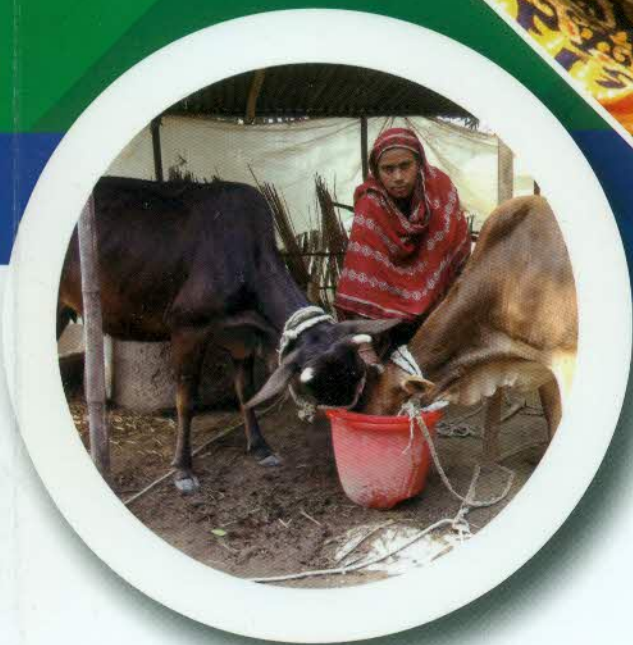


Annual **Report** 2017



ANANDO

Promotion of Culture and Youth Resource Development

Annual Report 2017

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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.



Twenty years working & learning with
Poor and Marginalized people

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

Mission



Message from the Chairman

I am delighted to let all know that Anando has completed another successful year 2017 in its endeavor towards Peace and development. Over the last 20 years, Anando has been implementing multidimensional development programs and activities to assist the most marginalized and vulnerable people that include children, youths, women and men of Bangladesh. Through its programs and activities Anando has been able to create necessary employment opportunities for many unemployed youths and provided pre primary level education to hundreds of children, and vocational training for unemployed youths in its working areas especially in the Hill Tracts District.

It is highly inspiring to see that Anando has skillfully overcome all challenges and continues to move forward towards bringing positive changes with regards to community development where it works. I have read this report with deep interest and found some significant achievements of Anando in terms of community development, empowerment of poor people, self-employment & income generation, promotion of human rights, children & youth education as well as developing and strengthening organizations of the vulnerable people.

I am deeply thankful to the management team of Anando for well managing its activities with sincerity and skillfulness. I also thank all the staff members of Anando who have worked very hard throughout the year 2017 with full commitment and 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 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 look forward for more meaningful outcomes in our efforts together with all stakeholders of Anando in the days to come.

Thanks and gratitude to all.

Md. Emdad Moslem

Chairman
Anando



Foreword Of The Executive Director

The year 2017 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 2017. I feel very proud and honored 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 both in Bangladesh and abroad. The report highlights major achievements in respect to our mission and vision as well as the activities and experiences that we have done and gained 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 interaction 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 poor people to build their dreams and to overcome poverty by ensuring justice for all and by eradicating marginalization, unemployment and underdevelopment. Anando always wants to work 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 fulfill its objectives and goals.

Through this report I offer my sincere thanks to the generous donors such as Lichtbrücke. V. (Bridge of Light), Welthungerhilfe, Kindermissionswerk, Depart for Women and Children's Affairs and the Arannayk Foundation 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 also thank 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 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 continued success we seek blessings from everyone in the years to come.

Maniruzzaman Miah
Executive Director

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 but clear understanding on the activities undertaken by Anando during the year 2017. By the year 2017 and onward Anando has extended its work in 16 upazilas of 5 districts in Bangladesh. In 2017, Anando implemented 8 projects through 3 regional and 19 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, the Staff Members including their responsibilities and of legal status of Anando.

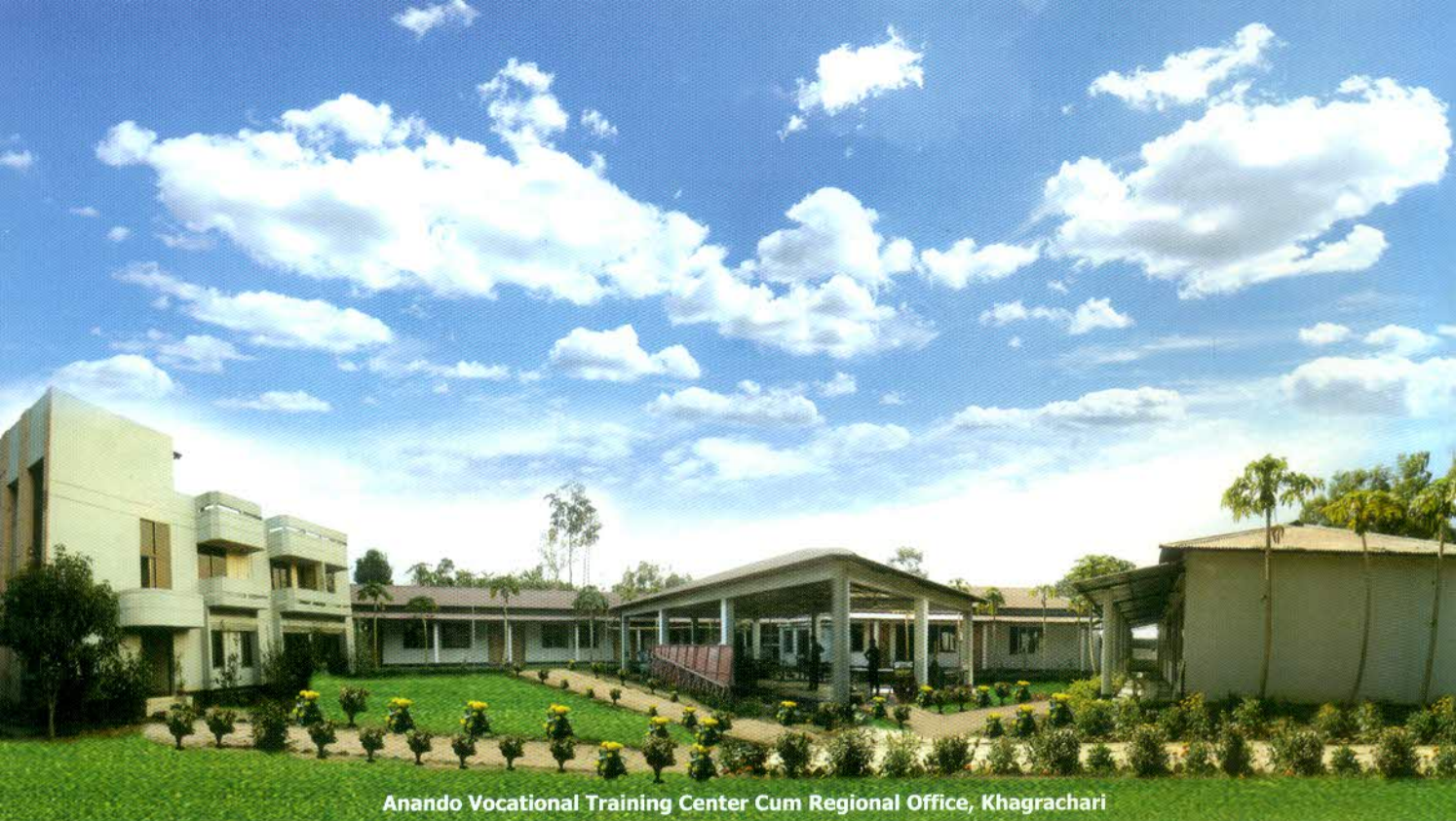
The Integrated Development Programs of Anando has been described in the consecutive parts providing detailed information on five major programs which are: People's Institution Building Program, Children & Youth Education Program, Community Health Care Program, Homestead Agriculture Program, and Employment 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 and running Children Learning Centers. Conducting training on primary health care and, hygiene are the main activities of the Community Health Care Program. Utilizing homestead spaces, farmers training on environment and ecology, 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. Providing skill training 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 his operational approach from group development to family development approach in pilot phase in Ghatail, Tangail from the year 2013, which now been extended to Sarisabari UZ under neighboring Jamalpur District again from 2016. We are now confident to have better result than others in integrated community development approach in Bangladesh.

Following is a detailed description of the Sectorial Development:

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 (with captions) and a list of visitors have been included along with receipts & payment statements for each project for the year 2017. The report also includes a map of Bangladesh showing the working areas of Anando.



Anando Vocational Training Center Cum Regional Office, Khagrachari

PROFILE OF ANANDO

BACKGROUND

Anando, Promotion of Culture and Youth Resource Development, is a non-profit, and non-political no-government development organization founded in 1996 by a group of teachers, journalists, development practitioners and social workers in order to uphold the progress of poor people especially the disadvantaged rural people and youth 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 cultural 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.



AIMS AND OBJECTIVES

The aims and objectives of the organization are as given bellow:

- Mobilize and help to build capacities of poor people
- Provide educational facilities to the children, adolescent girls and illiterate People.
- Form own capital as group fund of the beneficiaries.
- Create income earning opportunities for the poor.
- Reduce gender discrimination involving women in decision making and economic activities.
- Ensure peace and protect heritage through community reconciliation & traditional cultural practices.
- Motivate community to work together for disaster and climate change (CC) preparedness.
- 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 PROGRAMMES AND ACTIVITIES

PROGRAMS

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

- People's Institution Building Program
- Self-Employment and Income Generation Program
- Homestead Agriculture Program
- Child & Youth Education Program
- Vocational Training for Youth Resource Development

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

- Community Health Care Program
- Peace Education Program
- Community Based Disaster Management and Climate Change (CC) Program
- Promotion of Judicious Culture
- Relief & Rehabilitation Program
- Environment & Ecology

GOVERNING BODY

The Anando governing body consists of 27 members. Distinguished persons, professionals, educationists, development activists have been elected to the Governing body, who 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 Talukder
M.A.
Vice-Chairman



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



Biman Barua Chowdhury, M.Com.
Treasurer



Kohinoor Yeasmin, M.Sc., MBA
Member



Mahbubul 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 AND THEIR RESPONSIBILITIES

More than 165 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:

Name & Designation	Qualification & Professional Experience	Responsibilities
Maniruzzaman Miah Executive Director	M. Com, MBA 25 years of NGO experience in top management & organizational development	Overall Management
Francis Halder Project Coordinator	B. Sc. Agriculture (Hons) 31 years' NGO work experience and specialized area in horticulture	Projects planning, monitoring, program coordination and implementation.
Shipan K. Debnath Coordinator (F & A)	B.Com. (Hons.) M. Com (Accounting) 18 years of experience in accounts.	Financial policy formulation, budget preparation, financial control, financial reporting etc.
Md. Isaque Deputy Coordinator (MC)	18 years of experience in Micro Credit Operation	Overall In-charge of Micro Credit Program
Bijoy K. Bala, Regional Manager	BA, 21 years experience in project implementation and its management	Overall in-charge of project management at Anando-Khagrachari
Arifa Sultana Program Finance	M. Com, MBA 13 years of Experience in Finance management	Program Finance & Fund Management
Asutosh Ray Project Manager	MA, 16 Years experience in development particularly in disaster management & integrated farming.	Presently working with Integrated farming system at khagrachori
Shemol Rozario Project Manager	MA, 11 Years experience in technical training project management	VTC Khagrachari, Project Management
Raton Kumar Dey Project Manager	M. Sc, 15 Years experience in Bio-diversity and climate change project management	Bio-diversity and climate change project management at CHT
Leo Rozario Project Manager & In-charge Tangail Region	MA, 15 years experience in disaster management	Overall in-charge of project management at Anando-Tangail
Shofiqur Rahman Admin Officer	MA, 12 years experience in support service and procurement	Logistics service, procurement and HR management
Ehiya Hossain Program Officer	MA, 18 years experience in project & credit management	Responsible for project implementation at field level
Morsheda Begum Program Officer	BA, 11 years experience in training facilitation & coordination.	Working with Integrated Family Development Project and specialized on Family Development Planning Workshop Facilitation.
Alok Tripura Program Officer	B. Sc. Engg., 8 years experience in Vocational Training Management & Job creation	Responsible for the job creation of graduate trainees of VTC, Khagrachari
Shah Alam Monitoring Officer	BA, 19 years experience in Micro Credit Management	Working with Micro credit program at Cox's Bazar and In-charge Cox's Bazar Region
Rakhi Mrong Project Manager	MA, 13 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 STTAUS 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.

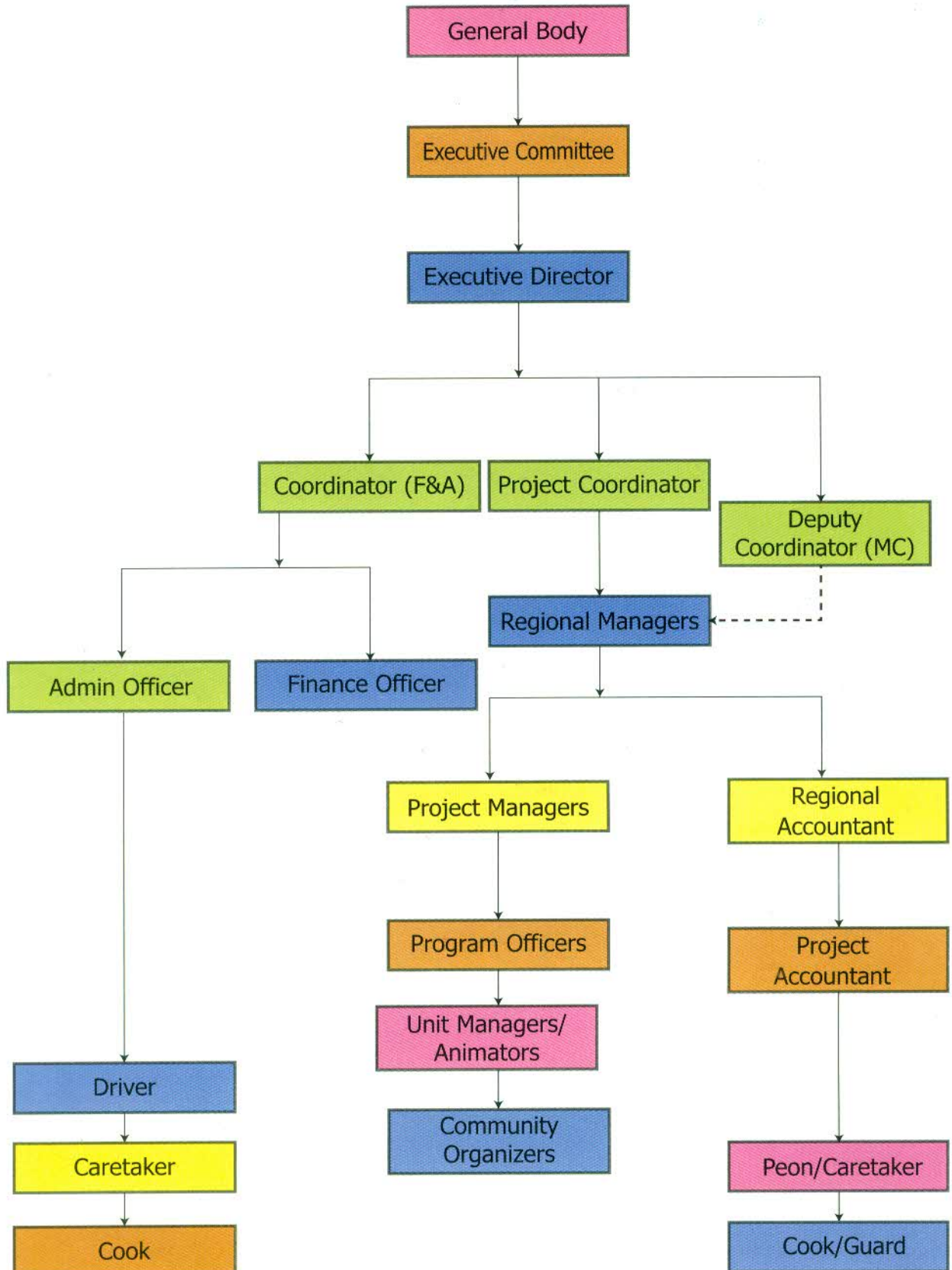
SOME BASIC INFORMATION OF ANANDO

1	Working District (integrated work) – Cox's Bazar, Khagrachari, Tangail, Jamalpur & Gazipur	5
2	Working Upazila	16
3	Number of Regional Offices	3
4	Number of Unit/Branch Offices	19
5	Projects implemented during reporting year	9
6	Total staff members (Regular staff 145 & volunteer/part time staff 43)	165

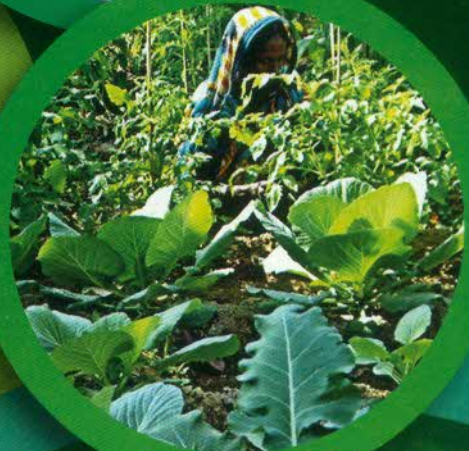
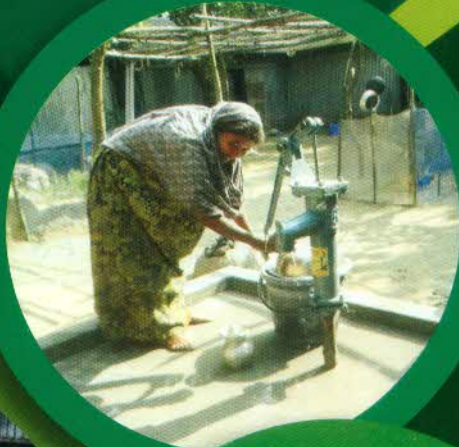


Anando Regional Office, Cox's Bazar

Organogram of Anando



INTEGRATED DEVELOPMENT PROGRAMS OF ANANDO





PEOPLE'S INSTITUTION BUILDING PROGRAM

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

Working 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 1025 samities/ group-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 group membership criteria:

Group members are selected from the disadvantaged poor people. At the very beginning of the group formation field workers of

Anandogive 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 awarenessraising 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 samityAnando provides them training on Socio-economic development, skill development on various IGA, 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 provided training on leadership,

group solidarity, and organization management and on networking to enhance their capability to challenges evil 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. Every 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 projects 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 discuss contemporary issues relating to various social concerns with the assistance and animation of Anandofield workers.



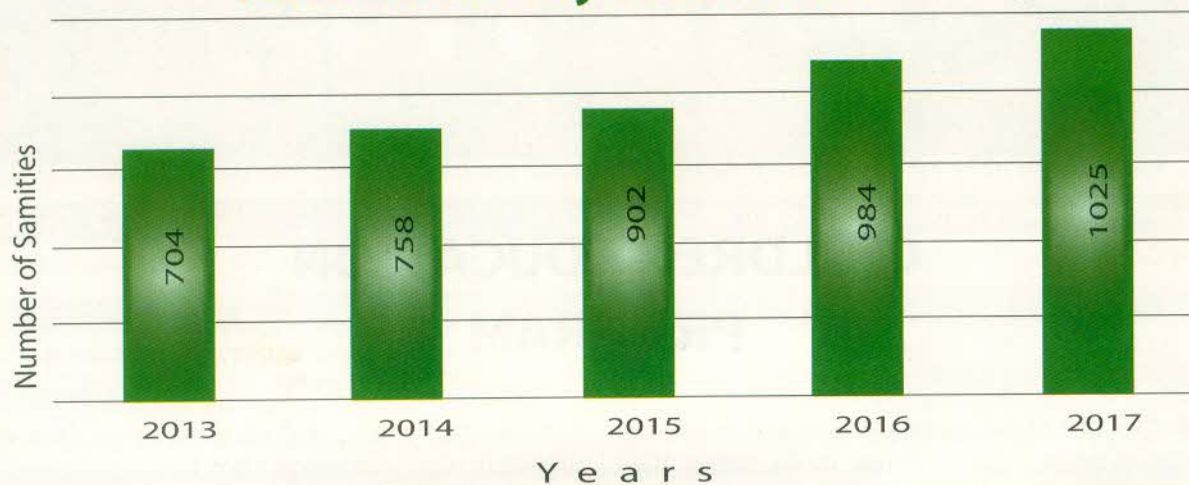
Table-1 :Area/region wise target and achievement of samity formation

Region	Up to 2015	Newly formed in 2016			Cumulative Total
		Target	Formed	Dissolved	
Tangail	336	28	21	22	335
Cox's Bazar	293	10	6	3	296
Khagrachari	316	34	32	21	327
Gazipur	27	0	2	0	29
Jamalpur	12	44	26	0	38
Total	984	116	87	46	1025

During the year 2017, Anando has formed 87 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





CHILDREN EDUCATION PROGRAM

The literacy rate of the country specifically among the indigenous people /communities 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 of the Chittagong Hill Tracts 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 fluently. 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 project areas, i.e. in

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 committee is comprised of 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 to both CLC and to the nearby government primary schools. However, the education system of CLC is unique and different from the government run schools. Because of its friendly and

non-threatening learning environment the school receive highest number of students (25) every day in class that is run for 2.00 hrs 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 are being operated in three project areas since the inception of the education program. This year 508 students have graduated from 21 Children Learning Centres of Anando. After graduating from CLC of Anando the children have finally been enrolled in local

- ❖ Study support - Teaching materials
- ❖ Art competition
- ❖ Cultural activities
- ❖ Exchange/exposure
- ❖ Annual children fairs
- ❖ Learning through practical tasks

Table-2: shows the average target and achievement of the above-mentioned activities in three project areas such as Tangail and Khagrachari.



Major activities performed under children education program in two project areas in 2017

Activities	Tangail	Khagrachari	Cox's Bazar	Total
Establishment/Continuation of Children Learning Centers	10	10	01	21
Student/Children enrollment	250	250	20	520
Annual children fairs/sports and parents gathering	01	01	-	02
Exchange/exposure	01	10	-	02

The Children Education Program is funded by the earnings from the service charge of Anando credit program.

THE PERFORMANCE IN TERMS OF STUDENT ATTENDANCE



The student attendance performance is excellent. The following table-3 shows the average students' attendance, their performance and enrollment into Govt. Primary Schools in Khagrachari and Tangail project areas:

Table-3: The average student attendance in Child Learning Centre (CLCs) and enrollment in Govt. Primary School

Region	No of CLCs	Child Enrolled	Appeared in Exam	Passed & Admitted in Govt. Primary Schools			
				Boys	Girls	Total	Rate (%)
Tangail-Jamalpur	10	250	250	112	138	250	100%
Khagrachari	10	250	244	116	125	241	96%
Cox's Bazar	1	20	20	10	8	17	85%
Total	21	520	514	238	271	508	93%



COMMUNITY HEALTH CARE PROGRAM

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 both 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 also lack knowledge in primary health care. All these facts cause more problems and make poor people more vulnerable. In order to help poor people have better access to health care facilities Anando has initiated different community health care program activities in its three project areas. Under the community health care programs Anando provides awareness raising training to the poor people on primary health care and provide them health care services, in particular in the area of preventive health care services.

Provided Service in 2017:

SL. NO	Particulars	Target	Achievements	Remarks
01	Training on Mother and child health	90	90	Group's leaders participated 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 promoter.
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

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





HOMESTEAD AGRICULTURE & FOOD PRODUCTION PROGRAM

Bangladesh is a country with 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 and related jobs. Fortunately, Anando has special need-corner for this program since inception considering food shortage 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 combating 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 to 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 food. Here it must be mentioned that by this time Anando has explored major 11 homestead space components, where fore-yard utilization is one of the very common productive space components so far.

IMPORTANCE OF USING INDIVIDUAL HOMESTEADS FOR FARMING:

There are 1,99,79,932 number of households in Bangladesh. Each family possesses a big home-yard for children's spots 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 very 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 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 homestead farming. Anando encourages homestead farming in an innovative way to improve farming practices by utilizing homestead to the maximum level.

MAJOR ACTIVITIES

The major activities include homestead farming utilizing its spaces, training to farmers on environment and ecology, credit support to farmers, distribution of seeds and saplings, and technique of preparing eco-friendly compost fertilizer, establishment of demonstration cum nursery at

Anando and its beneficiary level, and establishment of fish and poultry farms. It should be mentioned that all activities in the project sites are actively present.

Table-4: The performance of major activities of homestead agriculture program in two areas:

Activities	Tangail		Khagrachori		Total		
	Target	Achievement	Target	Achievement	Target	Achievement	%
Farmers trained on homestead farming gardening/agri. methods	400	397	600	576	1000	973	97.30
Farmers trained on poultry cow rearing /fisheries	400	397	-	-	400	397	97.30
Established home based poultry farming	400	397	-	-	400	397	99.25
Established multi-tier orchards	400	397	-	-	400	397	99.25
Seeds & Sapling Distribution (family)	400	397	600	576	1000	973	97.30



BUILDING COMMUNITY ENTERPRISES OF SMALL HOLDERS IN BANGLADESH AND NEPAL PROJECT

Building Community Enterprises of Small-holders in Bangladesh and Nepal Project is moving with 2502 beneficiaries at Dighinala, Khagrachari Sadar, Matiranga and GuimaraUpazila of Khagrachari Hill District. Project covering 06 unions, 52 villages where beneficiary's ratio is, male-60%, female-40%, Bengali-17% and tribal communities-83%. 18% very poor, 47% poor, 20% medium and 15% are others family has been included in the project. The Overall purpose (goal) of the project is "to combat poverty and food insecurity of the most vulnerable section of the society in Chittagong Hill Tract region of Bangladesh. It will contribute to improvement of income and livelihood of the target groups within and after the project period through developing sustainable Community Enterprises". The project have 03 results to achieve. Result wise progress is given below;

Result- 1: Farm production is diversified and increased through improved supply of productions means and better cultivation:

During the reporting period project focused on; a) Strengthening capacity of farmer's groups for institutional sustainability and b) Skill development trainings for Resource Farmers (RFs) for improved farm management based on Sustainable Integrated Farming System principles and facilitate Farmer Field Schools (FFS).

1.1. Strengthening Skills of Farmer's Groups: Farmer's group is the main entry point for transforming project activities, FG members, such as different knowledge of farming system, technologies, marketing, collective sale and enterprise development. Project continuing with 102 FGs and 2502 farmers. FGs are run and managed by 102 executive committee. Each FG have

annual operation plan and implementing activities according to plan. As per plan FGs conducted 587 out of 612 regular monthly meeting and 102 annual operation plan review and re-planning meeting. 61 out of 102 FGs depositing savings regularly where BDT. 5,94,610/- (EURO. 6259/-) has been deposited by 1525 members out of 2502. The FG are practicing different Institutional tools such as meeting minutes, pass book, savings collection sheet and group member list. Beside this, 25 FGs has taken group IGAs utilizing their savings.

Conducting training by the resource farmers on farm management and food-farm relation with the farmer's group through Farmer Field Schools (FFS)

There are regular session in farmer field school by RFs. In the reporting period 593 session has been facilitated by 102 RFs (male are 56 and Female are 46) RFs covering topics on a) Training on post-harvest handling and management of vegetable & spice crops, b) Training on seed production and preservation, c) Training on preparing vermi compost using banana tree waste. Also project facilitated capacity building trainings for RFs to increase knowledge and skill on mention topics. The trainings are; a) Training on post harvest handling and managemet of vegetable & spice crops, b) Training on seed production and preservation, c) Training on preparing vermi compost using banana tree waste, and d) Training on service delivery mechanism.





Results-02: 03 community enterprises are established in total, with all the targeted beneficiaries which provide the farmers with extension services, secure market access and improve the local value addition:

To achieve result 02, project facilitated activities a) Capacity building of CRPs to provide agriculture extension and business services to community, b) Capacity building of the collection centres management committee for collectivisation of farm surplus and preliminary value chain input like sorting, grading, storing etc and c) capacity building of CE management committee to operate Community Enterprises (CE).

2.1. Capacity building of CRPs to provide agriculture extension and business services to community:

Community Resource Persons (CRP) are the key person to establish linkage with traders, buyers and run business in Collection Centres and Community Enterprises. They are the key persons for value addition, processing, maintain the liaison. To increase CRPs capacity project facilitated different training, workshops and learning visits such as trainings on shorting, grading & Packaging, facilitation skill development and service delivery mechanism &

commercialization. Through gain proper knowledge and skills CRPs are now able to, price negotiations, establish linkage, networking with traders and buyer and their associations, and establish formal/informal business understanding. They are assessing and ensuring demand of quality product to buyers & traders through maintaining product quality and reduce losses as well as could get more price.

2.2. Capacity building of the collection centres management committee for collectivisation of farm surplus and preliminary value chain input like sorting, grading, storing:

To provide farmers a space, where they could collect their product together and sale them collectively/individually directly to traders escaping middlemen with fair price, 12 collection centers are running within the project areas. All the CCs are managed by a management committee having members 9 to 15 among them 35% are female and 65% are male members. To run these CCs, CC management committee raised capital to introduce business. Invested capital is ranging BDT. 10,000/- to 60,000/-. All the CCs have individual trade licence and bank account that pre-requisite to run a business in Bangladesh trade law and practicing different tools (Stock register, FGs profile, RFs profile, minutes book, cash book, bank deposit slip, etc.). All the CCs have; a) facilitated annual CC planning and monitoring meeting to review the 2016 progress of AOP and produce new operation plan for year 2017, b) established formal collaboration/contract for ensuring marketing of farmer's product to high value market or higher market through joint meeting between CCs and the farmers groups, c). Produced a seasonal product supply calendar and introduced their plan, product availability in CC season wise in collection center to traders and d) established informal understanding with sub-district to divisional level traders about continuing business.



2.3. Capacity building of CE management committee to operate Community Enterprises (CE): There are 03 Community Enterprises (CE) has been established in project working areas (Khagrachari Sadar, Matiranga and Dighinala). All 03 CEs have their own business plan, trade license bank account to operate their business legally. During the reporting period Project focused on capacity building of CE leaders. By the interventions of project. Through the capacity building interventions CE leaders able to increase skills to operate business. Such as prepared business plan, implement events according to plan, linkage & negotiation with buyers and establish strong market linkages. The Khagrachari Community Enterprise have



raised BDT. 75,000/- capital to operate their business. CE have business of producing banana fiber and vermin compost. In the reporting period CE able to produce 350 kgs of fiber and 40 Kgs of vermin compost. The CE also planning to move with some handicraft products with wastage fibers. CE have formal linkage with buyers such as Waste Agro Ltd. Bhai Bhai Handicraft Enterprise and Rangpur Craft to sale fibers. As per business plan they are ought to come in break event point by the December 2018. Similarly, The Matiranga CE is running business of turmeric and processing unit with turmeric polish and spice crashing machine with business capital BDT. 1,40,000/-. During the reporting, CE total sale was 1020 KGs of turmeric. Total profit earn by CE BDT. 15,300/-. CE planning to add one more processing unit (Rice Milling) in 2018. Same way the Dighinala CE is moving with organic vegetable business. In this, regard they have established 03 plots having 15 members. They have finalized farmers, plot site, crops and orientation training for selected farmers on organic farming.

Result-3: At least 02 Community enterprises have successfully implemented business plan developed for self-sustainability, provide platform for advocating pro-small holder policies and integrate learning from the region: There are 03 community enterprises are

running in project areas and all CEs are running with individual business plan. There was day long workshop has been organized in CE level with participating CE leaders, CRPs and representatives from traders association. In the 2017 both the CEs operating their business with revised business plan which is market oriented and professional. Beside this, there are 30 CRPs are associated in CEs and 45 farmers representative leading the CEs. During the reporting period CEs received invitation from Department of Agriculture Extension and District Traders Association to participate in their annual planning meeting and quarterly progress monitoring meeting. Total 15 CRPs and CE leaders participated the 04 events. Also, there are good practice of participatory guaranty system (PGS), fibre extraction from banana tree and production of vermin compost from banana fiber waste is another innovative intervention of this project. The intervention has been published in 01 local newspaper, 01 national newspaper and 01 in online news media.

Conclusion: Project conducted survey to measure the progress of income and nutrition enhancement status, which is goal of this project. The Survey report revealed that, 73% targeted family shows 13% monthly (BDT.1045) of income enhancement, 59% of the target group shows 3 point increase in diet diversity score consuming 5.9 food groups, 72% of the targeted families able reduce hanger period 3 months to 2 months. Diversification of farm through multi layering orchard/gardening, maximum utilization of homestead, increase of farm production, quantity & quality of marketable produce, decrease



production cost by using organic & bio fertilizers, reduce of post-harvest/ post-production losses, increase marketing capacities for marketable produce and farm surpluses marketing with fare price through farmer's institutes such collection centers and community social enterprise are the reasons for these enhancement.

Waste to Wealth

An initiative of Community Social Enterprise

Introduction: Khagrachari Hill district is one of the district of Chitagong hill tracts. It is situated 375 kilometer far from capital city Dhaka, Bangladesh. Khagrachari district consists 6,13,917 population. Among the population 69.25% are involve with

agriculture and major cultivation is Jhum (Sifting Cultivation). There are some change since 5 to 10 years, people started horticulture well as some cereal crops in their hills and fallow land. One of major and round year crop is Banana in hill tracts. Baseline survey revealed that there are 36004 decimals of land where banana is cultivated. From this 36004 decimals of land farmer cultivate minimum 10,80,120 pieces of banana trees. Besides, there is huge number of banana trees in hills that grows naturally. In fact, 3 hill tracts district fulfill the demand of banana of greater Chitagong division as well as some part of Dhaka division. After harvesting banana, the trees are totally waste. There is no use of it and thrown here and there. It was burden to farmers. In fact, farmer

have no knowledge, is there any opportunity to use it or not. In the year 2012 to 2014 there was a project ``Sustainable Integrated Farming System`` (SIFS) introduce 02 technologies to use wasted banana trees. They are; 1) Banana Pseudo-based Decompose and 2)

Enterprise. Considering that, beneficiaries of Khagrachari sub-district has been mobilized to establish a community social enterprise. Khagrachari Community Social Enterprise: Khagrachari Community Social Enterprise is established in December 2017 and located at gonjopara village of golabari union under Khagrachari Hill District. The CE involves 40 groups covering 1004 (Male-584 and Female- 420) members. The CE mainly formed to transform waste banana tree to wealth. The CE has initiated to transform these waste banana tree to wealth by extracting fiber and vermin compost. There are huge opportunity to earn economy from banana fiber and vermi compost. Consequently, there is also further opportunities to produce by product from banana fiber, which have demand in globally.

Management of the Community Social Enterprise: For smoothly functioning the CE's activities Khagrachari CE has a CE Management Committee (CEMC) comprising of 15 (11 Male and 4 Female) members where FG representatives, CRP, RFs and



Mulching. After phasing out the SIFS project, ``Building Community Enterprises of Small-holders in Nepal and Bangladesh (CSE) project started implementing activities with major target to ensure value addition in farmer's product through establishing Community Social

agriculture and major cultivation is Jhum (Sifting Cultivation). There are some change since 5 to 10 years, people started horticulture well as some cereal crops in their hills and fallow land. One of major and round year crop is Banana in hill tracts. Baseline survey revealed that there are 36004 decimals of land where banana is cultivated. From this 36004 decimals of land farmer cultivate minimum 10,80,120 pieces of banana trees. Besides, there is huge number of banana trees in hills that grows naturally. In fact, 3 hill tracts district fulfill the demand of banana of greater Chitagong division as well as some part of Dhaka division. After harvesting banana, the trees are totally waste. There is no use of it and thrown here and there. It was burden to farmers. In fact, farmer



traders are involved. The main role of CEMC is to produce CE operation guideline, business planning, supervise CE's business, link & negotiate with traders/vendors, ensure fair price for producers, collect & provide market information, collect & manages of savings, financial management & record keeping etc. The CEMC sits together once in a month and sometimes organize need base meeting to

The CE was established through cost contribution by farmers and project. The CE management committee has taken lease from one member 4 decimal of land for 10 years (an agreement done between the land owner and the representative of CE Management committee) which market value app. EURO. 4081.63. Later on for establishment of the center house total EURO 255.18 was expensed where project contributed 80%

Social Enterprise: The CE have 05 CRPs, 01 is responsible for collecting banana trees and 04 CRPs are responsible for extract fiber. For secure product sale, CEMC has signed MoU with a company Waste Agro Ltd. The Waste Agro Ltd. providing forward and backward support for production, sale, maintenance technical advice, training for by product from fiber and marketing. The CE produce plan for 2018. In this year, CE will produce monthly 500 kilograms of fiber which is annually 6000 kilograms. By 6000 Kgs of fibre CE will earn EURO. 1.22 per kg, total EURO. 7,346.93. to produce this quantity of fibre CE has to invest EURO. 4408.16 and annually CE will make profit EURO. 2938.77. By this time the Community enterprise already produced 375 Kgs of fiber. At the same time CE send sample to 03 new buyer to extension marketing opportunity. Planning to organize training for handicraft for CE's selective members for next course of action to produce handicraft product. CE also using waste after extracting fibre in vermin compost. CE obtained trade license. The Chairmen of Khagrachari Community Social Enterprise stated the vision of their CE "by next 5 years our CE will stand as a big productive and multipurpose business organization.



share among the committee members how the CE is going on and how much amount of product are going out, are there any problems which hampering the function of collection point and take decision for solving the problems.

Cost of establishment of Community Social Enterprise:

and rest 10 % contributed by the CEMC and farmers. The cost areas included wood, tin, CI sheet, earth raising, bamboo, motka, screw, nut bolt, labor, builder cost etc. Beside this, project provide support of extractor machine, karrates, weighing machine.

Business operation of Community



EMPLOYMENT & INCOME GENERATION PROGRAM-THROUGH MICRO CREDIT

Employment and Income Generation Program (EIG) is one of the major programs and an important initiative of the integrated development approach of Anando. This program has been undertaken by Anando to make the poor people economically self-reliant and help them to attain a respectable social standing. 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 community.

GROUP SAVINGS

The women member must meet once every fortnight for development dialogue and must maintain individual savings by passbook entry in the bank through Anando. The minimum amount of fortnightly savings is Tk. 20. This savings is used as the

guarantee receiving loan. These savings are revolved as credit among the group members (if needed) with certain interest rate.

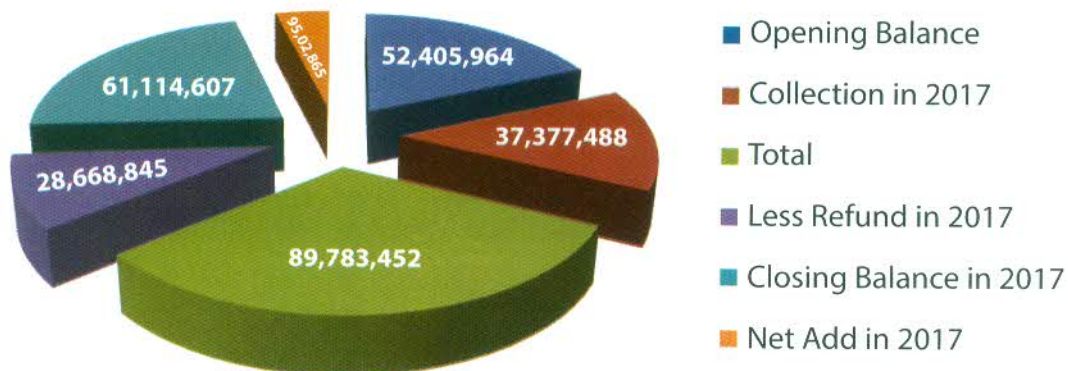
Table-5: Area wise status of group savings (Regular) so far

Areas	Group Members	Opening Balance	Collection in 2016	Total	Refund/ Withdrawn	Balance as on Dec.'16
Tangail	4,346	1,15,99,019	8,930,210	24,129,301	6,484,954	17,644,347
Cox's Bazar	2,527	66,53,857	34,27,379	10,093,791	3,709,968	6,383,823
Khagrachari	4,198	2,00,04,033	11,635,483	31,639,516	7,688,049	23,951,467
Gazipur	326	44,51,840	2,530,603	6,982,443	1,298,966	5,683,477
Jamalpur	591	1,59,500	1,217,527	1,377,027	85,864	1,291,159
Total	12,028	4,64,68,321	27,753,757	74,222,078	19,267,805	54,954,273

Table - 6: Area wise status of Voluntary savings Program (VSP) 2017:

Areas	Opening Balance	Collection in 2016	Total	Refund/ Withdrawn	Balance as on Dec.'16
Tangail	9,91,961	1,637,923	2,629,884	1,696,617	933,267
Cox's Bazar	13,27,044	1,901,018	3,228,062	2,070,596	1,157,466
Khagrachari	35,23,596	5,935,551	9,459,147	5,490,654	3,968,493
Gazipur	94,292	64,335	158,627	140,709	17,918
Jamalpur	750	84,904	85,654	2,464	83,190
Total	59,37,643	9,623,731	15,561,374	9,401,040	6,160,334

Savings collection and refund status in 2017



EMPLOYMENT & INCOME GENERATION (EIG)

Along with credit support Anando provides different types of skill development training and marketing support to the women beneficiaries of the credit program. In order to receive credit each group member, who wants credit, is required to apply to Anando with consents from all other group members. The executive members of the samity screen the application and forward it to Anando for further action. After verifying the application it approves loan with due information through the executive committee of samity. The cheque is disbursed to the credit applicant through an awareness building session with the participation of members of the same groups. Active participation of samitymembers(EC) in credit management reduces staff involvement as well as the management cost. Consequently, Anando can provide low cost credits to the poor with high

realization rate.

While Anando prepares the group members for taking credit assistance, it also appraises the feasibility of the projects, provide support services to the credit receivers and takes responsibility to look after the project at various stages. Every group members 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 from RLF to take the feasible income generating projects.

The total group savings is Tk 61,114,607 and total Revolving Loan Fund – RLF (including cumulative service charge) is Tk 197,072,789 at the end of the year 2017.



CREDIT DISBURSEMENT & RECOVERY IN THE YEAR 2017:

Taka 300,247,000 had been disbursed among 8073 group members as loans in the year 2017.

The table 7: shows the area wise target and achievement more explicitly.

Operational Areas	Investment			Realization			Closing Outstanding	No. of Loanees
	Opening Outstanding	Disbursement in 2016	Total	Target in 2016	Realized in 2016	Rate (%)		
Tangail	6,24,50,451	108,826,000	171,276,451	97,012,959	100,851,612	97%	66,349,365	3242
Cox's Bazar	2,89,65,577	33,364,000	62,329,577	33,663,410	33,225,491	95%	26,752,999	2372
Khagrachari	5,73,13,748	115,270,000	172,583,748	10,2064,903	107,004,167	99%	65,579,581	3610
Gazipur	1,46,74,260	32,920,000	47,594,260	26,790,184	27,121,806	99%	20,472,454	287
Jamalpur	14,90,000	9,867,000	11,357,000	5,008,395	5,113,970	100%	6,243,030	376
Total	16,48,94,036	300,247,000	465,141,036	264,539,851	273,317,046	98%	185,397,429	9887

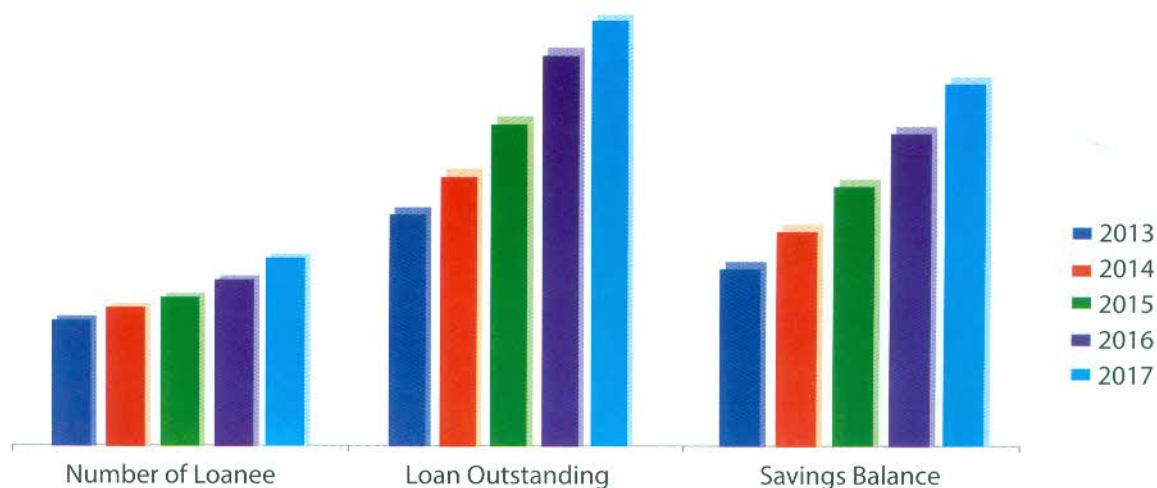
Note : This Year (2017) Loan write off on Cox's Bazar = 25,71,983 Tk.

Small credits of Tk. 5,000 to 50,000 are provided to the group members to invest in the income generating projects 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 also providing Micro Enterprise loan among the experienced members amounting to TK. 51,000 – 300,000. 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 - 8: Anando Credit Program Status of Last 5 Years

Particulars	Year wise Status				
	2013	2014	2015	2016	2017
Loanee	8,542	9,281	10,625	10,795	9,887
Loan Outstanding	9,82,40,732	11,47,46,489	14,23,23,669	16,48,94,036	185,397,429
Savings Balance	2,95,41,204	3,56,45,315	4,29,03,099	5,24,05,964	61,114,607



Forida's Journey

Forida belongs to Chaor Binnafoir village, which is near to Jamuna River. She face flood almost every year. She is widow. She has 4 children. As Bangladeshi local society context wife are not allowed to work outside of house. When her husband died, she fallen in trouble due to not having experiences on poultry/livestock rearing as well as agriculture farming. One day she heard about Anando Integrated Family development project and communicate with respective social worker. Due to poverty she was not able to provide education to her children. The elder son work in garments factory in Dhaka, other children work as day labour and only one daughter was forced to married in before age.

Having listening about the project objectives, she shown interest and join the group. She has received membership in group on 06th December 2016. She produced 5 years family development plan through learning through workshop. Beside this, she participated different skill development training such as; poultry rearing, cow



rearing, business development, homestead farming family law etc.

After receiving all these trainings, she receive some seed, seedling and sapling as well as poultry chick as start-up support from project. She begun to implement her 05 years family development plan. At the beginning she started homestead farming. She cultivate ash gourd & sweet gourd in house roof, papaya & chili in house cleave. In the 2017 Forida able to sale surplus vegetable amounting BDT. 16,000/-. She also rearing poultry with proper nourishing. Same year she sale poultry amounting BDT.17,000/-. In average she earn BDT. 33,000/- in the year 2017. Now she can spent money for her younger daughter's education, save money for future insurance.

Also she can have some pocket money to spend herself. As she was able to involve herself with earning process, her confidence level has increased. She said, I have been able to increase my income as well as my confidence due to moving with my 05 years family development plan.



She also, purchase 02 cows for rearing, installed toilet and tube well through her income.

Forida, also received start-up support from project. 1st time she received BDT. 10,000/- and added her saving and took mortgage 16 decimals of cultivable land. 2nd time she received BDT. 30,000/- and purchase a boat for IGA and installed a pump machine for irrigation.

She decided to continue her younger daughter's education. So, no one can ask for dowry. She is very happy and said that the change came to my family, is only because of Anando Integrated Family Development Project. After participating all the trainings, I have been able know these things. Attitude has changed, I become independent. I am thankful to Anando for allowing me to join the group as well as participate in different training.



Integrated Family Development Project with IGA & Training

1st July, 2016 to 31st December, 2019

Family Development Approach (FFDA) 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.

Primary 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.

Categorizing beneficiaries into social status: Through family development workshop scenario of social status of every family is fixed on following 6 socio-economic parameters; i.e. 1. Housing pattern 2. Food deposit 3. Land holding 4. Yearly income 5. Profession, 6. Education

Family Development Workshop:

In every workshop 12 couples are assisted to put up their own Family Development Plan. The important topics of the workshop are: 1. Degree of poverty and its reasons. 2. Listing the consequences of poverty for the family. 3. Listing the dreams of the families and putting them into its realistic realization. 4. Finally developing a 5 year Family Development Plan.

It achieved 40 workshops incorporating 507 families i.e. 10 pairs in each workshop accomplishing 1014 couples. The workshop is arranged in the project office. Generally the workshop is started from 09:00am and finished at 4:00 pm.

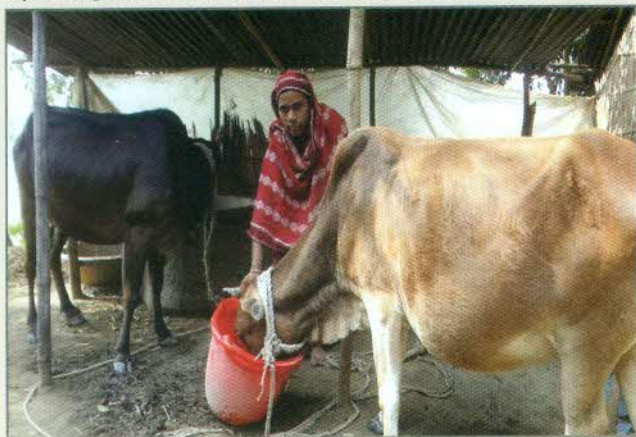
Output II: 900 families are moving together in equity by using credit for profitable livelihood Issuing of kind as credits among 840 families

Overall 507 families are aided and supported by the credit consultants of Anando. One credit consultant and one social worker move with 140-180 families, whom they visit once a week. The small credits make the poorest people economically independent and



enable them to gain a worthy social status in a gradual frame. Credits average Taka 20,000.- (Euro 200.-) depending

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



Issuing of kind as credits among 840 families

Overall 507 families are aided and supported by the credit consultants of Anando. One credit consultant and one social worker move with 140-180 families, whom they visit once a week. The small credits make the poorest people economically independent and enable them to gain a worthy social status in a gradual frame.

Credits average Taka 20,000.-(Euro 200.-) depending on the credit purpose; the credit charge amounts to 12%. The credit as a rule will have to be repaid inside a year. The due dates for reimbursement will be fixed with the credit consultant; it varies depending on the IGA i.e. families who farm a rice field are supposed to pay their dues after the sale of the harvest or families with a milking cow can make weekly payments. The payback takes place in the project office to the book-keeper in the presence of the credit worker. The

rate repaid are registered in the credit-booklets allocated for the families. The Credit Consultant and the Project Manager in the project office are responsible for incoming and outgoing credits. The families use the credits for traditional sources of income as stated earlier, Anando acts under the assumption that the majority of the 507 families receive a credit six to eight times during the project phase. Anando's experience is to support over several years for improve families' income situation; so that, finally they can send their children to school and pay for basic health services.

All the member families who have a plan for IGA got development support and made small enterprises. Development support distributed to the member in form of kind only. As example buffalo cad, cloths, fertilizer, cows/goats auto rickshaw etc. Van also distributed to the family as development supports

Output-III: 900 families are skilled enough by using their homestead and adjacent land for improved production Training in Farming Methods:

Training in Farming Methods:

a) Set up Demonstration Farm in the office campus: Towards to improve farming capability among selected farming community in Sharishabari it set demonstration farm in the office campus creating 39 beds setting with different technologies in different tiers. During this setting time it planted seeds/ seedling of different varieties setting an attractive multi-tier orchard (MTO) in the campus. It's a real demonstration not only by seen but purpose also.



All 507 couples (1014 pairs) receive training in farming as well as a subsidized mixture of seedling to start. Majority of the families is extremely poor though still have a small area of land around their hut. Anandodevelopsa special methods of cultivation using small area as well as the roofs of the houses. Through a training the gardens can be a means to gain some income or have surplus food for the family. The training duration were 2 days. The training took



place on above Anando demonstration farm incorporating 20 participants per course, Training topics: Homestead farming and house roofing, its cultivation technique, summer and winter vegetables, cultivation and disease protective measures. It offers 30% as theory in the class room and 70% is practical session in the demonstration farm using almost whole daytime. All participants set a multi tier orchard with mango, guava and pineapple sapling in their homestead.

Training of 507 couples in IGA: Without training in IGA it is difficult for the families to assert themselves on the local markets as most of the families have never before commanded such a large amount of money. The parents also participated together to share the responsibility for the successful implementation prepared for best credit usage, The training is especially carried out for people with a low

educational level and continued for 4 days together developing a simple business plan, starting a new business, calculation profit and loss, simple book keeping, Finally, 507 members has received the training according to the plan.

Distribute saplings among the beneficiary families to plant them in their homestead areas and different Institutions:

It distributed different fruit seedlings/ saplings among 507 families, those who are participated homestead space utilization training. The special variety of Mango saplings no of 1550 is distributed, Papaya-3000 Guava saplings 345, Lemon saplings 450 Betel nut saplings 500 and Mehogani saplings 570 saplings, Bringal seed 1250, Chili- 3000, Totato-3500, Radish-400, Okra-370, Sweet guard-400, Bitter guard-245, Long been-205, Ash guard 400 and cucumber 355 is



distributed among the members during this period. Conclusion: This is a unique project to be repeated again and again in such remote zones, as it begets basic changes from the families incorporating all the members starting skills and credit using in practical context for a real change and purposeful sustenance.

SECTORAL DEVELOPMENT PROGRAM OF ANANDO





VOCATIONAL TRAINING FOR YOUTH RESOURCE DEVELOPMENT PROGRAM

The youths in Bangladesh are underutilized due to lack of appropriate skills. In Bangladesh very little steps have been taken so far for opening up avenues of skill development for the rural youth who are generally deterred from entering into public training centers due to lack of academic qualifications and

required costs. However, it is commonly recognized that little 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 1450 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. During the year 2016 a three storage girl's hotel has been constructed in the

VTC and 20 girls are accommodated in the hostel. During the year 2017, 96 unemployed youth (32 girls and 64 boys) received one year skill development training in different courses including 3 months internship in the local production shop /institution/ company. Out of 45 students 96 (Boys-30 & Girls-15) students are provided with hostel facilities as they came from distant places. The scope of utilization of this center is expanding gradually and Anando has plan for maximizing its use further.

Table-10:**The target and achievement of major activities of Vocational Training Center (VTC)**

Name of Course	Admitted	Appeared in exam	Passed Out	Percentage %
Electrical	18	18	18	100%
Mechanical	16	16	16	100%
Electronics	18	18	18	100%
Welding	12	12	12	100%
Tailoring	32	32	32	100%
Total	96	96	96	100%

Youths who have graduated from the VTC of Anando are now confident of their self-employment of these 96 graduates have already got jobs in different workshop/production centers and in company during and after the completion of internship. In addition, 48 graduates built their own workshops.



Impact of Vocational Training Center

This is JHINUK MALA TRIPURA. She lives in Jaduram-para village of Kamalchari union under Khagrachari sadarUpazila. They have 4 brothers and sisters. Jhinuk Mala is the youngest her family. She is completed seven class. Her father is a poor day labor and Mother is a house wife. It was quite impossible for them to run the family expenses and not afford to bear their children's education cost with his measly income.

Once a day Jhinuk Mala heard miking in the village announcing `` Admission is going on for the dropped students in tailoring course by Anando''. Jhinuk Mala comes and see the admission brushier/leaflet and big color poster. She is interested to take tailoring training and informed her father. Her father is also happy to see her interest. Jhinuk Mala with her father come to Anando training centre and submission an application for admission. She is selected for the tailoring training and got admission for the session January to December-2016. She could know that Anando's has girls hostel facilities. She is admitted with hostel facilities and starting her training. Besides their training they have a working schedule for 5 days in a week. They have got special opportunities to learn English (like; courtesy, behavior and introducing yourself), issues related an additional class (like ; stop early marriage, family peace, social morality, primary health care), dancing (local & traditional), singing (patriotic and local), vegetable gardening, nutrition, kitchen gardening and house classes etc. After a ten-month institutional training; she was assigned to Janani Tailors at Khagrachari bazaar for internship training for two months. She successfully completes the one year training and leaves the training centre a certificate as one of the best

students.

Now she is thinking –what will she do? She wants to buy a machine but where the money will come from. She keeps looking for a way and finds out that ASA (an NGO) provides micro credit in their area. She takes a loan



from ASA of BDT 15000/- and buys a sewing machine. With this machine she makes a different kinds of dresses for her neighbors and local people. She pays back the entire loan within due time from the earnings of this business. She buys a small goat and dug-chicken from tailoring business. She earns average 5000-6000 thousand taka per month. She is very happy and try to change her life style and help to her parents. She expects to be a good Tailors Master.

She is very grateful to ANANDO-authorities and become a self-employment. Now she looks a sweet dreams that in future she wants to help training like other dropped out girls like herself to make them self-reliant and wants to be a skilled Tailors Master.





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 stimulus to violence and injustice.

The occurrences of violence and injustices 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 ParbartyChattagramJanoSanghatiSamity (PCJSS) and the Bangladesh Govt there is still exists mutual trust between the Bengalis and indigenous people 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 under taken 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 with peace dialogue among the samity members in other operational areas. 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. This project 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 community well-being.

Conducted Peace Education Workshop at High School Level

Engaging the high school level students to appreciate diversity and respect different communities is a key step to resolve conflict in the CHT region. In order to achieve this objective Anando has formulated two day's peace manual 'Apon Proyash' for the high school level students. Following this manual In 2017 Anando has conducted peace education workshop in 8 high schools. Is the most

important for the student to create space to learn and to awareness them on peace. Through this workshop Anando has created atmosphere for different communities students to interact and get to know one another and building new friendships, to change behaviour and attitude and also to know values, will go a long way in breaking this cycle of stereotyping the 'other'.

Awareness Building Program Through Wall Poster at High School Level

Awareness building program through wall poster is an effective program for the high school level students. Especially those have participated in two days training on peace education workshop they have participated in competition on painting and write poem in five high schools in 2017. Anando has been organized the wall poster program for building awareness on peace and communal harmony, respect of cultural diversity, love of human being through painting and write poem that's why competitors and other students of targeted school are able to realize the peace, love and harmony simply from their



inner of mind. There was limit option to involvement more than 30 students in two days peace education training. Due to this Anando has organized the wall poster program in order wide spreads the messages on peace, love, cultural diversity and harmony through the activities of 30 trained students in wall poster. After completing the competition made gallery by the competitor's paintings. Number of two hundred students in each five schools enjoyed over the gallery and they tried to understand the gist of paintings and comments during program.

Awareness Building Program Through Cultural Program

Chittagong Hill Tracts has situated in south east part of Bangladesh. It has been comprised with the three hill district Rangamati, Bandarban and Khagrachari. There are 11 ethnic people and Bengali living together with practicing of their traditional culture like different languages, festival, religion and traditional social structure etc.

Significantly Anando has been organized the cultural event to speak peace as well as communal harmony through dance, song and music. In fact dance, song and music are

the different types of language to speak each other and these are strong instruments for the communication and delivering any message a number of thousand audiences at the same time. Due to this Anando has been chosen this program to deliver message on peace and harmony to the targeted people in the project area at Khagrachari Sador Upazila and Rangamati Sador Upazila in 2017.

Dialogue on Promotion of Women Rights at Community Level Values of Communal Harmony and Peace

Gender discrimination is an existing in CHT among the ethnic community and also mainstream Bengali people. Due to gender discrimination women are being deprived from their basic need and human rights, like getting behind of women in education, deprived over family property as well as women are being victimized from domestic violence, early marriage, limit participants in decision making processing in family and in society, limit option in leadership, non recognition of them income generating activities etc.

Topics were discussion sessions on Family Law of Bangladesh, CADEAW and also state laws and policy like Women and Children Repression and Prevention Act 2000, National women Policy 2011, legal aid support for the victim women at union level etc. and national app 109 for protection and prevention of violence against women.

Apart from there was another theme on climate change and disaster risk management in context of CHT and it is burning issue because on June in 2017 an around 162 people killed an affected by the landslide. Actually an organized these discussions for mass awareness on to take necessary initiatives for protection and prevention of human life as well as safe overall socio economic also environment before and during disaster in CHT.



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 dialogue.
- 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, who are 4264 by numbers in 3 UZ i.e. Matiranga, Dighinala and KHG-Sador. Anando has implemented among its 3000 selected group members incorporating 1000 from each UZ.



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 objectives 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 cultural.

In addition, Anando has provided support to many cultural groups (performing culture) 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 of outside 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 both from rural and urban settings amidst 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 Die LichtBrücke (DLB) 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 & ECOLOGY

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 want 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.

- 1) Awareness meeting on sustainable hill farming and nature conservation
- 2) Promotional display boards, posters and leaflets
- 3) Establishment of multi-tier orchard - MTO
- 4) Establishment and maintenance of nursery
- 5) Distribution of planting materials among the participants - Distributed inputs as planting materials 33920 fruit/ timber seedling or sapling within the beneficiaries such as Litchi – 1000, Mango – 2000, Indian bay leaf – 7360, Lumbu – 600, Betel nut – 1350, Lemon – 1350, Champa – 10260, Bel - 5000, Bamboo seedling - 5000
- 6) Fallow land afforestation at Household levels
- 7) Technical training on Bio-diversity conservation, watershed management, agro forestry
- 8) Study visit and participation in National programs
- 9) Field day on ecological awareness.

Since 2001 to now Anando has environment and ecology based projects being implemented in the CHT by 3 donors [Arannayk Foundation - Bangladesh, Welthungerhilfe & Die LichtBrücke (DLB) – Germany] particularly at Panchari & DiginalaUpazilas of Khagrachari district, of the CHT with confidence of more works in this line as it is felt as the burning need of the present world.



CHANGING EFFECTS UPON COMMUNITY

The growing bio-approach in these hills is now having effect on forest dweller's community life. In recent survey in 2014, 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 (*Michelia champaca*) as sign of stimulating biodiversity locally. Anando feels to continue this program a longer period in CHT formulating a new policy with Arannayk Foundation.



THE PROVISION OF DEVELOPMENT SUPPORT SERVICE TO WOMEN UNDER THE PROJECT OF VULNERABLE GROUP DEVELOPMENT PROGRAM (VGD).

Anando has been working with VGD program since 2013 in Khagrachari Sadar, and Dighinala Upazila of Khagrachari district toward development self-reliance of 2525 VGD women. Anando is providing 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 empower 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 1172 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 2017, Under circle 2017-2018.

As a result of above training 1,403 VGD member from circle 2017-2018 have been taken and successfully running the following income generating activities in three Upazila (Ramgarh, Mohalchari & Khagrachari) towards economic development and sustainability.

Training Activities

Sl.No	Name of Training	Target	Achievement	Remarks
01	Life Skill Training			
a	Risk Management of Natural Disasters	240	240	
b	Personal Hygiene and Cleanliness	240	112	
c	Mother and Child Health, Food and Nutrition	240	190	
d	Gender Equality and Women Empowerment	240	240	
e	HIV Aids prevention	180	150	
02	IGA Skill Training			
a	Goat and Cow rearing	50	50	
b	Vegetables Gardening	50	50	
c	Poultry Rearing	50	50	
d	Entrepreneurship Development Training	240	240	

Name of IGA and Number of Entrepreneurs

Name of IGA	No. of Entrepreneurs
Caw & got rearing	189
Poultry (Home Based)	428
Hog rearing / Pig rearing	124
Vegetable Gardening	326
Multi-tier Orchard	199
Small Business	74
Others	63
Total	1403 Person

Savings Collection:

Each VGD members are saving @ TK. 200 per month. As of December 2017 Anando's collected savings is TK. 51,27,266/- against 2525 members, which is 100%. Upazila wise savings distributions & Savings Refund are follows:

Savings Collection

SI No.	Name of Upazila	No. of VGD Members	Savings as of December 2017	Remarks
01	Khagrachari Sador	1229	28,56,149/-	100%
02	Mohalchari	1008	22,71,117/-	
	Total	2525	51,27,266/-	

Savings Refund

SI No.	Name of Upazila	No. of VGD Members	Savings as of April 2016 to December 2016	Bank Interest	Total	Remarks
01	Khagrachari Sador	829	6,96,360/-	27,357/-	7,23,717/-	Savings Refund January 2017
02	Mohalchari	1008	8,46,720/-	20,160/-	8,66,880/-	
03	Ramgarh	969	8,13,960/-	16,473/-	8,30,433/-	
	Total	2806	23,57,040/-	66,990/-	24,21,030/-	



ANANDO VISITORS IN 2017



DLB Project visit team -2017 are visiting Mayor's Office, Khagrachari



Mr. Gregor Faath & Philippe of WHH are visiting Collection Centre at Dighinala, CHT



Anshuman Das of WHH and Adv. Helal Uddin Miah of Anando EC member are visiting farmers group at Khagrachari



Collection Centre visit by WHH Country Director, Nepal



34th batch of BCS cader 's exposure visit at Anando, Khagrachari



Project contract/agreement with German Embassy, Dhaka

A. K. DEB & CO.
Chartered Accountants

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AUDITORS' REPORT

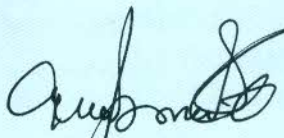
To The Executive Committee of ANANDO

We have audited the accompanying Projects Consolidated Receipts and Payments Account for the year ended December 2017 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, 2017 and the results of its operations and its cash transactions for the year then ended.

Dated, Dhaka
April 15, 2018


(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 2017

RECEIPTS	Taka	Taka
Opening Balances (Cash in hand & Cash at Bank)		3,173,591
Donation (Schedule - A)		57,848,122
Temporary Loan Received		286,500
Bank Interest		503,509
TOTAL RECEIPTS		61,811,722
PAYMENTS		
Hostel and Tailoring Training for Girls at Khagrachari Project	2,231,821	
Integrated Family Development Project with Income Generating Activities and Training in Jamalpur Project	17,291,490	
Integrated Family Development Project in Ghatail	22,590	
Promotion of Confidence Building in CHT through Empowering Communities and Institutions Project	16,108,911	
Construction of a Vocational Training Centre at Anando Elasin, Delduar, Tangail Project	1,124,920	
Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	4,833,492	
Restoration of Hilly Bio-diversity through Community Based Bio-resource Management at Dighinala, Khagrachari Project	1,933,554	
Life Formation of Destitute Children (Life) at Modhupur, Taqnail DT/Bangladesh Project	18,888	
Building Community Enterprise of Small-holder in Bangladesh Project	6,458,092	
Emergency Relief for Rohingya Refugee Support Project	6,677,797	
Basic Literacy Project in 64 District	48,082	
Development Support Services to Women under Vulnerable Group Development (VGD) Program	719,901	
Small Projects & Phase out Project	17,166	
TOTAL PAYMENTS		57,486,704
Closing Balances (Cash in hand & Cash at Bank)		4,325,018
TOTAL TAKA		61,811,722

As per our Report of dated annexed

Dated, Dhaka
April 15, 2018


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



ANANDO
(Promotion of Culture and Youth Resource Development)

Schedule of Donation
For the period from 01 January 2017 to 31 December 2017

Schedule - A			
Sl. No.	Name of the Project	Name of Donor	Total Taka
1	Hostel and Tailoring Training for Girls at Khagrachari Project	Die Licht Brücke, Germany	2,221,454
2	Integrated Family Development Project with Income Generating Activities and Training in Jamalpur Project	Die Licht Brücke, Germany	15,178,497
3	Promotion of Confidence Building in CHT through Empowering Communities and Institutions Project	BEI/European Union	18,560,615
4	Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	Die Licht Brücke, Germany	4,823,848
5	Restoration of Hilly Bio-diversity through Community Based Bio-resource Management at Dighinala, Khagrachari Project	Arannayk Foundation Bangladesh	1,673,471
6	Building Community Enterprise of Small-holder in Bangladesh Project	Welthungerhilfe, Germany	6,302,642
7	Emergency Relief for Rohingya Refugee Support Project	Welthungerhilfe, Germany	7,044,613
8	Construction of a Vocational Training Centre at Anando Elasin, Delduar, Tangail Project	German Embassy, Dhaka	1,124,920
9	Development Support Services to Women under Vulnerable Group Development (VGD) Program	Department of Women Affairs (DWA), Bangladesh	918,062
TOTAL AMOUNT (IN TAKA)			57,848,122





ANANDO

Promotion of Culture and Youth Resource Development

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