

ANNUAL REPORT 2022



ANANDO

Promotion of Culture and Youth Resource Development



Annual Report **2022**

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TABLE OF CONTENTS

Chairperson's Message	04
Executive Director's Message	05
Celebration of Silver Jubilee of Anando	06
Anando's Working area and coverage	07
About Anando	08
Organogram of Anando	11
Anando's Programs	12
A. CBO Development and Micro Finance Program	13
People's Institution Building Program	14
Employment & Income Generation Through Micro Finance	17
B. Development/Livelihood Programme	21
Regional programme for scaling up the multi-sectoral approach for Nutrition Smart Villages in Bangladesh, Nepal and India; Phase II	22
Promoting Improved and Sustainable Livelihoods for Smallholder Households, Migrant Workers, and Returnees in Host Communities in Ramu, Cox's Bazar, Bangladesh (Post-COVID-19 recovery)	25
Enhancing Resilience of Urban Poor (ERUP) Project	28
Development of Economy through Empowering Poor (DEEP) Project	30
Vulnerable Group Development (VGD) Project	32
Out of School Children Education Program (PEDP-4) Project	34
Girls Hostel and Tailoring Training at Khagrachari Project	35
Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	37
Short Report on "BEIOA-SEIP" Project	39
Short Report on "PKSF-SEIP" Project	40
C. Humanitarian programme/ Rohingya Response Program	41
Strengthening Capacity of Rohingya Hosting Community at Teknaf, Cox's Bazar, Bangladesh	42
Improving Livelihood Situation and Peace Building of the Hosting Community of Rohingya Refugees in Ukhiya, Cox's Bazar Project	44
WASH Assistance for FDMN and Host community at Teknaf Upazila Project	45
Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Host Community in Cox's Bazar Project	48
Audit Report-2022	49



Chairperson's Message

I am so delighted to share that Anando has completed a successful 2022. Over the last 25 years, Anando has implemented multidimensional development programs and activities to assist the most marginalized and vulnerable people including children, disabled, youths, adolescent, 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 especially women.

I am very inspired to see that Anando has skilfully overcome all of its barriers, and continue to move forward towards for 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, climate change 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 and also maintaining the transparency and accountabilities. I also thanked to all the staff of Anando who have worked very hard throughout the year 2022 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



From the Executive Director's Desk

The year 2022 has been a very crucial 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 2022. 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 2022.

Anando always believes in people's choice, voice 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 is 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, PKSf, USAID, GIZ and the Ministry of Education for their spontaneous assistance and support to Anando. It would not have been possible to make this success towards livelihood, climate change, women empowerment, 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

CELEBRATION OF SILVER JUBILEE OF ANANDO

Anando has already completed 25 years of its Social and Development Services in Bangladesh. In such a long journey Anando has gathered a significant wealth of learnings and achievements. For celebrating the Silver Jubilee Program of Anando, Anando has organized a daylong event on November 05, 2022 at Krishibid Institution Bangladesh (KIB) Bangladesh to celebrate its Silver Jubilee by sharing the journey to step in 25 years including learning, challenges and the contribution of those peoples who took part in the journey. The Chief Guest of the event was Mr. Sk. Md. Moniruzzaman, Director General (Additional Secretary), NGO Affairs Bureau, the Special Guests were Mr. Balasubramaniam Ramasubba, Head of Finance, WHH & Mr. Nur Ahmed, Organizational



Development Advisor, DLB. And the event was

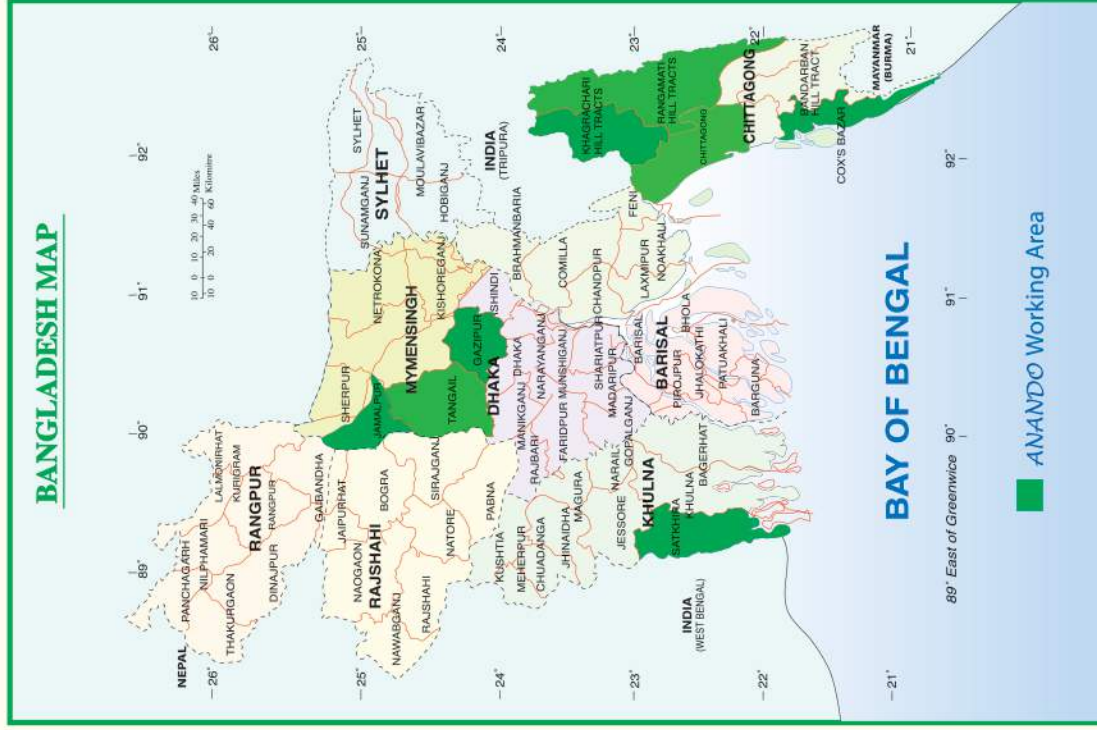
presided over by Prof. Dr. Anisuzzaman, Chairperson of Anando. The event was divided into two parts. In the first part it was included opening sessions, discussion and memories sharing from ex-colleagues and well-wishers and the cultural program was organized in the 2nd part. At the beginning of the event, Mr. Maniruzzaman Miah, Executive Director, Anando gave an opening speech mentioning how Annado started its journey, challenges faced during its journey and its success & achievements a nd remembered those who are always with Anando since its journey. The Founder Advisor -Fr. Klaus virtually attended the event from Germany. More than 200 participants including Anando Executive Committee, General body, Ex-staff, well-wishers, donor & NGO representatives and staff were present in the event.



AT A GLANCE ANANDO IN 2022

District	Upazila	Union	Num. of HHs	Population
Tangail	4	9	4,715	20,669
Cox's Bazar	4	8	3,572 +15,000	21,291 +90,000
Khagrachari	6	13	20,000	100,000
Gazipur	1	1	247	864
Jamalpur	1	2	950	4,270
Rangamati	1	3	1700	8500
Satkhira	1	2	150	750
Chittagong	2	4	10000	50,000
Total	20	42	56,334	296,344

Note: Red Color Rohingya Beneficiaries
As of now Anando served more than two million peoples directly and indirectly





Anando Vocational Training Center Cum Regional Office, Khagrachari

ABOUT ANANDO

BACKGROUND

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

Anando is a Bangla word which means 'Joy' (delighted and joyfulness). Anando, with its entire connotation, believes in the spirit of joy that involves not only an individual's happiness but also 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/Goal:

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

Goal: Reduction of poverty by addressing sustainable livelihood development, women empowerment, climate change, water and sanitation, skill development, peace building and promotion of enterprise through microfinance.



Anando IFDP Office, Tangail

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 ORGANIZATIONAL STRUCTURE

GENERAL 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.



Prof. Dr. Anisuzzaman
Chairman



Mr. Md. Khalilur Rahman Chowdhury
Vice-Chairman



Mr. Maniruzzaman Miah
Secretary & ED



Mr. U Thein Maung
Treasurer



Adv. Md. Helal Uddin Miah
Member



Mrs. Papri Gupta Chowdhury
Member



Prof. Abul Kalam Azad
Member

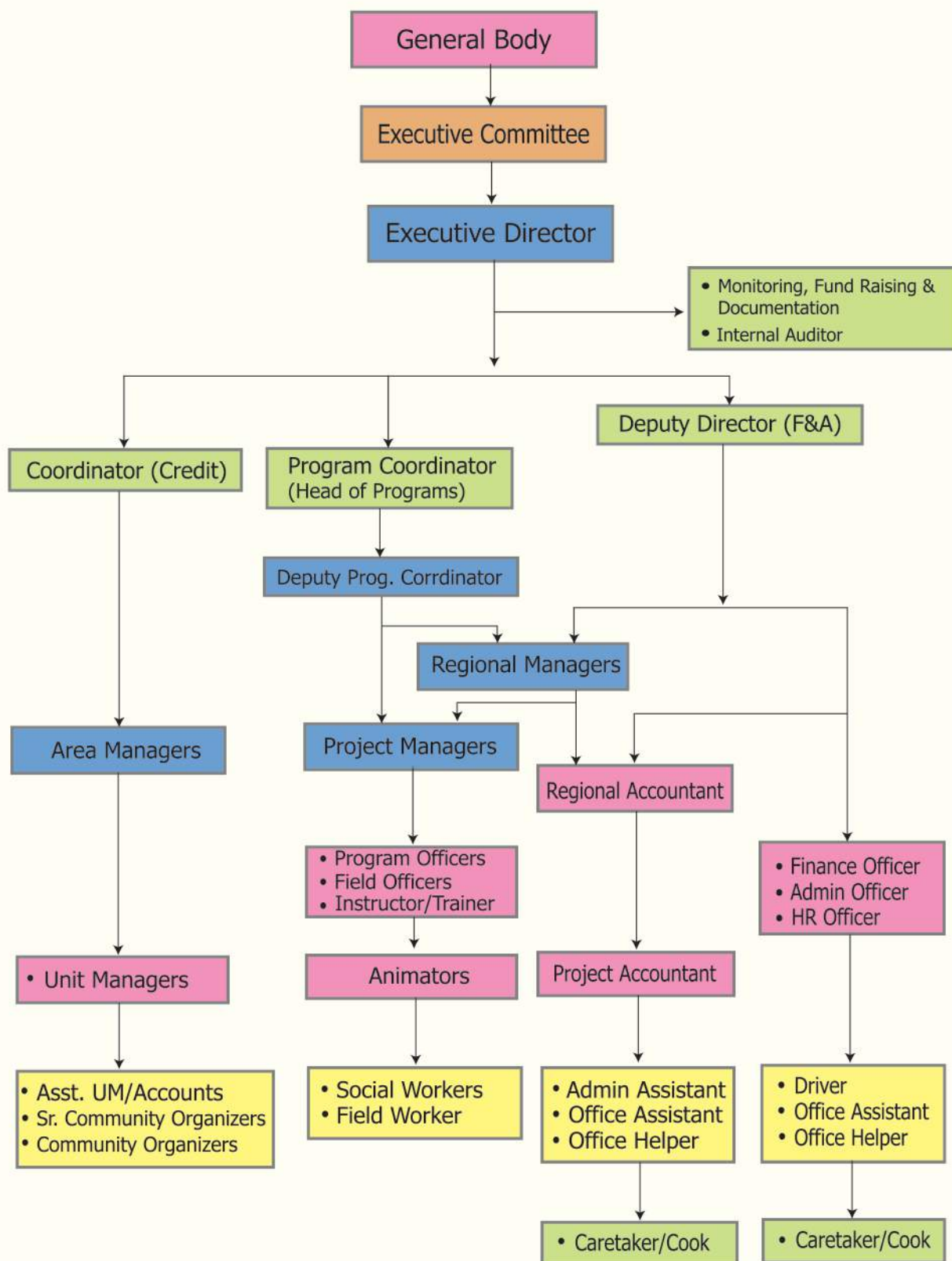


Mrs. Masuma Parvin
Member



Mr. Abul Hossain
Member

Organogram of Anando



ANANDO PROGRAMS

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

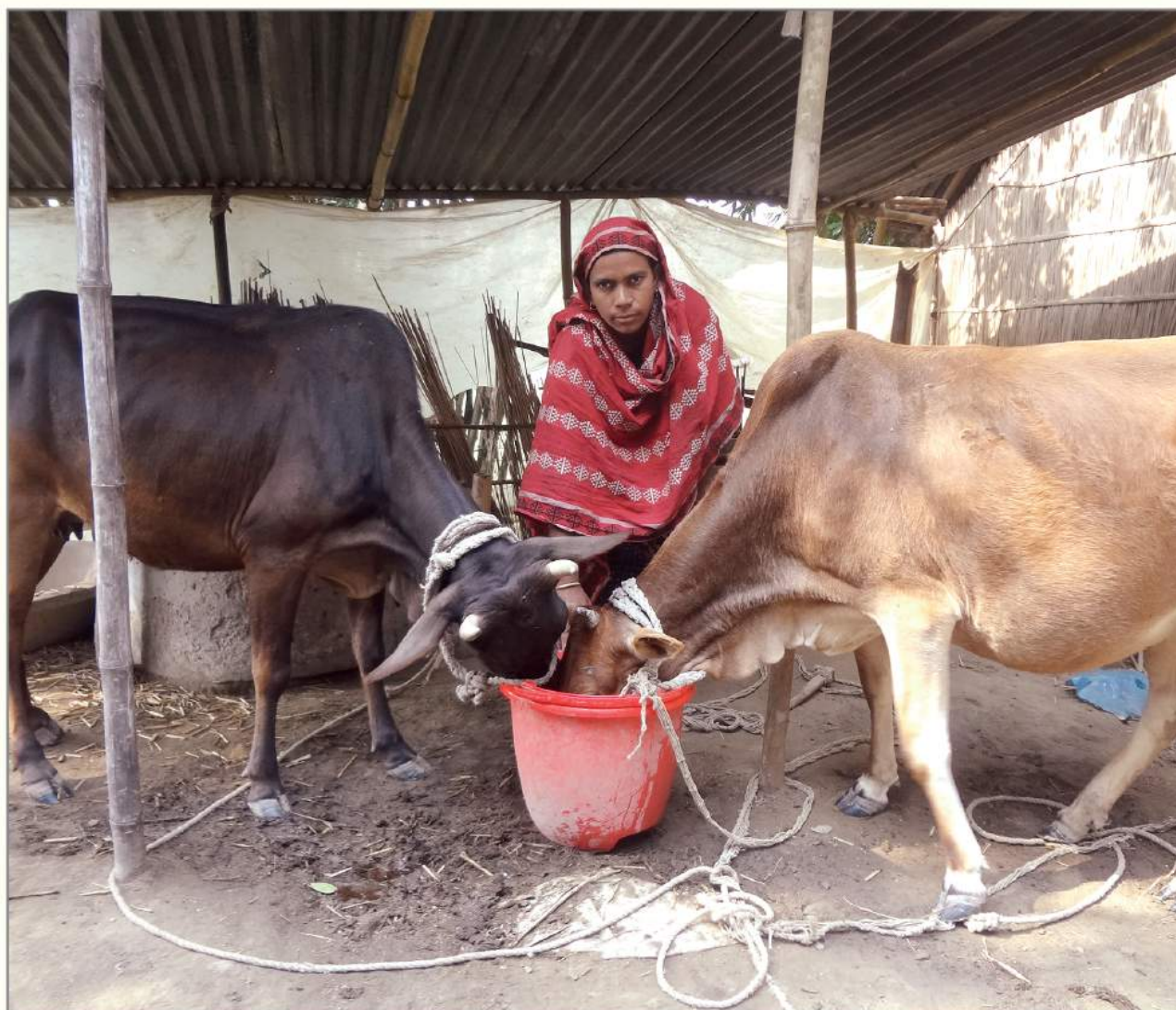
B. Development/Livelihood Programme which broadly cover:

- Homestead Agriculture & Food Production
- Nutrition Programme
- Environment & Climate Change
- Peace building/ Social Cohesion

- Homestead gardening
- 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 & Social Activities
- Protection



A. CBO DEVELOPMENT AND MICRO FINANCE





PEOPLE'S INSTITUTION BUILDING PROGRAM

Anando strives to establish an 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 15-25 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 15-25

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 develop 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.

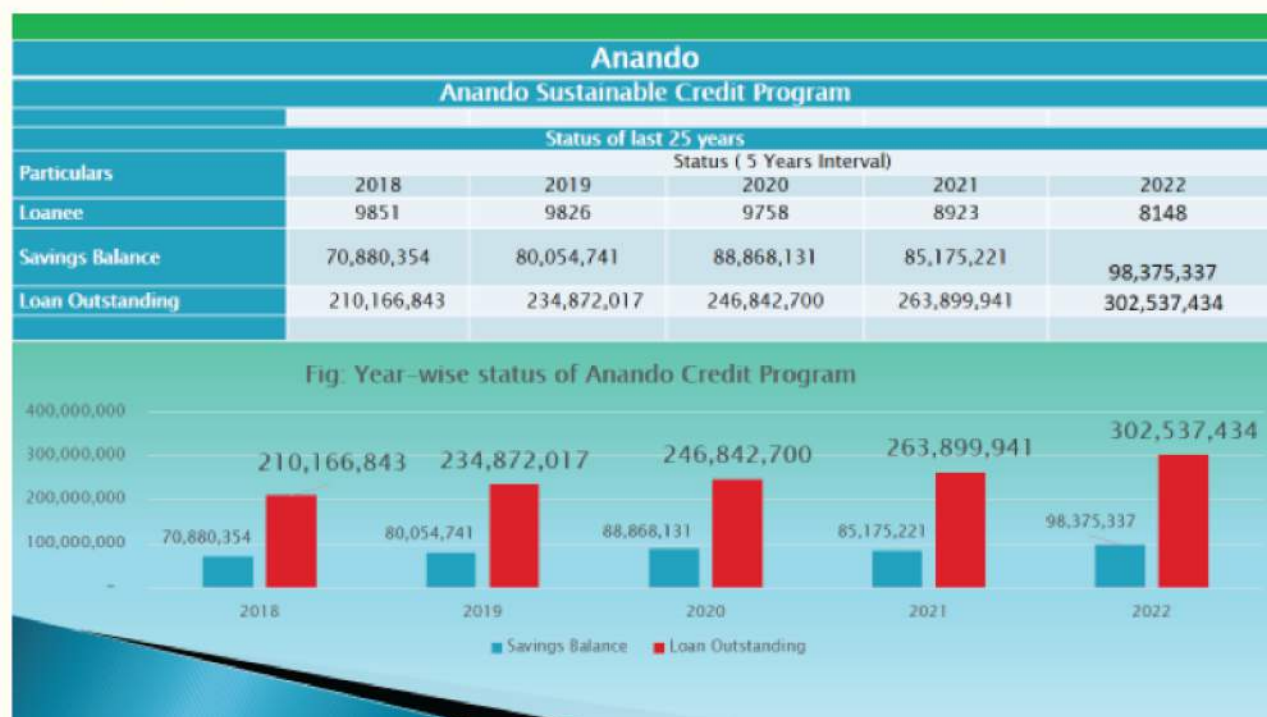


Table - 1: Area/region wise status target and achievement of group formation of Group.

Areas	Up to 2021 December	Newly formed in 2022			Cumulative Total
		Target	Formed	Dissolved	
Tangail	314	22	22	10	326
Cox's Bazar	238	75	73	137	174
Khagrachari	329	15	16	35	310
Gazipur	40	15	17	0	57
Jamalpur	66	0	0	0	66
Tota	987	130	128	182	933

During the year 2022, Anando has formed 128 new group successfully.

Note: Male-128 and Female-805 (86%)





EMPLOYMENT & INCOME GENERATION THROUGH MICRO FINANCE

Employment and Income Generation Programme (EIP), 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 weekly savings is BDT 30. 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 2022.

Table - 2: Area wise status of Regular Savings.

Areas	Group Members December, 2022	Opening Balance Jan. 2022	Collection in January 22 to December 22	Total	Refund / Withdrawn January 22 to Dec 22	Balance as on December'2022
Tangail	4570	20,470,255	14,839,699	35,309,954	10,927,259	24,382,695
Cox's Bazar	2261	5,370,923	10,744,731	16,115,654	5,095,735	11,019,919
Khagrachari	3833	35,857,222	21,787,111	57,644,333	20,118,163	37,526,170
Gazipur	701	8,275,088	5,748,051	14,023,139	6,451,445	7,571,694
Jamalpur	999	5,689,731	3,220,601	8,910,332	2,560,220	6,350,112
Total (BDT)	12,364	75,663,219	56,340,193	132,003,412	45,152,822	86,850,590
Total (EURO)						

Table - 3: Area wise status of voluntary savings.

Areas	Opening Balance Jan. 2022	Collection in January 22 to December 22	Total	Refund / Withdrawn	Balance as on December' 2022
Tangail	2,638,553	3,320,336	5,958,889	3,525,509	2,433,380
Cox's Bazar	1,068,637	4,411,586	5,480,223	2,918,860	2,561,363
Khagrachari	4,411,358	7,445,699	11,857,057	6,578,126	5,278,931
Gazipur	791,245	602,929	1,394,174	653,577	740,597
Jamalpur	602,209	299,189	901,398	390,922	510,476
Total (BDT)	9,512,002	16,079,739	25,591,741	14,066,994	11,524,747
Total (USD)					

Savings Collection and refund status in 2022:

Opening Balance	85,175,221
Collection in 2022	72,419,932
Total =	157,595,153
Less Refund in 2022	59,219,816
Closing Balance in 2022	98,375,337
Net in 2022	13,200,116

The total group savings is BDT 98,375,337 and total Revolving Loan Fund – RLF (Principle) is BDT 323926599 at the end of December 2022.

EMPLOYMENT & INCOME GENERATION (EIG) PROGRAM

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, need and context. The group members participate in the check and control of the credit disbursement and management process which has been reduced staff involvement as well as the management cost. Consequently, Anando is able to provide low cost credit support to the poor group members with high realization rate.

CREDIT DISBURSEMENT &

Table 4: Area wise target and achievements for credit disbursement and realization in 2022

Areas	Investment (January 22 to December, 2022)			Realization (January 22 to December, 2022)			Closing Outstanding December'22	Number of Loanees
	Opening Balance Janu,22	Disbursement in 2022	Total	Target in 2022	Realized in 2022	Rate (%)		
Tangail	78,109,136	151,755,000	229,864,136	145178553	143,741,142	99	86,122,994	2,367
Cox's Bazar	23,259,322	73,982,000	97,241,322	59,971609	59,871,886	99	37,369,436	1,529
Khagrachari	101,871,544	209,288,000	311,159,544	199345139	195,436,411	98	115,723,133	3,105
Gazipur	40,603,687	54,723,000	95,326,687	55540853	53,923,159	97	41,403,528	455
Jamalpur	20,056,252	38,317,000	58,373,252	37184007	36,454,909	98	21,918,343	692
Total (BDT)	263,899,941	528,065,000	791,964,941	497220161	489,427,507	98	302,537,434	8,148

Lone Size :

Small Loan (RMC) : BDT 5,000 - 100,000

Micro Enterprise (ME) : BDT 101,000 – 100,0000

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

Particulars	Year wise Status				
	2018	2019	2020	2021	2022
Loanee	9,851	9,826	9,758	8,923	8148
Loan Outstanding	210,166,843	234,872,017	246,842,700	263,899,941	302,537,434
Savings Balance	70,880,354	80,054,741	88,868,131	85,175,221	98,375,337



A Story of **Sahida Begum**

Sahida Begum along with her husband, one daughter and one son are living in Gorasthan Para at (Union) in (Upazila) under Khagrachari district. Her husband works as a day laborer and earn little amount of money for maintaining her family. His incomes was not sufficient to maintain their family. Therefore Sahida Begum tried to earn on her own initiative to help her husband financially to run their family nicely. She came to know from a neighbour that Anando was providing loans for vegetable cultivation in her village. She discussed with her husband about the loan from Anando. After consulting with her husband, she became a member of the Gorasthan Para women association dated 23/05/2019. Her member code is 011-1034-015. First time, the women association was provided her loan TK 25,000 for vegetable cultivation. She was also received training from Anando on vegetable cultivation which was link with the loan purpose. After receiving training and loan from Anando, she cultivated different types of vegetables like yard long bean, okra, sweet gourd, radish, tomato, bottle gourd, brinjal and many other vegetables by using improved technologies. They got good production which were fairly profitable by selling the vegetables. In the second time, she took loan TK 35,000 for paddy and banana cultivation. She also got better profit by selling paddy and banana. Third time, she again took loan from the

association TK 50,000 for vegetable and paddy cultivation. She deposited profit money in the saving account. Sahida Begum also bought an auto rickshaw for her unemployed son from the saving profit TK 30,000 and loan from Anando TK 50,000. Her son is now realizing loan instalment to Anando. Besides, she is also earning money by selling vegetable and banana from her garden. Currently, they are more financially independent and they have been able to provide daily needs to her family. Now they have own sanitary toilet and clean water facility which made them healthy. She thanks to Anando for their development.



B. DEVELOPMENT/LIVELIHOOD PROGRAMME



Regional programme for scaling up the multi-sectoral approach for Nutrition Smart Villages in Bangladesh, Nepal and India (Phase II)

Project Title	Regional programme for scaling up the multisectoral approach for Nutrition Smart Villages in Bangladesh, Nepal and India; Phase II
Project Duration	December 2020 – December 2023
Donor and funds (EURO)	WHH, Germany/BMZ. EURO 280,000
Funds for 2022	EURO-73,78,000
Project Location	Union: Merung and Kobakhali, Upazilla : Dighinala, District : Khagrachari.
Target Population	48,440
Project Goal and Outcomes	<p>Impact: Contribute to food security (SDG 2) of particularly vulnerable and food-insecure families in Nepal, Bangladesh and India.</p> <p>Outcomes: Food-insecure rural communities in the selected areas have reduced chronic and acute malnutrition through the systematic and effective scale-up of evidence-based solutions.</p> <p>Outputs :</p> <ol style="list-style-type: none"> 1. The multi-sectoral approach to food security is consolidated and institutionalised in collaboration with government agencies. 2. Establishing knowledge management platforms for improved governance and continuity of cross-sectorial programmes. 3. Best practices in smart food villages are disseminated through extensive policy advocacy, capacity building and technical support.
Project Achievements	<ul style="list-style-type: none"> • Organized two Nutrition Camps where 50 Children were participated and all of them there identified as MAM. • Conducted 66 follow-up Nutrition camps in 30 villages under the project areas where 1489 children's were participated. • Conducted 285 Linking Agriculture and Natural Resource Management towards Nutrition and Nutrition (LANN) PLA sessions in 15 villages with the participation of 7,147 participants (5,983 female and 1137 male).

	<ul style="list-style-type: none"> • Community Service Providers (CSP)-Nutrition were visited at 1372 households (who have MAM child) in 45 villages in four times during the reporting period. • Total 2028 (06 to 36 months) children were screened by the Anthropometry measurement at 45 villages in Dighinala upazila. Among 2024 there were 1012 boys and 1016 girls respectively. In addition, 884 children's were identified as MAM and 5 were SAM. • 05 participants from project team have participated in Sustainable Integrated farming System (SIFS) training to become Master Trainer. • A total of 1,449 FFS sessions were conducted in 45 village's in which a total participants were 24,406 (male 7,079 and female 17,327). • Total 225 model Sustainable Integrated Farming System (SIFS) have established. • A total of 28 self-help group leaders received trainings on organizational development and income generating activities from the project. • Organized one batch training on Linking Agriculture and Natural Resource Management towards Nutrition and Nutrition sensitive crop production with the high officials from DAE (SACP Project). A total of 19 participants participated in this training. • Organized 3 Nutrition Camp led by the Health Department at Dighinala Upazilla and altogether 61 children were participated during the nutrition camp. All the Children identified as a MAM. Among them there were 28 boys and 33 girls. • Organized One Nutrition Camp led by Department of Agricultural Extension (DAE), Fatikchari and a total of 31 Children were participated during the nutrition camp. All the Children identified as a MAM (boys 14 and girls 17) • A total of 26 Community Service Provider (CSPs) have provided technical support for celebrating the National Vit-A+ campaign.
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A Story
of

Suki Chakma

a Model SIFS Farmer

In January, 2019 Suki Chakma was selected as potential and dedicated model SIFS farmer due to his practical advance knowledge & skills regarding agriculture aspects living in the Kala Chand Mahajan Para village under Merung Union in Dighinala Upazila. Suki Chakma 31 years old, eight pass and has three members' family. She got several trainings from Nutrition Smart Village project such as Sustainable Integrated Farming System (SIFS) Vegetable's production technology, improved poultry rearing, Seed collection and storage, facilitation technique, etc. Anando Nutrition Smart Villages(NSV) project team arranged one Farmer's Field School(FFS) session in her villages. In one meeting, our Community Service Provider (CSP) has conducted Farmer Field School (FFS) session with the one topics like techniques of using liquid fertilizer, organic fertilizer and its impact on vegetables production. From the FFS session, she learnt some information on how to prepare liquid fertilizer through cow urine and

its application method and organic pesticide. After that, she prepared liquid fertilizer and organic pesticide in presence of CSP - Agriculture. Now, she is using those types of fertilizer and pesticide in her model SIFS farm plot. As a result, she has reduced the input cost like chemical fertilizer and insecticide as well as increased the production. Right now, she is selling vegetables minimum Tk. 2,500 to Tk 3,000 in each month after his family consumptions. The expenses of the family and the education purpose of the one son are being provided. She felt that 20% to 25% income increases from before due to reduced different input supports. Seeing this success, four more farmers of the village are motivated and they are now using organic pesticide and liquid fertilizer with cow urine and dung for vegetables production in their fellow land. Suki Chakma is now gaining recognition as a model farmer in his villages. Her dreams all of farmers in Kala Chand Mahajan Para village would be a model farmer.



Promoting Improved and Sustainable Livelihoods for Smallholder Households, Migrant Workers, and Returnees in Host Communities in Ramu, Cox's Bazar, Bangladesh (Post-COVID-19 recovery)

Project Title	Promoting Improved and Sustainable Livelihoods for Smallholder Households, Migrant Workers, and Returnees in Host Communities in Ramu, Cox's Bazar, Bangladesh (Post-COVID-19 recovery)
Project Duration	November 2022 – October 2023
Donor and funds EURO	Welt hunger hilfe, Germany & BM7, EURO : 498,733
Project Location	Ramu Upazila under Cox's Bazar district
Target Population	1200 HHs
Project Goal and Outcomes	<p>Goal: Resilience of households affected by the impact of the Covid 19 pandemic in host communities in Ramu, Cox's Bazar district has been strengthened.</p> <p>Outcome: Vulnerable households, including their women, in host communities in Ramu have a more secure income and can restore their livelihoods.</p> <p>Output 1 1,200 Covid-19 pandemic-affected households have improved agricultural and/or off-farm skills to implement income-generating activities.</p> <p>Output 2 Target group households in the Khuniapalong and Dakkhin Mithachhari Unions use newly acquired skills and resources to take advantage of the supported (financial) services available in the project region, thereby expanding their income opportunities.</p> <p>Output 3 Anando's technical and administrative capacities have improved.</p>
Project Achievements	<ul style="list-style-type: none"> • Arranged project inception workshop at the district level with ensuring the participation of the government and non-government stakeholders • Till the reporting period total of 600 HHs (1169 persons) received training on preparing the Resilient Livelihood Restoration Plans. After receiving the training all 600 HHs prepared their own plans and started implementation according to their plans. Out of those 600 HH 319 HHs have made significant progress in production of homestead agriculture. • A total of 600 participants received skill development training, among those 424 (71%) farmers are practicing improved agricultural technologies such as, improved crop varieties, line sowing & transplanting, composting, mulching, and IPM.

	<ul style="list-style-type: none"> • In this reporting period, 110 participants received off-farm training (15 participant on tailoring trade, 15 participants on electrical installation and maintenance trade, 40 persons on new business and 40 persons on value chain development) and now they have prepared their business plan. • During this reporting period 600 participants from 600 HHs received training on homestead gardening especially on year-round vegetable and fruit production technologies. Among those 319 HHs are fully practicing year-round production of vegetable and fruit production and remaining 281 HHs are partially practicing vegetable and fruit production as an additional IGA besides their other main activities. • From this project till now a total of 20 small-scale advance farmers received training on establishing Village Model Farms and how to establish market linkage with large scale production and collective marketing system. The project also provided them start-up support to start the establishment in the project area. Out of these 20 farmers 6 have started collective marketing and engaged with other small-scale producers. • According to the M&E reports it has been identified that out of 600 HHs 53% of targeted women of reproductive age (15 - 49 years) are eating diversified foods from ≥ 5 food groups by producing year-round vegetable and fruits and rearing indigenous poultry, ducks and goat etc. • The project supports the targeted beneficiaries to establish linkage with different financial service providers through information sharing, linking agent banking in the door step, awareness raising activities in the community. During this reporting period 60% of the project participants (363 from the 600 households) able to open bank account in different banks and started at least one saving scheme and some of them received loans. • Out of 600 HHs a total of 110 (18%) participants received training on off-farm activities like tailoring, electrical installation, new-business creation, value chain development and sales & marketing and they are implementing their business. • The Project conducted workshop with Upazilla Disaster Management Committee (UzDMC) and sensitized them on updated Standing Order on Disaster (SOD) of Bangladesh government. In this workshop importance of updating disaster management plan considering protection measures of livelihood assets and productive resources were well discussed. The UzDMC also agreed to update the local disaster management plan in next cycle.
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Transformation of Life and Livelihood



Sayed Alam has been living in the village of Moddham Khuniapalong since last 50 years, had a strong determination of doing agricultural products in his land. However he did not have any skills and resources to scale it up. Alam has four daughter & three sons. He was always worried about his child education and health & nutrition. Alam did a job in a brick field with a very minimum pay, which was a contract-based job for six months. Through this low income he finds it too difficult to bear the family expenses. In the meantime, ANANDO started its "Promoting improved and sustainable livelihoods for smallholder households, migrant workers and returnees in host communities in Ramu, Cox's Bazar, Bangladesh (post COVID-19 recovery)" project in this area and enrolled Sayed Alam as a beneficiary considering his willingness and availability of resources. And he was trained up on sustainable integrated farming system, skills, knowledge and ideas to improve his vegetable farming in last June 2022. He was quiet encouraged by ANANDO team and became confident how to ensure the family nutrition, dietary diversity & income through vegetable farming as a profitable IGA. After getting training he received vegetable seeds, vegetable saplings, fruit saplings, fertilizer, gardening equipment, vermi-compost making equipment and vermi-seeds from the project and he started a new chapter in his life.

Alam has got 120 DCM inherited land. But major portion of the land was remained unused before the project started, out of this amount of land now he has been cultivating paddy in 80 DCM land. And in the rest of 40 DCM of land he started vegetable cultivation which was just unused. He took loan 10000 taka from a micro finance agency to increase vegetable cultivation in a

larger scale. He cultivated Cauliflower in 6 DCM, Cabbage in 7 DCM, French bean in 8 DCM, chili & tomato in 5 DCM, and sweet potato in 6 DCM of land. We see a multi-tire orchard in his farm where there is Lemon, Hog Plum, Guava, Jujube, Custard Apple, Jackfruit, Mango and Pineapple. He established a model vegetable farm in his home adjacent land. He started cultivation Bottle Gourd using his house roof, Country Bean on house boundary. Alam established a vermi-compost shed behind his house and started the compost production. In the meantime, he sold 10 kg vermi-compost to a flower nursery. From December 2022, 36 households purchased chili, brinjal, papaya sapling from Alam for their kitchen who are the indirect beneficiaries of the intervention. He fixed up a local small buyer who regularly collect vegetables from him in a small scale with reasonable price, he had sold the vegetables and plants amounting BDT 3100 within December 2022 which is quite a good shift in his income.

Alam said that, he used to expense 1000-1300 taka per month for brought comparatively low quality vegetables from the market to meet his family needs. But in last six months he did not buy any vegetables from the market. A total amount of Tk. 3000 -4000 taka saved against



food purposes during this period. He used the saved money to make their children school dress, bought educational materials (books, pen, scale. Geometry box, guide book, note book etc.) and loan instalment. He mentioned that in previous year he had to take loan from others to bear such expenses. He got the way to meet up the nutritional demand of the family and the way of economical solvency. the dignity and acknowledgement from the community as a sustainable integrated farmer. Now he is pleased and thankful to ANANDO.

Enhancing Resilience of Urban Poor (ERUP)

Project Title	Enhancing Resilience of Urban Poor (ERUP)
Project Duration	January, 2022 to March, 2023
Donor and funds (BDT/USD)	Euro 95,000.01/USD 100829.20
Funds for 2022	Euro 95,000.01/USD 100829.20
Project Location	Satkhira Municipality, Bangladesh
Target Population	Total beneficiaries of the project is around 150 families (900 people). All interested households within the selected UPS's was included in activities and share profits from sales as per family size to avoid any inter-communal conflicts and mistrusts.
Project Goal and Outcomes	<p>Objectives of the project: Enhancing resilience of the urban poor by reducing heat island effects through urban greening-based income generation, environmental protection activities in their settlements, including awareness raising among citizens.</p> <p>Result 1: Reduction of heat island effect of urban poor settlement</p> <p>Result 2: Livelihood improvement of urban poor through promoting homestead green production</p> <p>Result 3: Urban communities are educated and capacitated on climate change mitigation, adaptation, impact reduction, early warning system and government social protection scheme</p>
Project Achievements	<ul style="list-style-type: none"> Establish one community garden at Gorarkanda slum under Satkhira municipality 98% Households established household rooftop gardening & vertical gardening in their households. 88% Households are using recycled materials of plastic for vertical gardening in their households. HHs for reducing heat island effect. developed between Slump beneficiaries and agriculture department. Provided training on backyard, wall mounting and rooftop vegetable gardening (10 batches per group 15 HHs) Provided training on saving scheme Based on the training, beneficiaries deposited TK 150,000 Organized 200 courtyard sessions on DRR & climate change issues. Organized mass awareness sessions by arranging two events of pot song on gender base violence and climate change issues Established one Sales cum Display Centre (SDC) at Pakka pole, Satkhira municipality. Established one Climate Change Digital Learning Hub (CDLH) at Razzak park, Satkhira municipality

Case Study

Struggling with life by Suma Begum

Suma Begum and her 4 daughters are living in Gorar Kanda slum under Satkhira municipality. She lost her parents before marry. With the support of relatives and neighbours she got married as an orphaned girl at the aged of 14 years. After marry she was very venerable because her husband tortured her so much that she could not tolerate the torture and

housekeeping in the Satkhira town, sometimes she also works as a day laborer. She couldn't maintain her family with her small amount of income. Her family was passing on hand to mouth. Her elder daughter is reading in school class-8 with the support of grandmother. As she is working out of the house, her second daughter is taking care of her siblings.



she left her husband. She got two daughters and their names are Farhana (age-14) and Fatiha (age-10). After that she got married again six years ago where two more daughters were born. Their names are Mymuna (age-4) and Maria (age-1.5). In a cruel irony of fate, her second husband also fled way to India. She is not receiving any support from her husbands.

Suma Begum is the only earning member of her family. She is doing

ERUP project, which is funded by GIZ, and implemented by Anando started work at Gorarkandao slum under Satkhira municipality. After completing all kinds of selection processes Suma Begum entitled as beneficiary of ERUP project. She starts to see a dream that her family can recover from a worse situation by this project.

The project provided her training on climate resilience technologies of homestead gardening. The project was also provided some

agri-inputs to the beneficiaries like seeds, seedling, compost, and soil and water cane for growing vegetables in their homestead area. By the support of agri-inputs, she is growing different types of nutritious vegetables like sweet gourd, bottle gourd in her rooftop and okra, red amaranth, brinjal, kangkong, spinach, and Indian spinach, lettuce in her front yard of her house. With the help of Dept. of Agriculture Extension (DAE), she was provided training on how to grow year-round vegetables in small tiny areas. She also knew how to grow vegetables in sack, rooftop, pit gardening, house claves and boundary line of her house. She was taught how to control pests and diseases by applying bio-pesticide. She said that most of the vegetables are used for consumption but when surplus vegetables are growing in her garden she sells to her neighbors or market to earn some money. She also mentioned that during hot season, her house becomes cool for rooftop gardening.

She said that the project helps her a lot. By the vertical/rooftop gardening, I can harvest vegetables any time for cooking. Besides, I can sell surplus vegetable from my garden to the neighbor.

She was provided orientation on the revolving fund schemes. By the saving scheme, she has saved an amount of TK 900. She said that she would use the money during crisis times for her family, like medical purposes, after a disaster. She has a dream that she will build a beautiful house. like Suma Begum, 150 families are benefited from the ERUP project.

Development of Economy Through Empowering Poor (DEEP) Project

Project Summary

Project Title	Development of Economy Through Empowering Poor (DEEP) Project
Project Duration	1st November 2021 to 31st December 2024
Donor and funds (BDT/Euro)	Die Lichtbrücke e.V., Germany, Bay City, Germany and co-funded by the Federal Ministry for Economic Development and Cooperation, Germany. Fund : 4,63,644
Funds for 2021-2022	Euro 233419
Project Location	Ghatail Upazila under Tangail District and Sarishabari Upazila under Jamalpur District.
Target Population	<p>The direct beneficiaries are 1,750 families/10,000 individuals, The indirect beneficiaries are around 5,250 families/30,000 individuals, all together it is 7000 families and 40,000 individuals.</p> <p>Project goal (impact): The women and farmers 'associations are empowered and capable to operate their associations sustainably and skilfully implement their economic development activities with dignity.</p> <p>Project outcomes (purpose): The women and farmers 'are capacitated to lead their associations sustainably and continued the production, profitable marketing and income with relevant services, rights and entitlements following their association development plan.</p>
Project Key Achievements	<ul style="list-style-type: none"> • Formed 12 women associations with different interactive cluster meetings and workshops following four steps association formation model; • Conducted basic skill development trainings i.e. leadership, conflict management and finance and accounting has been provided to 140 association members so that they are capable to lead their associations; • Formed 08 issue based farmers association with different interactive cluster meetings and workshops following four steps association formation model • Conducted capacity building training on market assessment and identification of marketing channel from farm to market level for 250 selected farmers; • Provided variety of high yielding seeds to 600 farmers (farm families) to start production and income in the short and long term; • Identified potential employment opportunities through workshop with all of the farmers (322) to reduce their dependency only on agricultural production based income generation activities; • Conducted skill development training to 250 farmers on production of organic fertilizers; • Conducted capacity development training to the selected 250 farmers on integrated pest management (IPM) to reduce the chemical based pest control and enhance the environmental conservation;. • Organized four months long (i.e. 90 days/360 hrs) skills development training on vocational skills - Tailoring and Electric Trade and successfully completed for 29 target participants; • Based on needs assessment cash (1000 BDT) and education support materials (6 items) distributed among the selected 100 poor girls students (class 5-10) to continue education;

Case Study

Case study on a joint IGA named **Nakshikantha and Hand embroidery**

Janokallan women development association was formed with the members of minorities, deprived and disadvantaged community on 10 April 2022 under DLB funded "Development of Economy through Empowering Poor (DEEP) project implemented by ANANDO at Bogarpar village in Sarishabari Upazila. At present, there are 73 members in this association. They have made a 5-years development plan through an interactive workshop. As part of their economic development plan they made three joint income generating activities (IGA) like (a) Nakshikantha (drawing and stitching), and Hand embroidery, estimated budget 25000 BDT (b) Organic fertilizer production center (Vermicomposting), budget 25000 BDT and poultry firm (layer), budget 150000 BDT for their fund creation and economic development. For each sub-project they nominated a dedicated small group to implement the project in a planned way. Based on their proposed projects they applied for start-up loan support to do the joint IGAs and the project has given start-up support for them 200,000 BDT on 18 December 2022 with the respective skill development training as required. Initially they formed a team with seven (07) members for Nakshikantha (drawing and stitching), and Hand embroidery and gradually the Nakshikantha (drawing and stitching), and Hand embroidery group member is increasing and it has become now 20. They nominated a team leader by the name of Ms. Paroshi Ara for it. Initially they started work with the attachment of another business man as contract basis for bed cover and other cloth stitching only. Per unit stitching rate for wages was very low and they started bargaining to increase their wage rate and finally the business man have agreed to increase their



wages rate from 250-300 to 400- 500 per piece. Now gradually they are becoming independent to carry out their business. They added cloth business and other few items along with the Nakshikantha (drawing and stitching), and Hand embroidery. Indeed, all of them are happy for the new initiatives as a group IGA and committed to make it BIG to reach their dream along with other group IGAs.

Vulnerable Group Development (VGD)

Project Title	Vulnerable Group Development (VGD)
Project Duration	01 August 2022 to- 31 December 2022
Donor and funds (BDT/USD)	Department of Women's Affairs in Bangladesh. BTD 7,78,812/-
Funds for 2022	BTD. 7,78,812/
Project Location	Khagrachari (Panchari & Dighinala) & Rangamati (Rajasthali)
Target Population	4398 Beneficiaries
Project Goal and Outcomes	<p>Goal: The goal of the programme is to bring sustainable improvement to the lives of ultra-poor households</p> <p>Outcome: The 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 and food was distributed to 4398 women with the support of local government 4398 women attended life skills training where the topics were hygiene, mother & child health & nutrition, Gender equity and women empowerment and the trainings were conducted with the active support of Union Parishad.
Picture	

Jeeta Tangchangya

My name is Jeeta Tangchangya. I am living with my husband's in village: Bimachara Para, 02 Gilachari Union, Rajasthali upazila under Rangamati district. I have one daughter and two sons. The elder son is living separately after married. Before joining the VGD program of the Department of Women's Affairs, our family was struggling with poverty and nutrition. The family had to live with a lot of hardships including the cost of education of my children, food scarcity. My husband and I used to work as daily labours. We had to pass our time without food in those days. With my daily earning, I bought food (rice, vegetable) with my daily earning. If I will not work for one day, I could not buy any food. In this way we lived through poverty.

One day our ward member saw our poverty condition and told me to give your photo and photocopy of NID card. He informed that a list will be taken by Anando for selecting VGD member in our union. He also informed that from VGD program, 30 kg nutritious rice will be provided free in every month. Accordingly I gave my photo and NID card photo copy to the ward member for selecting me as VGD member. Finally, I have selected as VGD member under the VGD program. Currently I am receiving 30 kg nutritious rice in every month as free of charge. My family's current shortage of food is met with this rice. Besides, I am cultivating vegetable in my backyard garden. We are consuming the vegetable as family purpose and surplus vegetable are being sold in the market. I have a saving account Anando association where I am depositing TK 200 per



month by selling the vegetables. I want to thank Anando for providing training on skill development from VGD program. The training topics are personal health and cleanliness, maternal and child health, food and nutrition, prevention of child and women trafficking and early child

marriage etc. Apart from this, they also provided training on self-employment.

Anando is also providing training on homestead gardening. The training is facilitated by Upazila Sub-Assistant Agriculture Officer (SAAO). After receiving training, I am cultivating different types of vegetables like pumpkin, cucumber, shrimp, turmeric, etc in my backyard. They also taught us on how to improve soil fertility by applying compost for increasing vegetables production. Currently, I am earning TK 1000-1500 per week by selling different types of vegetables. Now I am working for my vegetable garden and my husband works as a day laborer for others when he gets work. So our family is now poverty free than before. Finally, I would like to say that I am grateful to Anando and the Department of Women Affairs for implementing VGD program. As like Jeeta Tangchangya, 4398 beneficiaries are benefited by the VGD program in Rangamati district under the Anando VGD program.



Out of School Children Education Program (PEDP-4)

Project Title	Out of School Children Education Program (PEDP-4)
Project Duration	June 2022- December 2023
Donor and funds (BDT/USD)	Bureau of Non-Formal Education (BNFE), BNFE under the Ministry of primary and Mass Education (MoPME), Bangladesh.
Funds for 2022	BTD. 1,04,00,000/-
Project Location	Matiranga, Khagrachari District
Target Population	4110 Students
Project Goal and Outcomes	To provide primary education as second chance opportunity for the out of school children (dropped out and never enrolled) of 8-14 years age group through Non-Formal Education system and to bring them into the mainstream of formal education system.
Project Achievements	<ul style="list-style-type: none"> Recruited 137 teacher (one teach per centre) & 14 Supervisor and provided them a 12 –day long TOT All the learning centers validated by external team assigned by the Adc ICT & Education Khagrachari Necessary Educational Materials sent to learning centers A total of 137 Learning Centre are running smoothly A total of 90 Monthly Center Management Committee Meeting organized At least 20 Learning centres visited by IVA team per month Learning center visited by Adc ICT & Education Khagrachari.

Girls Hostel and Tailoring Training at Khagrachari Project

Project Title	Girls Hostel and Tailoring Training at Khagrachari Project
Project Duration	January 2022 to December 2024
Donor and funds (BDT/USD)	Die Lichtbrücke e.V., Germany. BTD. 9,661,600/-
Funds for 2022	BTD. 2,427,900/-
Project Location	Khagrachari Hill Districts
Target Population	120 Families
Project Goal and Impact/Outcomes	<p>Goal : To involve 30 hilly poor adolescent girls in incoming generating activities and to help them to become self-dependent through technical skill development training</p> <p>Impact/Outcomes : The impact of the training is that majority of the trainees have successfully joined at the jobs in different factories and garment factories. Some of them has started their own business and created self-employment. Most of the cases 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 for their family members.</p>
Project Achievements	<ul style="list-style-type: none"> • 76 days training class are conducted in regular course. • 31 trainees is successfully completion of one year course of training with two months' workshop attachment training. • Advertisement through making, hand bill distribution, banner, sign board display, voice recording announcement in remote & public places for new admission (January to December/2023 session). • 18 trainees is self-employed in own house for the reporting period. • 60 female trainees are started training on Tailoring Dress Making. • Conducted Day Observation of "Women Day", Peace Day and International Mother Language Day" • An additional training have been achieved such as; English Language, Local Dance, kitchen Gardening, Family Peace & Stop Early Marriage.

Champa Tripura

Her name is Champa Tripura. Her home is in Gugrachari village of Khagrachhari Sadar upazila. Champa's home is about 21 kilometres from Anando office. She has trained from Anando Vocational Training Centre and staying at Girls Hostel.

Champa Tripura is the 3rd among their four (05) brothers and sisters. Her father is a poor farmer. He supported his family by working in agriculture. Her father's monthly income is a maximum of Taka 9,000. With this income, it was not possible for her to cover the cost of education in Tripura after all the expenses of the family, so Champa started helping her parents in agriculture after passing the secondary examination.

While working in Thum (traditional) farming, Champa heard that Mike was being promoted and was being admitted to various technical training courses at Anando Vocational Training Center. To find out more about this, she goes to the campaign and collects a leaflet. With the leaflet she shows it to her parents and discussed with detailed information and then they came to Anando Vocational Training Center the next day and decided to get admission to Tailoring Dress Making Course at Anando VTC.

She was enrolled in a one-year training course from January to December 2022 and started her regular classes, and along the tailoring dress making course, she has learnt the responsibilities and duties of a parent, gender,

child marriage, kitchen gardening, dance-song and English speaking in Anando VTC as a part of the training at the Vocational Training Center.

She has successfully completed one year of training and received a certificate through the program. Champa Tripura's mother is a member of the microfinance association of Anando. Her mother borrowed loan Taka 25,000.00 from the association and bought a butterfly sewing machine and some clothes. Champa Tripura earns by working at home and ordering clothes for her family and neighbors. Champa's monthly income is now 2800-4000 Taka per month. Champa bought some ducks and chickens with these income.

The sale of duck and chicken eggs and the sale of chickens also continued to generate income. Champa decided to go to college now. In addition to college studies, she has also started sewing at home. Champa has also paid off her mother's debt.

Champa has been able to send her younger brother to school with her income. Champa is now self-employed. Her dream is that she will teach in this profession in the future. Champa Tripura's parents and everyone else are very happy. Champa is grateful to everyone at Tripura and Anando Vocational Training Center and sincerely thanks to VTC for giving her the opportunity to receive Tailoring and Dress Making training & became a self-employed.



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-2022 to December-2026
Donor and funds (BDT/USD)	BDT. 9,661,600/-, BDT. 2,25,12,408/-
Funds for 2022	BDT. 4,502,482/-
Project Location	Khagrachari Hil Districts
Target Population	270 Families
Project Goal and Impact/Outcomes	<p>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.</p> <p>Impact/Outcomes : The key impact of the training is that majority of the trainees have successfully joined at the jobs in different employers' factories. Very few of them has started their own business and created self-employment. Most of the cases 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.</p>
Project Achievements	<ul style="list-style-type: none"> • 76 days training class are conducted in regular course. • 61 trainees is successfully completion the one year course of training with two months' workshop attachment training. • Advertisement through miking, hand bill distribution, banner, sign board display, voice recording announcement in remote & public places for new admission (January to December/2023 session). • 19 trainees is employed in local workshop in Khagrachari and Chittagong Industries. • 50 trainees is very successfully completent on Electrical Installation and Maintenance (EIM) course of training of BEIOA-SEIP Project. • 87 female trainees are started training on Tailoring Dress Making, Car Driving & Electrical. Funded by UNDP & Khagrachari Hill Distrct Council. It is ongoing training. • 50 trainees are started training on Electrical Installation & Maintenance (EIM) & Fashion Garments with residential (Fooding & Loaging) facilities. Funded by SEIP-PKSF. It is on going training. • Day Observance-2022. • Courtesy met with new Deputy Commissioner sir & introduce about ANANDO-implemented activities, Khagrachari

Case Study

Success story-1



This is Mizanur Rahman who came from Mohaolchari Upazila, Khagrachari District which is far from 68 KM. He admitted Mechanics Trade with hostel facilities and passed out last-2021. After successfully completion the training he started his Motor Cycle Repairing & Servicing workshop shop business. His father fully supported to run the business. Mizanur Rahman established his business in Moholchari Upazila Bazar under Khagrachari District, He earns average 25000-30,000 thousand taka per month. He is very happy to help to his parents and wants to be a good

business owner. He is grateful to ANANDO-authorities for become a self-employment.



Success story-2

This is Shohel Rana who is from Panchari Upazila near about 63KM under Khagrachari District. He has passed from Electronics Trade successfully from Anando Vocational Training Center. He has started his new Mobile Phone Services in own business at Panchari Upazila Bazar on He earns 20-25,000 thousand taka per month and take care of his families. He is grateful to ANANDO & giving a lot of thanks for changing his future life & became a self-employed.



Short Report on “BEIOA-SEIP” Project

Project Name	Skilled for Employment Investment Program (SEIP) Project.
Goal	Development of skilled workforce to increase the productivity of trained graduate and also improve their employability in the job market
Financed By	Finance Division , Ministry of Finance, Government of Bangladesh
Project Duration	04th June, 2022 to September 2022
Total Budget	BTD. 1,563,120/-
Supported By	Bangladesh Engineering Industry Owner`s Association (BEIOA)
Major Achievements	<ol style="list-style-type: none"> 1. 104 ethnic youths received training on electrical installation and maintenance of which 20% participants were women 2. Provided business development training to 104 youth 3. Developed linkage with factories, garments and other industries 4. 81% trainees involved in the income generating activities 5. Regular monitoring their job status



Short Report on “PKSF-SEIP” Project

Project Name	Skilled for Employment Investment Program (SEIP) Project.
Goal	Development of skilled workforce to increase the productivity of trained graduate and also improve their employability in the job market
Financed By	Finance Division , Ministry of Finance, Government of Bangladesh
Project Duration	10th December, 2022
Total Budget	BTD. 1,972,075/-
Supported by	Palli Karma-Sahayak Foundation (PKSF)
Major Achievements	<ol style="list-style-type: none"> 1. 25 ethnic female received training on Fashion Garments (FG) 2. 25 ethnic youths received training on electrical installation and maintenance 3. Provided training on business development to 50 participants 4. Developed linkage with factories, garments and other industries 5. 75% trainees involved in the income generating activities 6. Regular monitoring their job status.





C. HUMANITARIAN PROGRAMME ROHINGYA RESPONSE WHICH BROADLY COVER

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

Project Title	Strengthening Capacity of Rohingya Hosting Community at Teknaf, Cox's Bazar, Bangladesh
Project Duration	November-2021 to December-2024
Donor & Fund	Die Lichtbrücke e.V., Germany, co-funded by the Federal Ministry for Economic Development and Cooperation, Germany. BTD. 5,69,69,497/-
Funds for 2022	BTD. 2,02,69,608/-
Project Location	Teknaf, Cox's Bazar
Target Population	1000 HH
Project Goal and Impact/Outcomes	<p>Overall objective (Impact): The capacity of the host communities strengthen through skills development, improved food productions, restoration of livelihoods and sound WASH facilities in a peaceful co-existence with Rohingyas at Teknaf, Cox's Bazar.</p> <p>Project purpose (Outcome): Improve livelihoods opportunities of Host Communities and peaceful co-existence with Rohingyas at Teknaf, Cox's Bazar.</p> <p>Results (Output) : Homestead space resources and fallow land of the host community used to produce nutritionally balanced foods, modern and sustainable agro technology are used by the farmers and livelihood situation of firm families are improved. Adolescents and Youths of the host community at the project area are technically skilled with enhanced capacities and confidence, and involved with income generating activities. Critically needed WASH infrastructure and services are established and maintained at the host community areas. The youth and leaders of Host & Rohingya Communities are empowered to act in conflict resolution at local levels and harmonious understanding are established among Rohingya and host community.</p>
Project Achievements	<ul style="list-style-type: none"> • The project inception workshop organized at the Upazila level • 500 beneficiaries attended the family development workshop and made their 5-year family development plan to uplifting their life style • All 500 beneficiaries received started support from the project to implement their family development plan • All the beneficiaries (500) received trainings on agro production and processing, kitchen gardening and livestock rearing • Seeds, sapling, equipment support have been provided among all beneficiaries for nutritionally balanced food • Establish 8 village model farm (VMF) and 04 Resources Farmers (RF)/Seed Bank • A total of 30 vulnerable youth and adolescents received skill/vocational training • Organize new business creation training for 500 beneficiaries.

Kemaching Chakma is a Role Model of Family Development



I am Kemaching Chakma (age-35), my husband name is Anglaching Chakma. We are living in village: Amtoli, union: Whykong under the district of Teknaf. We have one daughter & four sons. My husband is day labourer. He is earning very less amount of money which is very challenging to run my big family with this income of my husband. So, I had to work at other houses and farms to earn money for purchase food for my family members.

In this situation, we became a member of Anando through "Family Development Planning Workshop (FDPW)" under "Strengthening Capacity of Rohingya Hosting Community" (SCRHC) project dated on 7th March 2022. It was very interesting workshop on family development plan. We introduced with Anando as a proud member through this workshop & starting a new travel of life dream. After joining Anando, I have received different excellent & enjoyable life skill training like capacity development training on agro production & processing, training on livestock rearing, organize new business creation training for the newly interested beneficiaries, group based awareness & motivational sessions in the community level, community based peace group training and capacity building on leadership development, advocacy, conflict resolution, peace building & legal entitlements.

We think those training sessions were turning point to

initiate our new family decisions. I was highly encouraged to start a new business receiving the training entitled "Organize New Business Creation Training for the Newly Interested Beneficiaries" provided out of total six training. I was delighted by the sessions mentioned above, not only that- session deliveries, group discussion, group works, business memory reshuffling after all the entire course was lesson learnt. I learned how to start a new business from my family through this training ultimately. We got TK 20,000.00 as start up support from Anando, SCRHC project and start honey business in adjacent village, market place, and neighbors. My husband gets profit TK 1500.00 to TK2000.00 in every week by operating the new business. It is really enlighten promotional activities for my family development & daily income.

Behind this, now a day I am practicing homestead garden approach and using back yard, kitchen roof top, household roof top, house cleve, plastic bags for producing various vegetables, fruits & spices. In consequence after a period of time increased my family income & fulfilling nutritional demand in my



family in consists of seven members also.


My next plan is starting another business activity with vegetables from my family & I will make a tin shed house within two years. "Involving me in profitable & productive activities" is a great learning to me. That is why we are grateful to ANANDO & a lot of thanks to SCRHC Project.

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
Total Project Budget	BDT. 621,35,457/-
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 Achievements	<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 and Anando will support achieve their plan. 100% host H/H have received trainings and start up support. They are now doing in small scale homestead gardening in courtyard & fellow lands. 1000 host families (couples) received training on preparing Family Development Plan along with start-up support and inputs supports. All the beneficiaries also received trainings on kitchen gardening, integrated farming system and new business training. Established and capacitated 05 Village Model Farm (VMF). Therefore HHs have made significant progress in production of homestead agriculture. 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. <p>248 families trained on integrated farming system (IFS) to combine multiple production of livestock, poultry and fishery as relevant to their ability and context.</p> <p>Community based peace groups Host (10) & Rohingya (10) including women's formed and strengthened by providing Capacity building training on leadership development, advocacy, conflict resolution, peace building and legal entitlements. 56% conflict are reported and out of which 30% have resolved by the facilitation of project communities and committees. Two Peace Building Support Centre for Conflict resolution in the community level at Host Community level established</p> <ul style="list-style-type: none"> 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. 7% (120 participants) of the targeted Host HH have received training on vocational trades (Tailoring). The project also ensured their job placement so that they start continues their income out of these activities. 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. A district level Advocacy and awareness campaign district level (Upazila level-2 & District organized

WASH Assistance for FDMN and Host community at Teknaf Upazila

Project Title	"WASH Assistance for FDMN and Host community at Teknaf Upazila".
Project Duration	01/06/2020 – 30/09/2022
Reporting Month	01/01/2022 – 30/09/2022
Donor	Deutsche Welthungerhilfe e.V (WHH) & GFFO
Funds	EURO 1,891,629.00.
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 Achievements	<ul style="list-style-type: none"> • Total 04 WASH Maintenance committee was formed to better output of the project & tried to make it sustain. • In 2022, the project collected 271.23 m³ of organic and inorganic waste from 190 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 2022, 2756 m³ of sludge was managed by the project in camp-24 & camp-27 and continued regular desludging of the latrine. Project also operated a Faecal Sludge Management (FSM) plant in camp-24 to maintaining wash sector standard. • The project did repair and maintenance of 986 latrines, 561 bathing cubicles, 318 hand washing stations, 190 waste collection point and 400 RFT of wash access pathway. In addition, 15 latrines, 40 bathing cubicles, 25 waste collection points & 40 solar lights were constructed. • The project has 16 water supply schemes and 29 chlorination of water supply points through which chlorinated water is being provided to the project beneficiaries whereas to ensure chlorinated water. 72 Tap stands were managed by project in 2022. • The hygiene promotion team conducted 3078 hygiene promotion sessions including 139 camp cleaning campaigns and 133 waste management demonstration sessions as well conducted household visits to motivate and monitor hygiene practice.

<p>Project Achievements</p>	<ul style="list-style-type: none"> • Total 04 WASH Maintenance committee was formed to better output of the project & tried to make it sustain. • In 2022, the project collected 271.23 m³ of organic and inorganic waste from 190 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 2022, 2756 m³ of sludge was managed by the project in camp-24 & camp-27 and continued regular desludging of the latrine. Project also operated a Faecal Sludge Management (FSM) plant in camp-24 to maintaining wash sector standard. • The project did repair and maintenance of 986 latrines, 561 bathing cubicles, 318 hand washing stations, 190 waste collection point and 400 RFT of wash access pathway. In addition, 15 latrines, 40 bathing cubicles, 25 waste collection points & 40 solar lights were constructed. • The project has 16 water supply schemes and 29 chlorination of water supply points through which chlorinated water is being provided to the project beneficiaries whereas to ensure chlorinated water. 72 Tap stands were managed by project in 2022. • The hygiene promotion team conducted 3078 hygiene promotion sessions including 139 camp cleaning campaigns and 133 waste management demonstration sessions as well conducted household visits to motivate and monitor hygiene practice 	
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Construction of Hand washing devices



Hygiene promotion session



O&M of wash facility



THE TRAJECTORY OF LIFE DOES NOT STOP BECAUSE OF DISABILITY

"I couldn't imagine that I will be alive even after 2017, I will live happily with my wife and two sons" - this is how 32 years old person with disabilities Nurul Amin, FCN 266943 was talking about his life through stories. As I am a person with disabled, I came to Bangladesh with the help of my wife during the Rohingya influx in 2017. I thought I might die on the way. But there is a saying - " May Almighty Allah saves, who kills?" I came to Bangladesh and started living in Camp 27. I could not go there as my latrine was about ten cubits away from my house. Apparently I would urinated/defecated on the way. These were quite a pain for my wife to clean. Sometimes I felt like I was being disrespected, people hated me. I wanted to die then.

Basically, despite receiving regular help from various aid agencies, no organization came forward to ensure my personal cleanliness. Finally in 2020, ANANDO organization funded by WHH got the responsibility of

running the WASH activities of the camp 27. ANANDO knows about my condition. They gave me a portable chair system latrine to maintain my self-respect and maintain my personal hygiene. It is very easy to use. Now I don't have to leave the house to use the latrine.

It is very easy for my wife to clean. My wife Rashida Begum (32) said, she doesn't have to suffer anymore with cleanliness. My privacy and honor are protected. I don't think people hate me anymore.



Besides, ANANDO provided a washroom next to my room for my convenience. They gave hand reel made of bamboo so that I can go there easily. ANANDO treated the water and provided water to all the community through tap stands. Although I am a

person with disabled I have no difficulty in walking or enjoying WASH related facilities. I have all the conveniences at my fingertips. I have no other words than to express my gratitude to ANANDO. Now I understand that even with disabilities, life will be easier if all the facilities are available together.

Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Hostcommunity in Cox's Bazar

Project Title	Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Host Community in Cox's Bazar.
Project Duration	01/10/2022 – 30/09/2024
Period Reporting	01/10/2022 – 31/12/2022
Donor	Deutsche Welthungerhilfe e.V (WHH) & GFFO
Funds	EURO 1,222,824.00.
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	6066 HH
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.
Project Achievements	<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 • In 2022, the project collected 92.11 m³ of organic and inorganic waste from 190 waste collection points, which were dumped into the solid waste management plant. Beside, community mobilization initiatives played a great role in making aware the project beneficiaries keep their waste in the waste bins. • In 2022, 921m³ of sludge was managed by the project in camp-24 & camp-27 and continued regular desludging of the latrine. Project also operated a Faecal Sludge Management (FSM) plant in camp-24 to maintaining wash sector standard. • The project repaired and maintenance of 168 latrines, 97 bathing cubicles, 29 hand washing stations, 31 waste collection point and 121 RFT of wash access pathway. • Total 04 WASH Maintenance committee was continued to better output of the project & tried to make it sustain. • The project has manged 16 water supply schemes and 29 chlorination of water supply points through which chlorinated water is being provided to the project beneficiaries to ensure chlorinated water. A total 72 Tap stands have been managed by project in 2022. • The hygiene promotion team conducted 511 hygiene promotion sessions including 43 camp cleaning campaigns and 28 waste management demonstration sessions as well conducted household visits to motivate and monitor hygiene practice.

A. K. DEB & CO.
Chartered Accountants

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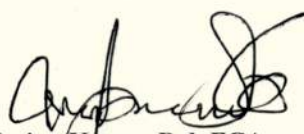
Independent Auditor's Report
To the Executive Committee of ANANDO

We have audited the accompanying statement of Receipts and Payment for the year ended December 2022 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, 2022 and the results of its operations and its cash transactions for the year then ended.

Date, Dhaka
March 30, 2023


Anjan Kumar Deb FCA
Proprietor
A. K. DEB & CO.
Chartered Accountants
House #11, (3rd Floor), Road #04
Dhanmondi R/A, Dhaka - 1205
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 2022

RECEIPTS	Taka	Taka
Opening Balances (Cash in hand & Cash at Bank)		2,886,442
Donation (Schedule - A)		210,665,159
Temporary Loan Received		68,000
Bank Interest & others		455,275
TOTAL RECEIPTS		214,074,877
PAYMENTS		
Hostel and Tailoring Training for Girls at Khagrachari Project	3,047,002	
Improve Livelihood Situation & Peace Building of the Hosting Communities of Rohingya Refugees in Rohingya, Cox's Bazar	15,599,624	
Improve Livelihood Situation & Peace Building of Rohingya Refugees in Ukhiya, Cox's Bazar Project	3,427,867	
Vocational Training Centre with Credit Program for the War - sticken Community Hilly Khagrachari Project	3,633,471	
Empowering Women for socio-economic Development in Ramghar. Khagrachari Project	553,482	
WASH Assistance for Rohingya (FDMN) and Host Community at Teknaf Upazila Project	59,899,698	
Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Host Community in Cox's Bazar and Rohingya Refugees in Bashan Char Project	8,770,701	
Enhancing Resilience of Urban Poor at Satkhira (ERUP) Project	4,787,247	
Development Support Services to Women under Vulnerable Group Development (VGD) Program	1,129,277	
Basic Literacy Project (64 districts)	20,416,315	
Skill for Employment Investment Program-SEIP- BEIOA	1,302,729	
Development of Economy through Empowering Poor Project	19,857,177	
Promoting improved and sustainable livelihoods for smallholder households, migrant workers, and returnees in host communities in Ramu, Cox's Bazar	17,292,420	
Regional programme for promoting a multisectoral approach for Strengthening Capacity of Host Community and Coexistence with Rohingya Refugees/FDMN at Cox's Bazar, Bangladesh	7,222,175	
Out of School Children Program (PEDP-4)	22,156,399	
Skill for Employment Investment Program -SEIP-PKSF	1,722,502	
Women and Girls Empowerment Through Education Skill under SID-CHT Project	186,293	
Small Projects & Phase out Project	400,395	
	49,518	191,454,290
TOTAL PAYMENTS		191,454,290
Closing Balances (Cash in hand & Cash at Bank)		22,620,587
TOTAL TAKA		214,074,877

As per our Report of dated annexed

Dated, Dhaka
March 30, 2023

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



ANANDO

(Promotion of Culture and Youth Resource Development)

Schedule of Donation for the period from 01 January 2022 to 31 December 2022

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	2,030,607.77
2	Improve Livelihood Situation & Peace Building of the Hosting Communities of Rohingya Refugees in Rohingya, Cox's Bazar Project	Die Licht Brücke, Germany	15,574,380.27
3	Improve Livelihood Situation & Peace Building of Rohingya Refugees in Ukhiya, Cox's Bazar Project	Die Licht Brücke, Germany	3,295,679.01
4	Vocational Training Centre with Credit Program for the War - sticken Community Hilly Khagrachari Project	Die Licht Brücke, Germany	3,620,206.23
5	Empowering Women for socio-economic Development in Ramghar, Khagracahari Project	Die Licht Brücke, Germany	407,778.51
6	WASH Assistance for Rohingya (FDMN) and Host Community at Teknaf Upazila Project	Welthungerhilfe, Germany	59,612,932.72
7	Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Host Community in Cox's Bazar and Rohingya Refugees in Bashan Char Project	Welthungerhilfe, Germany	14,865,545.50
8	Development Support Services to Women under Vulnerable Group Development (VGD) Program	Department of Women Affairs (DWA), Bangladesh	1,535,195.20
9	Enhancing Resilience of Urban Poor at Satkhira (ERUP) Project	GLZ Germany	7,219,925.09
10	Basic Literacy Project (64 districts)	Bureau of Non-Formal Education (BNFE), Govt. of Bangladesh	20,390,200.00
11	Skills for Employment Investment Program	BEIOA - Bangladesh	1,365,826.00
12	Development of Economy through Empowering Poor (DEEP) Project	Die Licht Brücke, Germany	23,567,913.67
13	Promoting improved and sustainable livelihoods for smallholder households, migrant workers, and returnees in host communities in Ramu, Cox's Bazar	Welthungerhilfe, Germany	20,908,266.79
14	Regional programme for promoting a multisectoral approach for Nutrition Smart Villages in B.desh Project	Welthungerhilfe, Germany	7,437,247.29
15	Strengthening Capacity of Host Community and Coexistence with Rohingya Refugees/FDMN at Cox's Bazar, Bangladesh Project	Die Licht Brücke, Germany	25,709,233.44
16	Out of School Children Program (PEDP-4)	Bureau of Non-Formal Education (BNFE), Govt. of Bangladesh	866,092.00
17	Skill for Employment Investment Program -SEIP- PKSF	PKSF, Bangladesh	44,280.00
18	Women and Girls Empowerment Through Education Skill under SID-CHT Project	Khagrachari Zela Parishad (SID-CHT, UNDP)	2,213,850.00
TOTAL AMOUNT (IN TAKA)			210,665,159

Dated, Dhaka
March 30, 2023

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





ANANDO

Promotion of Culture and Youth Resource Development

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