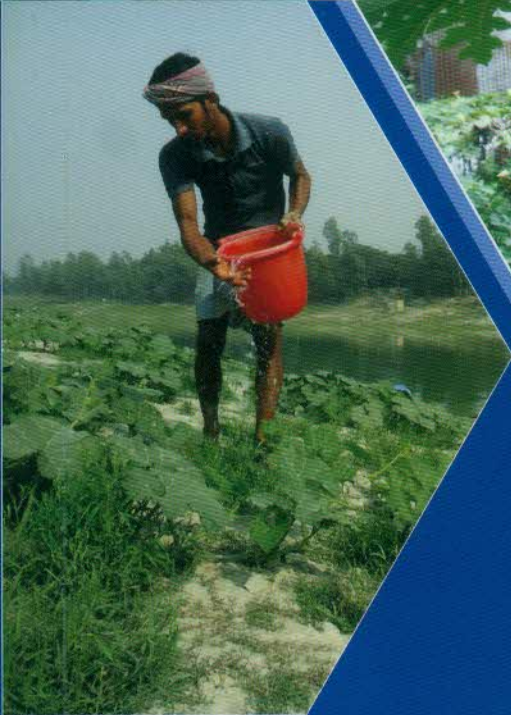


Annual **Report** 2019



ANANDO

Promotion of Culture and Youth Resource Development

ANNUAL REPORT 2019



Anando

Promotion of Culture and Youth Resource Development

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Vision

Anando envisions violence free and environmentally sound Bangladesh ensuring basic human rights with special emphasis on the empowerment of women, promoting viable entrepreneurship among the disadvantaged groups and nourishing cultural heritage for sustainable peace and solidarity.



Mission

Anando strives for culture of development and peace through integrated development approach, which enables individuals and communities to become self-reliant.





Forward from Chairperson

I am delighted to share that Anando has completed another successful year 2019. Over the last 22 years, Anando has implemented multidimensional development programs and activities to assist the most marginalized and vulnerable people including children, youths, women and men of Bangladesh. Through its programs and activities Anando has created employment opportunities for many unemployed youths, and provided education to hundreds of children and empowered thousands of poor people.

I am inspired to see that Anando has skilfully overcome all of its barriers, and continue to move forward towards bringing development in the country. I have read this report and found it very interesting and delighted to see some very significant achievements of Anando in terms of community development, empowerment of community groups, self-employment and income generations, promotion of human rights, children and youth education as well as development and strengthening organizations of the poor people.

I am deeply thankful to the management team of Anando for managing everything with great sincerity, technique and skilfulness. I also thank all the staff members of Anando who have worked very hard throughout the year 2019 with dedication. I would also like to express my sincere thanks to the Executive Committee (EC), and the General Body (GB) members for their benevolent support and cooperation in taking appropriate policy decisions. Finally, I would like to take the opportunity to express my gratitude and thanks to the officials of the NGO Affairs Bureau, concerned ministries, local administrations, donors and development partners for their constant support and cooperation.

I am looking forward for more meaningful outcomes in our efforts together with all stakeholders of Anando in the days to come.

Md. Emdad Moslem

Chairman

Anando



From the Executive Director's Desk

The year 2019 has been a very important year for Anando with many challenges, activities, opportunities, and successes. Despite having multiple barriers we have managed to achieve our yearly targeted objectives which have been clearly articulated in this annual report 2019. I feel very proud and honoured to be able to present this report to our partners, donors, beneficiaries, government, development practitioners, the general body and the executive committee and the staff members of Anando, who live in Bangladesh and abroad. The report highlighted major achievements in respect to our mission and vision as well as the activities and experiences that we have accomplished during this reporting period. To make the report more enjoyable and informative to the readers, some pictures, facts, and figures have also been presented in it.

Anando always believes in people, and their wisdom. The lessons gained from the interactions with grass root level people, have been applied in structuring and implementing all programs and activities undertaken by Anando. Thus, all development activities and projects of Anando are very relevant and important to help the poor people to build their dreams and to overcome poverty by ensuring justice for all and by eradicating marginalization, unemployment and underdevelopment. Anando always worked with poor and marginalized people in all activities that include pursuing its vision and re-examining

its dreams, actions and reasons of successes and failures. Thus, Anando believes to achieve continued success and to fulfil its objectives and goals.

Through this report, I offer my sincere thanks to the generous donors such as Lichtbrücke. V. (Bridge of Light), Welthungerhilfe, Department of Women and Children's Affairs and the Ministry of Education for their spontaneous assistance and support to Anando. It would not have been possible to make this success towards peace and development without the assistances of these generous donors.

I would also thanks to all the development partners, Government Agencies especially the NGO Affairs Bureau, Microcredit Regulatory Authority (MRA) and the local administration of the project areas for extending their hands for Anando in every possible way. I would therefore acknowledge the contribution made by the members of the Executive Committee and the General Body of Anando. I would also like to extend my best wishes and sincere thanks to all of my colleagues for their outstanding contribution to the development of the organization, who have fulfilled their duties and responsibilities with dedication throughout the year despite having various obstacles.

To maintain our continuous success we seek blessings from everyone in the years to come.

ABSTRACT

The Constitution of Bangladesh ensures equal access to basic necessities of life such as food, clothing, shelter, education and health care. Furthermore, it guarantees equal employment opportunities for both men and women without discrimination. However, a vast majority of the country's population is still unemployed and constantly struggling for their survival. Government and non-government organizations are working hard along with local community people to overcome the multi-dimensional aspects of poverty in the country. Anando is a non-political and non-profit oriented non-government organization established in 1996 to address some of the above challenges with its limited capacity and resources. This annual report has been developed to provide readers a brief and clear understanding on the activities undertaken by Anando during the year 2019. By the year 2019 and onward Anando has extended its work in 16 upazilas of 8 districts in Bangladesh. In 2019, Anando has implemented 13 projects through 3 regional and 20 branch/project offices. Along with its activities the report also provides basic information of Anando such as its background, vision, mission, aims, objectives, the Executive Committee, the General Body, and the Staff Members and of legal status of Anando.

The five major Development Programs of Anando are: People's Institution Building Program, Children & Youth Education Program, Community Health Care Program, Homestead Agriculture Program, and Employment and Income Generation Program. People's Institution Building program has two major activities such as group formation and samity formation.

Children and Youth Education Program has been designed to ensure basic education for poor and marginalized children through

establishing Children Learning Centres. Training conducted on primary health care and, hygiene is the main activities of the Community Health Care Program. Homestead spaces utilization, farmers training on climate change and environment, establishment of nursery, credit support to farmers and distribution of agro-input such as seeds and saplings are some of the major activities of the Homestead Agriculture Program. Skills training conducted on basic financial management, identification and management of income generation sources are the core activities of Employment and Income Generation Program.

However, Anando has modified operational modality from group development to family development approach in pilot phase in Ghatail, Tangail from the year 2013, which is now been extended to Sharishabari upazila under neighbouring Jamalpur District from 2016. Also, from 2019 at Ukhiya, Cox's Bazar. We are now confident to have better result than others in integrated community development approach in Bangladesh. Following is a detailed description of the Sectoral Development Programs:

Anando has seven programs; these are -Peace Education Program, Vocational Training for Youth Resource Development Program, Student Study Support Program, Community Based Disaster Management & Climate Change Program, Promotion of Judicious Culture, Environment & Ecology and Bio-diversity Conservation.

At the end of this report, photographs of project activities and a list of visitors have been included along with receipts and payment statements for each project for the year 2019.



BRIEF OF ANANDO

BACKGROUND

Anando is a non-profit, non-political, and non-government development organization founded in 1996 by a group of teachers, journalists, development practitioners and social workers in order to uphold the socioeconomic status of poor people especially the disadvantaged rural people and youths through promotion of culture, peace and development.

Anando is a Bangla word which means 'Joy' (delighted and joyfulness). Anando, with its entire connotation, believes in the spirit of joy that involves not only an individual's happiness but also a greater community's happiness deriving from their living environment of a harmonious culture that upholds the amity of people of diverse religious groups existing from time immemorial. Anando also believes in peaceful coexistence of people that ensures justice and development, and treats all people equally, protects the rights of the poor and minority people of the society.

Anando, as its name implies, has undertaken various initiatives for developing a non-violent, peaceful, developed, and harmonious society in Bangladesh through promotion of culture and youth resource development. It has undertaken diversified cultural activities and youth resource development initiatives through building capacity and skills towards organizational development among the local community people. Anando believes in bottom-up, non-directive, integrated and participatory development approaches and acts as a catalyst with its stakeholders who are financially disadvantaged due to lack of opportunities but have potentialities to strive hard for change and to stand on their own.

OBJECTIVES

The objectives of Anando are given bellow:

- Mobilize and help to build capacities of poor people;
- Provide educational facilities to the children, adolescent girls and illiterate people;
- Form self-capital as group fund of the beneficiaries;
- Creates income earning opportunities for the poor;
- Reduce gender discrimination involving women in decision making and economic activities;
- Ensure peace and protect heritage through community understanding & traditional cultural practices;
- Motivate community to work together for disaster preparedness and climate change (CC) adaptation;
- Utilization of homestead resources through organic practice and natural resource management;
- Provide appropriate trainings for need based skill development;
- Strive for network building with agencies at home and abroad for meeting emergency needs.

MAJOR PROGRAMS

Integrated Development Programs of Anando (at the Regional level):

- a) People's Institution Building Program
- b) Self-Employment and Income Generation Program
- c) Homestead Agriculture Program
- d) Child & Youth Education Program
- e) Vocational Training for Youth Resource Development

Sectoral Development Programs of Anando (at Central Office and Regional level):

- a) Community Health Care Program
- b) Peace Education Program
- d) Community Based Disaster Management and Climate Change (CC) Program
- e) Promotion of Judicious Culture
- f) Relief & Rehabilitation Program
- g) Environmental Conservation

GENERAL BODY

The Anando general body consists of 27 members. Distinguished persons, professionals, educationists, development activists have been elected to the general body, which bring diverse experiences and skills to the Governance of the Anando.

The nine-member Executive Committee has been elected by the general body members for three years.

EXECUTIVE COMMITTEE

According to its constitution, the legal authority of the organization is the Executive Committee (EC). During the reporting period, the following Executive Committee (EC) performed their responsibilities.



Md. Emdad Moslem
M.Sc., MPH, PGD-Business Admin.
Chairman



Nurul Islam Talukdar
M.A
Vice-Chairman



Maniruzzaman Miah, M. Com., MBA
ED & Secretary



Biman Barua Chowdhury, M.Com
Treasurer



Kohinoor Yeasmin, M.SC, MBA
Member



Mahbulul Islam, M.S. Agriculture
Member



Khalilur Rahman Chowdhury, M.Com
Member



Papri Gupta Chowdhury, M.A., LLB
Member



Advocate Helal Uddin Miah, M.A., LLB
Member

STAFF MEMBERS

More than 200 regular and contractual staff members including teachers and volunteers are working in Anando. The basic information and responsibilities of the key staff members are given below:

SL.No	Name & Designation	Qualification & Professional experience	Responsibilities
1	Maniruzzaman Miah Executive Director	M. Com, MBA 24 years of NGO experience in top management & organizational development	Overall Management
2	Shipan K. Debnath Deputy Director (Finance & Admin)	B.Com. (Hons.) M. Com (Accounting) 17 years of experience in accounts.	Financial policy formulation, budget preparation, financial control, financial reporting
3	Md. Ikbal Faruk Programme Coordinator	M. Sc. Fisheries Research and Master in Social Work (Stockholm, Sweden) 20 years NGO work experience	Projects planning, monitoring, program coordination and implementation.
4	Md. Isaque Deputy Coordinator (MC)	MA, 20 years of experience in Micro Credit Operation	Overall In-charge of Micro-Credit Program
5	Bijoy K. Bala, Regional Manager	BA, 20 years experience in project implementation and its management	Overall in-charge of project management at Anando-Khagrachari
6	Arifa Sultana Program Finance	M. Com, MBA 12 years of Experience in Finance management	Program Finance & Fund Management
7	Asutosh Ray Project Manager	MA, 15 Years' experience in development particularly in disaster management & integrated farming.	Presently working in WASH Projects at Cox's Bazar
8	Shyamol Augustine Rozario Project Manager	MSS 10 Years' experience in technical training project management	VTC Khagrachari, Project Management
9	Raton Kumar Dey Project Manager	M. Sc, 14 Years' experience in Bio-diversity and climate change project management	Nutrition Smart Village project management at Dighinala, Khagrachari
10	Leo Rozario Project Manager	MA, 14 years' experience in disaster management	Overall in-charge of project management at Anando-Ukhiya, Cox's Bazar
11	Shafiqur Rahman Admin Officer	MA, 11 years' experience in support service and procurement	Logistics service, procurement and HR management
12	Ehiya Hossain Program Officer	MA 17 years' experience in project & credit management	Responsible for project implementation at field level

SL.No	Name & Designation	Qualification & Professional experience	Responsibilities
13	Morsheda Begum Program Officer	BA, 10 years' experience in training facilitation & coordination.	Working with Integrated Family Development Project and specialized on Family Development Planning Workshop Facilitation.
14	Alok Tripura Program Officer	B. Sc. Engg., 7 years' experience in Vocational Training Management & Job creation	Responsible for the job creation of graduate trainees of VTC, Khagrachari
15	Shah Alam Monitoring Officer	BA, 18 years' experience in Micro Credit Management	Working with Micro credit program at Cox's Bazar and In charge Cox's Bazar Region
16	Rakhi Mrong Project Manager	MA 12 years' experience in women empowerment & women right	Working as Project Manager of Empowering women for Peace & Development.

The Executive Committee appoints the Executive Director and he is accountable to the Executive Committee. The Executive Director has appointed & deployed other managerial staff. These personnel are directly involved in planning and implementing of the projects.

LEGAL STATUS OF ANANDO

Anando is registered with:

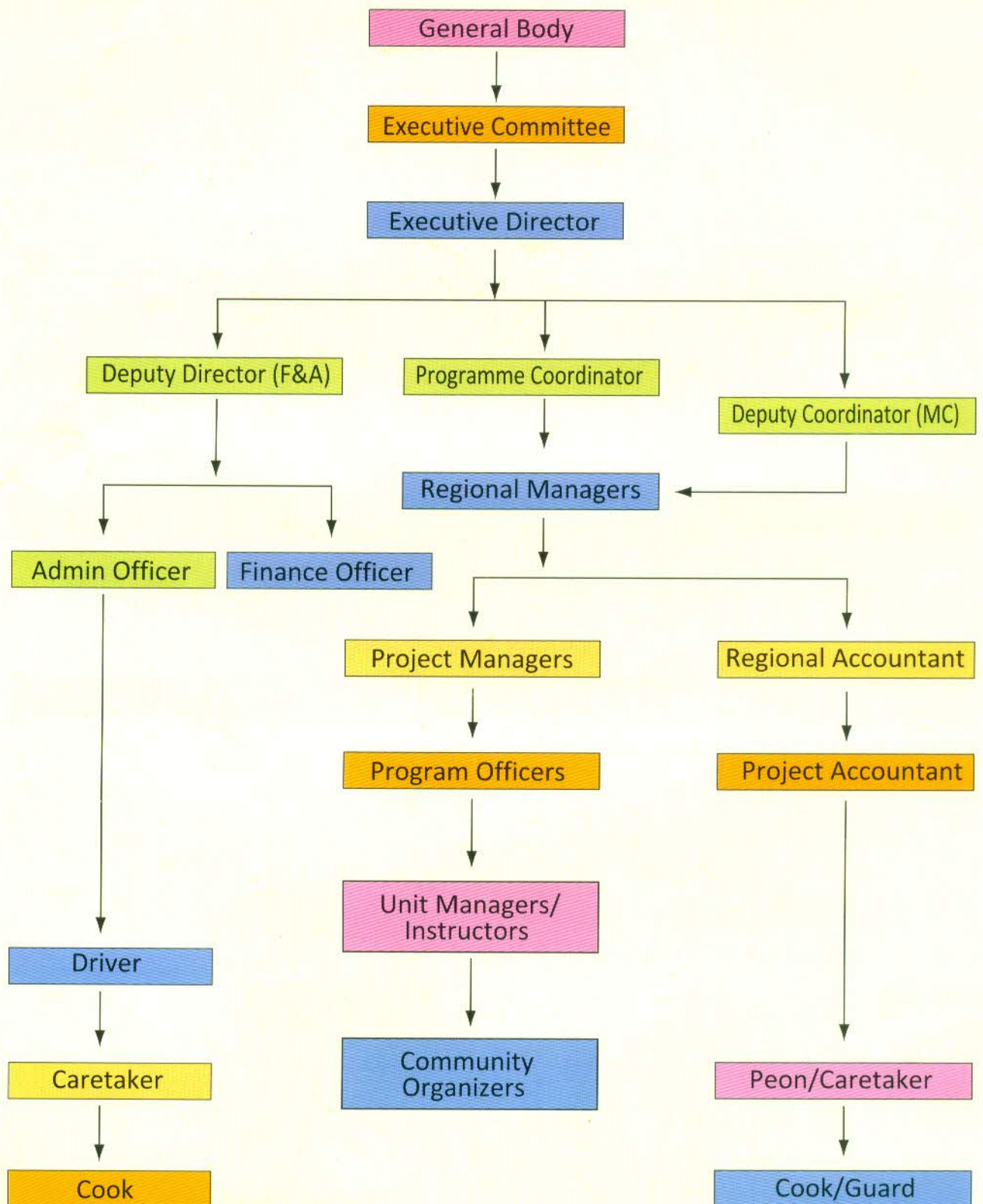
- (i) The Directorate of Social Services Department; Registration No. Dha - 03825, dated 16/4/1997;
- (ii) The NGO Affairs Bureau; Registration No. 1180, dated 18/8/1997 and
- (iii) The Microcredit Regulatory Authority- MRA; Registration No. 232, Date 14/5/2008.

GEOGRAPHIC COVERAGE OF ANANDO

1	Working District: Dhaka, Cox's Bazar, Khagrachari, Rangamati, Bandarban, Tangail, Jamalpur & Gazipur	8
2	Working Upazila	16
3	Number of Regional Offices	3
4	Number of Unit/Branch Offices	20
5	Projects implemented during reporting year	13



ORGANOGRAM OF ANANDO



INTEGRATED DEVELOPMENT PROGRAMS OF ANANDO

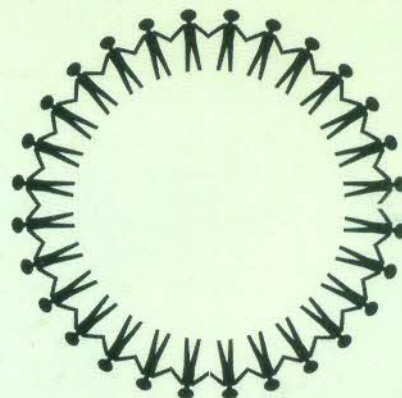




PEOPLE'S INSTITUTION BUILDING PROGRAM

Anando strives for cooperative endeavor for effective participation of the economically deprived people in economic activities and other development efforts. So, it is required to form and develop smaller associations like samities or groups as a development endeavor. Aim of building people's institutions, Anando encourages and assists rural poor people especially women to form smaller samities or groups. Women empowerment is essential for achieving goals of sustainable development. Each group consists of 10-25 women from homogenous social and economic class.

To work together by the members of the samities/groups is essential not only for their economic emancipation but also for their social and cultural advancement. Once the groups are formed and a certain degree of maturity is achieved in terms of social awareness and organizational capacity/strength, i.e. together for tomorrow; Anando provides them with different types of assistance to help them progress towards empowerment and improvement of their overall socio-economic conditions.



MAJOR ACTIVITIES

Group Formation: In three project areas, Anando has organized 984 samities/groups consisting of both male and female. Each samity/group is formed with 10 - 25 members. Anando has started People's Institution Building Program since 1997 and has gradually increased the groups in three operational regions under the scope of different development projects.

Anando samity/group membership criteria: Group members are selected from the disadvantaged poor people. At the very beginning of the group formation field workers of Anando give them orientation on the objectives and purposes of group formation as well as on the rules, policies, activities and benefits of this membership. Actually, the group is considered as the transit for moving towards a bigger group, i.e., samity, consisting of couple of group members.

SAMITY FORMATION

After formation of different samity /groups, the field workers provide awareness raising training/discussion about the causes and root causes of poverty and the ways out of it. All these activities are done following participatory approaches. After formation of samity, Anando provides them training on socio-economic development, skill development on various IGAs, group cohesiveness, and protection of their rights and basic education on reading and writing as a part of development process. The samity/group leaders are received training on leadership, group solidarity, and organization management and on networking to enhance their capability to challenges negative forces of under-development and all forms of prevalent injustices and the exploitative social system.

As part of journey toward sustainable development, the samity members sit together on a fortnightly basis and set the agenda for discussion on both social and economic affairs. Issue based dialogue continues maximum for 4 fortnights until some significant results are achieved. The number of dialogue is fixed at 4 topics maximum per year. Besides the fortnightly dialogue and samity meetings, the samity members are also trained on need-based technical know-how for the related income generating activities through various training programs under different projects. In this regard, Anando has been developing the people's institutions in its three regions since 1997. The group members also discussed contemporary issues relating to various social concerns with the assistance of Anando field workers.



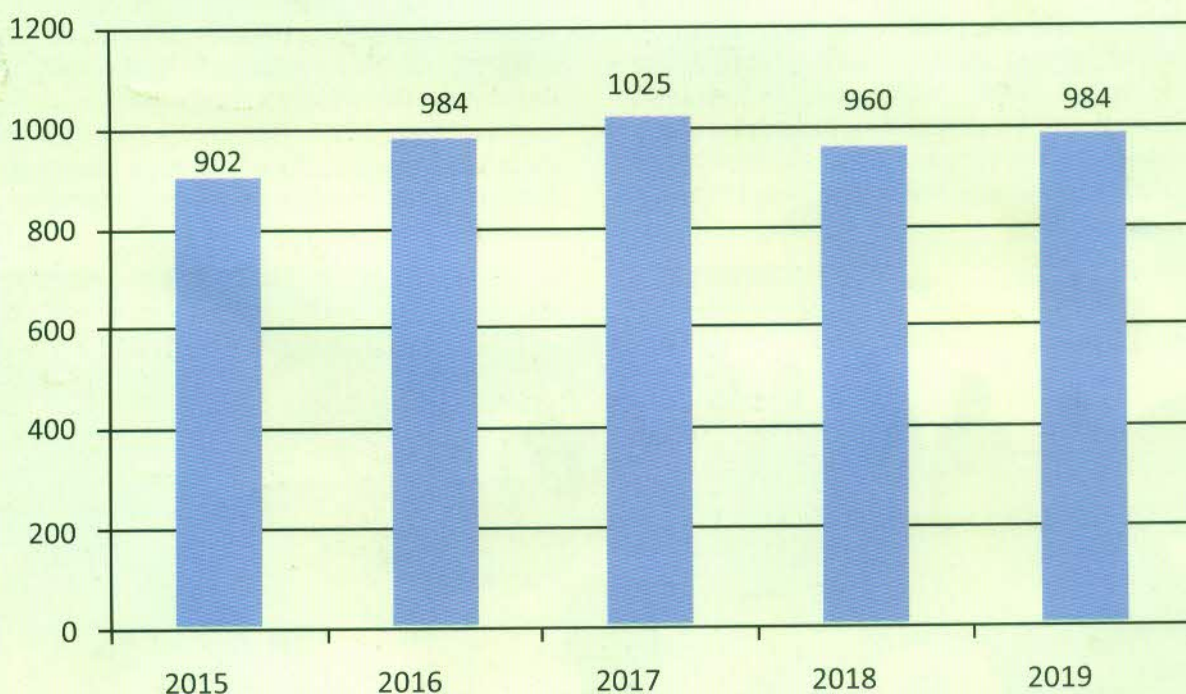
Table-1: Area/region wise target and achievement of samity/group formation.

Areas	Up to 2018	Newly formed in 2019			Cumulative Total
		Target	Formed	Dissolved	
Tangail	317	27	36	18	335
Cox's Bazar	237	0	0	0	237
Khagrachari	318	21	24	22	320
Gazipur	38	12	1	0	39
Jamalpur	50	0	3	0	53
Total	960	60	64	40	984

During the year 2019, Anando has formed 64 new samities successfully.

According to Anando, Group and Samity are the integral part of the People's Institution Building Program. Therefore, Anando has turned groups into samities along with the group formation activities, remarkable progress have been made in transforming samities and developing them into people's organizations.

ANANDO SAMITY FORMATION



EMPLOYMENT & INCOME GENERATION PROGRAM

Employment and Income Generation Program (EIG) is one of the major programs and an important initiative of Anando. The EIG program is being implemented through integrated family development approach. This program has been undertaken by Anando to make the poor people economically self-reliant and help them to attain a respectable social stands. The program includes training to beneficiaries on simple accounting and basic financial management, identification and management of income generating projects, and mobilizing group savings to Revolving Loan Fund (RLF) for expanded income generation of the target people. Anando wants to ensure economic self-sufficiency of the poor women by involving them in income generating activities at household level and by empowering them socially and economically. This program is not only for income but also to restore women's right both in their family and in the community.



GROUP SAVINGS

The women member must meet once every fortnight for maintaining individual savings by entry into the passbook and in the bank through Anando. The minimum amount of fortnightly savings is Tk. 20. This savings is used as the guarantee of receiving loan. These savings are revolved as credit among the group members (if needed) with certain rate of interest. The following table-2 shows the area wise status of total group savings at the end of the year 2019.

Table-2: Area wise status of group savings.

Areas	Group Members	Opening Balance	Collection in 2019	Total	Refund / Withdrawn	Balance as on Dec'19
Tangail	4,094	18,216,418	9,326,905	27,543,323	9,593,477	17,949,846
Cox's Bazar	2,294	5,888,354	2,064,275	7,952,629	1837,396	6,115,233
Khagrachari	4,112	28,093,490	15,332,566	43,426,056	10,806,295	32,619,761
Kasimpur	534	8,895,015	4,925,301	13,820,316	3,042,803	10,777,513
Jamalpur	864	3,071,055	2,553,837	5,624,892	1,088,733	4,536,159
Total	11,898	64,164,332	34,202,884	98,367,216	26,368,704	71,998,512

Table - 3: Area wise status of voluntary savings.

Areas	Opening Balance	Collection in 2019	Total	Refund / Withdrawn	Balance as on Dec'19
Tangail	1,105,768	2,282,871	3,388,639	1,859,404	1,529,235
Cox's Bazar	1,140,790	1,179,605	2,320,395	1,126,805	1,193,590
Khagrachari	4,134,165	6,025,058	10,159,223	5,670,707	4,488,516
Kasimpur	42,980	404,378	447,358	61,895	385,463
Jamalpur	292,319	582,406	874,725	415,300	459,425
Total	6,716,022	10,474,318	17,190,340	9,134,111	8,056,229

Savings Collation and refund status in 2019:

Opening Balance	:	70,880,354
Collection in 2019	:	44,677,202
Total	:	115,557,556
Less Refund in 2019	:	35,502,815
Closing Balance in 2019	:	80,054,741
Net Add in 2019	:	9,174,387



EMPLOYMENT & INCOME GENERATION (EIG)

Along with credit support Anando has provided different types of skill development trainings and marketing support to the women beneficiaries of the credit program. In order to receive credit, each group member is required to apply to Anando with consents from other members of the group. The executive members of the group screen the application and forward it to Anando for further action. After verifying the application, it approved loan with due information through the executive committee of the group. The cheque is disbursed to the credit applicant through an awareness building session with the participation of members of the same group. Active participation of group members in credit management has reduced staff

involvement as well as the management cost. Consequently, Anando can provide low cost credit to the poor group members with high realization rate.

While Anando prepares the group members for taking credit assistance, it also appraises the feasibility of the income generating activities (IGA) of group members. Anando has provided support services to the credit receivers and takes the responsibility to look after the IGA at various stages. Each group member is required to fulfill all criteria that include participation in relevant training and other input supports. Only by fulfilling these criteria a member becomes eligible for credit assistance to implement the feasible income generating activities.

The total group savings is Tk 80,054,741 and total Revolving Loan Fund - RLF (including cumulative service charge) is Tk 257,833,789 at the end of the year 2019.

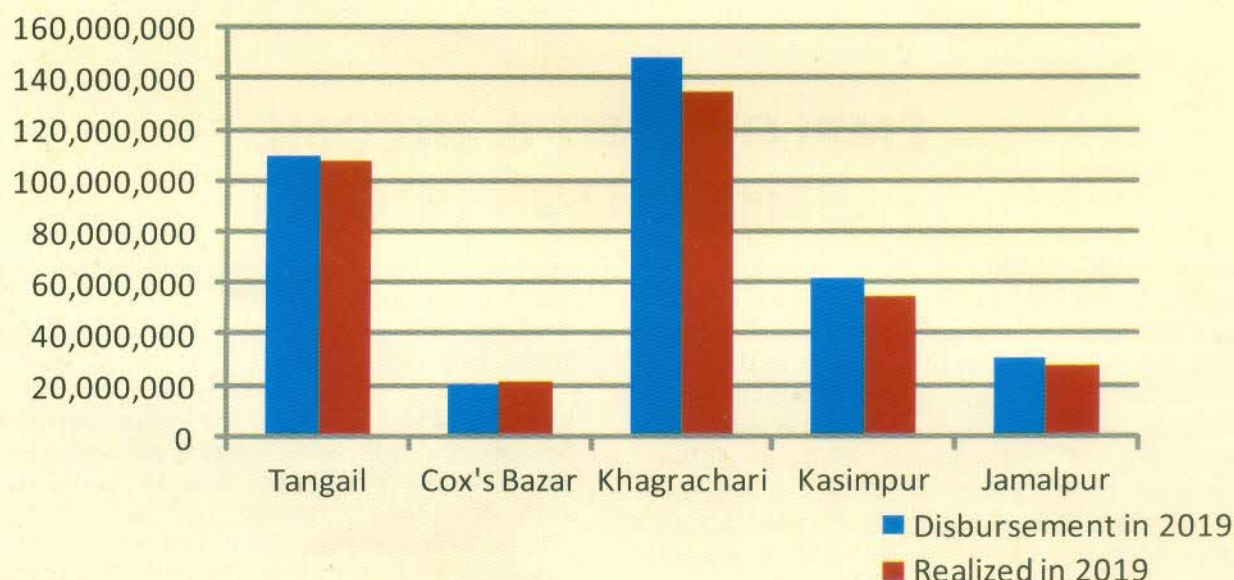
CREDIT DISBURSEMENT & REALIZATION IN THE YEAR 2019:

Taka 372,360,000.00 had been disbursed among 7028 group members as loans in the year 2019.

The table 4: Shows the area wise target and achievement more explicitly.

Areas	Investment 2019			Realization 2019			Closing Outstanding Dec'19	Number of Loanees
	Opening Balance	Disbursement in 2019	Total	Target in 2019	Realized in 2019	Rate (%)		
Tangail	68,722,132	109,872,000	178,594,132	104,287,040	108,366,510	96	70,227,622	3,022
Cox's Bazar	26,283,043	20,518,000	46,801,043	22,459,121	21,796,852	91	25,004,191	2,228
Khagrachari	72,146,485	148,947,000	221,093,485	128,906,414	135,273,876	99	85,819,609	3,463
Kasimpur	29,936,472	61,855,000	91,791,472	52,248,948	54,646,973	98	37,144,499	479
Jamalpur	13,078,711	31,168,000	44,246,711	26,108,867	27,570,615	100	16,676,096	634
Total	210,166,843	372,360,000	582,526,843	334,010,390	347,654,826	98	234,872,017	9,826

Status of Disbursement and Realization in 2019



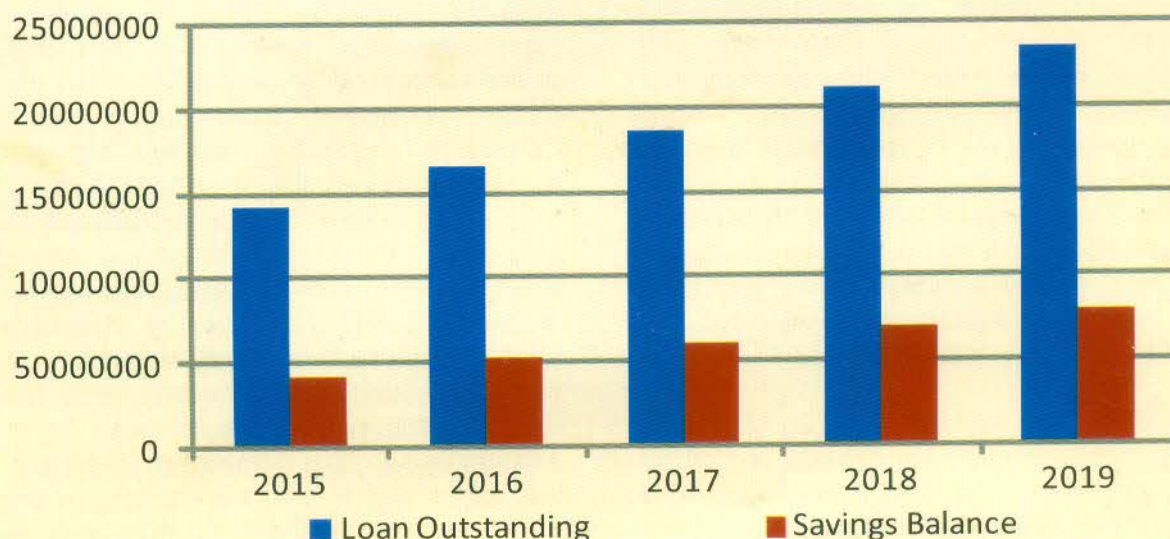
Small credits of Tk. 5,000 to 50,000 are provided to the group members to invest in the income generating activities like salt cultivation, agricultural farming, and livestock rearing, homestead agriculture, small trading, fishing, cottage weaving, handicrafts making, rickshaw purchase, etc. Besides the Micro

Credit, Anando has also provided Micro Enterprise loan among the experienced members amounting to TK. 51,000 - 1,000,000. Through these activities, the program is effectively helping poor people to increase employment and income that bring a positive change in their living conditions.

Table - 5: Anando credit program status of last 5 years.

Particulars	Year wise Status				
	2015	2016	2017	2018	2019
Loanee	10,625	10,795	9,887	9,851	9826
Loan Outstanding	14,23,23,669	16,48,94,036	185,397,429	210,166,843	234,872,017
Savings Balance	4,29,03,099	5,24,05,964	61,114,607	70,880,354	80,054,741

Year-wise status of Anando Credit Program



HOMESTEAD AGRICULTURE & FOOD PRODUCTION PROGRAM

Bangladesh is a country of high population density with 155 million people within the boundary of 144,570 square kilometers. Almost 50% of total population is women who do not have formal jobs, access to other

opportunities and resources. Most of these women are involved in homestead agriculture, but have very little knowledge on the use of appropriate technology required for homestead farming. Since inception,

Anando has special concern for this program considering the shortage of food as well as malnutrition problems in Bangladesh. Homestead vegetable gardening is a vital component of traditional farming that can make a significant contribution to total food production, quality and diversity of the family diet containing vitamin-A, and micro-nutrient deficiency. Homestead farming includes a wide variety of fruits and vegetables production around the year and integrates animal husbandry into other homestead food production activities. In Bangladesh a big number of homestead lands are still unutilized where mixed fruits gardens and vegetables could be grown for family consumption. In general people misunderstand homestead farming can be only the cultivation of fore-yard (courtyard), whereas utilization of house cleaves, house roofs, homestead boundary lines, approach road, pond dike and its slope, adjacent low and high land should be considered.

Anando is very careful in utilizing all the space components for maximum food production for family consumption and as a source of extra income that could be earned by selling of homestead products. Notably,

Anando has explored 11 major homestead space components, where fore-yard utilization is one of the very common productive spaces so far.

Significance of Homestead Farming: There are 1,99,79,932 households in Bangladesh. Each household possesses a big home-yard for children's sports and a pond for family aquaculture is a traditional need. Thus, a large section of the country land is being used for homestead living and less amount of land for cultivation. Since, Bangladesh has huge population, hence, it is very vital to utilize every little bit of land for cultivation in order to secure food supply for all. Cultivating vegetables or farming in the homestead is very important and convenient for women to look after the crops/husbandry properly. Homestead cultivation provides diversified nutrients and economic benefit to women round the year. In Bangladesh women have an important traditional role in producing family food and improving family diet by wide range of homestead farming. Anando encourages homestead farming in an innovative way to improve farming practices by utilizing homestead to the maximum level.

Table-6: The performance of major activities of homestead agriculture program:

Activities	Ramghar		Dighinala		Sharishabari		Total		
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	%
Farmers trained on homestead farming/gardening/agri. methods	420	420	150	148	100	100	670	668	99.70
Farmers trained on poultry/ cow rearing	420	420	30	30	100	100	550	550	100.00
Established home based poultry farming	420	420	150	141	100	100	670	661	98.66
Established multi-tier orchards	12	12	-	-	-	-	12	12	100.00
Seeds and sapling distributions (family)	360	360	750	750	100	100	1210	1210	100.00



CHILDREN EDUCATION PROGRAMME

The literacy rate of the country specifically among the indigenous people is far below than that of national average. It is not possible for any development effort to achieve success leaving large number of people in the darkness. This problem is very acute among the disadvantaged groups such as the indigenous people and other ethnic and religious minorities of the hill districts of CHT-Bangladesh. There are many valid reasons for this existing situation. Traditionally, people of these indigenous communities have limited access to resources. Secondly, the children are reluctant to go to mainstream schools as most of them are unable to speak Bengali. In addition, the government education facilities are not adequate in the hilly areas. Since, education is the first prerequisite of development that helps enlighten people, grow consciousness, and to understand the social problems and the root cause of poverty. From this realization, Anando has initiated children education program in its three regional areas, i.e. Cox's Bazar, Tangail, and Khagrachari of Chittagong Hill Tracts (CHT). In cooperation with local community

people Anando is putting all its efforts in establishing and maintaining pre-primary schools for children. The place for establishing schools (Children Learning Centers) and the formation of the School Managing Committee (SMC) are done in consultation with the local community. The SMC is formed from the local community people. The Community Organizer of Anando selects a paid volunteer as school Animator with the assistance of the SMC. The Animator mainly works as the secretary of the SMC and he/she picks up children of age 4 - 6 years.

The main objective of the program is to ensure pre-schooling of the children who comes from poor family including motivation of the parents to send their children both CLC and to the nearby government primary schools. However, the education system of CLC is unique and different from the government schools. Because of its friendly and non-threatening learning environment the school receives highest number of students (25) every day. The class sessions is run for 02.00 hours per day. The local children

enjoy learning their everyday lessons through extra-curricular activities such as songs, drawing, dances, rhymes, etc. The ultimate purpose of this learning center is to prepare children to get admission into local Govt. Primary School. So far, 15,000 students have graduated from CLC of Anando which is being operated in three project areas since the inception of the education program. This year 968 students have graduated from 39 Children Learning Centers of Anando. After graduating from CLC of Anando, the children have finally been enrolled in local Government Primary Schools for further education.

Building and/or renovating of the Children Learning Centers (CLC) are the major components of this program activities along



with delivery of education materials to the school children; trained the CLC Animators for qualitative and easy teaching skills. Training of Trainers (TOT); Conduct regular schooling; motivate the parents and community people to send their children to school regularly; annual children fair and parents gathering; finally, enrollment of children to local Primary Schools are the major activities of CLC. The inclusion of the following activities makes class lessons more innovative and attractive to the children:

- Study support - Teaching materials
- Art competition
- Cultural activities
- Exchange/exposure
- Annual children fairs



Table-7: shows the average target and achievement of the above-mentioned activities in three project areas.

Major activities performed under children education program in three project areas in 2019.

Activities	Jamalpur	Khagrachari	Cox's Bazar	Total
Establishment/Continuation of Children Learning Centers	10	28	01	39
Student/Children enrollment	250	700	20	970
Annual children fairs/sports and parents gathering	01	01	-	2
Exchange/exposure	01	01	-	2

The Performance in Terms of Student Attendance

The student attendance performance is excellent. The following table-8 shows the average students' attendance, their performance and enrollment into Govt. Primary Schools in Khagrachari, Jamalpur and Cox's Bazar areas.

Table-8: The average student attendance in Child Learning Centre (CLCs) and enrolment in Govt. Primary School.

Region	No of CLCs	Child. Enrolled	Appeared in Exam	Passed & Admitted in Govt. Primary School			
				Boys	Girls	Total	Rate %
Jamalpur	10	250	250	112	138	250	100%
Khagrachari	28	700	700	416	284	700	100%
Cox's Bazar	1	20	20	10	8	18	90%
Total	39	970	970	538	430	968	96.66%



VOCATIONAL TRAINING FOR YOUTH RESOURCE DEVELOPMENT PROGRAM

The youths in Bangladesh are underutilized due to lack of their appropriate skills. In Bangladesh very little steps have been taken so far for opening up avenues of skill development for the rural youths, who are generally deterred from entering into public training centres due to lack of academic qualifications and required costs. However, it is commonly recognized that minimum could be expected from the youths unless their technical potential is developed. An important contribution made by Anando in this field is the vocational training for youth resource development program.

VOCATIONAL TRAINING CENTRE -VTC

Anando has a very well-constructed building under this program. The building is 1,450 square meter long and semi-pucca that has a veranda and six rooms for arranging classes

and project administration. The VTC also has 422 square meter open workshop space and a 924 square meter long two-storied full-pucca dormitory that provides accommodation to 30 students including dining hall, bathrooms, toilets, and two guest rooms for visitors. Also, a three storied girl's hotel has been constructed in the VTC and 20 girls are accommodated in the hostel.

During the year 2019, 90 unemployed youth (30 girls' and 60 boys) received one year skill development training in different courses including 3 months internship in the local production shop/institution/company. Out of 93 students (Boys-63 & Girls-30), 50 students were provided with hostel facilities as they came from distant places. The scope of utilization of this centre is expanding gradually and Anando has planned for maximizing its further usage.

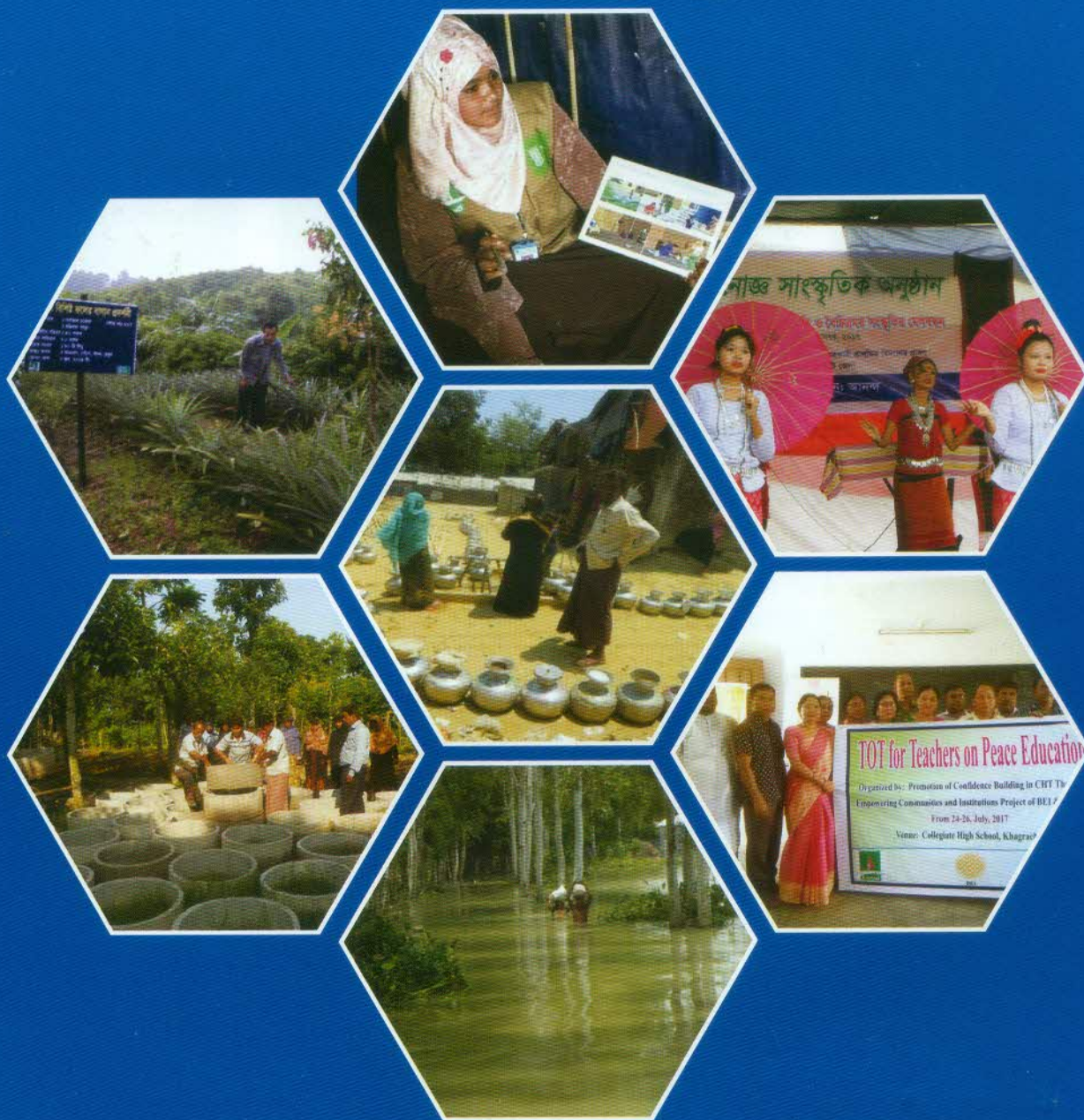
Table-9: The target and achievement of major activities of Vocational Training Centre (VTC) in 2019.

Name of Course	Target	Admitted	Appeared in Exam	Passed
Electrical	20	18	18	18
Mechanical	20	16	16	16
Electronics	20	16	16	16
Welding	15	13	13	13
Tailoring	30	30	30	30



Youths who have graduated from the VTC of Anando are now confident for their self-employment. Of these, 42 graduates have already got jobs in different workshop/production centres and in company during and after the completion of internship. In addition, 48 graduates built their own workshops.

SECTORAL PROGRAMS OF ANANDO





1 Wet hands and apply soap



2 Rub hands together, palm to palm



3 Right palm over back of left hand and then left palm over back of right hand



4 Rub palm to palm with fingers interlaced



5 Backs of fingers to opposing palms with fingers interlocked



6 Hold right thumb in left hand and rub. Repeat with left thumb in right hand



7 Rub clasped fingers of right hand in left palm and vice versa



8 Rinse, and dry hands thoroughly, ideally using a paper towel

COMMUNITY HEALTHCARE PROGRAMME

Vast populations of Bangladesh are poor and live in the vicious cycle of poverty including health problems. In Bangladesh many government institutions and non-government organizations are working together to reduce poverty, but without addressing the health problems properly, any kinds of development initiative will not sustain. Poor-health is like pores in the pitcher that consumes family income for medicine as well as creates barriers in attending workforce due to sickness.

The health care facilities provided by the GO and the NGOs are not adequate for the poor people of Bangladesh especially the ones who live in the rural areas of the country. Many poor people do not have access to the Government health care facilities and other resources. The poor people are also in lack of

knowledge of primary health care. All these facts caused more problems and make poor people more vulnerable. In order to help the poor people, they should have better access to healthcare facilities. Anando has initiated different community healthcare program activities in its three regions. Under the community healthcare programs, Anando conducted awareness raising training to the poor people on primary healthcare and provided them healthcare services, in particular in the area of preventive healthcare services.

Provided Healthcare Service in 2019:

Sl. no	Particulars	Target	Achievements	Remarks
01	Training on Mother and child healthcare	90	90	Group's leaders are participated in the trainings.
02	Workshop on right to access in health services between group leaders and Upazila Govt. health service providing organization	60	60	Mothers and representatives of health service providers participated.
03	Selection of 06 Village Health Promoters	06	06	Village health promoters
04	Capacity building trainings for village health promoter	06	06	Village health promoters.
05	Training on food and nutrition.	2500	2467	To mothers and adolescent girls
06	Training on diet diversity	2500	2325	To mothers and adolescent girls
07	Latrines distribution	250	250	Families
08	Hand Washing Sessions	32	32	Children and parents
09	Hygiene Promotion Sessions	13000	12422	Men and Women
10	Interactive Popular Theatre	32	32	Rohingya and Host Communities
11	Hygiene Kits Distribution	17500	17500	Rohingya women
12	Hygiene Top up kit distribution	10000	10000	Rohingya women

However, major activities of community health care program including immunization program from Govt. health services are now added as one of the vital components of

'Integrated Community Development Program' being implemented under different regions of Anando in Bangladesh.





PEACE EDUCATION PROGRAM

PEACE EDUCATION PROGRAM

The incident of violence against human rights is occurring every day, especially in rural areas due to lack of understanding and mutual respect to each other. Apart from this, lack of education, inter-ethnic communication gap, lack of awareness about human dignity and rights, and lack of capacities in conflict management always act as stimulates to violence and injustice.

The occurrence of violence and injustice are diversified in Bangladesh. Land grabbing by the powerful people, communal hatred, family quarrel, ethnic conflict between communities, existence of militant groups in different forms, existence of high rate of dowry, polygamy, early marriage, extra-marital affairs, and wife beating are major causes of violence and injustices at individual and family level that frequently affect the peace and harmony in rural communities. The Chittagong Hill Tracts (CHT) of Bangladesh is more conflict prone areas compared to other parts of Bangladesh. CHT

was under the political unrest for more than two decades over the control on natural resources between its indigenous people and the state armies.

Despite the Peace Accord signed in 2nd December 1997 between the Parbarty Chattagram Jano Sanghati Samity (PCJSS) and the Bangladesh Govt., there is mutual trust between the Bengalis and indigenous people still exists in the Chittagong Hill Tracts. In some places there is also conflict among the different indigenous communities. These are exploited by the vested interested forces and creating impediments in development of the region and of the country as a whole.

In above situation, Anando has undertaken initiative of introducing Peace Education Program, to restore the community values and respect for each other. In addition, the program aims to increase the level of people's capacity and affordability to approach formal or informal legal services and to create a regular community based

activities for community and social harmony. At present Anando implements its peace education program mainly in Khagrachari but peace dialogue is going on among the group members in other operational areas also. Two projects are being implemented in 3 unions of Khagrachari. The projects are being implemented with an aim of increasing confidence and trust among individuals and community people through peace education, awareness building and conflict management. These projects have also carries a full program component on peace and conflict management emphasizing ethnic rights in CHT.

Anando has implemented series of activities of these issues since the inception of the program. Some of its major activities includes providing awareness building paralegal training on human rights and land rights to group and local community members; providing training on legal rights and awareness building within the peace process, organizes workshop and dialogue sessions on inter-societal peace particularly family peace and harmony; providing legal aid on land and human rights issues; organizing training on conflict management for group leaders, and developing peace network at least among 6 NGOs working for the local community for well-being.

OUTCOME OF PEACE EDUCATION PROGRAM

- Through this project- people have started to believe that conflict resolution for

community brotherhood is a vital element for sustainable development;

- People have also started to join each other's social festivals and special days, village meetings, and community dialogues;
- Both the Bengali Muslims and different indigenous community representatives started sitting in the same venue to exchange opinion on different issues;
- They feel encouraged to attend some common forums like Bengali New Year, Boisabi, and World Peace day on 21st September which was hardly imagined earlier.

The program is now being implemented among the credit group members in CHT-KHG, where 4,264 group members are working in three upazillas i.e. Matiranga, Dighinala and KHG-Sador. Anando has implemented among its 3,000 selected group members incorporating 1,000 from each upazilla. Anando has initiated peace activities at Ukhiya under its Rohingya and host community project. Key objective of this activist is to reduce the unrest situation among the Rohingya and host community.



PROMOTION OF JUDICIOUS CULTURE

Anando intends to promote and utilize these elements in its peace and development activities in one hand, and promote major elements of our culture including indigenous culture and heritage on the other hand. Anando wants to achieve this objective by helping the local cultural activities and forming cultural groups to perform cultural programs at national and international levels to uphold our national traditions and culture. In addition, Anando has provided support to many cultural groups (performing cultural events) in the rural areas and their activities. In the beginning of the program, Anando also formed a cultural group comprising of many performing artists, at the national level who have once participated in many cultural programs in the form of dance, song and play to promote and preserve the beautiful culture of Bangladesh especially the rural folk culture and heritage that are slowly disappearing due to lack of practice. These programs were greatly appreciated by development activists, researchers, policy makers, and by civil society members of the country and outside of the country.

The promotion of judicious cultural program involves massive study and research on our culture and heritage. We recognized that cultural program based on popular theatre is widely accepted by people everywhere around the world. Thus, we can use theatre as a medium of communicating with mass people. We can easily inspire people from both rural and urban settings despite of admitting all sorts of suffering and hardships. Considering this potentiality of cultural

activities, Anando formed many cultural groups in 1998 but, unfortunately it became inactive when Fr. Klaus Beurle, the founder of Anando, left Bangladesh for his home country Germany. After 7 years, from 2008 onward Anando again took initiatives of forming cultural groups selecting local youths who are culturally resourceful. So far, three cultural groups have been formed in the three project areas of Anando. In the near future Anando intends to incorporate these cultural elements in an expanded way in its programs and activities to promote values among people towards developing a society that would be harmonious, just, democratic, gender-sensitive, environment friendly and peaceful. We plan to work on this project under the generous support of Licht Brucke (LB) of Germany.

Activities:

- Formation of Cultural Groups
- Encourage and nurture the local and neglected culturally resourceful people specially adolescents and youths
- Cultural orientation to CLCs (pre-school) children
- Distribution of cultural instruments among local cultural groups
- Perform regular and seasonal cultural program
- Keep constant vigilance on the progress of performances of selected members of the Anando central cultural team.



ENVIRONMENT & CONSERVATION

In the recent past Bangladesh was full of valuable natural resources such as plants, animals, fishes, river and other sort of water bodies. At present the population growth in Bangladesh is rising very high everyday as well as their needs are growing bigger. As a result of this high population growth and unlimited need of people the entire natural resources are under serious threat. Consequently, an abnormal climate change has gripped the country. In Bangladesh we have bio-diversified natural resources like Sunderbans, and Modhupur forest. There are a series of short to medium high hills in the CHT. However, like in many other parts of Bangladesh the hills and valleys of CHT are becoming almost barren because of enormous greed of power holders, livelihood pressure of the poor people on forest and homestead resources, unplanned Jum cultivation and resettlement of the new Bengali community. These have resulted in

reduced water fall of hills, which may be considered another degenerative factor of degraded bio-diversity in the CHT.

Due to massive deforestation as well as growth of population the global temperature is also increasing. The increase of atmospheric temperature, the increasing level of seawater, the increase of carbon dioxide in the air, the high salinity of water are the indicators of clear Green House (GH) effect. Today in the era of science and technology, it is true that most of the educated men and women are more or less aware about Green House and its long-term effects. However, only very few people know that they are going to be the worst victim of the adverse effects of Green House in the very near future.

The Environment Scientists have observed that the growth of carbon dioxides in air has

increased. In 1750 AD, percentage of carbon dioxide in air was 0.0275 that increased to 0.0316% in 1759 AD. The last in 1993 AD, it appeared as 0.0357%. These days the rate of using coal, oil and other mineral products are increasing rapidly in one hand; on the other hand the forest coverage is being reduced. In this context, the bio-scientists are assuming that in the middle of twenty-one century the percentage of carbon dioxide will reach to 0.04% - 0.06%, which is 24% higher than that of the last amount. If the amount of carbon is not lowered down to 350 PPM, there is a real concern of global disaster in coming future. As responsible human beings of this era we should take some measures before reaching the percentage of Carbon-Dioxide in air to its last limit.

To achieve this goal, it is absolutely necessary to build awareness among the people at all level on the hazards of climate change. This community awareness building on climate change would build gradual bio-awareness for community protection in advance. Since 1997 Anando has development activities in 3 Upazilas under Khagrachari of the Chittagong Hill Tracts and infra-structure on own lands. In this context, they feel comfortable in doing such human beneficial awareness building.

CHANGING EFFECTS UPON COMMUNITY

The growing bio-approach in these hills is now having effect on forest dweller's community life. During survey, it has been observed that income increases in Voirafa Para 30.62% and in Ghonapara 40.74%. The average income of pilot site beneficiaries increased 35.68% than at initial. In particular average income from fruit production increases 55.27% in pilot site compared to baseline survey. The improved cook stoves are used by 29 out of 35 i.e. by 83% in pilot site. As a result, forest fuel wood/timber consumption rate is reduced on an average 80.70%. The bamboo sale from canal side helping the families much for a better living than before. It is also providing fire wood from boundary lines set in homestead and valleys nearby. So, they need not to forest every day, just one or two days/week, simultaneously by this time, it revived 3 endangered species i.e. Chaplasha (*Artocarpus chaplasha*), Garjan (*Dipterocarpus alatus*), Champa (*Micheliachampaca*) as sign of stimulating biodiversity locally. Anando feels to continue this program a longer period in CHT formulating a new policy with Arannayk Foundation.

Community Based Disaster Management and Climate Change Adaptation program

Anando always participate in the disaster management and humanitarian crisis in the local and national level. Anando has implemented a series of projects under this sectoral component. During the reporting period Anando participated in the Response to Rohingya Refugees crisis in Cox's Bazar.

As the new arrivals (Rohingya refugees) have taken shelter in various places and sites. The newly arrived Rohingya as whose have still moving, have also been trying to lead their livelihoods in the host communities, but the new arrivals who has taken shelter in the existing camps has made an effect to the normal life and livelihoods of the registered

refugees. A team of ANANDO Cox's bazar regional office has visited the areas and the camps and primarily assesses the situation and that the new arrivals Rohingya refugees particularly the women, children and elderly have been facing huge humanitarian issues.

The Government of Bangladesh has broadly considered the refugee influx issue from humanitarian perspective and has decided to host them through establishing new camps at 3,000 hectre of lands in the areas of Teknaf and Ukhiya Upazila under Cox's bazar district. The Government has also taken initiative to register them and provide identification cards, however the process yet to be started.

The United Nations has made a call to the humanitarian community in response to Rohingya crisis. The UN has developed a Response Plan to support the refugee influx. In this connection, UN has made a call to the international community for immediate assistance to respond to the Rohingya crisis from the humanitarian perspective.

Anando with support from Welthungerhilfe and cooperation from BMZ, Germany has implemented humanitarian assistance project for the Rohingya refugees in Bangladesh with food aid and WASH support. The project did not face any major security risks during its implementation. The implementing partner of Anando has been operating activities over there since 1997, and already has established strong relationship with the community and other stakeholders, which has assisted to develop certain level of acceptance to minimise possible risks.

- 2,508 refugee families received life-saving assistance with food aid to meet emergency needs.
- 1,840 refugee families received hygiene kits support in order to meet their basic essential needs.

In order to mainstreaming gender the project considered and used gender mainstreaming framework/ tool for humanitarian programming developed by the humanitarian agencies. Special considerations were given to target the women and girls, while the protection and SGBV were given due consideration during the implementation of the project activities. During the short life span of the project, it has captured few important lessons learned which would be useful for future humanitarian responses for the implementing partners/ other humanitarian agencies:

Field level coordination is the key to implement complex humanitarian response. Due to the Government bureaucratic process in order to access to the refugees in the camps and settlements, the distribution process was bit delayed and slowed down. Anando as the

project implementing partner pro-actively contributed to the local level coordination process with Government, military, UN and other humanitarian actors, which has contributed to overcome the problem and speed up the distribution process.

It is essentially important that food aid needs to be combined with basic essential household requirements such as hygiene kits in order for greater impact of the project. Anando collaborated with WASH cluster and WFP and distributed hygiene kits for the refugee families whom were targeted for food aid assistance.

The refugees and also the local communities hosting the refugees need to be supported with livelihood and self-reliance assistance in order to reduce the level of their dependency on the external assistance. Humanitarian agencies need to be focussed on to livelihood based programming as many agencies are currently working on to food aid assistance.

Sustainability:

During the food aid and hygiene kits distribution process the project conducted various orientation and sensitization sessions for the project beneficiaries in order to equip them with various knowledge and information. This will remain with the targeted project beneficiaries even after their repatriation.

Technical capacity of the implementing partner "Anando" has been improved provided that it has been working with the refugees for the first time. This capacity of Anando will remain as organizational capacity which could be transferred to other colleagues of the organization.

During the implementation of the project activities, Anando has interacted with many stakeholders at local and national level through which Anando has joined various networks and coordination platform. This will sustain, and be used for any future programming.



Relief and Rehabilitation Program

Anando always conducted relief and rehabilitation program aftermath of the disasters. Anando has conducted relief and rehabilitation program at Sharishabari area.

At Sharishabari area in two unions (Pogaldigha and Aoana), most of the houses, latrines, tube wells, roads, poultry farm, cowshed, and vegetable gardens, others agricultural crops are damaged by floods. More than, 300 families of Integrated Family Development project have been affected by floods during this period. Thanks to LB-Germany that such a bad situation they have extend their helping hand to the affected families. Anando is so much grateful to LB Germany for this kind of help. Anando has performed different types of activities which is immediately needed to the affected families.

Anando has operated the following activities immediate after the floods as a rehabilitation work.

Start-up Support Distribution: Most of the enterprises were damaged by flood of the

beneficiaries which they had taken before flood. If they did not get such kind of support it was not possible to start again. Financially they were lost everything and there were not any alternative ways to start again their enterprise. Anando has distributed start-up support again among 300 members to reorganize their enterprise once again. After getting the support they have started again their new enterprise and recovered their loss which was damaged by flood. Now the flood affected families have become a stable financial situation.

1. **Training on Winter Crop Cultivation:** After immediate recedes of the flood water, Anando has conducted training on winter crop cultivation for 300 families with the help of Upazila Agriculture Department. Anando conducted training on how the member families cultivated the quick growing winter crop with improved technology to get immediate good results. Families have received the training with care and they have cultivated winter crops such as: Mastered Maize, Green

Chilli, Radish, Tomato, Brinjal, Cauliflower, Sweet Gourd, etc. The training provided them good skills to cultivate winter crop and returned them a previous stable socio economic situation.

2. Distribution Seedling/Sapling: All the agricultural enterprise was damaged by flood. Seedling/saplings which they have produced were damaged. Papaya, Tomato, Brinjal, cauliflower, Green Chilli, seedlings are distributed and mango, guava, lemon saplings are distributed among the flood affected families. The

4. Two days training on Livestock: Cow shed and fodder was damaged, started crises of fodder and different types of diseases of Livestock's were severe. In these circumstances, the livestock training was helpful to rescue the existing livestock and start again to rearing cow and goat and farming poultry. Anando conducted the two days Livestock training with the help of Upazila Livestock department for 300 flood affected families. After receiving the training members has started their livestock rearing with care and successfully.

5. Support distribution of local verity chicken: During this flood situation chicken sold with the less prise and rest one damaged due to food crises and diseases. Anando has distributed the local verity chicken among the flood affected 300 families. After receiving from Anando, the members are started rearing the local verity chicken.

6. Raised, repair and maintenance of 10 Pre School: Pre School were affected by flood. The connected road and foreyard of preschool is damaged by flood creating a risk for damaged pre-school. A big branch of a mango tree fallen down on one of the pre-school and destroy the roof of that pre-school. It was repaired that school. Raised the floor and repairs and maintenance of the 10 Pre Schools of Anando as per need.

families have received these seedlings and saplings will help them to run their agricultural farm again.

3. Raising and repairs homes damaged by flood: Most of houses are damage by flood. 100 houses were uprising/repairs after the flood. Though the amount was not sufficient to meet up the need but this kinds of support was so much helpful in that crises moment. Affected families were so happy to receive the support and repaired their houses.



- 7. Installed water pump, repairs and raised the platform of old hand tube well (HTW):** Most of the HTW are damaged by flood. Members were sufferings crises of safe drinking water during the flooding time. Anando has installed, repaired and raised platforms of 30 HTW those which have seriously damaged. Now they are getting safe drinking water and neighbouring peoples also collect their drinking from these tube wells. A total number of 03 tube well newly installed, 07 contaminated tube well re-installed and 20 tube wells raised with platforms.



- 8. Re build water sealed latrines:** Majority of the latrines were damaged by flood. Anando re-build 150 latrines. RCC slab with pan and RCC ring distributed for repair of their latrines among the flood affected families. Members have received the Ring Slab and repair their latrines to use again. They are happy to receive this kind of latrines. Now they are using water sealed latrines to prevent diseases.



PROJECTS IN 2019



Vocational Training Centre for the Poor Community at Hilly Khagrachari Project

Chittagong hill tracts (CHT), the eastern part of Bangladesh is known the domain of 11 minority ethnic groups. The way of life and culture of these ethnic groups are completely different from the rest of the country. Among the hill people especially in Khagrachari, the literacy rate is very poor, there is no any scope for the skill development of drop out adolescent and youth and they become a burden of the poor parents. The city of Khagrachari is the business centre of the district Khagrachari. The main trade of the district is centred in Khagrachari city and therefore, most of the workshops are located here. There is also another increase in development in Khagrachari after the 1997 peace agreement.

The opportunity for the craftsmen are comparatively better in Khagrachari as many of the craftsmen left this city during conflict and did not come back. It is, therefore, certain the trainees could involve themselves fully in the trained profession and work in the private workshops. Anando has also a very good reputation and relationship with the employers of trade chambers and workshops. The relationship has been developed since long time from Anando's involvement in various developments works in this area. Anando has already discussed with different workshops authorities on the possibilities of such a dual education training programs. The workshop authorities encouraged the initiatives and found the program a possible way to get skilled work force that they are demanding for a long time. The workshop authorities have agreed to offer free place for the internship opportunity for the trainees.

Goal: To involve hilly youths in income generating activities and to help them become self-dependent through skill development and providing capital for income generations.

Objectives:

- To involve hilly youths in income generating activities and to help them become self-dependent through skill development and providing capital for income generations;
- To create job opportunities for the hilly youths;
- To make the youth self-dependent;
- Reduce gender discrimination involving women in decision making and economic activities;
- To create income earning opportunities for the poor people;
- To provide appropriate training for need based skill building.

Results

Result-01: Selected, admitted and trained to 270 youths, of them girls in 5 basic trade courses under VTC within 3 years of project duration.

Result-02: Provided internship trained to all admitted trainees of 5 trades of VTC.

Result-03: Business community of Khagrachari is actively involved in the training process.

Result-04: Basic entrepreneurship skill development training will provide to the 270 interested/selected/passed/graduates trainees of VTC.

The duration of the project is from January 2016 to December 2019 and financed (4,024,962 Taka) by Lichtbrücke.V. Germany. The project area covered the locations are Khagrachari, CHT. The project beneficiaries are 270 families.

Activities and Achievements:

Sl	Activities	Targets	Achievements	Remarks
01	New session started for 14 th batch students.	105	93	Including BTEB
02	Conducted 1 st semester examination is completed for 14 th batch students.	01	01	Project management
03	Human Potential Development Training is completed for VTC-students.	01	01	Mr. Nur Ahmed, ODA-LB, Germany, Bangladesh
04	Board registration is completed for 14 th batch students.	42	42	Project Management
05	Conducted 2nd semester examination is completed for 14 th batch students.	01	01	Project Management
06	Arranged workshop attachment training for 14 th batch students.	105	93	Project Management
07	Board form fill-up is completed for 14 th batch students.	42	42	Project Management
09	Board final examination is completed.	42	42	Project Management
10	Certificate distribution ceremony is not done for 14 th batch students.	105	93	

Md. Sadek Hossain

Dighinala Sub-District, Khagrachari

This is Sadek Hossain from Merun Union of Dighinala sub-district near about 63 km far from Khagrachari. His father is poor farmer. They are living with very hardship and poverty. As his father was not capable to continue the cost of education, his study has stopped instant. Sadek is class eight passed drop out boys. He was helping his father for cultivation and sometimes to work as a day labor. Once a day, Sadek is working in the brick field, that time he listened the announcement from the miking about Anando training centre and about Welding training. He has shared this training offer to his parents. After detailed discussion, his parents agreed to send his to the Anando-VTC for Welding Training.

Sadek is admitted and successfully completed the training and get back to his home. He has planned to go Welding Workshop in Khagrachari. He is started his journey. After two years he has also planned to go abroad. Finally he decided to go abroad (MALAYSIA). His farther help to go. He is now in MALAYSIA as a Welder Technician. He earns monthly 60,000/- (Sixty Thousand) taka. He is very happy and helps his family. He is expressed his gratitude to Anando all Teachers and authority to help him for employment.



Girls Hostel and Tailoring Training at Khagrachari Project

Girls are receiving only for tailoring training and boys are receiving in others trade training. They have a hostel facilities and it has established in 2008 only for 20 boys with fooding, lodging, playing and recreation facilities. For this reason boys are coming so far and receiving training with very successfully. But no any girls' hostel facilities those girls are coming from remote and scattered place for receiving tailoring training. They are facilities less from hostel. Wherever/However, that time Anando felt that we need to a girls hostel for disadvantage poor girls. If we could have established a girl's hostel so that 20 girls are getting to chance receiving training with fooding, lodging facilities and they will be self-employed after completion their training.

It is our great pleasure to achieve the 3rd year of 1st phase of (March-2015 to December-2019) of the project name "**Vocational Training Centre for the Poor Community at Hilly Khagrachari, Additional Girls Hostel**". The project/ training were started on January-2016. The Chittagong hill tracks (CHT), the eastern part of Bangladesh is known the domain of 11 minority ethnic groups. The way of life and culture of these ethnic groups are completely different from the rest of the country. Khagrachari district of **Chittagong Hill Tracts (CHT)** is hilly, terrain and forest dominated area. It has about 62% households in the region irrespective of ethnicities are living below absolute poverty line, while 36% are hardcore poor. Among the hilly people especially in Khagrachari, also the literacy rate is very poor, there is no any scope for the skill development of drop out adolescent and youth and they become a burden of the poor parents.

Anando has been operating a **Vocational Training Centre (VTC)** since 2008 under Anando Khagrachari region, for the skill

development of drop out adolescent and youth and they become involve in income generating activities and have better life. Each every year it is 60 boys 30 girls under 5 need based trades such as Electrical, Electronics, Mechanical, Welding and Tailoring/Dress Making. From the beginning of VTC 20 boys have been enjoying hostel facilities though there nothing such created for the girls, who deserved foremost.

Goal

To involve 30 hilly poor adolescent girls in income generating activities and to help them become self-dependent through technical skill development training.

Objectives of the Project

- To accommodate hostel facilities for 20 poor adolescent girls.
- To organize cultural activities for girls hostel.
- To provide technical skill training for 30 girls through tailoring training.
- To provide them technical books support.
- To provide food facilities for the trainees.
- To conduct weekly, quarterly, monthly, mid-term and yearly exam.
- To arrange 2 month workshop attachment training in local market.
- Certificate award and prize given among the successful trainees in every year.
- To arrange job opportunities of passed out trainees and help them become self-dependent.

The duration of the project is from January 2017 to December 2020 and financed (9,661,600 Taka) by Lichtbrücke.V. Germany. The project area covered the locations are Khagrachari, CHT. The project beneficiaries are 80 families.

Activities and Achievements:

Sl.	Activities	Targets	Achievements	Remarks
01	New session started for 14 th batch students.	30	30	
02	Conducted 1 st semester exam is completed for 14 th batch students.	01	01	
03	Human Potential Development Training for additional Girls	01	01	
04	Conducted 2 nd semester exam is completed for 14 th batch students.	01	01	
05	Arrange workshop attachment training for 14 th batch students.	30	30	
06	Started advertisement for 14 th batch students.	30	30	
07	Admission Test (written and oral) for 14 th batch students.	30	30	
08	Certificate distribution ceremony	30	30	
Extra Curriculum/Additional Activities Performed for the Reporting Period				
09	Kitchen Gardening	25	22	PO-BCEP
10	Early marriage	04	03	Expert
11	Gender discrimination	02	01	Expert
12	Family peace	04	03	PA-Peace
13	English language	46	36	PM-VTC
14	Singing Class	22	16	PM-VTC
15	Dancing Class	48	46	Expert
16	Human Potential Development Training	01	01	Mr. Nur Ahmed, ODA-LB, Germany, Bangladesh



SUDOKKHO

One of the key focuses of Anando is Promotion of Culture and Youth Resource Development. In order to development of youth as potential resources, youth's skill development is one of the best ways. To develop the job skills of youths, training is the most important tools. Taking consideration of above, Anando already involved as a skill training provider. For training facilitation, Anando has its own training centre with residential facilities. Annually, 105 youth received training from the training institute. Out of which, 89% youths are now employed at Energypac Engineering Limited, Walton, My one Electronics, Matador Group, Dhaka EPZ, Abul Khair Steel Mill, KDS Group, PRAN-RFL Group, Dutch Bangla Pac Limited and Standard Group and some are became self-employed also.

The key vision of training institute is to render the skills development facilities for the rural community people who actually in need of that kind of support. We have established the operation of training institute as for people and cultural centre which will self-sustain gradually step by step.

The community people, those who have received training from our training institute are now got employed and doing their job

successfully. Around 89% training participants have obtained their job and now under income.

The training institute was continued by the donor fund. The training courses are provided to free of cost as charity to the community participant. However, we have planned to make profit by earning training cost from the trainees and employers. Also, throughout the training some products have been produced and we are selling those products. For example, from tailoring training we get ready made dress and sale these to the community and earn some training materials cost. The welding training participants worked to construct houses at the community and earn money that they can pay the training fees. Similarly, from each trade of training, we get some income that can supplement the training cost. We have worked with social welfare ministry and they have paid the training fees once only. We have planned to sign a contract with Red Crescent for collecting training cost for the youths.

Project period: October 2019- July 2020
Three month short courses. Donor is SDC and implemented by Palladium International.

Activities and Achievements:

SUDDAKHO-1st Batch

Starting Date : 01/10/2019

Ending Date : 30/11/2019

Sl. No	Activities	Targets	Achievements	Remarks
1.	House Wiring Electrician	20	20	100% Graduated
2.	Welder Grill Maker	20	20	100% Graduated

Promotion of Confidence Building in CHT through Empowering Communities and Institutions

A large part of the youth in CHT - approximately 58 percent of the total population in CHT are under the age of 24 -do not have proper knowledge and experience of the process that led to the 1997 Peace Accord and of the preceding difficulties. This lack of awareness and a minimum of general education deprive many young people of the opportunity to make proactive contributions to confidence building and therefore play a role as agents for change. Being generally more vulnerable and fragile, they may, instead, be more easily influenced by negative narratives and take more radical positions. Among other groups, hill women in particular are in a very delicate situation in CHT. They are largely excluded from participation in public life and decision-making; face multiple challenges in the form of discrimination and violence in their own societies; and have little or no access to justice and social security. In addition, the growing number of Rohingya population crossing the border into CHT poses further challenges to the stability, peace and security in the CHT and in Bangladesh. Finally, the escalation of radical attacks in Bangladesh has led to concerns that CHT may also become vulnerable to extremist influences.

All these above-mentioned factors have contributed to a lack of confidence specifically between communities and institutions but also between the Bengali and the traditional communities in this region. There is no denying that lack of trust is both a cause and an effect of the inter-ethnic, developmental and security dynamics in CHT. Durable and sustainable peace in CHT can only be obtained through undertaking an inclusive and pluralistic approach to address the concerns and tensions prevalent in CHT. Therefore, confidence building between Hill people, the Bengali community and local and central institutions (i.e. the government, the military, etc.) is essential to ensure security stability and development in CHT.

Overall Objective:

To contribute to peace building through prevention of conflict and violence, accelerate process of socio-economic development in CHT deepen the engagement among communities and institutions, as well as processes under the leadership of the youth.

Specific Objective:

- To empower the youth in CHT to contribute to increase confidence among communities and between communities and institutions in CHT;
- To encourage initiatives at the national level that would benefit from confidence-building measures in the CHT between official institutions and local communities.

Result 1: Increased willingness among communities, local authorities and institutions to involve young people in conflict resolution and decision-making.

Result 2: Increased skills of young people, including of young women, and other community representatives in mediation, reconciliation and confidence-building with a focus on inter-community tensions in order to promote social resilience against radicalization and violent extremism.

Result 3: Enhanced dialogue and increased confidence between communities in CHT - especially among the youth - through improved understanding of perceptions, interests and needs of all communities present in the region, and better awareness of conflict drivers.

Result 4: Established or enhanced dialogue between communities and institutions for mutual engagement on local issues.

Result 5: Enhanced interaction and cooperation between communities and authorities through established platforms of communication between local advocacy groups of CHT and relevant national authorities and institutions.

The duration of the project is from January 2017 to April 2019 and financed (4,48,212 Euro) by European Union. The project area covered the locations are three hill districts of Chittagong Hill Tracts (Khagrachari, Rangamati and Bandarban). The project beneficiaries are youth, local and central authorities, young journalists, teachers, students, military and police, religious leaders.

Activities and Achievements:

Sl.	Activities	Targets	Achievements	Remarks
1	Peace education training	4	4	
2	Awareness building program through sports competition	12	12	
3	Awareness building program through debate competition	12	12	
4	Awareness building program through wall poster	7	7	
5	Cultural program	4	4	
6	Peace dialogues with women to promote gender issues, values of communal harmony and peace	24	24	
7	Wrap-Up events for earning commitment from the target groups	3	3	
8	12 Consultation meetings by the LAGs members	12	12	
9	Peace dialogue with women at community level	7	7	
10	Lessons learnt events in Khagrachari, Kaptai & Dighinala for earning commitment from the target groups	3	3	

Ha du du player Rakib wants to establish non discrimination society

Rakib Hassan (15) is a grade ix student of B.N. Kaderia High School, Kaptai district of Rangamati. He is son of Atik Rahman and Jesmin Begum from Silchari village of Kaptaiupazila. His father is a CNG driver. Rakib is Elder son among the three children of his parent. He is a good player. He is playing indifferent places especially ha du du game (Bengali outdoor game). So he has becomes popular as a good player of ha du du game. Recently on the 14th of March 2019 he participated a sports program which was been organized by the Promotion of Confidence Building in CHT Through Empowering Communities and Institutions, Anando. Before participate in sports program he organized sport team with 6 members. Especially the consisted his group by the 3 hilly and three Bengali player. So that to ensure equal participation among the hilly and Bengali student also to increase communal harmony. Before launched the game he advised his team members especially told the rule of ha du du game. Lastly his team and he participated in the game. Rakib was the playing team leader of the game. He said that hilly and Bengali all is human being. I believe non discrimination society where all people will enjoy equal rights and will live together peacefully in their society.



In future he wants to form of ha du du team at Silchari where the hilly and Bengali player will be joined equally in this team.

The Provision of Development Support Service to Women under the Vulnerable Group Development Program (VGD)

Anando has been working with VGD program since 2019 in Matiranga, and Dighinala Upazila of Khagrachari district toward development self-reliance of 2,525 VGD women. Anando is proving income generation and life skill training and organizing savings of the beneficiaries.

Objectives of the Project:

To build the income earning capacities of VGD women and to socially empowered them through training on awareness raising, provision of training on variety of income generating activities.

Training:

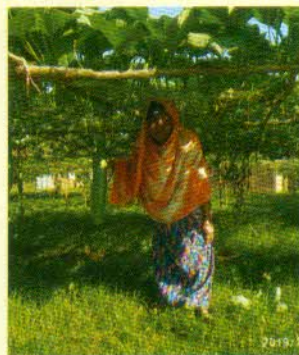
As per Plan and training manual Anando

provided training among 990 members on disaster risk management, personal hygiene, food and nutrition particularly for mother and children, gender equality and women empowerment, livestock training cow and goat rearing, vegetable gardening, poultry and entrepreneurship development as of December 2019, Under circle 2019-2020.

The duration of the project for 2019-2020 cycle is from January 2019 to December 2020 and financed (23,85,100/- Taka) by Department of Women Affairs (DWA). The project area covered the locations are Khagrachari Sadar & Dighinala Upazila. The project beneficiaries are 2525 families'.

Activities and Achievements:

Sl.No	Project Activities	Target	Achievement	Remarks
01	Life Skill Training			
	a. Risk Management of Natural Disasters	270	255	
	b. Personal Hygiene and Cleanliness	450	450	
	c. Mother and Child Health, Food and Nutrition	270	270	
03	Savings Collection			
	Matiranga&Dighinala UZ.	32,31,160/-	32,31,160/-	till December-2019



Basic Literacy Project (64 District)

The Basic Literacy Project (64 districts) has been designed to prepare 4.5 million learners enable to gather further education and livelihood skill training in order to foster a better life style and to develop them as enlightened and productive citizens involved in lifelong learning. Its coverage area is 250 selected Upazilas of 64 districts of the country. The program of the project will be implemented through building partnership with selected implementing NGO's.

The authority of the Basic Literacy Project (64 districts), in particular the Project Director announced a public advertisement in the daily newspaper in order to enlist the experienced NGOs for ensuring the services for the targeted beneficiaries those who are focused under the Project. In response to the advertisement, Anando submitted the EOI for participation in the project. After reviewing our EOI, the Project Authority shortlisted Anando as one of the potential NGOs, provided a Request for Proposal (RFP) and requested to submit proposal.

In response to the request of the Project Director to submit proposal, this proposal has been prepared with due regard to and careful thought on the rationale, objectives and scope of the proposed services and is based on the literacy detailed in the ToR. BNFE authority has reviewed the project and grants us for two Upazilas i.e. Mohalchari & Laxmichari.

Objectives of the Basic Literacy Project (64 districts)

BNFE has designed Basic Literacy Project (64 districts) to achieve a group of objectives. These are as follows:

- To provide Basic Literacy and Life Skills to 4.5 million illiterate adolescents and adults of 15-45 age group;
- To contribute in eradication of illiteracy from the country as well as achieving global and national EFA goals as envisaged in NPA-II and the Sixth Five Year Plan;
- To contribute in implementation of the National NFE Policy-2006 and the National Education Policy-2010;
- To strengthen the capacity of BNFE and other agencies involved in Non-Formal Education;
- To promote GO-NGO and community collaboration in NFE; and
- To develop primers in the mother tongue(s) of the ethnic groups for the learners of 3 hill districts.

Beneficiaries and Stakeholders of the project

The illiterate adolescents and adults of 15- 45 age group are the direct beneficiaries of this project. Among the direct beneficiaries 50 percent are male and another 50 percent female. The project will make access of 13,452 People (223 Centre) illiterate adolescents and adults of 15- 45 age group to basic literacy. The illiterate adolescents and

adults of 15- 45 age group from marginalized and hard core poor households and outcaste minority communities and those who are living in remote locations will be given special emphasis. The assignment will be implemented for the period of 10 months.

The duration of the project is from February 2014- June 2018 and financed (13,18,296/-Taka) by Government of Bangladesh. The project area covered the locations are Mohalchari & LaxmichariUpazila. The project beneficiaries are 13,452 People (223 Centre).



Activities and Achievements:

Sl.No	Project Activities	Target	Achievement	Remarks
1.	Orientation Program	09	09	
2.	Survey	36000	13452	
3.	Appointment of Teacher and Supervisor	477	477	
4.	TOT Master Trainer	20	20	
5.	TOT Teacher and Supervisor	477	477	
6.	Training Materials Purchase	13, 452 Students	13, 452 Students	
7.	Centre Opening	223 Centre	223 Centre	

Integrated Family Development Project with Income Generating Activities and Training in Jamalpur, Bangladesh

Family Development Approach (FDA) in brief:

FDA is a process of empowering people through involvement of all the members of a family in development process by setting up a 5 years development plan in order to establish peace, justice and poverty free living condition in the same society. The Family Development Concept contains the individual aid and support of poorest families in rural areas who receive a small credit and trainings. This concept is based on a participative 5-year plan of the families, which contains the wanted basic development of the family.

Project Location:

Pogaldigha and Aoana union of Sharishabari Upazila, Jamalpur.

Target Group:

There are 900 poorest families who earn their living working as small farmers, day labourers on farms, rickshaw pullers, goods transporters and small vendors/ traders with following criteria: a) Monthly income is less than Taka 5,000 (€ 50.-), b) Not supported by other NGOs in the area, c) The family owns less than 4,000 m² of land, d) Families lived in the village for generations are preferred.

Goals:

It is reduction of poverty through socio-economic aid and humane and intellectual advancement of low-income families,

strengthening women in society by IGA and the increase of productivity through health care.

Objectives of the project:

- At the start of the project the families will put up a 5-year program containing their long term goals.
- The income situation of families will be sustainably improved through issuing small credits successfully to carry out IGA together.
- Families will generate additional income by means of locally adapted self-enterprise like farming, whole and retail selling, stock breeding, groceries and services.

Output- I: 900 families are aware up about their own situation including its measures by combined family efforts.

Output II: 900 families are moving together in equity by using credit for profitable livelihood.

Output-III: 900 families are skilled enough by using their homestead and adjacent land for improved production.

The duration of the project is from July 2016 - December 2019 and financed (40606,880/= Taka) by Lichtbrücke.V. Germany. The project area covered the location is Sharishabari, Jamalpur. The project beneficiaries are 900 families.

Activities and Achievements:

SL	Particulars	Target	Achievement		Remarks
		Yearly (2019)	Yearly (2019)	Project Cumulative	
	Program support initiative				
1	Planning workshop and annual evaluation of the project progress internally	02	01	06	
2	Staff development	03	03	11	Details in Annex-A.
	Training of 900 couples in IGA				
3	Conduct workshops with the selected 400 families for family development planning	100/10	100/10	900/90	Followed a set syllabus on FDP preparing a 5 years participatory plan against each individual family
4	Organize new business creation training for the beneficiaries.	100/4	100/4	901/36	
5	Start up support distribution among the selected families	2350000	2350000	17000000	
	Training on farming methods				
6	Training on Agriculture methods (house cleaves, house roof utilization, vegetable gardening cereal crops etc.)	100/4	100/4	900/36	
7	Distribute saplings/seedlings among the beneficiary families to plant them in their homesteads and different institutions.	100 Families	100	910	
8	Training on livestock.	100/4	100/4	905/36	
	Linking mother-child health				
9	Mother and child health training	30 GLs (Group Leaders)	30 GLs	90/3	
10	60 group leaders 2 days orientation on right based activities at Upazila level.	60 GLs	60 GLs	180/6	
11	Latrines distribution	-	-	500 sets	
12	Selection and refresher's training for (Traditional Birth Attendant (TBA)	-	-	6/2	
	Resisting gender based violence				
13	50 GLs are re trained on family law	50 GLs	50 GLs	180/7	
14	Follow up (Group Leaders) GLs are trained on family law	50 GLs	50 GLs	180/7	As above.
15	Two grand gatherings in 2 Unions/year,	-	-	4	
16	Display boards (4) setting on family law /women's right at community level	-	-	04	Resisting women oppression attaching on posters.
	Children pre-schooling				
17	Books and learning materials are provided from Anando	250 Children	250	250 Children's	Purchase from Anando Dhaka Office.
18	Training of pre-school teachers or animators	10/1	10/1	10/3	



Integrated Service and Humanitarian Assistance for Vulnerable Rohingya Communities in Cox's Bazar Bangladesh Project

ANANDO (Promotion of Culture and Youth Resource Development) a national development and humanitarian organization is implementing a project for development of Rohingya Refugee "Integrated services and Humanitarian Assistance for vulnerable Rohingya communities in Cox's Bazar" with support of WHH Germany.

The aim of the project is to improve hygiene promotion situation and hygiene practice among Rohingya communities in Cox's Bazar.

Rohingya communities came after negative military action in Rakhine state in Myanmar. From 1990 to till now more than one million Rohingya Refugee fled to Bangladesh. They are living in temporary shelter with a series of problems to deal their daily life also new arrivals are living in spontaneous settlements with increasing need of humanitarian

assistance, including shelter, food, Water, Sanitation and Hygiene (WASH). Poor road networks and insufficient drainage in the displacement sites make it difficult to reach new arrivals with urgent support.

In response of those needs of Rohingya community, Different agencies like UN, INGOs and NGOs are working to solve the problem, reduce suffering and improve situation and living condition of Rohingya Refugees. Anando, the national NGO among the actors is working in WASH sector for hygiene promotion to improve Rohingya community knowledge and hygiene practices. Rohingya communities have different cultural and religious belief and practice. As they don't know, they have continued mal practice on hygiene, washing hand, cleaning environment, dropping garbage anywhere, lack of knowledge on

menstrual hygiene, storage of clean water. Due to that they are suffering for air and water borne diseases.

Project is doing hygiene promotion session, hand washing session in school, Interactive popular theatre in community, hygiene kit distribution and menstrual hygiene kit distribution. So, community people their knowledge on hygiene and menstrual hygiene is improving through hygiene promotion session. School children and their guardians are receiving knowledge on hand washing through hand washing campaign in school also they are receiving practical knowledge from hand washing demonstration and they have scope to practice proper hand washing during

campaign. Interactive popular theatre is design for Rohingya community to improve knowledge on Safe water, Diarrhoea, Hand washing and Sanitation. A local drama group with gender balance with male and female performers. People with music background, Actors, Actress, dramatist and singers are performing folksong, drama and Rohingya song in Rohingya language which contains all those hygiene promotion messages.

The duration of the project is from October 2018 - December 2019 and financed (1,81,73,170/=Taka) by Welthungerhilfe, Germany. The project area covered the location is Leda, Teknaf, Cox's Bazar. The project beneficiaries are 13000 families.

Activities and Achievements:

Particulars	Target up to March 2019	Achievement up to February 2019	% of Progress	Remarks
HP Sessions	13000	12422	96%	
Hand washing Campaign	32	32	100%	
Interactive popular theatre	32	32	100%	
Menstrual Hygiene kit distribution	17500	17500	100%	
Hygiene Top up kit distribution IOM supply	10000	10000	100%	

Reactions of Recipients:

One of the Rohingya community member name Md Soyod hossain Lived in Sona para, Block- A, Camp 24 received hygiene promotion sessions and hygiene Top up kit from distribution of Anando in 2019. He said he is happy to receive this hygiene top up kits at least his family will be safe for next few months. I can practice and maintain hygiene by these items. I don't have money and ability to buy hygiene material for my family. He said that now disease will not come to my family and they are safe, I don't have to spend money for doctor for my family. He

said he received hygiene Top up kits last year in August 2018 now is second time he is receiving same hygiene Top up kits. He was explaining about the experience he had when one of his family member fall in diarrhoea some years ago at night. There is no medication nearby and no medicine shop was not available at night so they have go far away hospital for treatment, it cost them lot of money which he brow from relative and it take long time to pay back as low income person but he is satisfy because treatment save his family member life and same time he learn how to prepare oral saline with salt,

sugar and water if any problem he can prepare oral saline in home. He gives thank to Anando and IOM for such kind of help to his family.

Picture of Md Soyod hossain recipient of hygiene Top up kit.



One of the Rohingya community women Ms Anowara Begum W/O Sultan Ahmed lived in Zinzira para Kathaltoli Jadimura, Block- A-3 Camp 27 has received menstrual hygiene kit from distribution of 29th October 2019. She said that she is happy to receive this menstrual hygiene kits at least she is safe for next few months. ***"I can practice hygiene in menstrual period by these items. I don't have money and ability to buy menstrual hygiene material for me and other woman in my family. Now disease will not come to my family women, they are safe; I don't have to spend money for doctor. Thanks to Anando for such kind of help to my family"***-she said.

She was describing her experience that she had one of family member fallen in sickness. She had infection after menstrual period on that time they were not using any hygienic material for menstrual period due to their lack of ability and knowledge gap. They were using old cloths which they kept in house long time. Without washing they have used old cloth. So, infection came serious on her because she didn't care it and also any measure was not taken by her. After long time, she took local medication suggested by neighbour which increase the infection at

serious stage and she went to village doctor. He refuses to do her treatment then she went to government hospital. In the government hospital doctor gave treatment but she had to suffer long time and several time she went to government hospital. She experienced bleeding, pain and long time infections. Finally, she is safe but had suffered a lot due to lack of ability to purchase menstrual hygiene material for them.

The woman said she was not aware about the menstrual period and what to do during period but now she knows from the menstrual hygiene promotion session conducted female Community Mobilizer of Anando. What is menstrual period, when will be time for it, what measure should take to keep her safe, what is the material and how to use also she said. Also, she is discussing with other women to maintain proper menstrual hygiene management. She also gave recommendation to increase items like bathing soap. She said, she attended sessions on hand washing, Safe water, improve sanitation; Personal hygiene she is practicing hygiene in her family life. Her family members are safe from common diseases.

EMPOWERING WOMEN FOR SOCIOECONOMIC DEVELOPMENT IN RAMGHAR KHAGRACHARI, CHT-PROJECT

The duration of the project is from November 2018 - December 2021 and financed (4,30,49,014/= Taka) by Lichtbrücke.V. Germany. The project area covered the location is Ramghar Upazila, Khagrachari District. The project beneficiaries are 900 families.

Objective: The socio-economic status of disadvantaged rural communities in the Ramghar district is improved and women are involved in rural and family economic and decision-making processes.

Outcome: The income and social situation of 900 families in Ramghar has deteriorated,

Family Development Training

A number of 4 family development trainings were held on September, 2019. From 2-4 & 7-9 September were held at project office, 10-12 September was at Choudhuri Para village and 14-16 September was held Garjantali village. A number of 96 members from 48 families participated in the training. At first launched wellbeing ranking of families who were participated in the training. Especially who is living under the line of hard core poor, who is living under the line of poor, who's status under the line of marginal and who's status under the line of middle these are the recognized through the count of present condition of them like through measure of their house, profession, education, reservation of food, land and money. As a result participants have obtained how many categories of families

and family and community conflicts are resolved peacefully.

Output - 1: The productivity of households and the home garden of 900 families is increased.

Output-2: Women are involved in economic activities and their families receive start-up support and advice.

Output - 3: Gender discrimination in the village communities and violence against women are reduced.

Output - 4: A successful enrollment of 750 children from poor families takes place and the school drop-out rate in primary school is reduced.



living in society, after that each participant recognized their own self position in society. After recognized their present status they chalked out their present assets of family through draw the pictures and then they draw their future dream. Moreover they achieved idea on development and also obtained concept on how they will monitor of their development project. After that they chalked out next five years family development plan. They also analyzed risks to implement their plan successfully and discussed on how they will overcome risk during implement of their family development plan smoothly.



New Business Creation Training

Two new business creating training were in September 2019. One training was held from 18-21 September and another one training was held from 24 to 27 September 2019. A number of 60 beneficiaries were participated in the training. The training contents were definition of entrepreneurship and entrepreneurship development, selection of product for business, demonstrated demand of product to start business, verified bazar of entrepreneurship, discussed on qualities of businessman, definition of businessman and entrepreneurship, practical session to gather real experience on bazaar, discussed qualities of successful businessman, discussed on risk of business and lastly chalked out the plan for the business and cost benefit analysis of business.



Two days training on livestock

Two trainings on live stock were conducted in September 2019. One training was held from 25-26 September at project office and one training was held from 26-27 September 2019 at Garjantali village. A total of 60 beneficiaries were participated in the training. The training contents were rearing chicken, duck, cow and goat. A resource person delivered message on what type of duck rear for egg and what type of duck rear for the meat. The trainer also discussed on how to make house for chicken farm and manage food for poultry farm as well as



selection place for poultry farm. He also discussed on how to pose vaccination to protect disease of poultry farm like chicken and duck. He also discussed how to protect disease of cow and goat. He informed to participants over the free vaccine services of government livestock office of Ramharh upazila for the chicken and duck, goat and cow rearing. After the training he has given commitment to participants to deliver free services to run chicken and duck farm and livestock like rearing cow and goat.

Two days training on agriculture methods

Two trainings on agriculture method were held in September 2019. One training was held from 28-29 September at project office another one training was held from 28-29 September 2019 at Garjantali village. The training contents were homestead gardening, cultivate vegetable in house boundary line and in the bank of pond, road approach, cercal bad, house roof and in house cleave. He also discussed on how to cultivate vegetable at the wet place of nearest tube well. Besides, discussed on how to cultivate multi tier orchards, how to cultivate mix fruit orchard, vegetable gardening and cereal crops. Moreover we have discussed on mulching of tree. Facilitator briefed on proper time of mulching and said that now the proper time for mulching of tree. A number of 60 beneficiaries were participated in the training.



Two days training on family laws, gender equity and human right

Training was held on family laws, gender equity and human rights on the month of September 2019. The training was held from 23-24 September 2019. A number of 25 beneficiaries were participated in the training. Especially discussion's contents were on gender, gender equity, human rights, and family laws of Bangladesh. At the first session of training facilitator discussed on natural and physical identity of man and woman to get clear concept on gender. After that found out existing gender discrimination in society and in family through comprehensive discussion in the training and lay out way to remove all kinds of gender discrimination from society and from family. In contrast discussed on Family Laws of Bangladesh like early marriage resisting law -1929, dowry prohibition act-1980, Protection and Prevention of Domestic violence Law-2010, Women and Children Repression and Prevention Act-2000, property inherit law according to Muslim Family Law-1961, maintenance law of parents 2013, national app 109 for protection and prevention of violence against women and child, government legal aid support for the victim women at district level. Human right was the topic of training. In this session facilitator discussed on government role to ensure full of enjoy of human rights of people also personal responsibilities to ensure full of enjoy of human rights in society.

Peace dialogue among community leaders, youth and religious leader

On the 21-22 September 2019 one peace dialogues was held at Anando Project Office Ramgharh. Especially contents of dialogue were definition of peace, family peace and its impact in family and in society, peace in community.



Ruman Barua discussed on peace. He said that there is peace where all kinds of violent are solving as non violent way. Like wherever ensure social justice, tolerance and reconciliation among the people there is peace. Peace is an individual attitude a way of life, a way of solving, problems and managing conflict. It cannot be imposed on the smallest nation nor can it be forcibly imposed on others by the biggest nation.

Rakhi Mrong discussed on the theme on 21st September on world peace day. She said that in this year the world peace day declared in 1941 by UN towards to all kinds of violence to solve by the non violence way. She said that there is no solution where is occurring arms and war. So we need to solve all kinds of family and social conflict by peace full way. She also discussed on significance of family peace and social peace. She said that each family member have to face family conflict.

But peaceful environment is essential for each family member for their brought up

with the sound mind. She discussed behind the reason of family conflict and said that mainly causes of family conflict are the aggressive mentality of husband against wife, dowry and lack of normal receive of bridegroom, lack of trust each other, lack of sympathy each other, and lack of respect each other, lack of active listening, lack of reconciliation mentality and negative perception and stereotype. Moreover conflict is raising due to compare, contest, and complain and criticism against each other. Over all due to lack of love conflict is raising in family. During discussion session on peace in society she said that neigh borers are resource of your. Because each other knowledge to help to people to alive in this world. So you should take care and love your neighbours instead of an engage conflict each other. She raised an example of Finaz Khan, a Indian girl who recently produced medicine of cancer treatment.

Sadia Parvin and Nurul Afsher are Now Becomes Successful Farmer

SadiaParvin (21) a house wife resident of Toichala village, Upazila Ramgarh district of Khagrachari. Her husband Nurul Afsher is a farmer. They have a three years old son. Sadia and Afsher both of them have educated in class eight. They joined with the project of Empowering Women Through Socio Economic Development in Ramgarh, Khagrachari CHT, project of Anando from March 2019. Her group name is Taocihala Mohila Samity. After joined with the group of Anando she participated in the family development planning workshop as well as got training on agriculture method, new business creation training and livestock. Especially after got the training on agriculture method from Anando she highly inspired to cultivate vegetable gardening in amount the land of 10 decimal an adjacent of her house. There are verities vegetables like brinjal, tomato; chili, radish, bean, red leafy etc. are available in her vegetable garden. Within 20 days she will sell all types of vegetables in the local bazar which situated at nearby in her house. She has calculated she will earn about 20,000 taka by selling vegetable in this season. But she has given contribution to Anando500 taka only for vegetable seeds. Her husband Nurul and she both of them are working in the vegetable garden. Her husband Nurul Islam said that Sadia and I got family development and planning workshop from Anando. I belief that if we want to change of our socio economic condition in this case we need to work jointly in family. Moreover he said it is just started the work. But we have dream to cultivate vegetable gardening in every season as well as we will continue my vegetable business regularly.



Regional programme for promoting a multisectoral approach for Nutrition Smart Villages (NSV) in Bangladesh, Nepal and India

The duration of the project is from September 2018 - August 2020 and financed (Euro 2,29,350) by Welthungerhilfe, Germany. The project area covered the location is 30 villages under Merung and Kobakhali Union of Dighinala Upazila, Khagrachari District. The project beneficiaries are 6300 families.

Overall goal:

The overall goal of the project was to improve the living conditions of women and children especially affected by food insecurity in Bangladesh.

Objective:

To contribute to food and nutrition security (SDG 2) amongst women of reproductive age and young children from vulnerable and food insecure families in Nepal, Bangladesh and India.

Result 1: Knowledge, awareness and practices of extension workers and relevant authorities as well as target households on diet diversity, maternal-child care, nutrition sensitive agriculture and WASH are improved

Progress:

Activity 1.1: Baseline-Study
This activity completed during 2nd quarter of this year.
Activity 1.2: Adjustment of LANN+ approach to a counselling approach reflecting the local situation
Total three Master Trainers have conducted the secondary ToT on LANN PLA with the participation of 18 govt. extension workers and 30 CSPs. Among them female 40 and male 8 participants were participated.
Activity 1.4: Implementation of PLA-cycles with local population in 30 villages
The LANN PLA sessions are going on. Total 138 LANN PLA sessions have been conducted within 30 working villages during the reporting period. Total 3,589 farmers have been participated in these LANN PLA sessions. Of which, 616 were male and 2,973 female. Among the female, the adolescent were 414 and pregnant women were 146 involved in the LANN PLA sessions. The LANN PLA sessions were conducted on: <ul style="list-style-type: none"> ● Identifying and prioritize nutrition related problem ● Finding causes and solution to the problem ● Choosing feasible strategies ● Under taking responsibilities
Activity 1.5: Support of government authorities in running nutrition camps enabling children suffering from malnutrition to recover.
We have planned to start this activity from the next quarter (Oct.- Dec. 2019).

Result 2: Dietary diversity for households, particularly women and children, is increased through promotion of nutrition sensitive and climate smart agriculture.

Progress:**Activity 2.1:** Support of Farmer Field Schools

Initially, we have selected 30 FFS area within 30 villages. A total of 165 FFS sessions were conducted during the reporting period. FFS modules were followed during the FFS sessions. Total 4,281 farmers were participated in these FFS sessions. Where male 812 and female 3469 have participated in the 165 FFS sessions.

Activity 2.2: Development of integrated cropping systems

We have identified 150 farmers for establishing SIFS model farm within 30 villages. Till now, we have established 128 SIFS farm in 30 villages. We have distributed bricks, cements and sands for making the floor of their cow shed so that they can harvest cow dung and urine and also distributed improved poultry shed within 80 SIFS farmers for poultry birds rearing.

Activity 2.3: Support in installing nutrition-gardens for families with undernourished children

Total of 350 households received different types of seeds (Sweet gourd, Indian spinach, Sweet potato cutting, Ariod, Arhar, Red amaranth, Okra, seedling of tomato and brinjal, etc.) and seedlings for establishing nutrition garden. Therefore, above mentioned number of families with undernourished children have established 350 nutrition gardens to grow 7 food groups.

Result 3: Community based organizations, village level institutions and local government bodies in target areas are capacitated to access government programmes and entitlements.

Progress:**Activity 3.1:** Strengthening of community institutions for improved monitoring of the nutritional situation

We have selected 66 existing community institutions within 30 villages. We have conducted one batch training on Organizational Development and Management for 29 self help group leaders (SHG). Where male 6 and female 23 participants participated.

Activity 3.2: Development of nutrition-sensitive and climate friendly micro-plans and support in implementing pilot projects in WASH

During the reporting period, we have completed 30 Nutrition Sensitive Microplanning within 30 villages. We have organized two meetings on NSMP at Kobakhali and Merung Union Parishad level. On the other hand, we have conducted 20 IPT (interactive popular theatre) shows in different locations of Dighinala Upazilla. We have covered 30 villages of the project area. However, approximately 400 - 500 villagers (Male 19% and female 81%) participated in each IPT show.

Result 4: Enhanced access of government and development actors to data, evidence, information and knowledge on replicable models to guide multi-sectoral programming towards better nutrition.

Progress:**Activity 4.1:** Establishment of collaborative bodies on district- and sub-district-level for government and civil society in order to improve nutrition sensitive micro-planning

No achievement during this reporting period.

Activity 4.2: Establishment of a regional platform for civil society organisations to promote knowledge exchange, transfer of best practices and Advocacy on national and SAARC level

One SAC team visited different activities of NSV project at Dighinala.

Activity 4.3: Implementation of Advocacy-Workshops on local and national level

No achievement by this reporting period.

Activity 4.4: Planning and review workshops

- This program will be held on coming quarter.

Activity 4.5: Final evaluation

Not planned during this reporting period.

Nutrition Camp Alleviated the Malnutrition of Yasin and Mizanur

Nutrition Smart Villages Project, Anando

Yasin (22 months) and Mizanur (10 months) are two sons of Mariam. Mariam is a poorest housewife living at ModdoBoalkhali village, Merung union under the sub district of Dighinala, Khagrachori. Her husband is a day labor and earn very less amount resulted he can't afford proper food every day for Mariam and other family members. Her father is also a poor farmer and disposed the burden of his daughter (Mariam) by giving her marriage at early age (when she was 14 years). As of young age and having no idea about reproductive health, Mariam give birth of Yasin and Mizanur one after another without interruption. Most of the time Mariam and her children remain sick due to lack sufficient foods properly and not taking care by other family members.

Under the NSV project, Anando conducted inception meeting at ModdoBoalkhali village. During the meeting, the concerned Ward Member informed about Mariam and her



Now her children are eating vegetables of different food groups. At the same time during NC, she has learnt how to cook different recipes for her children. The recipes are: Horlicks, Lucky Payesh, and PustikorSajinaKichuri, etc. Therefore, eating vegetables of enormous food groups and food of different recipes, her children moved to normal situation from moderately acute

two malnourished children. Also, suggested to admit Mariam in the Nutrition Camp (NC). Soon the NC started Mariam attended along with her two boys. The NC continued for 15 days and she successfully continued for the whole duration.

Mariam learned a lot of about daily food menu for malnourished children and recipe preparation including WASH related activities. Now, she is practicing immunization, breast and complementary feeding, Iodized salt, hand washing practice, personal hygiene, Safe water drinking, family planning method, and nutrition garden based on food grouping etc. as learnt during NC. Following the learning from NC, she has established nutrition garden (NG) at her homestead and growing food seven groups. She is now collecting different vegetables from her NG and cooked them for all family members.



malnutrition (MAM) stage. Yasin gained weight of 350 gm. and Mizanur gained weight of 310 gm. Moreover, Mariam went to CC and FWC for taking health assistance and WASH related information.

Her future plan is livestock and poultry rearing so that she will ensure other three food groups as like as egg, milk and meat.

Dream of Abdur Razzak

Nutrition Smart Villages Project, Anando

Abdur Razzak lives in Betchari village under the Merung Union of DighinalaUpazilla. He is 53 years old and traditionally cultivating different types of vegetables from last 30 years. He has seven members family and his earning source is only traditional agriculture. One a day, NSV project team arranged one meeting in Betchari village for find out SIFS farmers. During that time, AbdurRazzak willingly proposed us to establish a SIFS farm in his own land. Later on, he received orientation on SIFS model and received some input materials for making improved cow shed floor and improved poultry shed from NSV project. He has learnt a lot of modern integrated technologies on agriculture such as House Cleaves, House roofs, Vermi compost, Pit compost, Hip compost, Use of cow urine, Preparing liquid fertilizer, Improved fodder crop, Organic pesticide, Use of pond dike, Improved poultry rearing, etc.

Now, he is establishing a SIFS model in his own farm land covering 20 decimal area, which is treat a promoting nutrition garden through multi food groups. He has one medium size plot where he has cultivated considering seven food groups like leafy vegetables (Red amaranth), Fruit vegetable (Ladies finger), Tuber crop (Arum), Legumes (Arhor), Spices (Chili) and medicinal plant (Mint, Chui Jal and Tulsi). On the other hand, he is rearing poultry birds with improved method by early separation. Also he is preparing liquid fertilizer through using cow urine.

Moreover, organic pesticide production is another one technologies were implemented. He has followed minimum land and maximum

utilization process as per example cultivatingdifferent fruit trees like malta, papaya, Lemon and Banana are producing as boundary crops of multi food groups garden.

Every day he sale farm products and earn average Tk 300 - 400 from his SIFS farm land. He sold every vegetable and fruits in higher price than others because these are chemical free organic products. As a result, his income is increased 12% from the previous once through reduction of input costs, reduction in food expenses and improved market access. Right now, Abdur Razzak is one of the best farmers for producing chemical free vegetables. That's why; most of the consumer came in his farm land for purchasing chemical free vegetables. By this time, most of the other farmers within the village try to establish same SIFS model in their own cultivated land. His future plan is forming a farmer group who are interested to produce an organic way of fruit and vegetables through SIFS model. As a result, it would be an established one organic sale center for getting more prices. At the moment, AbdurRazzak is very happy because his life style has improved than earlier.



Visitors in 2019



German Ambassador visited AnandoRohingya Project Activity at, Teknaf, Cox's Bazar.



DLB visit team observing the Hand Washing Campaign of Rohingya Support Project, Camp 24, Teknaf, Cox' Bazar.



DLB visit team attending with the beneficiaries and reviewing the family development progress of IFDP project, Sharishabari, Jamalpur.



Dr. Md. Idris Miah, Civil Surgeon, Khagrachari visited the Nutrition Camp of NSV project, Dighinala, Khagrachari.



GIZ Team visited Anando activities at Camp 24, Teknaf, Cox's Bazar, Bangladesh.



Mr. Mohammad Ullah, UpazillaNirbahi Officer (UNO), Dighinala, and Ms AnukaKhisa, Upazila Women Affairs Officer (UWAO), Dighinala inaugurated distribution of rice to the beneficiaries of VGD program at Kobakhali Union.

A. K. DEB & CO.

Chartered Accountants

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AUDITOR'S REPORT

To The Executive Committee of ANANDO

We have audited the accompanying statement of Receipts and Payment for the year ended December 2019 of "Anando" (Promotion of Culture and Youth Resource Development). The preparation of these Financial Statement is the responsibility of the management of the Anando. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing (ISA) as adopted in Bangladesh. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of materials misstatement. An audit includes examining on a test basis, evidence supporting the amounts disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial statement of "Anando" (Promotion of Culture and Youth Resource Development) for the year ended December 31, 2019 and the results of its operations and its cash transactions for the year then ended.

Dated, Dhaka
April 27, 2020


(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



ANANDO

(Promotion of Culture and Youth Resource Development)

PROJECTS CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2019

RECEIPTS	Taka	Taka
Opening Balances (Cash in hand & Cash at Bank)		9,343,332
Donation (Schedule - A)		100,391,700
Temporary Loan Received		3,003,040
Bank Interest & others		494,399
TOTAL RECEIPTS		113,232,471
PAYMENTS		
Hostel and Tailoring Training for Girls at Khagrachari Project	2,172,640	
Integrated Family Development Project with Income Generating Activities and Training in Jamalpur Project	5,258,031	
Promotion of Confidence Building in CHT through Empowering Communities and Institutions Project	7,232,781	
Regional Program for Promoting a Multisectoral Approach for Nutrition Smart Village in Bangladesh	15,857,617	
Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	3,741,758	
Improve Livelihood Situation & Peace Building of the Hosting Communities of Rohingya Refugees in Rohingya, Cox's Bazar	2,505,523	
Improve Livelihood Situation & Peace Building of Rohingya Refugees in Ukhiya, Cox's Bazar Project	4,707	
Empowering Women for socio-economic Development in Ramghar. Khagrachari Project	29,623,572	
Rohingya Refugee Support Project		
Integrated Service and Humanitarian Assistance for Vulnerable Rohingya Communities in Cox's Bazar, Bangladesh Project	26,114,482	
Basic Literacy Project in 64 District	3,348,608	
Development Support Services to Women under Vulnerable Group Development (VGD) Program	1,001,142	
Rohingya Refugee Support Project	833,176	
Small Projects & Phase out Project	23,272	
TOTAL PAYMENTS		97,717,309
Closing Balances (Cash in hand & Cash at Bank)		15,515,163
TOTAL TAKA		113,232,471

As per our Report of dated annexed

Dated, Dhaka
April 27, 2020



(A. K. DEB & CO.)
 CHARTERED ACCOUNTANTS

ANANDO

(Promotion of Culture and Youth Resource Development)

Schedule of Donation for the period from 01 January 2019 to 31 December 2019

SL. NO.	NAME OF PROJECT	Name of Donor	Total Taka
1	Hostel and Tailoring Training for Girls at Khagrachari Project	Die Licht Brücke, Germany	2,153,788
2	Integrated Family Development Project with Income Generating Activities and Training in Jamalpur Project	Die Licht Brücke, Germany	4,292,959
3	Promotion of Confidence Building in CHT through Empowering Communities and Institutions Project	BEI/European Union	5,260,800
4	Regional Program for Promoting a Multisectoral Approach for Nutrition Smart Village in Bangladesh	Welthungerhilfe, Germany	16,846,370
5	Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	Die Licht Brücke, Germany	3,738,770
6	Improve Livelihood Situation & Peace Building of the Hosting Communities of Rohingya Refugees in Rohingya, Cox's Bazar	Die Licht Brücke, Germany	15,250,956
7	Improve Livelihood Situation & Peace Building of Rohingya Refugees in Ukhiya, Cox's Bazar Project	Die Licht Brücke, Germany	2,042,622
8	Empowering Women for socio-economic Development in Ramghar. Khgarcahari Project	Die Licht Brücke, Germany	29,624,609
9	Integrated Service and Humanitarian Assistance for Vulnerable Rohingya Communities in Cox's Bazar, Bangladesh Project	Welthungerhilfe, Germany	19,502,958
10	Basic Literacy Project in 64 District	Bureau of Non-Formal Education (BNFE), Govt. of Bangladesh	119,428
11	Rohingya Refugee Support Project	American Refugee Committee (ARC)	834,082
12	Development Support Services to Women under Vulnerable Group Development (VGD) Program	Department of Women Affairs (DWA), Bangladesh	724,359
TOTAL AMOUNT (IN TAKA)			100,391,700

Dated, Dhaka
April 27, 2020



[Signature]
(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



ANANDO

Promotion of Culture and Youth Resource Development

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