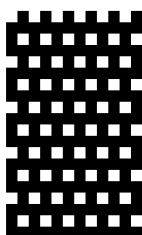
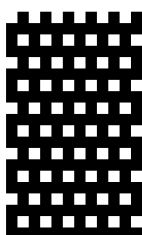
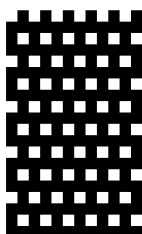


Annual Report 2023-24



ROVA FOUNDATION

Head office:

Village & Post: Horishpur, Upazilla: Shalikha
District: Magura, Bangladesh

Liaison Office:

Shelina Monjil, 91/1, Stadium para (west), Magura.
Telephone: 88-0488- 63422, Mobile: 0171-1807352;
E-mail: rovafoundation@yahoo.com, rovafoundation@gmail.com
Website: www.rovafoundation.org



FORWARD

Welcome to our Annual Report 2023-24. The report embodies activities of ROVA FOUNDATION from July 2023 to June 2024. The present Annual Report discusses the major activities of the year and will provide a comprehensive view of its previous performance and impacts in the local community.

ROVA FOUNDATION has undergone a significant and eventful year, which is very remarkable from various points of view. ROVA FOUNDATION is ever first NGOs in the district of Magura. It has been working in the field of micro credit from the very beginnings of the organization to alleviate the poverty of the rural poor people i.e. 1987. Parallel to micro credit program the organization has implemented different programs as to gradual development of the rural poor people in its working area.

The organization is very much fortunate to get the active guidance and supports from the general body and executive committee members, active and positive support from the donors and support providers.

I would like to express my sincere gratitude to all the staffs of the organization with the help of whose these programs are achieved and the presentation of this report in due time.

I believe that our journey together will bring us even bigger success in the coming year.

Kazi Kamruzzaman.

Executive Director

ROVA FOUNDATION

Horishpur, Shalikhha, Magura.

Introduction:

ROVA FOUNDATION is a non-governmental, non-profit, non-political social development organization and has been working for the development and improvement of underprivileged rural and urban people. The organization is established in 1987 by the initiatives of a group of local youths and by the plan of some qualified and social workers who committed themselves to the cause of development approach for the most vulnerable section of the rural and urban population; specially the landless poor, unemployed youth, helpless child and distress women. It was form led by Kazi Kamruzzaman who existing General Secretary of the organization.

The organization has a good reputation among the target beneficiaries, private concern Govt. and non-Govt. institutions in its working area.

□ Legal status:

ROVA FOUNDATION is duly registered with the following Government Department:

Department/Bureau	Registration number	Date
Department of Social Service (DSS)	Revised No. Magura – 35/423/2005	27.07.1990
NGO Affairs Bureau	FDR- No. 635/92	04.07.1992
Joint Stock Company (Act XXI of 1860)	Khulna 103/2004	16.08 2004.
Micro Credit Regulatory authority (MRA)	00858-00806-00138	07.02.2008

□ Goal:

To work for the overall human and socio-economic development of the disadvantaged through implementing people based development programs at grass root levels.

□ Vision:

Vision of ROVA FOUNDATION is to keep commitment to the realization of the full human potential flourish. A learning organization respects and actively promotes the rights and interest of target people for improved quality of their living fashion in a sustainable manner.

□ Mission:

The commitment of the organization is based on broad development of underprivileged and marginal men, women, youths and children towards establishing a civil society with respect of full democracy, liberty, equality, justice, peace and solidarity.

□ Objectives:

- To help target people to develop their self-image, self confidence and creativity and thus make them fit for their desired changes.
- To help to raise consciousness among the target beneficiaries about the prevailing social system and their position in the society.
- To mobilize and organize the disadvantaged people around groups for the improvement of their standard.
- To activate the back-warded peoples for accumulating weekly savings on a rate fix up by themselves.
- To provide credit to help the poor and marginal people for increasing their income through generating self-employment opportunity
- To increase the literacy rate through providing literacy and functional education to the illiterate target people
- To make people aware on sanitation and ensuring safe drinking water and hygienic latrine
- To promote planned families and reducing maternal and child mortality rate
- To develop a capable human resource through human and skill development training
- To make the targeted people self reliant in every sphere of life by sufficient supports and service.
- To ensure fulfillment of basic needs like food, cloth, shelter, education and health facilities by introducing a holistic program for the target beneficiaries.
- To undertake different on farm and off-farm Income Generating Activities (IGA) for increase income and self-employment of the target people
- To respond t the need of the distress peoples caused by natural calamities like devastating flood, cyclone etc. for save the life of affected people and ensure their rehabilitation.
To take special measures and introduce programs for women and child development
- To take part in reducing vulnerability to STD/AIDS and its impacts through right- based and gender focused approach.
- To create a positive environment against every types of injustice and oppression in the society.
- To provide legal support to the poor people especially the deprived women through “Grammo Shalish” and in some cases through court cases.
- To increase peoples capacity to gain democracy and human rights.

□ Strategies and approaches:

The organization applies different approach for operating different programs. The approach depends on the nature of the program and level of beneficiaries.

The mains approaches that the organization follows are:

- Target Group Approach.
- Community Approach.
- Self-help Approach and
- Mix Approach.
- Rights Base Approach

ROVA FOUNDATION has been working as a catalyst force to open the eyes and paths for self-reliance of the poor people by ensuring their effective participation in the development process through generating capital and building people’s organization.

**Brief Report of the organization in regard to its projects, programs and activities
2023-24**

Working area:

The organization is implementing its programs with the following areas:

Sl.#	Name of District	Name of Upazila	# of Union	# of village
01	Magura	Magura Sadar	13	209
		Shalikha	7	114
		Sreepur	8	105
		Mohammadpur	8	169
02	Jashore	Jashore Sadar	3	7
		Bagherpara	3	9
03	Narail	Narail Sadar	5	81
		Lohagara	5	69
		Kalia	2	13
04	Jhenaidha	Jhenaidha Sadar	6	24
		Kaligonj	2	10
		Shailokupa	7	50
05	Rajbari	Rajbari Sadar	1	1
		Baliakandi	7	67
		Pansha	4	15
06	Faridpur	Alphadanga	2	3
		Boalmari	8	58
		Modhukhali	8	24
	Total	18	99	1028

Existing programs/activities

The organization has implemented the following program and activities so as to support the rural poor people to enhance their livelihood:

#	Project	Donors	Starting period	Duration
01	Micro Credit Program			
	Rural Micro Credit	PKSF, IFAD	1991	Continue
	Micro Enterprise	PKSF, IFAD	1991	Continue
	Ultra Poor	PKSF	2010	Continue
	Agriculture Loan	PKSF	2006	Continue
	Aqua Culture Program	IFAD	2002	Continue
	Livelihood Restoration Loan Program (LRL)	PKSF		Continue
	Microenterprise Development Project-Additional Financing (MDP-AF)	PKSF	2022	Continue
	Microenterprise Financing and Credit Enhancement Project (MFCEP)	PKSF	2023	Continue
	Cottage Micro Small and Medium Enterprise	Bangladesh NGO Foundation	2022	Continue
02	Rural Housing project	Bangladesh Bank	2003	Continue
03	Aqua culture Development Project	IFAD	2002	40 Ys

04	Road Safety Program	BRAC, LGED	2006	Continue
05	Cow Rearing Program Aimed At Alleviating Poverty Through Employment Generation	NGO Foundation, Bangladesh.	2023	1 year
06	Sanitation Development Project for Small Population	NGO Foundation, Bangladesh.	2023	1 year
07	Making Markets Work for Small Holder Farmers and Rural Producers	PKSF, Own Fund	2014-19	5 years
08	Sub Component 2.5 Out of School Children (OOSC) Program PEDP-4	BNFE	2020-23	3 Years
09	Vulnerable Group Development	DWA	2023-24	2 Years
10	Day Observation	CAMPE	2000	Continue
11	Bangladesh Rural Water, Sanitation and Hygiene (WASH) for Human Capital Development (HCD) Project	PKSF	2023	2025

□ **Targeted beneficiaries:**

Poor and marginal farmers, landless, day laborer, share cropper, working children, destitute women, neglected mother and children, unemployed youths, vulnerable women and other disadvantageous section of the society who live below and parallel to the poverty line are the target community of ROVA FOUNDATION. Moreover we have engaged with indigenous group.

The beneficiaries of the organization:

The organization has provided different support to the following beneficiaries during the reporting period (item wise) :

Sl. no.	Types of groups	Direct Beneficiaries				Remark
		No of Group	No of Members			
			M	F	Total	
01	Micro Credit Program	1032	1774	17884	19658	
02	Rural Housing project	25	193	32	225	
03	Aqua culture Development Project	80	0	3200	3200	
04	Road Safety Program	0	6000	4000	10000	
05	Cow Rearing Program Aimed At Alleviating Poverty Through Employment Generation	1	3	2	5	
06	Sanitation Development Project for Small Population	1	7	9	16	
07	Making Markets Work for Small Holder Farmers and Rural Producers	0	500	4500	5000	
08	Sub Component 2.5 Out of School Children (OOSC) Program PEDP-4	0	3110	3515	6625	
09	Vulnerable Group Development	0	0	2360	2360	
10	Day Observation	0	3000	1000	4000	
11	Bangladesh Rural Water, Sanitation and Hygiene (WASH) for Human Capital Development (HCD) Project	0				
		1159	16669	37896	54565	

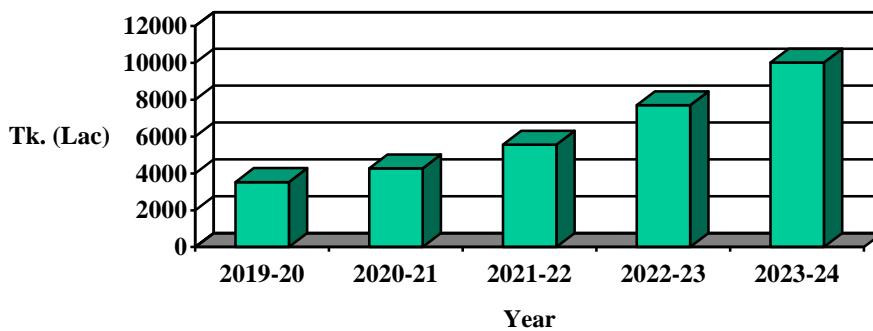
Brief description of the program that implemented during this year:

1.0. Micro Credit Program :

The organization has been implementing its micro credit program since 1991 with its own fund. Later it has extended continuous financial support for the sustainable livelihood of the rural poor with the fund of PKSf, Padakhep Consortium, Andheri Hilfe (Germany), APHD(Honkong), Natherland Embassy, etc. Most of the support of Micro Finance is received from PKSf. We are providing various type of loan i,e Buniad, Jagoran, Agrosar, Sufalon Loan, etc.

ROVA FOUNDATION has disbursed during the period Tk. 1001533000.00 and up to 30th June, 2024 Tk. 5300028000.00

Disbursment Last 5 Year



1.1. Buniad

The organization has been implementing its micro credit program since 1991 with its own fund. After a substantial amount of time, we have gathered vast knowledge and experience regarding of our beneficiaries socio economic condition, we have compelled to start micro credit for ultra poor. Considering the socio economic conditions of ultra poor, we have extended our credit program with comfortable conditions which is funded by PKSf.

Our direct beneficiaries are 2208, Disbursement during the reporting year Tk. 37649000.00 and up to 30th June, 2024 Tk. 319134000.00

1.2. Jagoran:

The organization has been implementing its micro credit program since 1991 with its own fund. Later it has extended continuous financial support for the sustainable livelihood of the rural poor with the fund of PKSf, Padakhep Consortium, Andheri Hilfe (Germany), APHD(Honkong), Natherland Embassy, etc. Most of the support of Micro Finance is received from PKSf.

Our Direct beneficiaries are 13720, Disbursement during this year Tk. 378539000.00 and up to 30th June, 2024 Tk. 2451776000.00.

1.3. Agrosar (Micro Enterprise):

With the financial support from PKSf it has been introduced the Micro Enterprise loan in the year 2005 to enhance entrepreneurship in a bit bigger size rather than micro credit. Our Direct beneficiaries are 3503, Disbursement during this year Tk. 320693000.00 and up to 30th June, 2024 Tk. 1894715000.00.

1.4. Sufalon:

In the year of 2010 the program has been introduced as an Agriculture Loan among the farmer in our working area. It's repayment systems is more soft for farmers. It is noted that will be refund the amount after harvesting. Our direct beneficiaries are 1734, Disbursement during this year Tk. 131232000.00 and up to 30th June, 2024 Tk. 445484000.00

1.5. Livelihood Restoration Loan (LRL):

In the year of 2021 the program has been introduced as a loan Whose IGA project suffered at COVID-19 among the group member in our working area. It's repayment systems is more soft for members. Our direct beneficiaries are 387, Disbursement during this year Tk. 550000.00 and up to 30th June, 2024 Tk. 13329000.00

1.6. Microenterprise Development Project(MDP):

In the year of 2021 the program has been introduced as a loan Whose IGA project suffered at COVID-19 among the SME member in our working area. It's repayment systems is more soft for members. Our direct beneficiaries are 27, Disbursement during this year Tk 6750000.00 and up to 30th June, 2024 Tk. 17675000.00

1.7. Microenterprise Financing and Credit Enhancement Project (MFCEP):

In the year of 2023 the program has been introduced as a loan. It's repayment systems is more soft for members. Our direct beneficiaries are 518, Disbursement during this year Tk 129468000.00 and up to 30th June, 2024 Tk. 126894000.00

1.8. Cottage Micro Small and Medium Enterprise (CMSME):

In the year of 2022 the program has been introduced as a loan Whose IGA project suffered at COVID-19 among the SME member in our working area. It's repayment systems is more soft for members. Our direct beneficiaries are 76, Disbursement during this year Tk 12000000.00 and up to 30th June, 2024 Tk. 15000000.00

2.0. Rural Housing Project:

To assist to a residential shelter the organization has provided a long term loan among 275 low income populations for building low cost house in Shalikha, Sreepur, and Sadar Upazilla in Magura district @ Tk. 20,000 to 70000 each with a given measurement and funding assistance of Bangladesh Bank. The loanee has to recover the loan with 250 equal installments within five years with a 6% interest per annum. Disbursement up to 30th June, 2024 Tk. 6985000.00

3.0 Aqua culture Development Project:

Through this program the organization mobilizes the target people for raising fish production in its operational area. The main objective was to best use of water resources and sensitizing community people especially the fish farmers for enhancing fish production. It is supported by IFAD.

Under this program, the organization provides re-excavation and reconstruction support, training assistance, support for collecting better qualitative fingerling and fish feed, along with other technical support and suggestion to the fish farmers. It also provides credit support to beneficiaries for IGA.

During the reporting period the organization has provided the credit support for fish culture and other IGA. Also, the project supports to beneficiaries are being technical and legal support for fish culture.

4.0 ROAD SAFETY PROGRAM

Road traffic accidents and injuries are now a serious and growing problem in many developing countries like Bangladesh and the safety situation is very severe by the international standers. ROVA FOUNDATION has been implemented this program for reduce Road Accident, severe injuries. At fast The Organization has been trained up all field staff then conducted orientation among Group member, High school and Primary school teacher and student, Driver, Rickshaw-Van puller, Transport owner association, Transport worker association and Local community.

Through out the reporting year the organization has implemented different activities as to prevent road accident as follows:

Sl.#	Activities	Participants type	# of activities	# of participants
01	Group orientation	Group member	500	10000
	Total		500	10000

5.0 Cow Rearing Program Aimed At Alleviating Poverty Through Employment Generation:

ROVA FOUNDATION is one of the partner organizations of Bangladesh NGO Foundation. This organization has been providing hardware support, awareness raising Training and skill development training to the poor sections in the community under this project since 2007.

During this year, The organization provided Cow to 5 Nos poor man of shalikhha Upazila in Magura district. Also, they got a training about cow rearing.

6.0 Sanitation Development Project for Small Population:

ROVA FOUNDATION is one of the partner organizations of Bangladesh NGO Foundation. Along with the regular program a specialized program is also being implemented. Semi-paka latrines have been constructed for 100% sanitation coverage of small population households in Lakshipur village of Magura district.

Throughout the reporting year the organization has implemented different activities as to prevent road accident as follows:

Sl.#	Activities	Participants type	# of participants
01	Selection of Minority Beneficiaries	Poor and small population households	16
02	Construction of sanitary, semi-permanent latrines		16
03	Distribution of other sanitation materials		16
04	Providing training on sanitation		50
	Total		50

7.0 Making Markets Work for Small Holder Farmers and Rural Producers:

For Small Producer developing the Project started at April 2007. Practical Action, Bangladesh has been provided to support 2007 to 2012, Then the organization is continuing upto date. Objective of this project is to increase income and employment opportunities from Production, Market and Trade in farm and non-farm activities for poor and disadvantaged communities in Magura District. Expected results are:

- a. Enhance capacity building of Respective Organization.
- b. Service Providers skills improve
- c. Producer groups, regional networks and other collaborations influence the Business environment.
- d. National and international development communities are aware of critical success factors.
- e. Vulnerable Women support for IGA.

Activities Performed during this year as follows:

SL#	Activities	Quantity	Remark
1	Quarterly Group Meeting	80	
2	Linkage with Service Provider	20	
3	Linkage with Market	100	

8.0 Sub Component 2.5 Out of School Children (OOSC) Program PEDP-4:

ROVA FOUNDATION works with education for adults, children and early childhood. The project is supported by Bureau of Non Formal Education (BNFE) of Bangladesh Government. Main objective of the project is ensuring primary education for all children aged 8-14 years who have out of primary school without primary education completed. In 4 Upazila of Magura district, 7537 children and adolescents will be given primary education through a total of 280 non-formal primary schools with 70 in each Upazila.

Activities Performed during this year as follows:

SL#	Activities	# of Batch	# of Participant/ beneficiaries
1	Staff Development Training	1	31
2	Learning Center Enrolment	1	280
3	Parents Meeting	4	280
4	CMC Meeting	2	280
5	Teachers Meeting	6	280
6	Day Observation	3	7537

9.0 Vulnerable Women Benefit (VWB):

The organization is implementing different development activities for Vulnerable Women Group. The project is supported by Department of Women Affairs (DWA) of Bangladesh Government. Distressed Women (VWB card holder) are receiving skills development training, Income Generating Activities development Training and Entrepreneurship Development Training. Each member will be received 34 days training in project period. Also, each card holders are deposited Tk 200.00 per month as saving in her bank Account. It is implemented Shalikhha and Mohammadpur Upazila in Magura District.

Activities Performed during this year as follows:

SL#	Activities	# of Batch	# of Participant/ beneficiaries
-----	------------	------------	------------------------------------

1	Staff Development Training	1	10
2	Group Formation	75	2360
3	Ensure Bank Account open of VGD Card Holder	75	2360
4	Personal Health and Hygiene	75	2360
5	Disaster Management and the Impact of Climate Change	75	2360
6	Maternal, Child and Adolescent Health, Food and Nutrition	75	2360
7	Women's Empowerment	75	2360

10.0 Day Observation

The organization implemented different national and international days observation with GO's and individually. Such as Rally, Human chain, Mach people gathering, Dialog, Media campaign, Open discussion, memorandum submits, etc.

Activities Performed during this year as follows:

SL#	Activities	Remark
1	Global Action Week	
2	International Women's Day	
3	National Fisheries Week	
4	World Teachers Day	
5	World Food day	
6	International Disable day	
7	International Literacy Day	

11. Bangladesh Rural Water, Sanitation and Hygiene WASH) for Human Capital Development (HCD) Project:

As to ensure safe drinking water, safe sanitation and personal hygiene the organization has introduced this program. The working area, the organization has provided awareness raising program, safe water line and safe latrine construction 114 No. of village of Shalikhya Upazila in Magura district. It also has organized different orientation program as to sensitize on safe water using along with safe sanitation and personal hygiene practice. The program has been provided soft condition loan for pipe line Water, two pit latrine construction. With a view to improving availability of water supply and sanitation facilities under safe management in selected rural areas. Children, adolescents, young women and women will benefit from improved safe water, sanitation and health care facilities through this project.

During the reporting period it has implemented the following program:

Sl.#	Particular of Activities	# of activities	# of Participant/ beneficiaries
1	Staff Development Training	2	27
2	Behavior Change Communication (BCC) Campaign	82	1909
3	Upazila Coordination Meeting	1	25
4	Two Pit Latrine Construction	107	557
5	Conversion to two Pit Latrine	2	12
	Water Line Construction	8	63
	Total		2566

- **PREVIOUS PROGRAMS AND DONORS:**

The organization has been completed the following program that had started in the year 1987. Some of the following programs were phase out and some are in continuation.

The impact of the phase out program is still exist in the locality in different form e.g. environment, community, water source, fisheries, agriculture and so on.

A brief detail is as follows:

#	Programs/Projects	Donors	Remarks
01	Peoples Organization for Education.	APHD, Honkong.	
02	Organizing Distressed Women for Integrated Development.	The Royal Netherland Embassy.	
03	Child Education.	CAMPE	
04	Village Farming Forestry Program	Swiss Development Cooperation	
05	Social forestry	Forest department of Gov of Bangladesh	
06	Self Reliant Program for Distressed Women.	Andheri Hilfe, Germany.	
07	Integrated Food Assisted Development Project.	IFADEP-sp2	
08	NGNESP	HKI	
09	RSDN.	DANIDA	
10	PLCEHD-1	DFID	
11	Women Rights Training and Counseling Program (WRTCP)	Misirior	
12	Emergency Post Flood Water & Sanitation Project	DPHE & UNICEF	
13	Inter-fish Program.	CARE	
14	Need Oriented Education on Election & Democracy (NEED)	EU	
15	Farmer Development on Improve Chula	Department of Agriculture	
16	Voter and Civic education and observation on 9 th parliament election	EU	
17	NATIONAL AND UPAZILA ELECTION ACTIVITIES	EC	
18	Homestead Development of Poor farm family for income generation through integrated approach	Department of Agriculture	
19	Dissemination of Improved Seedlings Raising and New Technology transfer to Farmer of Different Winter Vegetable	Department of Agriculture.	
20	Provision of service for Campaign & Advocating for the Achievement of the Millennium Development Goals (MDG) in Bangladesh	UNDP	
21	Education Support Program(ESP)	BRAC	
22	Mainstreaming HIV/AIDS issues in NGO core activities	Padakhep Consortium	
23	Strengthen civil society organizations, coalitions and networks to support and promote anti-corruption reforms	USAID	
24	Development Support Service	DWA	
25	Strengthening Local Governance through Participatory and Responsive Public Services	DANIDA	
26	Making Markets Work for Small Holder Farmers and Rural Producers	Practical Action, Bangladesh	
27	NGO and civil society networking program	NGO-Forum	
28	Establishing Rights of the Marginalized Fishing Communities	Manusher Jonna Foundation	

29	Promoting Responsive Public Service Institutions in Selected Districts (RPSI)	WAVE Foundation	
30	Family Health Education and Income Generating Activities	Bangladesh NGO Foundation.	
31	APARAJITA- Women's Political Empowerment	SDC	
32	Living on the Margin: Enhance Rights and Freedom of Marginalized Fisher Folk Communities in Bangladesh	Manusher Jonna Foundation	
33	Eye Health Care Program	Bangladesh NGO Foundation.	
34	Vulnerable Group Development	DWA	
35	Basic Literacy (64 District) Project	BNFE	
36	Income Generating Activities (IGA) for Distressed Women	Bangladesh NGO Foundation	
37	Vulnerable Group Development	DWA	
38	Vulnerable Group Development	DWA	
39	Van car distribution program aimed at alleviating poverty through job creation	Bangladesh NGO Foundation	

Income and Expenditure Statement for 30 Jun 2024

Particular	2023-24	2022-23
Income:		
Service charge realization	118595905	90217994
Grant A/C	20438717	88660796
Admission Fee	51930	46170
Pass Book Form Sale	148120	126065
Bank interest	2564476	805500
Subscription (GB)	6000	6000
Write Off Loan Collection	80396	65138
Miscellaneous Income	597855	642362
Total: Tk.	142483399	180570025
Expenditure:		
Interest Paid	24360277	15369785
Administrative cost	59472763	99478884
Training, Workshop & Seminar	792138	6513158
Member's Education Support	192000	156000
Base Line Survey	2770	2266
Latrine Establishment	432448	441540
Cow Distribution	0	232500
Educational material	4084125	32691200
Day Observation	140000	280000
LLPE	18535461	13012460
Depreciation	641218	803779
Total Expenditure	108653200	168981572
Excess of Income over Expenditure	33,830,199	11,588,453
Total: Tk.	142483399	180570025

Balance Sheet As at 30 June 2024

Particular	2023-24	2022-23
Assets & Property		
Non-Current Assets		
Fixed Assets	40970413	32053775
Total Non-Current Assets	40970413	32053775
Current Assets		
Outstanding on Loan(RLF)	654684256	493010272
Housing Loan Outstanding	188501	195296
Staff Loan	314902	98659
Investment	33445633	19081990
Unsettled Staff Advance	0	0
Security Deposit to DWA	32655	100000
Closing Balance	77002144	98394760
Total Current Assets	765668091	610880977
Total: Tk.	806638504	642934752
Fund and Liabilities:		
Fund Account	150,918,040	117,087,841
Non-Current Liabilities		
Loan from PKSF	208416667	157427086
Total Non-Current Liabilities	208416667	157427086
Current Liabilities		
Loan from PKSF	183216668	96850000
Bank Loan	10866951	20000000
Others Loan A/C	8943153	47436376
Group Savings	157826995	142157904
Staff Security	0	869000
Other Fund	24315265	18206709
Reserve	61897265	42720586
Provision for Expenses	237500	179250
Total Current Liabilities	447303797	368419825
	806,638,504	642,934,752

Ref: G. NABI & Co. Chartered Accountants, 11, Motijheel Commercial Area, Ellal Chamber (8th Floor), Dhaka -1000.

Conclusion:

During the reporting year the organization has to face many a problems either directly or indirectly but it has overcome with the hard effort of its skilled staff. The dedication of the management team is an effort to the success of the organization.

END