & Utilities	1,802,300	1,609,831
Electrification	299,294	163,831
Repair & Maintenance	4,129,896	3,539,846
Transport Fuel	1,336,833	1,467,937
Postage & Telecommunication	775,170	731,339
Insurance, Bank Charges, etc.	482,943	544,505
Other Operation Cost	254,712	523,860
Audit Fee	410,000	410,000
Management Fee	572,125	111,035
Miscellaneous	204,862	462,187
Overhead Cost	574,378	291,723
Investment on FDR	23,091,339	31,197,571
Loan to other project / persons	-	-
Loan Disbursement (Micro Credit)	203,598,000	210,018,000
Savings Refund	26,528,487	27,530,979
Group Fund Refund	-	625
Interest on Savings	1,844,598	1,798,719
Interest on Loan / Refinance	4,550,657	4,395,752
Loan Refund to PKSF	11,800,000	14,700,000
Loan Refund to IDCOL	11,719,726	9,950,621
DMFI	347,058	224,647
Staff Retirement Fund Investment (MC)	443,694	555,307
Solar Household System	13,303,550	19,547,467
Insurance claimed paid	704,609	958,727
Security deposit refund	234,102	149,349
Retirement benefits	3,189,311	1,400,873
Program Expenses	985,844	106,355
Advertisement	349,153	359,084
Accessories	-	12,621
Tax deduct at source on FDR & Bank interest	2,162,867	1,836,035
Income Tax	3,733,729	3,285,154
Fund Refund to Donor	372,225	2,038,110
Advance Against Program	943,882	1,572,823
Total payments	597,064,619	584,615,773
Closing balance:		
Cash in hand	2,148,162	1,658,140
Cash at bank	116,953,038	177,722,777
D.D. in Transit	92,500	190,000
Total	119,193,700	179,570,917
	716,258,319	764,186,690

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


Finance Co-ordinator



Dated, Dhaka;
31 August 2015


Executive Director

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


S. F. Ahmed & Co.
Chartered Accountants

Centre For Mass Education In Science (CMES)
Consolidated Notes to the Financial Statements
For the year ended December 31, 2014

1.00 NGO Background

Centre for Mass Education in Science (CMES), a non-profit and non-government organization being registered as a society under the Societies Registration Act 1860 vide Registration No. S-643/1978-79 of 26 December 1978 and also under the Foreign Donations (Voluntary Activities) Regulation Ordinance 1978 vide Registration no. 82 dated 22 April 1981. The main activities of the organization are to accommodate the working children, specially the girls, with necessary educational support and vocational training and also financial support through several types of projects like Basic School System and Adolescent Girls Project, Solar Household System, Credit Program,, YSES, POT, Kishori Abhijan, etc funded by various donors.

2.00 Significant Accounting Principles

2.01 Presentation of financial statements

These financial statements have been prepared on cash receipts and cash payments basis. For this purpose, financial statements of micro credit programs, drawn on accrual basis, have been restated on cash receipts and cash payments basis.

These consolidated financial statements incorporate financial data of various projects for the period covering these financial statements, part of which were not audited due to different accounting periods adopted for those projects.

2.02 Fixed Assets

Tangible fixed assets have been stated at cost less accumulated depreciation. Fixed Assets transferred from various projects after the completion of those projects are stated at book value at which they appear last in the projects books and are depreciated for the rest of their lives. Depreciation is charged at rates varying from 10% to 30% applied on reducing balance method. Half-year depreciation is charged irrespective of date of acquisition of any asset. No depreciation is charged in the year of disposal. Repairs and maintenance are recognized as when it is incurred.

2.03 Revenue Recognition

Donor's grants are taken to income to the extent those are utilized during the accounting period having the balances are liabilities awaiting utilization in subsequent accounting period. Interest accrued on donors' funds deposited with banks have been treated as a part of donors' grant for the related year. Other proceeds like short course fee, student participation fee and bank interest is considered as income when it is received.

2.04 Taxation

In accordance with the existing Income Tax rules, all NGOs working in Bangladesh are assessable entities and submission of Income Tax return is mandatory whether the income of any NGO for any year is taxable or not which is to be decided only after regular assessment is made by the assessing authority.

2.05 Foreign currency transactions

CMES maintains its books of account in Bangladeshi Taka. Transactions in foreign currencies are accounted for in Bangladeshi (Taka) at the rate of exchange ruling on the date of transactions.



2.06 Cash and cash equivalents

Cash and cash equivalents for the purpose of the statement of receipts and payments comprise cash, bank balance and DD in transit.

2.07 Reporting period

These financial statements covered one calendar year from 01 January 2014 to 31 December 2014.

2.08 General

- i) Figures have been rounded off to the nearest Taka.
- ii) Previous years figures have been re-arranged to conform to the current years presentation and comparison.



Centre for Mass Education in Science (CMES)
Notes to the Financial Statements
Consolidated schedule of property, plant & equipment
as on 31 December 2014

3. Property, plant & equipment

Name of assets	Cost			Rate (%)	Depreciation			Amount in Taka	
	Balance as on 1 January 2014	Addition during the year	Disposal / Adjustment during the year		Balance as on 31 December 2014	Charged during the year	Disposal / Adjustment during the year	Balance as on 31 December 2014	Written down value as on 31 December 2014
Land	4,850,707	205,000	-	5,055,707	10	416,861	-	11,167,873	5,055,707
Land Development	14,919,618	-	-	14,919,618	10	35,861	837,475	-	3,751,745
Computer	837,475	-	837,475	-	20	914,062	-	2,164,804	3,656,247
Pajero Jeep	5,821,051	327,589	21,044	5,821,051	20	1,705,016	165,194	859,402	845,614
Bi - Cycle	1,398,471	2,425,444	215,714	18,535,870	10	1,046,884	215,714	7,685,482	10,850,388
Furniture and Fixtures	16,326,140	3,424,767	263,756	33,873,992	10	8,016,015	2,134,560	12,686,819	21,187,173
Technology Equipments	30,712,981	-	-	33,873,992	10	3,595,102	324,311	2,232,338	1,362,764
Training / Office Equipments	3,464,062	131,040	-	3,595,102	20	843,193	54,646	897,839	-
Educational Equipments	897,839	-	897,839	-	20	68,810	-	2,665,146	619,288
Equipments for Technology Training	3,284,434	-	-	3,284,434	10	813,017	-	10,677,075	7,317,152
Renovation	17,994,227	-	-	17,994,227	10	26,353	-	814,266	237,176
New Furniture	1,051,442	-	-	1,051,442	10	6,675	-	327,710	60,079
Additional Furniture and Fixtures	387,789	-	-	387,789	10	18,454	105,395	-	-
Musical Instruments	105,395	-	105,395	-	10	35,497	855,512	-	-
Newly Introduced App. Technology	855,512	-	855,512	-	20	3,493,929	-	22,839,251	23,215,015
Land Dev. School House & Campus Facilities	39,222,098	6,832,168	-	46,054,266	15	4,686	-	426,654	42,171
Poultry House	468,825	-	-	468,825	10	7,875	-	352,909	70,871
Dormitory House	423,780	-	-	423,780	10	11,495	-	368,505	103,452
Electric Goods	471,957	-	-	471,957	10	10,727	-	525,801	96,541
Science Centre House	622,342	-	-	622,342	10	35,408	423,906	(0)	0
Constructions	423,906	-	423,906	-	15	9,352	-	539,997	84,168
Other Capital Cost	624,165	-	-	624,165	20	317,571	103,500	3,858,209	1,623,081
Vehicles & Motorcycle	5,086,193	498,597	103,500	5,481,290	20	114,936	1,047,846	-	-
Solar Panels	1,047,846	-	1,047,846	-	20	-	-	-	-
Total 31 December 2014	151,298,255	13,844,605	4,771,987	160,370,873		10,067,161	4,771,987	80,192,242	80,178,631
Total 31 December 2013	146,499,263	9,212,645	4,413,653	151,298,255		9,469,077	4,413,653	74,897,067	76,401,188



		Amount in Taka	
		2014	2013
4. Investment in FDR			
General Operation		72,482,284	65,386,813
Bignan Samaiki		1,203,476	1,125,130
Comprehensive Project (Old)		10,217,150	9,214,625
BHC		287,798	261,060
DMF		1,505,811	1,359,035
Solar Credit Program (IDCOL)		22,638,859	20,446,192
Staff Retirement Fund		48,335,755	40,884,457
Press and Publication		6,593,597	5,973,407
Credit Program		10,205,426	6,542,932
Catering Service		8,373,657	7,558,823
Total:		181,843,813	158,752,474
5. Credit Program- Loan in Circulation			
Opening balance		127,332,245	136,675,217
Add: Disbursed during the year		203,698,000	210,018,000
		331,030,245	346,693,217
Less: Write-off (bad debt)		-	6,041,831
Realized during the year		203,544,971	213,319,141
		203,544,971	219,360,972
Closing balance		127,485,274	127,332,245
6. Solar Household System			
Opening balance		58,587,591	49,905,431
Add: Cost Price		13,303,550	19,547,467
		71,891,141	69,452,898
Add: Adjustment (SHS Loan)		17,842,987	12,608,999
		89,734,128	82,061,897
Less: Down Payment		4,657,330	6,043,456
Instalment		18,958,228	17,430,850
		23,615,558	23,474,306
Closing balance		66,118,570	58,587,591
7. Staff Retirement Fund Investment (MC)			
Opening balance		555,307	-
Add: Addition during the year		443,694	555,307
		999,001	555,307
Less: Adjustment during the year		-	-
Closing balance		999,001	555,307
8. Disaster Management Fund Investment (DMFI)			
Opening balance		1,602,617	1,377,970
Add: Addition during the year		347,058	224,647
		1,949,675	1,602,617
Less: Adjustment during the year		-	-
Closing balance		1,949,675	1,602,617
9. Advance against Program			
BSS & AGP (SDC & SIDA)		182,420	75,174.00
Solar Credit Program		68,610	74,610
YSES		12,100	50775
General Operation		1,120,000	1133067
Catering Service		11,799	17,194
Micro Credit		436,468	634,868
Total:		1,831,397	1,985,688



		Amount in Taka	
		2014	2013
10.	Advance Income Tax		
	Opening Balance	4,298,798	4,724,503
	Add: Advance tax paid during the year	2,162,867	1,836,035
		6,461,665	6,560,538
	Less: Adjustment during the year	-	2,261,740
	Closing balance	6,461,665	4,298,798
11.	Receivable		
	Receivable from Md. Sarwar Jahan	297,000	297,000
		297,000	297,000
12.	Cash & cash equivalents		
	Cash in hand (Note-12.1)	2,148,162	1,658,140
	Cash at bank (Note-12.2)	116,953,038	177,722,777
	D. D. in Transit (Note-12.3)	92,500	190,000
	Total:	119,193,700	179,570,917
12.1	Cash in hand		
	Basic School (SDC & SIDA) (Annexure-1)	32,366	17,818
	Micro Credit Program (Annexure-2)	845,344	600,871
	Solar Credit Program (Annexure-3)	1,193,056	983,976
	Trade Revolving Fund (Annexure-1)	77,396	55,475
	Total:	2,148,162	1,658,140
12.2	Cash at bank		
	Basic School (SDC & SIDA) (Annexure-1)	69,551,206	127,834,031
	Micro Credit Program (Annexure-2)	4,621,589	3,683,112
	Solar Credit Program (Annexure-3)	4,305,455	5,858,957
	MTP (Caritas)	-	373,225
	YSES (Caritas) (Annexure-4)	42,596	2,729,133
	Horage Scholarship (Annexure-5)	5,195	6,116
	PCT (EDM) (Annexure-5)	1,177,627	1,391,471
	General Operation (Annexure-5)	921,683	2,324,787
	Kishori Abhijan (Annexure-4)	7,810,636	5,559,765
	Trade Revolving Fund (Annexure-1)	9,217,434	10,427,468
	Press and Publication (Annexure-5)	1,013,530	1,095,000
	Bignan Samaiki (Annexure-5)	231,225	225,787
	Fund Created in Units (Annexure-4)	14,137,189	13,352,730
	Catering Services (Annexure-5)	155,971	219,873
	MOWCA (Annexure-5)	21,525	-
	Staff Retirement Fund (Annexure-5)	3,740,177	2,641,322
	Total:	116,953,038	177,722,777
12.3	D. D. in Transit		
	Credit Program	92,500	-
	Solar Credit Program	-	190,000
	Total:	92,500	190,000
13.	Capital fund		
	Opening balance	278,781,826	265,278,135
	Add: Value of land (new 1 unit)	205,000	959,000
	Adjustment (SHS Loan)	17,842,987	12,608,999
	Excess of Income Over Expenditure for the year	4,729,731	(64,308)
	Closing balance	22,777,718	13,503,691
		301,559,544	278,781,826



		Amount in Taka	
		2014	2013
14. Advance donor contribution			
BSS & AGP (SDC & SIDA)		69,583,572	127,851,849
MTP (Caritas, Switzerland)		-	373,225
UNICEF (Kishori Abhijan)		7,810,636	5,559,765
POT (EDM)		1,177,627	1,391,471
MOWCA		21,525	-
YSES (Caritas)		42,596	2,729,133
Total:		78,635,956	137,905,443
15. Group Fund			
Opening balance		673,200	673,825
Add: Contribution during the year		-	-
		673,200	673,825
Less: Refunded during the year		-	625
Closing balance		673,200	673,200
16. Group Saving Fund			
Opening balance		37,506,878	38,381,649
Add: Contribution received during the year		27,179,032	26,656,208
		64,685,910	65,037,857
Less: Refunded during the year		26,528,487	27,530,979
Closing balance		38,157,423	37,506,878
17. Staff Retirement Fund			
Staff Retirement Fund (Project) (Note-17.1)		52,075,932	43,525,779
Staff Retirement Fund (MC) (Note-17.2)		1,718,158	1,075,505
Staff Retirement Fund (SHS) (Note-17.3)		1,472,627	1,466,152
Total:		55,266,717	46,067,436
17.1 Staff Retirement Fund (Project)			
Opening balance		43,525,779	36,444,098
Add: Contribution during the year		8,110,274	4,780,199
Contribution (provision) during the year		439,879	2,301,482
		52,075,932	43,525,779
Less: Adjustment during the year		-	-
Closing balance		52,075,932	43,525,779
17.2 Staff Retirement Fund (MC)			
Opening balance		1,075,505	489,365
Add: Provision during the year		642,653	586,140
		1,718,158	1,075,505
Less: Adjustment during the year		-	-
Closing balance		1,718,158	1,075,505
17.3 Staff Retirement Fund (SHS)			
Opening balance		1,466,152	-
Add: Provision during the year		6,475	1,466,152
		1,472,627	1,466,152
Less: Adjustment during the year		-	-
Closing balance		1,472,627	1,466,152
18. Security Fund (Micro Credit & SHS)			
Opening balance		888,607	657,756
Add: Addition during the year		292,000	380,200
		1,180,607	1,037,956
Less: Refund during the year		234,102	149,349
Closing balance		946,505	888,607



		Amount in Taka	
		2014	2013
19.	Insurance Fund		
	Opening balance	6,565,374	5,434,051
	Add: Addition during the year	2,034,220	2,100,050
		8,599,594	7,534,101
	Less: Insurance claim	704,609	968,727
	Closing balance	7,894,985	6,565,374
20.	Loan Loss Provision (LLP)		
	Opening Balance	21,385,618	25,126,092
	Add: Provision during the year	2,549,205	2,301,357
		23,934,823	27,427,449
	Less: Write-off (bad debt)	-	6,041,831
	Closing balance	23,934,823	21,385,618
21.	Disaster Management Fund (DMF)		
	Opening Balance	1,716,731	1,442,093
	Add: Addition during the year (Solar)	279,500	-
	Addition (provision) during the year (MC)	260,262	274,638
	Closing balance	2,256,493	1,716,731
22.	Loan from PKSF		
	Opening balance	21,100,000	26,800,000
	Add: Received during the year	11,000,000	9,000,000
		32,100,000	35,800,000
	Less: Repayment made during the year	11,800,000	14,700,000
	Closing balance	20,300,000	21,100,000
23.	Refinancing (IDCOL)		
	Opening Balance	56,835,177	53,652,511
	Add: Addition during the year	11,660,095	13,143,287
		68,495,272	66,795,798
	Less: Repayment made during the year	11,719,726	9,960,621
	Closing balance	56,775,546	56,835,177
24.	Grants		
	Basic School (SDC & SIDA)	226,856,460	182,977,276
	MTP (Caritas, Switzerland)	1,000	610,421
	Solar Led Light (Caritas, Switzerland)		40,000
	Antenna Wata (AWT, Geneva)		712,750
	UNICEF (Kishori Abhijan)	5,080,204	13,074,294
	PVTE (GSRDF)	14,700	229,258
	YSES (Caritas, Switzerland)	9,750,209	7,778,780
	POT (EDM)	12,849,711	14,213,926
	Total:	254,552,284	219,636,705
25.	Fund Received*		
	Basic School (SDC & SIDA)	168,588,183	300,148,188
	MTP (Caritas, Switzerland)	-	85,646
	UNICEF (Kishori Abhijan)	7,331,075	13,694,800
	YSES (Caritas, Switzerland)	7,063,672	10,483,364
	MOWCA	36,225	-
	POT (EDM)	12,635,867	15,547,774
	Total:	195,655,022	339,959,772

* Details of fund received are given in Annexure-6



Annexure-1

Centre for Mass Education in Science

Schedule of Bank Balances
as at 31 December 2014

Name of Project	Particulars	Name of the Bank	Account Type & No	Amount in Tk.	
				Cash at Bank	Cash in Hand
Basic School (SDC & SIDA)	Service Centre	Uttara Bank, Sathmasjid Br.	STD-14100004136	839,038	-
		Sonali Bank, Mohammadpur Br.	STD-110000008	1,192,869	-
		Janata Bank, Sathmasjid road	CD-0210028123	1,618,396	-
		Rupali Bank, Dhanmondi	CD-200010875	788,105	-
		Agrani Bank, Sathmasjid	CD-095933003317	169,757	9,700
		Agrani Bank, Sathmasjid	SB-095934032777	3,251,716	-
		Bangladesh Krishi Bank, Shyamoli	SDN-4104-0320000107	58,384,102	-
	Sub-Total of Service Centre			66,243,983	9,700
	Suruj	Agrani bank	CD-968133000062	201,585	-
	Satbaria	Agrani bank	CD-200002541	83,456	-
	Sakhipur	Agrani bank	CD-581833001857	86,454	-
	Kayetpara	Agrani bank	CD-200009069	109,535	-
	Amtoli	Agrani bank	CD-200006679	151,296	-
	Patharghata	Sonali bank	CD-001008967	105,298	-
	Khasherhat	Janata bank	CD-0210001510	104,578	-
	Amua	Agrani bank	CD-159733000491	61,913	-
	Vatpara	Uttara bank	CD-12200021809	72,811	-
	Damkura	Janata bank	CD-001002276	206,404	22,659
	Deuty	Rupali bank	CD-20008173	81,026	-
	Ranirdandar	Rupali bank	CD-200003027	87,043	-
	Kuripara	Uttara bank	CD-12200021791	129,960	-
	Alinagar	Agrani bank	CD-360833002202	122,909	-
	Gobatala	Agrani bank	CD-214133000236	98,400	-
	Elaipur	Janata bank	CD-001005268	125,429	-
	Nayadiary	Janata bank	CD-001003381	120,847	-
	Fulbari	Sonali bank	CD-520533000349	112,631	-
	Ulipur	Agrani bank	CD-200030261	110,944	-
	Bakshigonj	Janata bank	CD-1011014316	166,185	-
	Nalitabari	Agrani bank	CD-882433005284	61,442	-
	Ulipur (TTRC)	Agrani bank	CD-200032452	52,880	-
	Jeintapur	Sonali bank	CD- 561533003627	182,729	7
	Haluaghat	Agrani bank	CD-592233004441	671,468	-
	Sub-Total of Units			3,307,223	22,666
	Total of Basic School			69,551,206	32,366



Name of Project	Particulars	Name of the Bank	Account Type & No	Amount in Tk.	
				Cash at Bank	Cash in Hand
Trade Revolving Fund	Suruj	Agrani Bank	STD-968136000035	325,844	
	Satbaria	Agrani Bank	STD-240000036	286,813	
	Shakhipur	Agrani Bank	STD-581836000063	461,088	
	Kayetpara	Agrani Bank	STD-240000063	34,724	9,747
	Amtoli	Agrani Bank	STD-240000293	903,604	577
	Patharghata	Sonali Bank	STD-004000158	938,538	
	Khasherhat	Janata Bank	CD-07300210001387	836,598	
	Amua	Agrani Bank	STD-159736000027	186,687	
	Vatpara	Uttara Bank	STD-397014100004111	615,016	15,388
	Damkura	Janata Bank	CD-001001993	795,245	
	Deuty	Rupali Bank	STD-240000095	231,022	
	Ranirbandar	Rupali Bank	STD-240026032	585,091	
	Kuripara	Uttara Bank	STD-412714100004111	559,463	
	Alinagar	Agrani Bank	STD-360836000021	304,318	29,882
	Gobratola	Agrani Bank	STD-214136000043	248,388	18,390
	Elaipur	Janata Bank	CD-001007179	279,190	
	Nayadiary	Janata Bank	STD-004000021	464,975	
	Fullbari	Sonali Bank	STD-520536000148	44,932	
	Ulipur	Agrani Bank	STD-240000236	18,562	2,428
	Razabari	Agrani Bank	STD-240000095	281,702	
	Ghantaghar	Janata Bank	CD-240000083	85,057	
	Nalitabari	Agrani Bank	STD-882436000274	63,808	
	Bakshigonj	Janata Bank	STD-1031000240	6,898	984
	Jaldhaka	Janata Bank	CD-01810210015555	390,530	
	Malgara	Janata Bank	CD-05430210004470	269,341	
	Total of Trade Revolving Fund			9,217,434	77,396



Annexure-2

Centre for Mass Education in Science
Microcredit Programme
Schedule of Cash & Bank Balances
as at 31 December 2014

Sl.No	Unit Service Centre (H/O)	Bank & Branch	Account No	Amount in Tk.	
				Cash at Bank	Cash in Hand
H/O	Service Center-PKSF	Sonali Bank, Rayer Bazar Br.Dhaka	SB# 2620162	180,361	-
1	Nayadiary	Sonali Bank, Gomostakpur, Nawabgonj	STD# 12	224,861	42,816
2	Gobratola	Agrani Bank, Gobratola, Nawabgonj	STD# 11	426,164	39,966
3	Damkura	Janata Bank, Damkura hat Br. Rajshahi	CD # 198	207,228	12,361
4	Vatpara	Uttara Bank, Puthia Br. Rajshahi	STD# 41/10	315,866	9,681
5	Alinagar	Agrani Bank, Alinagar, Nawabgonj	STD# 05	370,000	48,243
6	Elaipur	Janata Bank, Nachel, Nawabgonj	STD# 15	98,753	30,257
7	Deuty	Rupali Bank, Mahigonj, Ranpur	CD # 1067	17,675	40,442
8	Ranirbandar	Ranirbandar, Dinajpur	CD # 541	30,827	37,579
9	Khasherhat	Rupali Bank, Khasherhat, patuakhali	STD # 142	368,138	51,167
10	Amtoli	Agrani Bank, Amtoli, Barguna	CD# 560	56,897	11,285
11	Amua	Agrani Bank, Amua Bazar, Jalakathi	CD# 608	2,176	44,200
12	Suruj	Agrani Bank, Suruj bazar Tangail	STD # 06	110,597	8,086
13	Shakipur	Agrani Bank, Shakipur, Tangail	STD # 22	304,041	76,020
14	Kayetpara	Agrani Bank, Borri Bazar, Gazipur	STD # 10	105,505	66,296
15	Satbaria	Agrani Bank, Dwehat, Chattagong	STD # 07	566,227	-
16	Patharghata	Sonali Bank, Patharghata, Borguna	C/D-539	48,440	16,553
17	Kuripara	Uttam Bank, Shovogacha, Br. Sherajgong	CD # 21/648	3,316	35,691
18	Razabari	Agrani Bank, Razabari, Gazipur	STD -08	78,122	30,057
19	Ghontaghor	Rupali Bank, Ranirbandar, Dinajpur	C/D # 519	28,109	90,568
20	Jaldhaka	Janata Bank, Jaldhaka, Nilfamari	SB # 1562	58,990	41,047
21	Malgara	Janata Bank, Aditemari Br. Nilfamari	C/D # 456	74,314	15,970
22	Mondumalahat	Sonali Bank Ltd, Mondumala Br. Rajshahi	STD # 08	230,463	23,892
23	Alipur	Agrani Bank Ltd, Alipur Bandor Br. Patuakhali	STD # 10	399,232	33,796
24	Ulipur	Agrani Bank Ltd, Chilmar Br. Kurigram..	STD # 29	226,985	69
25	Fulbari	Sonali Bank Ltd, Fulbari Br. Kurigram.	STD # 69	88,303	39,293
Total				4,621,589	845,344



Annexure-3

Centre for Mass Education in Science
Solar Extension & Renewable Energy Program
Schedule of Cash & Bank Balances
as at 31 December 2014

SL No.	Unit Name	Bank Name & Branch	Account No.	Amount in Tk.	
				Cash at Bank	Cash in Hand
1	Ranirbendar	Rupali Bank Ltd, Ranirbandar, Dinajpur	STD-240032016	52,498	68,614
2	Guntagar	Rupali Bank Ltd, Ranirbandar, Dinajpur	STD-240034015	42,251	49,456
3	Bhushirbandar	Rupali Bank Ltd, Ranirbandar, Dinajpur	STD-240043012	39,606	27,695
4	Deuty	Rupali Bank Ltd, Mahiganj, Rangpur	STD-240000133	34,489	58,809
5	Syedpur	Rupali Bank Ltd, Mahiganj, Rangpur	STD-240000191	78,140	33,866
6	Jaldhaka	Janata Bank Ltd, Jaldhaka, Nilphamari	CD-16198	28,805	40,906
7	Malgara	Janata Bank Ltd, Aditmari, Lalmonirhat	STD-0060	15,217	5,300
8	Damkura	Janata Bank Ltd, Damkura, Rajshahi	CD-218	2,155	-
9	Elipur	Janata Bank Ltd, Nachal, Chapai-Nawabgonj	CD-806	7,464	-
10	Khaserhat	Janata Bank Ltd, New Marker, Patuakhali	CD-0730210001467	9,571	53,789
11	Bokshigonj	Janata Bank Ltd, Bokshigonj, Jamalpur	STD 0232	20,392	53,712
12	Kuripara	Uttara Bank Ltd, Subgacha, Sirajgonj	STD-4127	16,132	-
13	Suruj	Agrani Bank Ltd, Suruj Bazar, Tangail	STD-968136000075	27,400	50,877
14	Shakipur	Agrani Bank Ltd, Sokhipur, Tangail	STD-0200003434196	11,437	-
15	Razabari	Agrani Bank Ltd, Razabari,Cazipur	STD-240000187	183,537	104,573
16	Amtoli	Agrani Bank Ltd, Amtoli, Barguna	CD-200015914	5,563	11,668
17	Amua	Agrani Bank Ltd, Amua Bazar, Jhalakathi	STD-159736000010	10,122	44,479
18	Sundargonj	Agrani Bank Ltd, Sundargonj, Gaibanda	STD 0494	45,180	32,018
19	Toke	Agrani Bank Ltd, Tokenayan Bazar, Gazipur	STD-240000063	21,206	52,762
20	Nalitabari	Agrani Bank Ltd, Nalitabari, Sherpur	STD-0282	5,013	6,106
21	Kaliagoanj	Agrani Bank Ltd, Tunirhat, Panchagarh	STD-240000155	10,778	25,711
22	Nageswari	Agrani Bank LTD, Nageswari, Kurigram	STD-36000565	32,075	21,110
23	Kayedpara	Sonali Bank Ltd, Bormi Bazar, Gazipur	STD-110000007	32,510	94,925
24	Fulbary	Sonali Bank Ltd, Fulbari, Kurigram	STD-0131	73,862	64,051
25	Pathargata	Sonali Bank Ltd, Pathargata, Barguna	STD-004000293	2,480	6,260
26	Atpara	Sonali Bank Ltd, Atpara, Netrokona	CD-0291	6,682	33,742
27	Purbadhala	Sonali Bank Ltd, Purbodhaola, Netrokona	STD-0040	33,876	17,656
28	Khansama	Sonali Bank Ltd, Khansama, Dinajpur	SND 1816360000436	17,822	49,948
29	Pagla	Sonali Bank Ltd, Gaforgonj, Maymensingh	STD-110000059	25,258	69,687
30	Setabgonj	Sonali Bank Ltd, Setabgonj, Dinajpur	STD-0544	38,348	24,656
31	Bhuapur	Sonali Bank Ltd, Gobindashi Bazar, Tangail	SND-600936000094	13,441	3,900
32	Chaparhat	Sonali Bank Ltd, Kaliganj, Lalmonirhat	SND-004000704	12,426	-
33	Chaparhat	RKUB Ltd, Chaparhat, Lalmonirhat	STD-0007	2,230	48,477
34	Boiratih	RKUBank Ltd, Boiratih, Rangpur	STD-0008	32,696	38,303
35	Head Office	Agrani Bank Ltd, Satmasjid Road, Dhaka	STD-34/4	2,276,261	-
36		Agrani Bank Ltd, Satmasjid Road, Dhaka	STD-6263/4	1,038,532	-
Total				4,305,455	1,193,056



Annexure-4

Centre for Mass Education in Science
Schedule of Bank Balances
as at 31 December 2014

SL No.	Project/ Fund Name	Units Name	Name of the Bank	Account Type & No.	Amount in Tk.
1	Fund Created in Units	Suruj	Agrani bank	SB-968134031569	1,022,035
2		Satbaria	Agrani bank	SB-100033145	287,084
3		Shakhipur	Agrani bank	SB-581834021326	891,772
4		Kayetpara	Agrani bank	SB-100054894	431,007
5		Amtoli	Agrani bank	SB-100054641	636,033
6		Patharghata	Sonali bank	SB-002058391	521,375
7		Khasherhat	Janata bank	SB-07300310018055	1,091,099
8		Amua	Agrani bank	SB-159734007635	497,465
9		Vatpara	Uttara bank	SB-397011100114020	1,048,381
10		Damkura	Janata bank	SB-2706	835,220
11		Deuty	Rupali bank	SB-100065342	1,087,076
12		Ranirbandar	Rupali bank	SB-100047988	2,093,657
13		Kuripara	Uttara bank	SB-412711100112798	736,194
14		Alinagar	Agrani bank	SB-360834034698	444,369
15		Gobratola	Agrani bank	SB-214134005085	721,308
16		Elaipur	Janata bank	SB-002052703	533,337
17		Nayadiary	Janata bank	SB-002034415	534,248
18		Razabari	Agrani bank	SB-100083572	138,403
19		Ghantaghar	Janata bank	SB-002150815	290,156
20		Jaldhaka	Janata bank	SB-01810310114357	284,795
21		Fulbari	Sonali bank	SB-520534146307	12,175
Total					14,137,189
1	Kishori Abhijan	Service Centre	Agrani Bank Ltd.,Satmosjid Road Br., Dkaka	STD 095936000294	7,496,189
2		Deuty	Rupali Bank Ltd.,Mahigonj Br., Rangpur	CD-200011377	147,657
3		Fulbari	Sonali Bank Ltd.,Fulbari Br., Kurigram	STD-520536001187	50,805
4		Khasherhat	Janata Bank Ltd.,Nuton Bazar Br., Patuakhali	CD-0210002957	15,184
5		Amtoli	BKB,Amtoli Br. Barguna	CD-230	73,547
6		Pathorghata	Sonali Bank Ltd.,Pathorghata Br.	CD-001006624	27,254
Total					7,810,636
1	YES (Caritas)	Service Centre	Janata Bank	CD-0238-0210031164	29,420
2		Malgara	Janata Bank	CD-05430-0210004096	1,390
3		Jaldhaka	Janata Bank	CD-0181-0210014403	11,786
Total					42,596



Annexure-5

Centre for Mass Education in Science

Schedule of Bank Balances
as at 31 December 2014

Sl. No.	Project/Fund Name	Bank Name & Branch	Account No.	Amount in Tk.
				Cash at Bank
1	POT (EDM)	Agrani Bank Ltd, Satmosjid Road Br	STD-0200002624163	1,139,578
		Rupali Bank Ltd, Ranirbandar, Dinajpur	STD-240031022	16,725
		Agrani Bank Ltd, Suruj Bazar Branch, Tangail	STD-968136000043	13,043
		Uttara Bank, Puthia Br., Rajshahi	SND-14100000419	5,439
		Janata Bank Ltd, Damkurahat Branch, Rajshahi	CD-001001971	1,212
		Agrani Bank Ltd, Bhushirbandar Br, Dinajpur	CD-200007033	1,630
		Total of POT(EDM)		1,177,627
2	Bignan Samaiki	Agrani Bank, Satmoshjid road, Dhaka	SB-95934043262	201,027
		Rupali Bank, Mohammadpur branch, Dhaka	SB-100068653	30,198
		Total of Bignan Samaiki		231,225
3	Catering Services	Agrani Bank, Satmoshjid Road, Dhaka	STD 095934043898	155,971
		Total of Catering Services		155,971
4	General Operation	Agrani Bank, Satmoshjid Road Branch, Dhaka		921,683
		Total of General Operation		921,683
5	Press and Publication	Agrani bank, Satmoshjid road, Dhaka	STD 095936000278	1,013,530
		Total of Press and Publication		1,013,530
6	Staff Retirement Fund	Agrani Bank, Satmoshjid road, Dhaka	95934038056	3,740,177
		Total of Staff Retirement		3,740,177
7	MOWCA	Agrani Bank Ltd, Rayer Bazar Branch	CD-200002609400	21,525
		Total of MOWCA		21,525
8	Horage Scholarship	Agrani Bank, Satmoshjid Road Branch, Dhaka	STD-0200002624117	5,195
		Total of Horage Scholarship		5,195



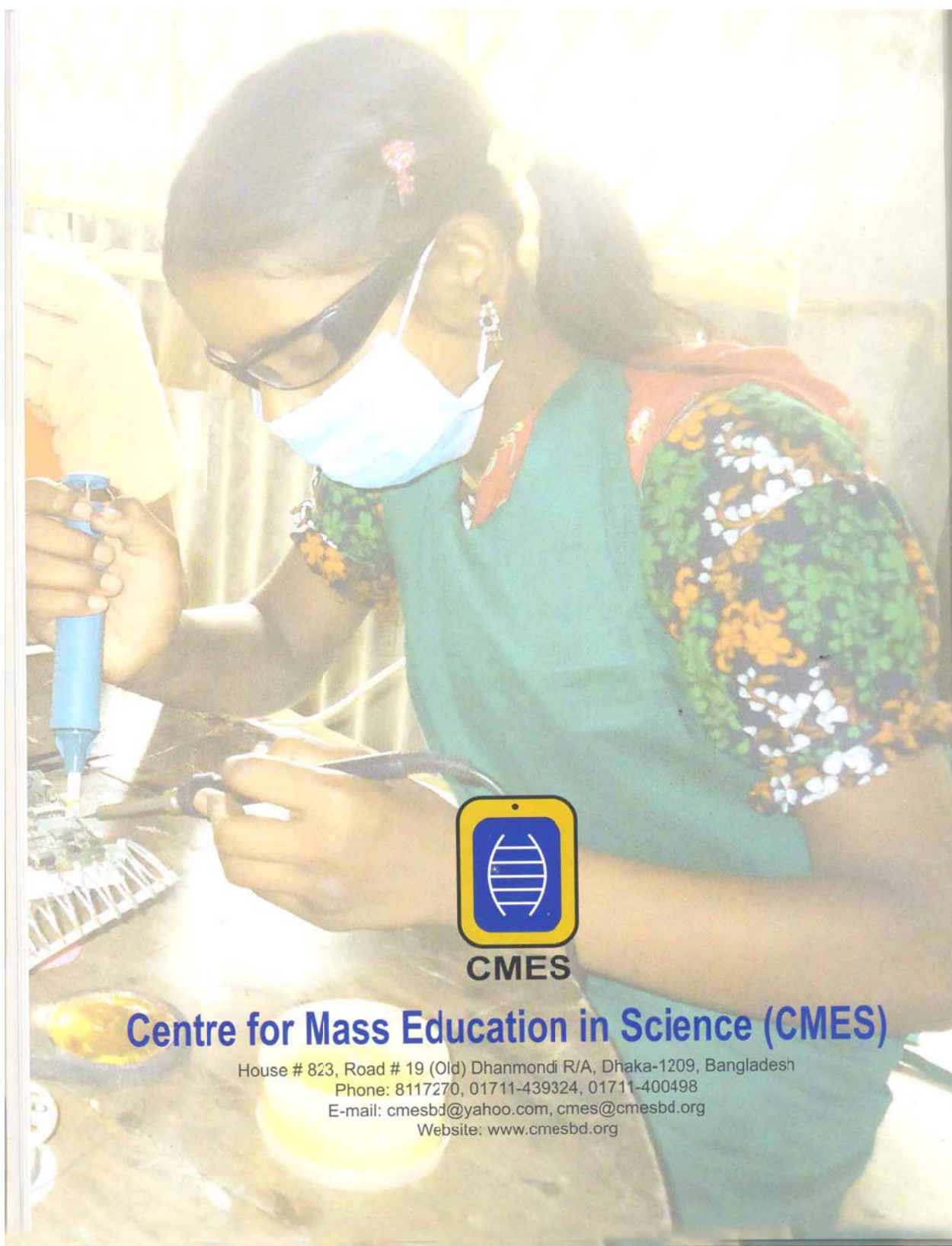
Annexure-6

Fund Received:

	Amount (Taka)	
	2014	2013
Basic School (SDC & SIDA)	168,588,183	300,148,188
MTP (Caritas, Switzerland)	-	85,646
UNICEF (Kishori Abhijan)	7,331,075	13,694,800
YSES (Caritas, Switzerland)	7,063,672	10,483,364
MOWCA	36,225	-
POT (EDM)	12,635,867	15,547,774
Gross Total:	195,655,022	339,959,772

Name of the Donor	Project	Date of Receive	Bank Name & Branch	Account Type & No.	Amount (Taka)
					2014
SIDA	Core Project	30-12-2014	Bangladesh Krishi Bank Ltd, Shyamoli Branch	SND Account 4104-0320000107	58,384,102
		Sub-Total			
14-07-2014		Bangladesh Krishi Bank Ltd, Shyamoli Branch	SND Account 4104-0320000107	63,000,000	
17-11-2014		Do	Do	47,204,081	
Sub-Total				110,204,081	
Total of donation received for Core project					168,588,183
Caritas Switzerland	YSES	11.03.2014	Bangladesh Krishi Bank Ltd, Shyamoli Branch	SND Account 4104-0320000107	3,333,662
		05.05.2014	Do	Do	3,233,385
		08.07.2014	Do	Do	372,225
SRF Fund		31.08.2014	Janata Bank Ltd Satmasjid Road Crop. Branch	Current Account 0238-0210031164	124,440
Total of donation received for YSES project					7,063,712
UNICEF	Kishori Abhijan	08.10.2014	Agrani Bank Ltd Satmosjid Road Branch	Current Account 0200002624130	3,342,725
		25.11.2014	Do	Do	3,988,350
Total of donation received for Kishori Abijan project					7,331,075
Ministry of Women's and Child Development	MOWCA	02.09.2014	Agrani Bank Ltd Rayer Bazar Branch	Current Account 0200002609400	36,225
Total of donation received for MOWCA project					36,225
Enfants du Monde (Edm)	POT	24.03.2014	Bangladesh Krishi Bank Ltd, Shyamoli Branch	SND Account 4104-0320000107	5,529,844
		31.08.2014	Do	Do	5,594,639
		15.12.14	Do	Do	1,511,384
Total of donation received for POT project					12,635,867





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