



ANNUAL REPORT 2021



ANANDO

Promotion of Culture and Youth Resource Development

ANNUAL REPORT 2021



ANANDO

Promotion of Culture and Youth Resource Development

TABLE OF CONTENTS

Who We Are	06
People's Institution Building Program	11
Employment & Income Generation Through Micro Finance	13
Employment & Income Generation (Eig)	15
Development/livelihood Programmes	18
Basic Literacy Programme	21
Vulnerable Group Development (Vgd)	23
Empowering Women for Socio Economic Development in Ramgarh, Khagrachari, CHT	25
Vocational Training Centre for the Poor Community at Hilly Khagrachari	27
Girls Hostel and Tailoring Training at Khagrachari Project	29
Children Education Project	31
Projects starting in 2021:	32
Development of Economy through Empowering Poor (DEEP) Project, Tangail & Jamalpur	33
Improving Livelihood Situation and Peace Building of the Hosting Community of Rohingya Refugees in Ukhiya, Cox's Bazar.	35
Emergency aid for Marginalized Children and their Families hard affected by the lockdown due to COVID-19 Pandemic in 4 Sub-districts/Bangladesh	36.
WASH Assistance for FDMN and Host community at Teknaf Upazila	37
Strengthening Capacity of Rohingya Hosting Community at Teknaf, Cox's Bazar.	40
Auditors' Report	41



Chairperson's Message

I am delighted to share that Anando has completed a successful 2021. Over the last 24 years, Anando has implemented multidimensional development programs and activities to assist the most marginalized and vulnerable people including children, youths, women and men of Bangladesh. Through its programs and activities, Anando has created employment opportunities for many unemployed youths, and provided education to hundreds of children and empowered thousands of poor people.

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

well as development and strengthening organizations of the poor people.

I am deeply thankful to the management team of Anando for managing everything with great sincerity, technique and skilfulness. I also thank all the staff of Anando who have worked very hard throughout the year 2021 with dedication and commitment. I would also like to express my sincere thanks to the Executive Committee, and the General Body members for their benevolent support and cooperation in taking appropriate policy decisions. Finally, I would like to take the opportunity to express my gratitude and thanks to the officials of the NGO Affairs Bureau, concerned ministries, local administrations, donors and development partners for their constant support and cooperation.

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

Prof. Dr. Anisuzzaman
Chairman
Anando



From the Executive Director's Desk

The year 2021 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 target objectives which have been clearly articulated in this annual report 2021. I feel very proud and honoured to be able to present this report to our partners, donors, beneficiaries, government, development practitioners, the general body and the executive committee and the staff of Anando.. The report highlights major achievements and activities in 2021.

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

believes to achieve continued success and to fulfil its objectives and goals.

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

I would also thanks to all the development partners, Government Agencies especially the NGO Affairs Bureau, Microcredit Regulatory Authority (MRA) and the local administration of the project areas for extending their hands for Anando in every possible ways. I would therefore acknowledge the great 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 various obstacles.

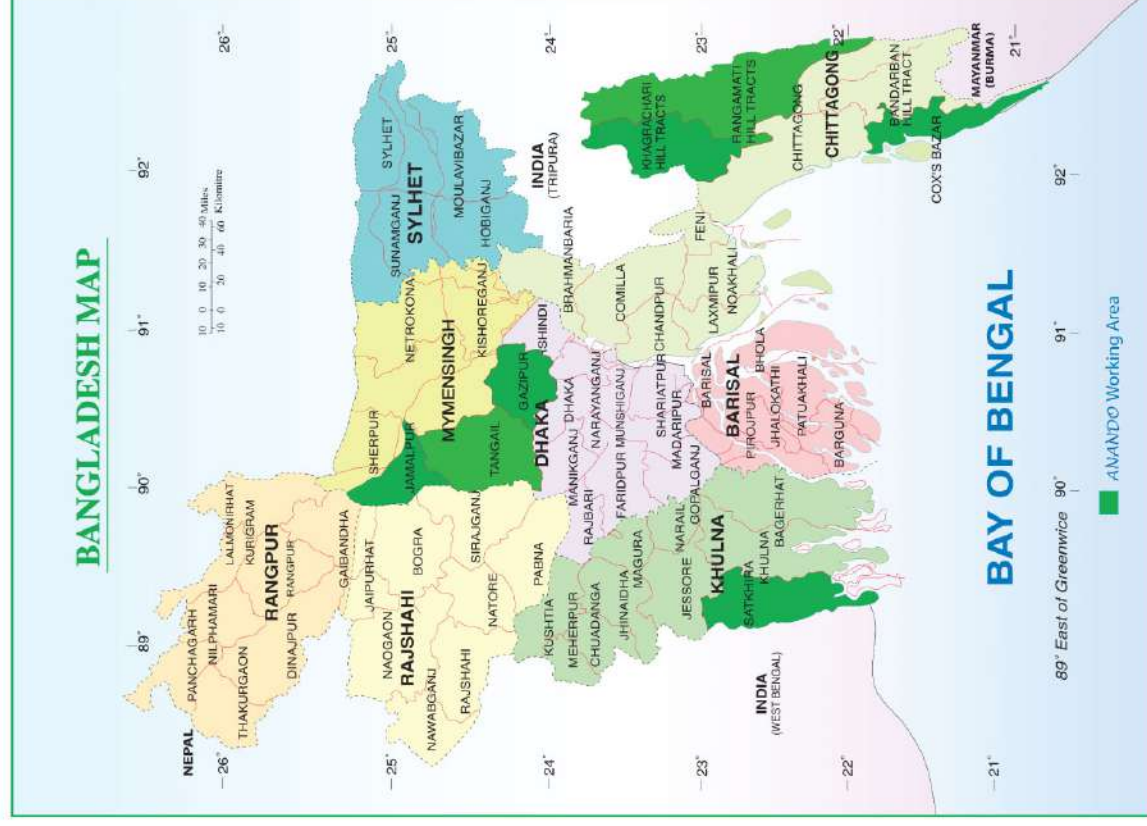
To maintain our continuous success, we seek blessings from everyone in the years to come.

Maniruzzaman Miah
Executive Director
Anando

Anando in 2021

Name of the district	Num. of Upazila	Num. of Unit Office	Num. of HHs	Population
Tangail	4	5	4,715	20,669
Cox's Bazar	3	7	3,572	21,291
			+10000	+60,000
Khagrachari	6	13	15,000	75,000
Gazipur	=	1	247	864
Jamalpur	1	1	950	4,270
Rangamati	1	3	1700	8500
Satkhira	1	2	150	750
Total	14	26	25524	191,344

• Note: Red Color Rohingya Beneficiaries



WHO WE ARE

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

Anando is a Bangla word which means 'Joy' (delighted and joyfulness). Anando, with its entire connotation, believes in the spirit of joy that involves not only an individual's happiness but also the happiness of the wider community based on an environment of a harmonious culture upholding the amity of people of diverse religious groups. 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 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.

Vision

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

Mission

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

ANANDO'S OBJECTIVES:

- Mobilize and help to build capacities of poor people;
- Provide educational facilities to the children, adolescent girls and illiterate people;
- Form self-capital as group fund of the beneficiaries;
- 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 understanding & traditional cultural practices;
- Motivate community to work together for disaster preparedness and climate change (CC) adaptation;
- Utilization of homestead resources through organic practice and natural resource management;
- Provide appropriate trainings for need based skill development;
- Network building with agencies at home and abroad for meeting emergency needs.

ANANDO'S ORGANISATIONAL STRUCTURE

General Body

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

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

Executive committee

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



Prof. Dr. Anisuzzaman
Ph. D. in Philosophy
Chairman



Md. Khalilur Rahman Chowdhury,
M. Com. Management
Vice-Chairman



Maniruzzaman Miah
M. Com., MBA
ED & Secretary



U Thein Maung
MBA, Treasurer



Md. Helal Uddin Miah
MA. LLB., Member



Papri Gupta Chowdhury
MA. LLB., Member



Prof. Abul Kalam Azad
MA, Economics, Member

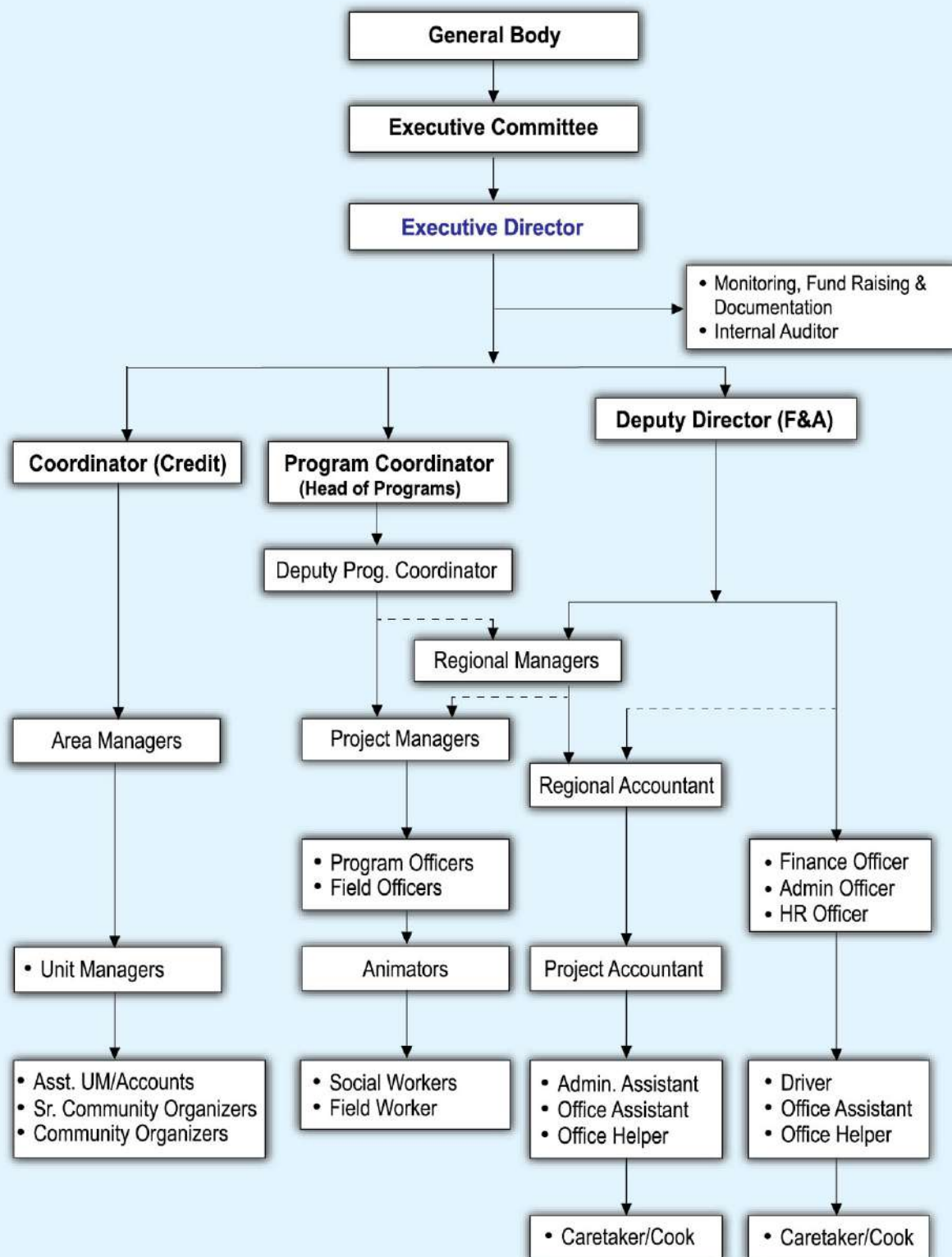


Masuma Parvin
Masters, Member



Abul Hossain
M. A., Member

Organogram of *ANANDO*



Anando's Program

ANANDO's projects are managed through three major programme approaches, namely Microfinance, Development and Humanitarian. The numerous projects combine two to three these approaches.

A. CBO Development and Micro Finance

- People's Institution Building
- Employment & Income Generation through Micro Finance

B. Development/Livelihood Programme which broadly cover:

- Homestead Agriculture & Food Production
- Nutrition Programme
- Environment & Climate Change
- Skill Development/ Vocational Training (TVET)
- Conflict Transformation & Peace Education

C. Humanitarian programme/ Rohingya Response which broadly cover:

- Water, Sanitation and Hygiene
- Peace building/ Social Cohesion
- Homestead gardening
- Relief Distribution



CBO DEVELOPMENT AND MICRO FINANCE





PEOPLE'S INSTITUTION BUILDING PROGRAM

Anando strives to establish effective participation of the economically deprived people in economic activities and other development efforts. For this, Anando employs the community based development approach in forming and developing people's institutions, associations or groups known as samities. The aim of building people's institutions is to encourage and assist rural poor people especially women to participate in these samities which provide the platform for collective sharing and learning as well as a form of a social safety network. Each group consists of 10-25 women and men from homogenous social and economic class. Anando emphasizes women's empowerment as essential for achieving goals of sustainable development.

Through participating in these groups and samities, the members build their capacities in terms of economic emancipation as well as in social and cultural advancement. Once the groups have gained a certain degree of maturity in terms of social awareness, unity and organizational capacity, Anando provides them with different types of assistance (e.g training, linkage and networking) to help them progress towards improvement of their overall socio-economic conditions and their empowerment within the household and in the community



MAJOR ACTIVITIES

Group Formation: Since 1997, Anando has established 996 groups (with 86% women membership) under its People's Institution Building Programme across five operational regions under the scope of different development projects. Each group consists of 10-25 women and men from the disadvantaged poor people. A major activity of the groups is the savings schemes.

Samity formation: As the groups are supported through Anando's projects and they mature institutionally with a set of rules, policies, activities benefiting the members, they then graduate to establishing the samity, consisting of couple of representative group members from about 4 to 5 groups within the same locality i.e. nearby villages. Each samity has about 15 to 25 members.

ANANDO'S support for the groups and samities

The general support that Anando provides for the groups and samities is awareness on social issues such as poverty, gender based violence, protection, rights as a citizen, rights to basic services etc at the same time supporting them to build skills in holding group meetings and building the group savings. After formation of samity which meet on a fortnightly basis, Anando 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 receive training on leadership, group solidarity, and organization management and on networking to enhance their capacity to tackle the exploitative social system. Groups and Samities are integral to Anando's

People's Institution Building Programme. Therefore, Anando has turned groups into samities along with the group formation activities; remarkable progress has been made in transforming samities and developing them into people's organizations.



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

Areas	Up to 2020 December	Newly formed in 2021			Cumulative Total
		Target	Formed	Dissolved	
Tangail	303	29	32	21	314
Cox's Bazar	237	2	2	1	238
Khagrachari	327	13	12	10	329
Gazipur	40	0	0	0	40
Jamalpur	62	4	5	1	66
Total	969	48	51	33	987

During the year 2021, Anando has formed 51 new group successfully.

Note: Male-135 and Female-852 (86%)



EMPLOYMENT & INCOME GENERATION THROUGH MICRO FINANCE

Employment and Income Generation Programme (EIG), a major programme of Anando is implemented through integrated family development approach. This programme has been undertaken by Anando to make the poor people economically self-reliant and help them to attain a respectable social stands. The programme includes training for 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. EIG dually seeks to improve income and ensure women's rights in their family and in community.

GROUP SAVINGS

The group members meet fortnightly whereby they maintain individual savings based on group passbook and in the bank through Anando. The minimum amount of fortnightly savings is BDT 20. This savings is used as the guarantee of receiving loan. These savings are revolved as credit among the group members (if needed). The following table-2 shows the area wise status of total group savings at the end of the year 2021.

Table - 2: Area wise status of Regular Savings.

Areas	Group Members December, 2021	Opening Balance Jan. 2021	Collection in January 21 to December 21	Total	Refund / Withdrawn January 21 to Dec 21	Balance as on December'2021
Tangail	4,362	19,973,983	11,611,666	31,585,649	11,115,394	20,470,255
Cox's Bazar	2,295	6,256,197	2,906,423	9,162,620	3,791,697	5,370,923
Khagrachari	4,002	36,211,589	18,177,484	54,389,073	18,531,851	35,857,222
Gazipur	590	12,087,250	4,398,945	16,486,195	8,211,107	8,275,088
Jamalpur	972	5,059,634	2,620,607	7,680,241	1,990,510	5,689,731
Total (BDT)	12,221	79,588,653	39,715,125	119,303,778	43,640,559	75,663,219
Total (USD)	153	994,858	496,439	1491,297	545,507	945,790

Table - 3: Area wise status of voluntary savings.

Areas	Opening Balance Jan. 2021	Collection in January 21 to December 21	Total	Refund / Withdrawn	Balance as on December'2021
Tangail	2,087,763	3,073,587	5,161,350	2,522,797	2,638,553
Cox's Bazar	1,252,533	983,402	2,235,935	1,167,298	1,068,637
Khagrachari	4,677,071	5,604,897	10,281,968	5,870,610	4,411,358
Gazipur	720,716	549,392	1,270,108	478,863	791,245
Jamalpur	541,395	429,625	971,020	368,811	602,209
Total (BDT)	9,279,478	10,640,903	19,920,381	10,408,379	9,512,002
Total (USD)	115,993	133,011	249,005	130,105	118,900

Savings Collation and refund status in 2021:

	BDT	USD
Opening Balance	88,868,131	1,110,852
Collection in 2021	50,356,028	629,450
Total =	139,224,159	1,740,302
Less Refund in 2021	54,048,938	675,612
Closing Balance in 2021	85,175,221	1,064,690

The total group savings is BDT 85,175,221 (USD 1,064,690) and total Revolving Loan Fund – RLF (Principle) is BDT 278,979,177 (USD 3,487,240) at the end of December 2021.

EMPLOYMENT & INCOME GENERATION (EIG)

Along with credit support which is given through a structured process, the members have received different types of skill development trainings and marketing based on feasibility of income generating activities relevant to their abilities and context. The group members participate in the check and control of the credit disbursement and management process which has reduced staff involvement as well as the management cost. Consequently, Anando is able to provide low cost credit to the poor group members with high realization rate.

CREDIT DISBURSEMENT & REALIZATION IN THE YEAR 2021

Table 4: Area wise target and achievements for credit disbursement and realization in 2021

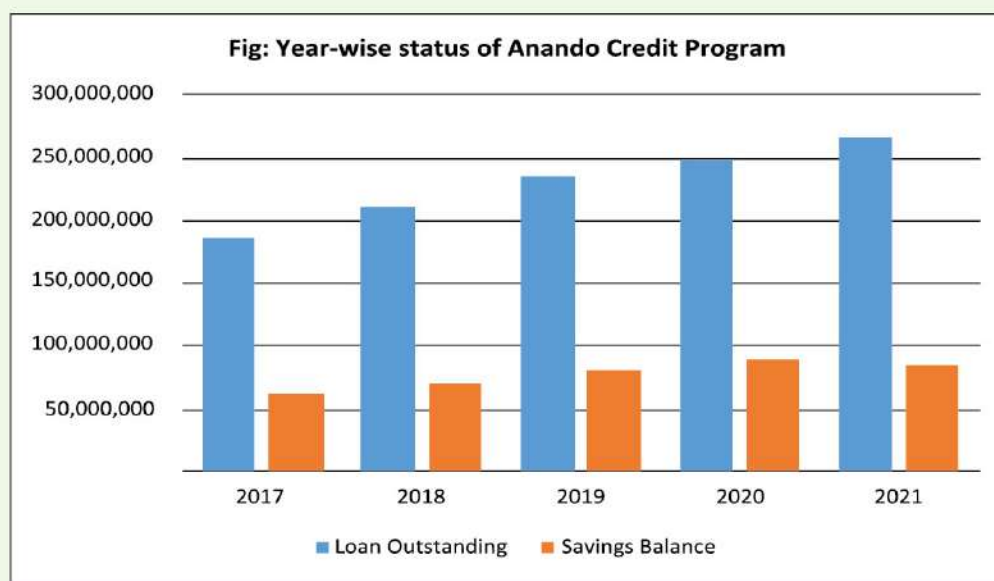
Areas	Investment (January 21 to December,2021)			Investment (January 21 to December,2021)			Closing Outstanding December'21	Number of Loanees
	Opening Balance Janu,21	Disbursement in 2021	Total	Target in 2021	Realized in 2021	Rate (%)		
Tangail	69,060,433	111,708,000	180,768,433	104,712,483	102,659,297	98	78,109,136	2,717
Cox's Bazar	23,249,115	17,170,000	40,419,115	17,502,989	17,159,793	98	23,259,322	2,047
Khagrachari	94,341,232	161,572,000	255,913,232	157,622,522	154,041,688	98	101,871,544	3,124
Gazipur	42,383,633	46,640,000	89,023,633	50,888,345	48,419,946	95	40,603,687	429
Jamalpur	17,808,287	30,807,000	48,615,287	29,130,216	28,559,035	98	20,056,252	606
Total (BDT)	246,842,700	367,897,000	614,739,700	359,856,554	350,839,759	97	263,899,941	8,923
Total (USD)	30,85,534	45,98,713	76,84,246	44,98,207	43,85,497	1.21	32,98,749	112

Small Loan (RMC) : BDT 5,000 - 50,000 [USD: 63 – 625]

Micro Enterprise (ME) : BDT 51,000 – 100,000 [USD: 638 – 12,500]

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

Particulars		Year wise Status				
		2017	2018	2019	2020	2021
Loanee		9,887	9,851	9,826	9,758	8,923
Loan Outstanding	BDT	185,397,429	210,166,843	234,872,017	246,842,700	263,899,941
	USD	2,317,468	2,627,086	2,935,900	3,085,534	3,298,749
Savings Balance	BDT	61,114,607	70,880,354	80,054,741	88,868,131	85,175,221
	USD	763,933	886,004	1,000,684	1,110,852	1,064,690



Case Study

“I don't have to work in someone houses anymore”

Siddique Hossain (51) was a day labourer with 2 children aged 08 to 12, living in Silimpur village, Silimpur union under Tangail district. To support his family he worked as a day labourer for other neighbourhood households. He could not maintain his family with his limited income.

in 2019 Siddique joined the Men's Bazar Samiti under Anando. He received various training from Anando along as part of the People's Institution Building programme. In 2019 he took a loan of BDT 10,000 with which he started a vegetable business which he sold in Silimpur market. After paying off this loan, he took another loan of BDT 20,000 to expand the business. From sitting in the streets of Silimpur market, he moved on to rent a shop where he started a grocery alongside the vegetable sales. He has taken TK 300,000 (USD) from ANANDO, repaying all loans on time. Currently the total goods value of his shop is about TK 2,000,000 (USD##). He has also bought 75 decimal lands from the profit of his business. His sons are also assisting his business.



Fig: Siddique Hossain, his vegetable and grocery shop

Before availing of Anando's credit, he and his family lived in abject poverty, frequently going without food and not able to afford medical treatment. He considers himself quite solvent now after establishing his business with Anando's credit support. He states 'Now there is always some money in my hand and I don't have to work in other people's homes anymore'.

DEVELOPMENT/ LIVELIHOOD PROGRAMMES





DEVELOPMENT/LIVELIHOOD PROGRAMMES

Below are summary descriptions of Anando's development projects implemented in 2021.

Project Title	Regional Programme for scaling up the Multi-Sectoral Approach for Nutrition Smart Villages in Bangladesh, Nepal and India; Phase II
Project Duration	December 2020 – December 2023
Donor	Welthungerhilfe, Germany (WHH)
Total Project Budget	BDT: 2,76,53,000, [EURO: 276,530, USD: 3,45,663]
Project Location	Kobakhali & Merung Union, Dighinala Upazila, Khagrachari.
Target Population	48,440 people i.e
Project Goal and Outcomes	<p>Overall objective: To contribute to food and nutrition security (SDG 2) of vulnerable and food insecure families in Nepal, Bangladesh and India.</p> <p>Outcomes:</p> <p>1. The multisectoral approach to food and nutrition security is consolidated and institutionalized in cooperation with government agencies.</p>

	<p>2. Knowledge management platforms are established to guide and facilitate multisectoral programming</p> <p>3. Identified best practices in nutrition smart villages are scaled up through extensive policy advocacy, capacity building and technical support.</p>
Project Achievements	<ul style="list-style-type: none"> ● 420 children with their mothers attended 15 Nutrition Camps to receive to receive twelve type nutritious recipe ● As part of awareness raising and to improve precautions against COVID-19, Anando established <ul style="list-style-type: none"> - seven community managed hand washing stations benefiting around 1425 households across seven villages benefited; - six hand washing stations in schools being used by about 840 children; - installed a drinking water station and common hand washing station in Bajei Chhara village serving 128 households. - Installed 1200 tippy taps household with children having Moderate Acute Malnurist (MAM) and Severe Acute Malnutrition (SAM) - Distributed masks and soap across households ● 503 Farmer Field School Sessions (FFS) were conducted across in 45 villages attended by a total of 9441 participants (3385 male and 6056 females). The FFS were on modern agricultural methods. ● Five video documentaries have been developed on five best practices such as Nutrition, Smart Village (NSV) model, Model Sustainable Integrated Farming System (SIFS) Gravitational Flow System (GFS), Community led hand washing station and Service delivery system. These documentaries will help in the scale of the practices among other communities. <div data-bbox="901 414 1420 667" data-label="Image"> </div> <div data-bbox="901 1041 1420 1332" data-label="Image"> </div>

**Case study:
Successfully increased hand
washing practices
through introduction
of community led hand
washing station.**



Nagujja Karbari para is a village under Dighinala Upazilla in Khagrachari. It was found in September, 2020 that more than 60% of the villagers were infected with COVID-19. The group leaders of Anando's Chameli Pusti group established in this village under this project reported that water was scarce and most times unable to meet basic needs for drinking, cooking and cleaning. Up to three hours a day is spent to collect water and as a result, hygiene was poor, water borne diseases high and then further with limited practice hand-washing, the pandemic hit this village quite hard. The project in collaboration with the local government and in consultation with the group leaders, implemented a plan to establish a hand-washing station based on Gravitational Flow System technology. The station, established in June 2021 managed by a water management committee based on the membership of village locals. The management committee collect a monthly fee of BDT 20 from the 233 households (1200 users) while one village better-off member gives the electricity cost on the hand-washing station. The villagers have reported that this has been effective in increasing access to safe water for both drinking and hand-washing purposes. They say incident of COVID-19 and other diseases are comparatively lesser than before.

BASIC LITERACY PROGRAMME

Project Title	Basic Literacy Project - BLP
Project Duration	01 June 2019 to 30 June 2022
Donor	Bureau of Non-Formal Education (Government of Bangladesh)
Total Project Budget	BDT: 11,979,000, [USD: 149,738]
Project Location	Khagrachuri and Rangamati districts
Target Population	36,000 Beneficiaries (adolescents and adults)-18,000 male and 18,000 female
Project Goal and Outcomes	<p>Goal: Basic literacy will be obtained by the learner as form of abilities to read, write, and do basic arithmetic or numeracy.</p> <p>Objectives:</p> <ul style="list-style-type: none"> ● To provide Basic Literacy and Life Skills to 4.5 million illiterate adolescents and adults of 15-45 age group. ● To contribute in eradication of illiteracy from the country as well as achieving global and national EFA goals as envisaged in NPA-II and the Sixth Five year Plan. ● To contribute in implementation of the National NFE Policy-2006 and the National Education Policy-2010. To strengthen the capacity of BNFE and other agencies involved in Non-Formal Education. ● To promote GO-NGO and community collaboration in NFE. To develop Primers in the mother tongue of the ethnic groups for the learners of 3 hill districts.
	<ul style="list-style-type: none"> ● Anando established 600 learning centres for 36,000 learners. Through this project it has been assessed adult literacy rate in Panchari & Matiranga Upazilla for : 15+ age group increased by about 10% to 66.4 % since 2020. ● Basic literacy programme has contributed to encouraging the adults to send their school group out children back to school.

CASE STUDY: WASHU MARMA CAN READ AND WRITE



Washu Marma (37) is a daily labor and she is married with having two son and one daughter and lives at Mati Ranga union in Khagrachuri and he is illiterate and he felt bad because he could not read newspaper and write his name but he wanted to be educated. He also realized no one can be succeed without education. Then she come to know that Anando has a learning centers where older peoples can be literate. Then he joined to Anando learning centers and along with continue his daily livelihood works. There he learned how to read and write. He also encouraged his neighbors to join in the learning centers. In this way he encouraged more than 10 older peoples to get literacy from this center. Now she is able to write and read and he is become the ideal of his villages. In the way the basic literacy project of Anando contributes to increase the literacy rate in Bangladesh.

VULNERABLE GROUP DEVELOPMENT (VGD)

Project Title	The provision of Development Support Service to Women under the Vulnerable Group Development Program (VGD)
Project Duration	01 August 2021 to- 31 December 2022
Donor	Department of Women's Affairs (Government of Bangladesh)
Total Project Budget	BDT: 778,812 [USD: 9,735]
Project Location	Panchari, Dhiginala upazila under Khagrachuri District
Target Population	4398
Project Goal and Outcomes	<p>Goal: The ultimate goal of the programme is to bring sustainable improvement to the lives of ultra-poor households</p> <p>Outcome: The long term objective of the project is to improve the quality of life and enhance the & the short term objective is to improvement of food security of vulnerable women and their dependents through food support and training on food and nutrition, skill development for IGA and micro enterprise operation.</p>
Project Achievements	<ul style="list-style-type: none"> ● An internal technical and administrative guideline was developed for proper implementation that focused on activities, group formation, conducting IGA, life skill training, and savings management. ● An inception meeting for the project was arranged at UNO office where more than 50 participants including Woman Affairs Officer, Upazila Chairman, Vice Chairman, & UP Body were present. ● A total of 147 VGD groups were formed through which food was distributed for 4398 women with support of local government ● The total 4398 women attended life skills training where topics such as hygiene, mother & child health & nutrition, Gender equity and women empowerment were discussed with the active support from Union Parishad.

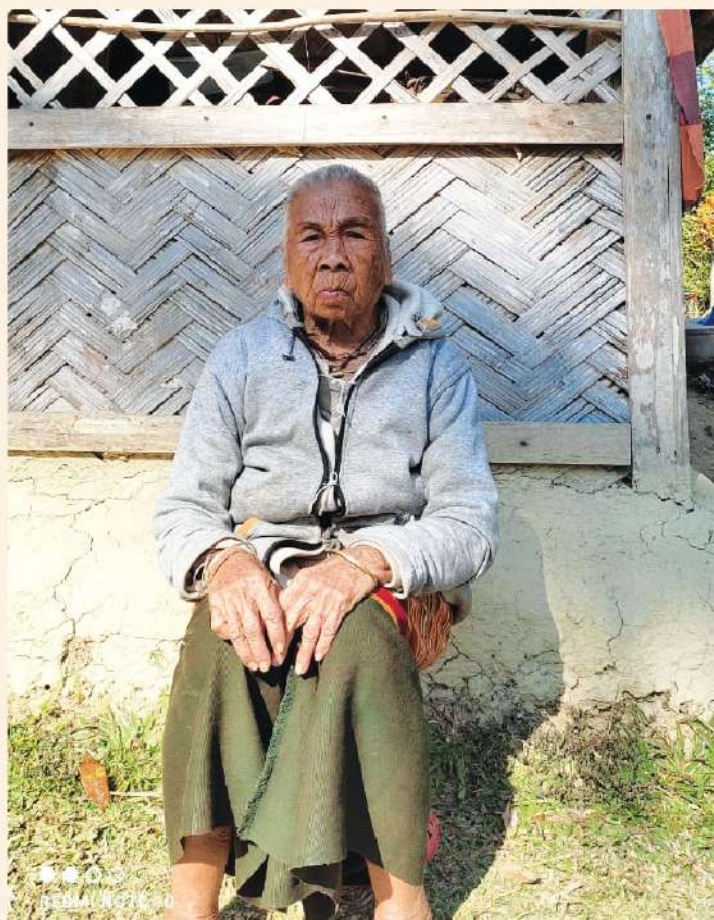


Case Study:

Shanta Das and her family is now food-secure

Shanta Das (53) has a very sick husband who used to be a rickshaw puller and two daughters, living in Sautal village under Panchari upazila. The little cultivable land her husband owned was sold for his treatment but he did not get better and she had no other source of income. Shanta was forced to find work as maid which she did for a rich family in a neighbouring village.

Given her dire situation, she qualified as a beneficiary for the VGD project. She participated in training on life skill, poultry and livestock raising. Even though she started on a small scale initially with poultry, gradually she shifted to goat raising- and the income she earns from poultry and goat is more than enough to maintain her family. Her two daughters are attending at school and she is dreaming of good days ahead. She said that “It came as a pleasant surprise when I found that I have been selected as a beneficiary of the VGD project. My only worry was to provide food to my children, now my children are not starving and we are free from hunger- that is the greatest thing on earth; It is a great thing to have a VGD card. It improved my family’s food security, especially as a woman without a male earner”.



Empowering Women for Socio Economic Development in Ramgarh, Khagrachari, CHT

Project Title	Empowering Women for Socio Economic Development in Ramgarh, Khagrachari, CHT
Project Duration	November 2018 to March 2022
Donor	LichtBrücke, Germany (DLB)
Total Project Budget	BDT: 47,533,621 [Euro: 475,336, USD: 5,94,170]
Project Location	30 villages in Ramgarh and Patachara unions of Ramgarh Upazilla, Khagrachari
Target Population	900 Households i.e. 4500 peoples
Project Goal and Outcomes	<p>Goal: The socio-economic status of disadvantaged rural ethnic communities in the Ramghar upazila has improved and women are involved in rural and family economic and decision-making processes.</p> <p>Outcome: Income and social situation of 900 families in Ramghar has improved and conflicts in family and community are resolved peacefully.</p>
Project Achievements	<ul style="list-style-type: none"> ● Project beneficiaries received training on Family Development Planning in accordance with credit distribution; new business creation; modern agricultural methods and livestock rearing. All couples received saplings seedlings plant their homestead areas after completion of these training. Other training was given on family laws, gender equity and human rights; peace dialogues among community leaders, youths, and religious leaders. ● Project arranged peace education and cultural diversity programs in schools involving youths in twelve sessions as well as an annual (solidarity) gathering involving all the communities' representative, social leaders, representative from local administration and security agencies ● By the end of the project, it has been found that the project beneficiaries having better coping strategies in improving and adapting food consumption e.g. diversification in food intake and portions; as well as managing to increase household income through having better access and control with productive assets like land, livestock, cultivation, labour. Skills, technical knowledge & ability to articulate demands and interact with other social actors been increased. Women are now familiar with social rules such as girl's education, discrimination, VAW, dowry, early marriage, self-respect, social esteem and relationships to authorities, knowledge and tools to use information on market & services; and able to adapt with the changes in the opportunity structures. <div data-bbox="954 1037 1430 1391" data-label="Image"> </div> <div data-bbox="466 1579 842 1827" data-label="Image"> </div>

Case Study: From housewife to successful vegetable cultivator





Aysha

Begum (50) lives in Gopalpur village, Ramgarh upazila with three children aged 6, 7 and 10. Her husband is small-holder farmer with about 40 decimals of land, which was not adequate for the household income. On learning about Anando's training on homestead gardening and other improved agriculture technologies and methods, she with her husband attended Anando's Family Development Planning Workshop where they made a 5-year family development plan followed by which they received trainings on agricultural methods and technologies. One of the family development plans they made was to cultivate vegetable in their home and fallow land. With technical support from Anando in addition to being linked to the government field staff under the Dept. of Agricultural Extension, Ayesha started vegetable cultivation. She first grew okra, of which she sold up to 120kg, afterwards she planted red amaranth, Indian spinach, pumpkin, radish in an integrated production methods earning a fair amount of profit.

Her success in vegetable cultivation impressed her neighbours who expressed an interest to do the same. Aysha then progressed to teach others the different technologies for vegetable cultivation. As a result of these changes in her life, she has attained respect among her neighbours and community.

She expressed gratitude to Anando for the training and start up support, money management, link to government support and marketing, 'Without Anando's support, I and my husband would not have been able to grow our farm and increase our income so well. We are hopeful of bringing about more changes by the end of the five-year family development plan and secure a better future for our children'.

Vocational Training Centre for the Poor Community at Hilly Khagrachari

Project Title	Vocational Training Centre for the Poor Community at Hilly Khagrachari.
Project Duration	January-2019 to December-2021
Donor	LichtBrücke, Germany (DLB)
Total Project Budget	BDT: 13,507,445 [Euro: 158,910, USD: 168,843]
Project Location	Khagrachari Hil Districts
Target Population	270 Families
Project Goal and Outcomes	Goal: To involve hilly youths in income generating activities and to help them become self-dependent through skill development and providing capital for income generations.
Project Achievements	<p>The key result of the project training provided for Khagrachhari youth is that 80% of the trainees have successfully obtained job placement with different employers of which 50% are female.</p> <p>A few have started their own business becoming entrepreneurs. Most of these youth now contribute to the family income, especially in education and healthcare for their family members.</p>  <ul style="list-style-type: none"> ● 35 students (20 male/15female) is successfully completed the Bangladesh Technical Education Board (BTEB) final examination. ● 28 students (18male/10 female) got employed with different types of industries in Chittagong, Dhaka and local market. ● Anando arranged two job fairs by which 10 students (6 male/4 female) got jobs in the industries ● 62 students (38 male/ 24female) of BEIOA-SEIP project is very successfully completed their courses on Electrical Installation and Maintenance (EIM). ● 50% of the students have started their own business and created self-employment. Now they are earning money and contribute to their family. They are now living in a very decent life and spend money for the education and treatment of healthcare of their family members. 





Case: From jobless undergraduate to independent entrepreneur

Sanjib Chakma, an high school graduate (23) lives in Baghaichari Upazila, Rangamati district. He could not afford to continue to studies after high school graduation. On hearing about Anando Vocational Training Centre which is 88 km from his home is, he enrolled in Electronics Trade, graduating in 2020. He started his own business of Mobile repair & service in his hometown of Baghaichari in June 2021. Anando followed up his progress and income in 2021, which is about BDT 15000-18,000 and found that he is now fully taking care of his family consisting of 6 members.

He says, 'without Anando's opportunity for him to avail of vocational training in electronics and start up support, I would never have been able to have my own business and be able to earn so well for my family.'

Girls Hostel and Tailoring Training at Khagrachari Project


Project Title	Girls Hostel and Tailoring Training at Khagrachari Project.
Project Duration	January-2021 to December-2024
Donor	LichtBrücke, Germany (DLB)
Funds for 2021	BDT: 9,661,600, [Euro: 102,783, USD: 120,770]
Project Location	Khagrachari Hil Districts
Target Population	30 Families
Project Goal	Goal : To involve 30 hilly poor adolescent girls in incoming generating activities and to help them become self-dependent through technical skill development training
Project Achievements	<p>Impact/Outcomes : By the end of 2021</p> <ul style="list-style-type: none"> ● 28 adolescent girls successfully completed in the 1st and 2nd semester examination. And o ● 18 Girls have obtained employment with different tailoring shops in local market and also earning from their home. <p>The key impact of the training is that majority of the trainees have successfully joined at the jobs in different employers' factories. Most of them has started their own business and created self-employment. They are now earning money and contribute to their family. They are now living in an improved life and spend money for the education and treatment of healthcare of their family members.</p> <div>   </div>

Case study:

Rupa Tripura (24) lives in Sadar Upazila, Khagrachari District with her widowed mother. Her father died when she was 10. She could continue studies beyond grade 10. Her mother worked as maid servant and also member of Anando credit development programme. When her mother found out about that Anando is providing vocational training for girls free of cost and with accommodation and food, she encouraged Rupa to enrol in the Tailoring Dress Making Trade which is a three month course. Rupa is very successfully completed her training with good result. Her mother took loan from Anando to buy an old sewing machine with which Rupa started her tailoring business from home and currently earning an average of BDT 4000-6000. This income is being used to pay Anando's loan instalments while also partially taking care of family needs.




Children Education Project

Project Title	Children Education Project
Project Duration	Jan-Dec 2021
Donor	Anando's own funds
Funds for 2021	BDT: 10,00,000, [USD: 12,500]
Project Location	Tangail & Khagrachari of Chittagong Hill Tracts (CHT)
Target Population	This year total 725 children were enrolled into 29 Pre-school/Children Learning Centers (CLC).
Project Goal and Outcomes	The main objective of the programme is to ensure pre-schooling of the children from poor families including motivation of the parents to send their children both CLC and to the nearby government primary schools.
Project Achievements	<p>-Total 15,000 students have graduated from CLC of Anando which is being operated in three project areas since the inception of the education programme. This year 725 students have enrolled into to 29 Children Learning Centers of Anando. The student attendance was excellent (100%) till March 2021</p> 



Projects starting in 2021:

ANANDO has started four different new projects in 2021 of which one is under the Humanitarian Programme and described there. The other three are shortly described below.

Promoting improved and sustainable livelihoods for smallholder households, migrant workers, and returnees in host communities in Ramu, Cox's Bazar .

Project Title	Promoting improved and sustainable livelihoods for smallholder households, migrant workers, and returnees in host communities in Ramu, Cox's Bazar	
Project Duration	November 2021 to till October 2023	
Donor	Welt hunger hilfe (WHH)	
Total Project Funds	BDT: 4,85,58,426 [USD: 6,06,980]	
Project Location	30 villages in Khuniapalong and Dakkhin mithachhari Union of Ramu Upazila, Cox's Bazar	
Target Population	48, 00 households (26,732 peoples) focused on women and adolescent girls	
Project Goal and Outcomes	<p>Goal: To make resilient households who are affected by the impact of the Covid 19, Rohingya influx and disaster</p> <p>The outcomes of the project are:</p> <ul style="list-style-type: none"> ● vulnerable households, including their women, have a more secure income and can restore their livelihoods ● 1,200 H/H will gain additional, environmentally and economically sustainable sources of income. Their income from agricultural and non-agricultural activities will be increased at least 20% from baseline 	
Project Achievements	<p>The key activities of the project are includes workshop on preparation of 2 years Resilient Livelihoods Restoration Plan (RLRP), establishment of Farmers Field Schools (FFS) to conduct Sessions involving the Resource Farmers (RF), training for capacity building on improved technology of on-farm livelihoods activities, vaccination campaign, skill development training for off-farm livelihoods activities, development of Information, Education and Communication (IEC) products, establish Village Model Farm (VMF) etc.</p>	 

Development of Economy through Empowering Poor (DEEP) Project, Tangail & Jamalpur

Project Title	Development of Economy through Empowering Poor (DEEP)	
Project Duration	1, 2021 to December 31, 2024	
Donor	BMZ through Lichtbrücke e.V., German, (DLB)	
Total Project Funds	BDT: 4,71,16,000 [USD: 5,88,950]	
Project Location	Ghatail Upazila and Sarishabari Upazila under Tangail and Jamalpur District	
Target Population	12 women association and 8 farmers groups will be formed and a total of 1,750 families i.e. 10,000 individuals will be directly benefited	
Project Goal and Outcomes	<p>Women and farmers' associations are empowered and capable to operate their associations sustainably and skilfully implement their economic development activities with dignity.</p> <p>Expected Outcomes:</p> <ul style="list-style-type: none"> a. women are capacitated to run the associations, b. Farmer's dependence tendency reduced on agricultural inputs and marketing c. Reduced Environment and soil pollution introducing Organic Agro Technology. 	
Project activities in 2021	<p>The key of the project includes; formation of women & farmer associations, Skill development of association members so that they are capable to lead their associations, capacity development of associations for keeping documents and maintaining transparent accounting system, Create fund for sustainability of women associations, . Produce at least one variety required seeds by the farm families, Conduct policy advocacy based on setup advocacy agendas etc. At the end of the project we look forward to see the following results,</p>	 

Humanitarian and Emergency RESPONSE:



Improving Livelihood Situation and Peace Building of the Hosting Community of Rohingya Refugees in Ukhiya, Cox's Bazar.

Project Title	Improving Livelihood Situation and Peace Building of the Hosting Community of Rohingya Refugees in Ukhiya, Cox's Bazar
Project Duration	1st October 2019 to 31st December 2022
Donor	Die Licht Brucke. e.V, Germany, (DLB)
Total Project Funds	BDT. 6,45,35,457, [USD: 806,693]
Project Location	25 villages Rajapalong & Palongkhali in Ukhiya upazila
Target Population	1000 Host Community and 800 Rohingya families i.e. 9900 population
Goal and Objectives	<p>Goal: Improved Livelihood Situation and Peace Building of the host community and Rohingya Refugees in targeted area of Ukhiya, Cox's Bazar.</p> <p>Objectives: To improve the capacities of 1000 families of host communities and 800 families of the Rohingya Refugees of food production and income generating activities towards employment generation of host community and Rohingya Refugees</p>
Project activities in 2021	<ul style="list-style-type: none"> ● 1000 couples attended a three-day long family development workshop where they developed their 5 year family development plan which Anando will support achieve their plan. ● 249 beneficiaries (160 female and 89 male) were trained on new business creation and scale up of existing business. ● Establishment of 80 village model farm (VMF) to demonstrate modern agricultural techniques to neighbouring farmers and communities. ● Around 200 women were trained in Kitchen Gardening. 248 families trained on integrated farming system (IFS) to combine multiple production of livestock, poultry and fishery as relevant to their ability and context. ● For resolving conflict among the host community and Rohingya, two community-based peace groups with membership of 510 women members have met monthly to discuss issues around gender based violence, women rights, conflict resolution. ● A day-long advocacy and awareness campaign on 8th March was conducted at sub-district level for raising the awareness to peaceful co-existence of Rohingya and host community where there were 100 participants including UNO and Upazala Chairman etc. ● International days, like International Women Day (March 08) and World Peace day (26 September) have been observed as well as a rally and day-long discussion session for raising awareness of early marriage and dowry.




Emergency aid for Marginalized Children and their Families hard affected by the lockdown due to COVID-19 Pandemic in 4 Sub-districts/Bangladesh.

Project Title	Emergency aid for Marginalized Children and their Families hard affected by the lockdown due to COVID-19 Pandemic in 4 Sub-districts/Bangladesh
Project Duration	July 2020 to July 2021
Donor	KINDERMISSIONWERK, Germany
Total Project Budget	BDT: 1,06,77,000, [Euro: 107,848, USD: 133,463]
Project Location	Ramu Upazila in Cox's Bazar District and Delduar, Madhupur and Ghatail Upazila in Tangail District
Target Population	4400 households focused on children and women This project was implemented in collaboration with the Church, Modhupur and the Father of the church assisted the project team to select the vulnerable households to provide the assistance from the project.
Goal and Objectives	Providing the emergency support to Marginalized Children and their Families to be affected by lock down due to covid-19
Project activities in 2021	<ul style="list-style-type: none"> ● Establishment of COVID19 Information Centres: in four upazilas to provide healthcare services for five days. These centres have given free health check-up and consultation on treatment to the inhabitants at the catchment areas and created awareness on covid-19.. A total of 4000 children and women received treatment from the centres. ● Awareness raising campaign on preparedness and response on COVID 19 prevention: A total of 2000 awareness session on personal hygiene, child labour, child marriage, hand washing practices, dental care for children, adolescent girls on menstrual hygiene management (MHM) etc conducted ● Conducted Awareness Raising Campaign on COVID19 through Local TV Channel to reach wider audiences to keep some basic practices such as hand washing, using mask, social distance etc to combat with Covid-19. ● During the reporting period Food support provided to 4400 Marginalized Community People in collaboration with local government and church. The food packages per family included Rice, Pulse, Oil, Salt, Potato, Children Nutritious food ● More than 1500 Children (6-10 age) received Learning Materials and education materials from the project.



WASH Assistance for FDMN and Host community at Teknaf Upazila

Project Title	"WASH Assistance for FDMN and Host community at Teknaf Upazila".
Project Duration	01/07/2021 – 31/12/2021
Donor	Deutsche Welthungerhilfe e.V (WHH)
Funds	BDT: 3,84,45,200, [EURO: 384,452, USD: 480,565]
Project Location	Cox's Bazar District, Bangladesh. Rohingya Refugee Camps (24: block-E3,4,5 & 27: block A & C) & Host Communities in Teknaf
Target Population	21,702 (RR-15,709 and HC-5,993)
Project Goal and Outcomes	<p>The goal of the project is to:</p> <ul style="list-style-type: none"> ● Ensure regular, sufficient, equitable and dignified access for Rohingya refugee women, men, boys and girls living in camps & affected host communities to safe water for drinking & domestic needs. ● Ensure women, girls, men and boys living in camps and affected host communities have adequate, appropriate and acceptable sanitation facilities to allow rapid, safe and secure access at all times. ● Ensure the change of potentially dangerous behaviour through participatory hygiene promotion and distribution of hygiene items with particular focus on contagious diseases, for all refugees and targeted host communities. <p>The overall outcomes of the project are to contribute to the improvement of the living conditions and access to critically needed WASH services for the Rohingya Refugee and vulnerable Host Communities in Cox's Bazar, Bangladesh:</p> <ul style="list-style-type: none"> ● Critically needed WASH infrastructure and services are established and maintained in camps and partly in host communities. ● Access to safe drinking water in camps is ensure ● Hygiene practices of the target groups have improved
Project activities in 2021	<ul style="list-style-type: none"> ● In 2021, the project collected 230.40 m³ of organic and inorganic waste from 250 waste collection points, which were dumped into the solid waste management plant. Moreover, community mobilization initiatives played a great role in making aware the project beneficiaries keep their waste in the waste bins. ● In 2021, 1950m³ of waste was segregated and recycled. Nearly 4236m³ sludge was desludged In camp-24, the project used its own Faecal Sludge Management (FSM) plant whereas in camp-27, the project uses other WASH actor's FSM.  <p>Tap stand for emergency water supply</p>

Project activities in 2021

- The project did small repair and maintenance of 1029 latrines and 659 bathing cubicles, 318 hand washing stations and 222,000 RFT drains and constructed 180 latrines and 117 bathing cubicles in 2021. In addition, 131 waste collection points and 73 hand washing stations were constructed.
- The project upgraded 750 latrines and 426 bathing cubicle's doors and locks to ensure social security of the users. Female users now feel more secure in using these facilities.
- Total six WASH maintenance groups continued to follow up, maintain and monitor the constructed WASH facilities in the respective camps regularly. (01×05×6=30)
- The project has 23 water supply schemes and 14 chlorination of water supply points through which chlorinated water is being provided to the project beneficiaries whereas to ensure chlorinated water, 8208 water quality (Free Residual Coliform-6120, Faecal Contamination-2088) tests were done. 32 Tap stands were repaired in 2021.
- The hygiene promotion team conducted 7235 hygiene promotion sessions, 86 camp cleaning campaigns and 642 waste management demonstration sessions as well conducted household visits to motivate and monitor hygiene practice.
- The project distributed 7470 packets of hygiene kits and each packet contains 08 bathing and 07 laundry soaps (112,050 pcs). In addition, 4980 packets of dental were also distributed among the project beneficiaries in camp-24.



Case Study

Ayube (35) a Rohingya volunteer of Anando project working as an Operation and Maintenance Volunteer at Camp 27, Jadimura in Cox's Bazar. He lives in camp 27 with his 3 children, wife, and parents.

Before coming to camp in Bangladesh Ayube was riding taxis and vans in Myanmar, and he worked in workshops, so he knew how to repair cars and other electrical works. Now, his tasks, amongst other, are tube well maintenance, motor pump setup, tank setup, and setting up pipeline connections. He has perseverance and enthusiastic to learn new things. That's how he gathered a vast set of skills in different types of works.

Ayube is notable for his skills, patience, hard-working and accountability among all other volunteers of Anando WASH (Water, Sanitation



Hygiene) project. He is ready for any emergency repairs any time at any place. Ayube is an expert mechanic for water network maintenance works. Shamsu, a community member in camp 27 explains that “We shifted to camp 27 from another camp and when we came here there was no water support at all. We were drinking water from the canal and other unsafe sources. We, especially our children were getting different kinds of water-borne diseases. Then, one morning, surprisingly, we saw Ayube installing a tap stand just in front of our home. After a short time, it was operational and we didn’t even expect that we would have access to pure drinking water from such a short distance”.

The AA & Welthungerhilfe funded Anando WASH project assigned staff and volunteers to install new water networks after assessing where it is needed. With the direction of engineers, Ayube and his co-workers install tank platforms and new water tanks. Then they connect pipes from the tank with the tap stand in a suitable location from where the community can get water easily. Currently, Ayube and his co-worker Soyod Nur are looking after six water networks at Camp 27, consisting of 12 water storage tanks, 33 tap stands, and pipeline networks. They clean the water tanks regularly to ensure fresh water, repair taps of tap stand not to interrupt water flow and fix split pipes while digging soil in the community area for construction work.

Anando has set up generators in the field to provide a non-interrupted water supply in the community. Ayube also takes care of the generators and the generator room from where the motors are being run.

“I love to work for our (Rohingya) community and for the Bangladeshis hosting us. I know water is a very essential element for every human. So, when I hear about any leakage, break or crack of a water network such as a tank, tap stand, pipeline, or gate valve, I go there quickly and repair it. I have seen many smiles and grateful faces in my short life whenever I was able to solve the problems and make water flow normally. I enjoy my work and people’s happiness gives me the fuel to work more for my community”, Ayube expresses his feelings. “Working with an organization like Anando is an honour for me. I get respect, love and appreciation from my community for working here and for serving the community.



In my life “I want to be like water” which is needed for all the people in the world. I am very happy to get a chance to do this work and want to continue to support this vulnerable community under the umbrella of Anando, Welthungerhilfe and AA”, Ayube concludes.

Strengthening Capacity of Rohingya Hosting Community at Teknaf, Cox's Bazar.

Project Title	Strengthening Capacity of Host Community at Teknaf, Cox's Bazar
Project Duration	01 November, 2021 to 31 December, 2024
Donor	Die Licht Brucke. e.V (DLB)
Total Project Funds	BDT: 5,69,69,497 [Euro: 558524, USD: 712,119]
Project Location	Teknaf
Target Population	4000 households (22,872 persons).
Project Goal and Outcomes	<p>GOAL: to strengthen the capacity of host communities through skills development, improved food productions, restoration of livelihoods and WASH facilities where peaceful co-existence emphasized with Rohingyas, with a view to improve livelihoods opportunities</p> <ul style="list-style-type: none"> ● Community will use homestead space, resources & land to produce nutritionally balanced foods, following sustainable agro based technology. ● AD & Youths will be technically skilled & involved in IGA with enhanced capacities & confidence. ● WASH infrastructure and services are established and maintained through the project. ● The youth and leaders of host & Rohingya communities will be empowered in acting conflict management in a harmonious community based understanding among the Rohingya and host community
Project activities in 2021	<p>The key interventions of the projects are: a. develop three years development plan, conduct the capacity development trainings on IFS, Homestead Vegetables Gardening, food processing, establish Village Model Farm (VMF) and start-up support for farmers, establish resource farmers & seed banks, nutrition, advocacy and awareness campaign on rights and entitlements at Upazila/district level, capacity building of off-farm and on-farm etc. The expected result of the project are as follow,</p> <div>   </div>

A. K. DEB & CO.

Chartered Accountants

YOUSUF CHAMBER

3rd Floor

20, Dilkusha C/A, Dhaka -1000

Tel : 223388530 (Off), 58613214 (Res)

E-mail : deb672@hotmail.com

akdeb672@gmail.com

AUDITORS' REPORT


To The Executive Committee of ANANDO

We have audited the accompanying statement of Receipts and Payment for the year ended December 2021 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, 2021 and the results of its operations and its cash transactions for the year then ended.

Dated, Dhaka
April 20, 2022


(Anjan Kumar Deb FCA)
Proprietor
(A. K. DEB & CO.)
Chartered Accountants
Yousuf Chamber (3rd Floor)
20, Dilkusha C/A, Dhaka-1000.
03.07.2666.657.43.253.17-619
Date : 31.01.2022
Enlistment No. 03



ANANDO

(Promotion of Culture and Youth Resource Development)

**CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNTS OF PROJECTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

RECEIPTS	Taka	Taka
Opening Balances (Cash in hand & Cash at Bank)		17,246,138
Donation (Schedule - A)		100,335,078
Temporary Loan Received		1,891,600
Bank Interest & others		273,022
TOTAL RECEIPTS		119,745,837
PAYMENTS		
Hostel and Tailoring Training for Girls at Khagrachari Project	2,137,591	
Improve Livelihood Situation & Peace Building of the Hosting Communities of Rohingya Refugees in Rohingya, Cox's Bazar	14,116,477	
Improve Livelihood Situation & Peace Building of Rohingya Refugees in Ukhiya, Cox's Bazar Project	3,395,391	
Vocational Training Centre with Credit Program for the War - sticken Community Hilly Khagrachari Project	4,489,699	
Empowering Women for socio-economic Development in Ramghar. Khgarcahari Project	4,284,215	
WASH Assistance for Rohingya (FDMN) and Host Community at Teknaf Upazila Project	73,992,498	
Integrated Family Development Project with Income Generating Activities and Training in Jamalpur Project	1,337	
Protective Kit Distribution and improving Hyginene Awrn. Project	126,500	
Development Support Services to Women under Vulnerable Group Development (VGD) Program	307,789	
Nutrition Smart Village - A Regional Initiative (Phase-2) Project	9,580,951	
Emergency Support to the Marginalized Children and their Family Members as Affected Due to the Shutdown for Corona Virus Response (COVID-19) in Bangladesh Project	72,386	
Relief Support to the Covid-19 Affected Marginalized Project at Sarishabaribari, Jamalpur Project	845,875	
Youth Skill Program supported by Sudokkhho	305,435	
Basic Literacy Project (64 districts)	870,284	
Skills for Employment Investment Program	1,179,262	
Development of Economy through Empowering Poor Project	264,957	
Promoting improved and sustainable livelihoods for smallholder HH, migrant workers and returnees in host com. in Ramu Project	467,446	
Strengthening Capacity of Host Community and Coexistence with Rohingya Refugees/FDMN at Cox's Bazar, Bangladesh	388,700	
Small Projects & Phase out Project	32,602	
TOTAL PAYMENTS		116,859,395
Closing Balances (Cash in hand & Cash at Bank)		2,886,442
TOTAL TAKA		119,745,837

As per our Report of dated annexed

Dated, Dhaka
April 20, 2022


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



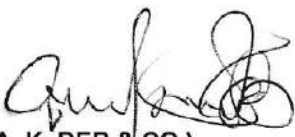
ANANDO

(Promotion of Culture and Youth Resource Development)

Schedule of Donation for the period from 01 January 2021 to 31 December 2021

SL. NO.	NAME OF PROJECT	Name of Donor	Total Taka
1	VTC Hostel and Tailoring Training for Girls at Khagrachari Project	Die Licht Brücke, Germany	2,155,645.10
2	Improve Livelihood Situation & Peace Building of the Hosting Communities of Rohingya Refugees in Rohingya, Cox's Bazar Project	Die Licht Brücke, Germany	12,872,989.20
3	Improve Livelihood Situation & Peace Building of Rohingya Refugees in Ukhiya, Cox's Bazar Project	Die Licht Brücke, Germany	1,684,434.29
4	Vocational Training Centre with Credit Program for the War - sticken Community Hilly Khagrachari Project	Die Licht Brücke, Germany	3,722,394.35
5	Empowering Women for socio-economic Development in Ramghar. Khgarcahari Project	Die Licht Brücke, Germany	4,349,281.17
6	WASH Assistance for Rohingya (FDMN) and Host Community at Teknaf Upazila Project	Welthungerhilfe, Germany	62,490,786.17
7	Relief Support to the Covid-19 Affected Marginalized Project at Sarishabaribari, Jamalpur Project	Die Licht Brücke, Germany	845,875.00
8	Development Support Services to Women under Vulnerable Group Development (VGD) Program	Department of Women Affairs (DWA), Bangladesh	543,624.54
9	Nutrition Smart Village - A Regional Initiative (Phase-2) Project	Welthungerhilfe, Germany	10,073,913.97
10	Basic Literacy Project (64 districts)	Bureau of Non-Formal Education (BNFE), Govt. of Bangladesh	1,054,093.00
11	Skills for Employment Investment Program	BEIOA - Bangladesh	542,041.00
	TOTAL AMOUNT (IN TAKA)		100,335,078

Dated, Dhaka
April 20, 2022


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



Anando Offices



Vocational Training Centre, Khagrachari



Regional Office, Tangail



Project Office, Ghatail, Tangail



Girls Hostel, Khagrachhari



Boys Hostel, Khagrachhari



Project Office, Sarishabari, Jamalpur



Regional Office, Cox's Bazar



ANANDO

Promotion of Culture and Youth Resource Development

13A/4A, Babor Road, Block-B (1st Floor), Mohammadpur, Dhaka-1207
Tel : +880-2-8119760, Fax : +880-2-8119769, E-mail : anando@citechco.net, Website : www.anando-bd.org