



# ANNUAL REPORT 2023





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## ANANDO

Promotion of Culture and Youth Resource Development

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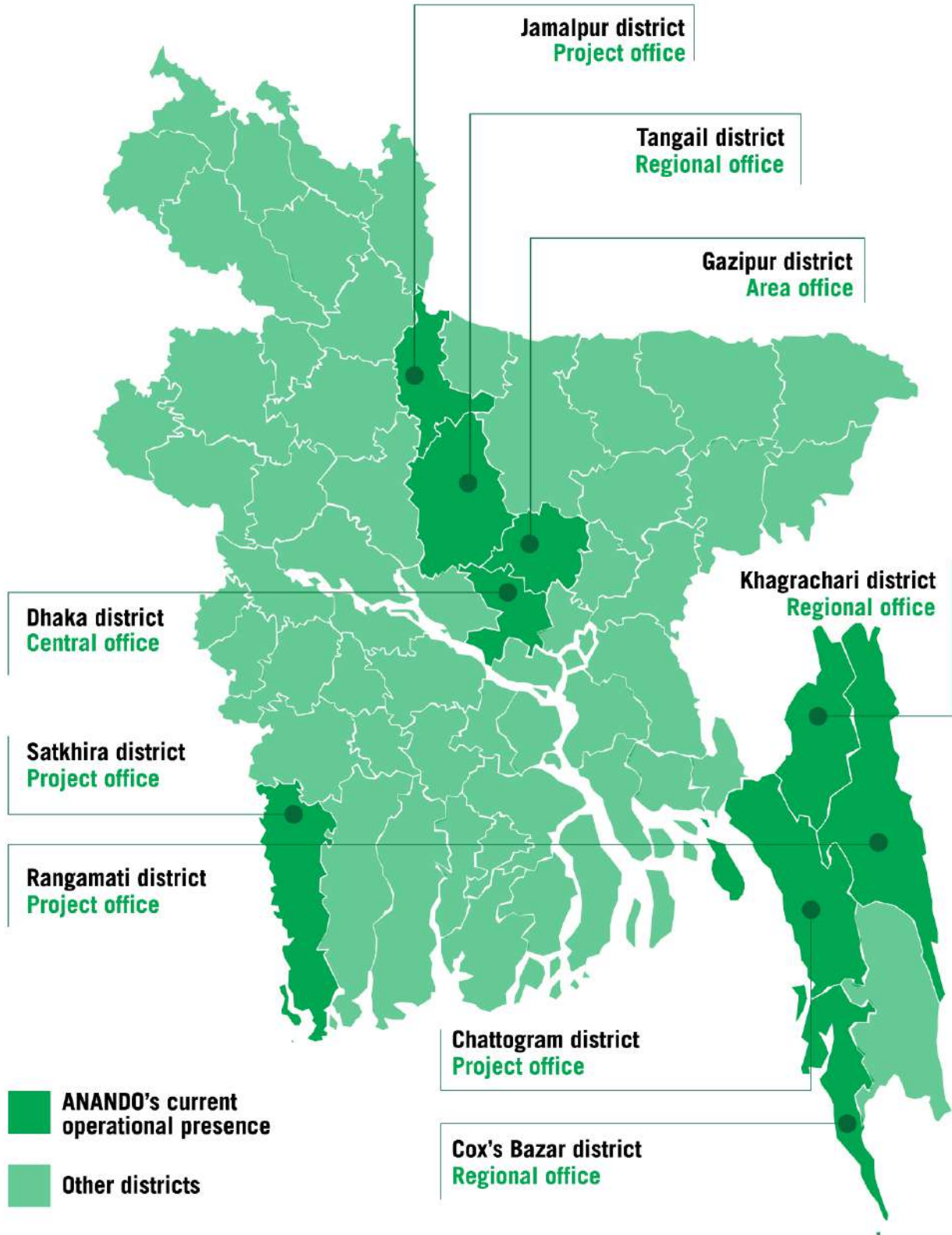
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# ANANDO **COVERAGE**

Presence in 4 divisions, 9 districts and 23 upazilas



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## Statement from the Chairman

ANANDO has benefitted thousands of lives and is committed to continuing its relentless efforts towards meaningful transformation of lives and livelihoods.

I am delighted and largely impressed to note that this year ANANDO gained a significant number of project grants from different development partners, allowing the organization to work more by expanding operations for bringing sustainable solutions to people in need.

Despite implementing these programs, there are still numerous ultra-poor people, non-skilled and unemployed youth in our society, thus ANANDO needs miles to go while accessing donor grants is becoming more difficult nowadays.

In context with this, I emphasize exploring new funding opportunities to build sustainable skill and growth centers and expanding operational presence all over Bangladesh.

In 2023 ANANDO maintained the continuity of successful and goal-oriented programming as it did over the last 26 years.

Since its emergence in 1997, ANANDO never derailed from its life-transforming development programs for extremely vulnerable people such as destitute women, children and elderly persons, unemployed youth, persons with disabilities, COVID-19 and disaster-affected families.

The annual report 2023 reflects ANANDO's commitment to excellence and organizational efforts towards reaching more people by expanding microfinance and development programs like the previous years.

The management team of ANANDO deserves praise for their dedication to rendering quality programs that not only increase the strengths of the organization but also reflect the growth potential.



I am happy to know that ANANDO is undertaking a thought-transforming initiative to bring a change in its management perspective by restructuring different sections of the central management unit, which will reinforce the existing monitoring and support mechanisms to field or regional offices.

I expect the management team of ANANDO will uphold sincerity, integrity, transparency and accountability for the upcoming years as they practiced in 2023.

I also thank all ANANDO staff who have worked very hard throughout this year 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 making 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 and departments, local administrations, donors and development partners for their constant support and cooperation.

I am looking forward to more meaningful partnerships. We hope the work we do will inspire you to join with us. Let's create more inspiration for the people in need.

*Anisuzzaman*

**Professor Dr. Anisuzzaman**  
Chairman  
ANANDO



## From the Executive Director's desk

Despite achieving continuous successes for three decades, ANANDO leaves no room for self-satisfaction. Poverty, unemployment and inequality still exist in the country and ANANDO is determined to reduce these to ensure sustainable development and dignified life for all.

Hence, this year, ANANDO Annual Report's theme is - 'Transforming the future through developing skilled youth resources'.

In 2023 ANANDO's programs were more proactive, coordinated, and timebound as the organization moved into a paradigm shift in management perspective, realizing that the central office has a crucial role in proactive monitoring to ensure accountability, transparency, and quality assurance in all levels of the organization.

We are delighted to share that, through these proactive measures ANANDO has completed a successful 2023.

Like the previous years, ANANDO's microfinance and development programs have been delivering appropriate and sustainable solutions for the most marginalized group of people.

I am proud to share that ANANDO has skilfully advanced its initiatives to people's institutions building, community development, women empowerment, skill development for the youth, non-formal education, income generation, disaster risk reduction, climate actions, and humanitarian responses.

In 2023, we have managed to achieve our yearly target objectives which have been clearly articulated in this annual report 2023.

I am pleased to present this report to our partners, donors, beneficiaries, government, development professionals, the general body and the executive committee and the staff of ANANDO.



Through this report, I offer my sincere thanks to the generous donors such as Lichtbrücke. V. (Bridge of Light), Welthungerhilfe (WHH), GIZ, Ministry of Education, Department of Women and Children’s Affairs –Government of Bangladesh, PKSF, USAID for their assistance and support to ANANDO.

It would not have been possible to make this progress without the assistance of these generous donors.

I would also thanks to all the development partners, Government regulatory bodies especially the NGO Affairs Bureau, Microcredit Regulatory Authority (MRA) and the local administration of the project areas for extending their hands for ANANDO in every possible way.

I would therefore acknowledge the 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.

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

*Maniruzzaman Miah*

**Maniruzzaman Miah**  
Executive Director  
ANANDO



# OVERVIEW OF ANANDO



ANANDO Vocational Training Center and Regional Office in Khagrachari

## BACKGROUND

Father Klaus Beurle with the association of some professionals like university teachers, development practitioners and social workers founded ANANDO to uphold the progress of poor people especially the disadvantaged and youth through promotion of culture, peace and development. Father Klaus Beurle was one of the most active and intelligent workers in the NGO movement in Bangladesh, and in addition to ANANDO, he founded several other organisations as well. ANANDO was initiated in 1996 non formally and formally on April 16, 1997 with the registration of the Department of Social Service and afterward registered with NGO Affairs Bureau & Microcredit Regulatory Authority.

## WHO WE ARE

ANANDO (Promotion of Culture and Youth Resource Development) is a non-profit, non-political, and non-government development organization working in Bangladesh since 1997 and the goal is the reduction of poverty by addressing sustainable livelihood development, women empowerment, climate change, water and sanitation, skill development promotion of enterprise, and peacebuilding. ANANDO is a Bangla word which means 'Joy' (delighted and joyfulness). ANANDO, with its entire meaning, 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 groups. ANANDO believes in the peaceful coexistence of people that ensures justice and development and treats all people equally, protects the rights of the poor and minority people.

ANANDO undertakes initiatives for developing a peaceful and harmonious society through the promotion of culture and youth resource development. It facilitates communities to build resilience and skills towards the development of people's organizations. ANANDO believes in bottom-up, non-directive, integrated and participatory development approaches and acts as a catalyst with its stakeholders who are disadvantaged due to lack of opportunities but have potentialities to strive hard for change and to stand on their own.

## VISION

ANANDO envisions a violence free and environmentally sound Bangladesh ensuring basic human rights with special emphasis on 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 an integrated development approach, which enables individuals and communities to become self-reliant.

## GOALS

The goal of the organization is poverty reduction and employment generation for the poor and marginalized families and thereby create a society based on justice, equity and self-respect through involvement of the poor and disadvantaged group of people in various development activities and through creation of awareness about various problems and issues that concern the individuals, the community and the country at large.

## AT A GLANCE



**ESTABLISHED ON**  
**1996**



**REGISTERED ON**  
**APRIL 16, 1997**



**FOUNDER**  
**FR. KLAUS BEURLE**



**ONGOING PROJECTS**  
**18 (IN 2023)**



**CREDIT BRANCHES**  
**21 (IN 2023)**



**BENEFICIARIES**  
**2,00,000** as of now



**WORKING AREAS**  
**9** districts, **23** upazilas



**TOTAL STAFF**  
**286** staff, **320** volunteers



**ANNUAL TURNOVER**  
**BDT 30,50,00,000/-**  
Average.

## CORE VALUES

Accountability

Benevolence

Coordination

Due diligence

Effectiveness

Fairness & justice

Goal-oriented programming

## ESTABLISHMENT

ANANDO established in 1996 non formally and formally on 16 April, 1997 with the registration of the Department of Social welfare and afterward with NGO Affairs Bureau.

## LEGAL STATUS

ANANDO is registered with the Department of Social Service (Regi. No-Dha-03825), NGO Affairs Bureau (Reg. no. 1180) and Micro-credit Regulatory Authority (02060-01912-00232).

## AIMS AND OBJECTIVES

- ✓ Mobilize and help to build the capacities of poor people;
- ✓ Provide educational support to children, adolescent girls and illiterate people;
- ✓ Form self-capital as group fund of the beneficiaries;
- ✓ Create income-generating opportunities for the poor;
- ✓ Empower women by involving women in decision-making and economic activities;
- ✓ Ensure peace and protect heritage through community understanding and traditional cultural practices;
- ✓ Engage the community for disaster risk reduction and climate change adaptation;
- ✓ Utilize homestead resources through organic practice and natural-based solutions;
- ✓ Provide appropriate trainings for need-based skill development;
- ✓ Build networks with agencies at home and abroad to meet emergency needs.

## Approach: Family Development Plan

ANANDO believes in Family Development Plan (FDP) approach rather than group development approach. FDP is the first and basic step to start the community based development activities with the community peoples. The development of FDPs follows several steps, namely 1) the group members will identify their socioeconomic conditions and opportunities; 2) they will be oriented about the dream of their family development; 3) they will discuss among their family members about their dream and how to achieve it; 4) they will draw a picture in two parts; in the left side they draw their present situation and at the right side their vision for the future. At step 5), they will prepare a three-year FDP to accomplish the vision. This is a participatory development approach, in which the beneficiaries will prepare their development plan, while the Anando will facilitate the conceptualization, analysis and planning for the future. In order to accomplish the three-year FDP, the project participants will be support by the project through necessary training and start-up supports.

# ANANDO 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 the constitution of ANANDO, the legal authority of the organization is the Executive Committee (EC). During the reporting period the following Executive Committee (EC) members performed their responsibilities.



**Prof. Dr. Anisuzzaman**  
Chairman



**Prof. Abul Kalam Azad**  
Vice-Chairman



**Ms. Masuma Parvin**  
Secretary



**Mr. U Thein Maung**  
Treasurer



**Mr. Biman Barua Chowdhury**  
Member



**Ms. Rowshan-Ara-Lily**  
Member



**Md. Abul Hossain**  
Member



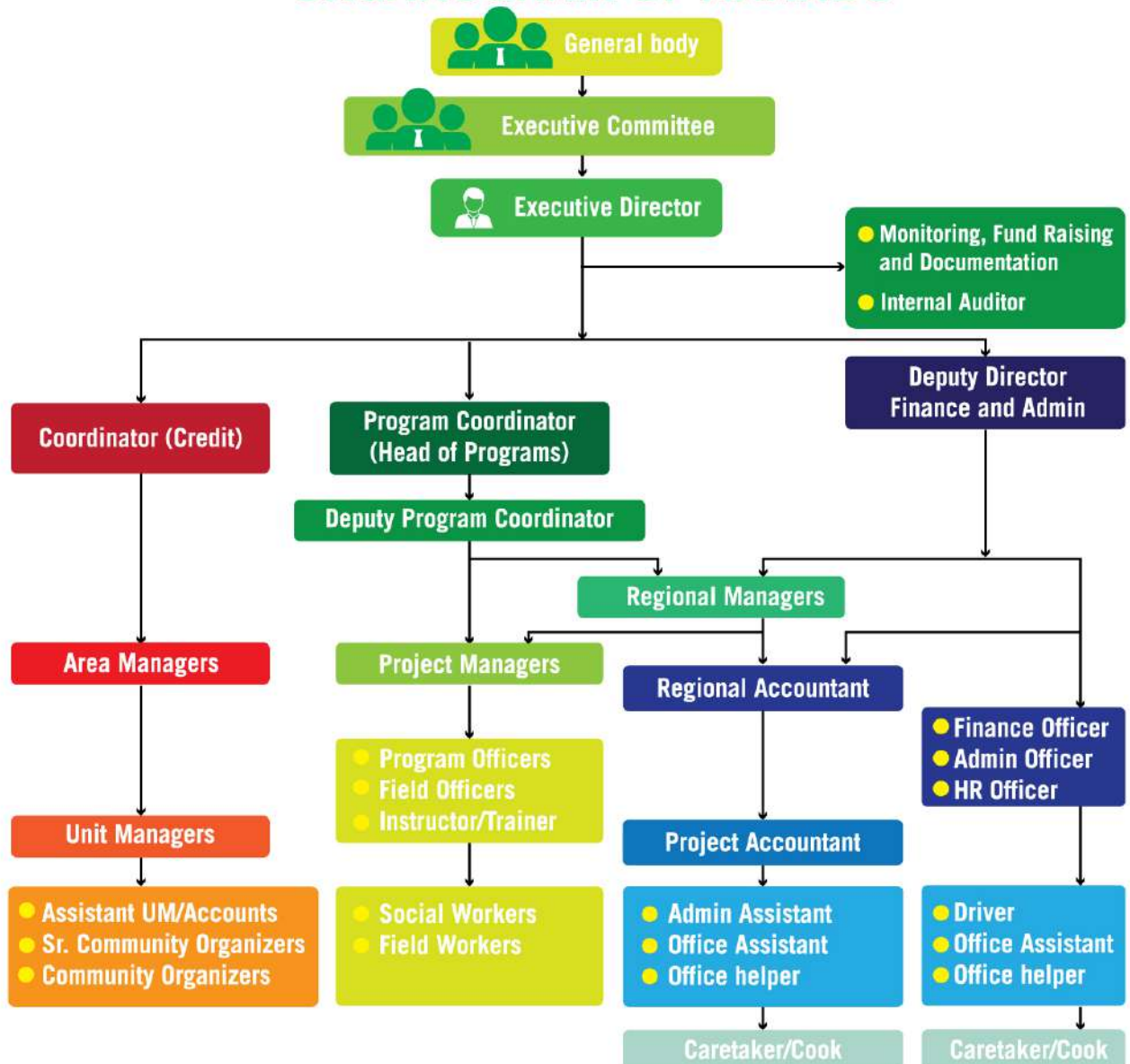
**Md. Sharifur Rahman**  
Member



**Ms. Anima Mukti Gomes**  
Member

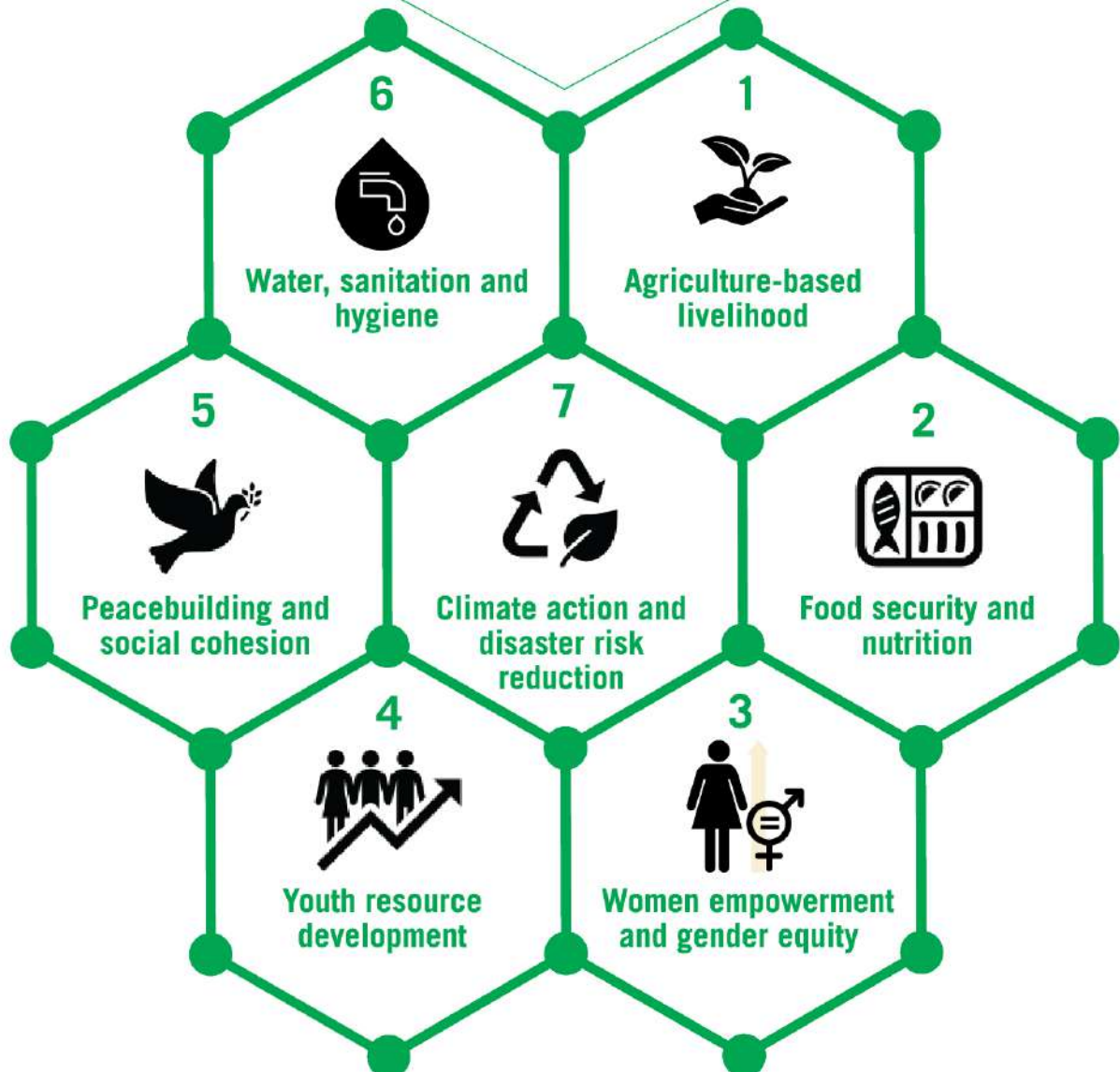


## ORGANOGRAM OF ANANDO



# ANANDO PROGRAMS

ANANDO's projects are managed through two major program approaches: Microfinance, development and humanitarian. The numerous projects combine two to three of these approaches.



## PROGRAM INNOVATIONS

<b>1</b> <b>Family Development Plan (FDP)</b>	<b>2</b> <b>Nutrition gardens and Sustainable Integrated Farming System (SIFS)</b>	<b>3</b> <b>Strengthening community-based institutions</b>	<b>4</b> <b>Building Social Cohesion</b>
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## PROGRAM RECOGNITION

<b>1</b> <b>PKSF selects ANANDO as the best “Vocational Training Organization”</b>	<b>2</b> <b>ANANDO now serves as the WASH focal agency for some selected Rohingya camps in Teknaf</b>	<b>3</b> <b>As of now, ANANDO implements more than 110 projects in different parts in Bangladesh</b>	<b>4</b> <b>ANANDO becomes the Focal Point of MRA (Microcredit Regulatory Authority) in Khagrachari</b>
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## AREA-WISE PROGRAM REACH

District	Upazila	Union	Number of households	Population coverage
Tangail	04 (Tangail Sadar, Delduar, Ghatail, Madhupur)	09	4,715	20,669
Cox's Bazar	04 (Cox's Bazar Sadar, Chakaria, Ramu, Ukhiya, Teknaf)	09	3,572	21,291
		06 camps	15000+	102,483+
Khagrachari	09 (Khagrachhari Sadar, Dighinala, Guimara, Lakkhichhari, Mahalchhari, Manikchhari, Matiranga, Panchhari, Ramgarh)	13	20,000	100,000
Gazipur	01 (Gazipur Sadar)	01	247	864
Jamalpur	01 (Sarishabari)	02	950+	4,270+
Rangamati	01 (Rajasthali)	03	1700	8500
Satkhira	01 (Satkhira Sadar)	02	150	750
Chattogram	01 (Sitakunda)	02	9000	45,000
Dhaka	01 (Ashulia)	01	300	1500
<b>Total</b>	<b>23</b>	<b>42</b>	<b>35,634</b>	<b>305,327</b>



# 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. 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 toward the improvement of their socio-economic conditions within the household and in the community.

## Group formation

Since 1997, ANANDO has established 928 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 become 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 to these 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 weekly 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.

### Area-wise status target and achievement of group formation of groups.

Areas	Up to 2022 December	Newly group formation in 2023			Cumulative Total
		Target	Formed	Dissolved	
Tangail	326	10	3	6	323
Cox's Bazar	174	40	35	3	206
Khagrachari	310	0	0	41	269
Gazipur	57	10	7	0	64
Jamalpur	66	0	0	0	66
<b>Total</b>	<b>933</b>	<b>60</b>	<b>45</b>	<b>50</b>	<b>928</b>

During the year 2023, ANANDO has formed 45 new groups successfully.

Note: Male-123 and Female-805 (86%)





## EMPLOYMENT AND INCOME GENERATION THROUGH MICROFINANCE

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 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 shows the area wise status of total group savings at the end of the year 2023.



## Area-wise status of regular savings

Areas	Group Members	Opening Balance Jan 2023	Collection in 2023	Total	Refund / Withdrawn	Balance as of Dec 2023
Tangail	4115	24,382,695	15,622,863	40,005,558	14,927,942	25,077,616
Cox's Bazar	2578	11,019,919	12,993,341	24,013,260	9,129,933	14,883,327
Khagrachori	3457	37,526,170	16,954,771	54,480,941	21,826,555	32,654,386
Gazipur	862	7,571,694	6,616,216	14,187,910	5,393,434	8,794,476
Jamalpur	983	6,350,112	3,327,806	9,677,918	3,775,665	5,902,253
<b>Total</b>	<b>11,995</b>	<b>86,850,590</b>	<b>55,514,997</b>	<b>142,365,587</b>	<b>55,053,529</b>	<b>87,312,058</b>

## Area-wise status of voluntary savings

Areas	Opening Balance January 2023	Collection in 2023	Total	Refund / Withdrawn	Balance as of December 2023
Tangail	2,433,380	2,561,551	4,994,931	3,145,763	1,849,168
Cox's Bazar	2,561,363	6,089,548	8,650,911	4,766,745	3,884,166
Khagrachori	5,278,931	8,754,336	14,033,267	8,655,469	5,377,798
Gazipur	740,597	367,724	1,108,321	742,001	366,320
Jamalpur	510,476	230,103	740,579	387,817	352,762
<b>Total</b>	<b>11,524,747</b>	<b>18,003,262</b>	<b>29,528,009</b>	<b>17,697,795</b>	<b>11,830,214</b>

Savings collection and refund status in 2023	Opening Balance	98,375,337
	Collection in 2023	73,518,259
	Total	171,893,596
	Less Refund in 2023	72,751,324
	Closing Balance in 2023	99,142,272
	Net Add in 2023	766,935

Total group savings is BDT 99,142,272 and total revolving loan fund - RLF (principle) is BDT 373, 865, 475 at the end of December 2023.

## EMPLOYMENT AND INCOME GENERATION 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. ANANDO offers small loan size (RMC) ranging from BDT 5000 to 100,000 and micro enterprise (ME) ranging from BDT 101000 to 100,000. Consequently, ANANDO is able to provide low cost credit support to the poor group members with high realization rate.



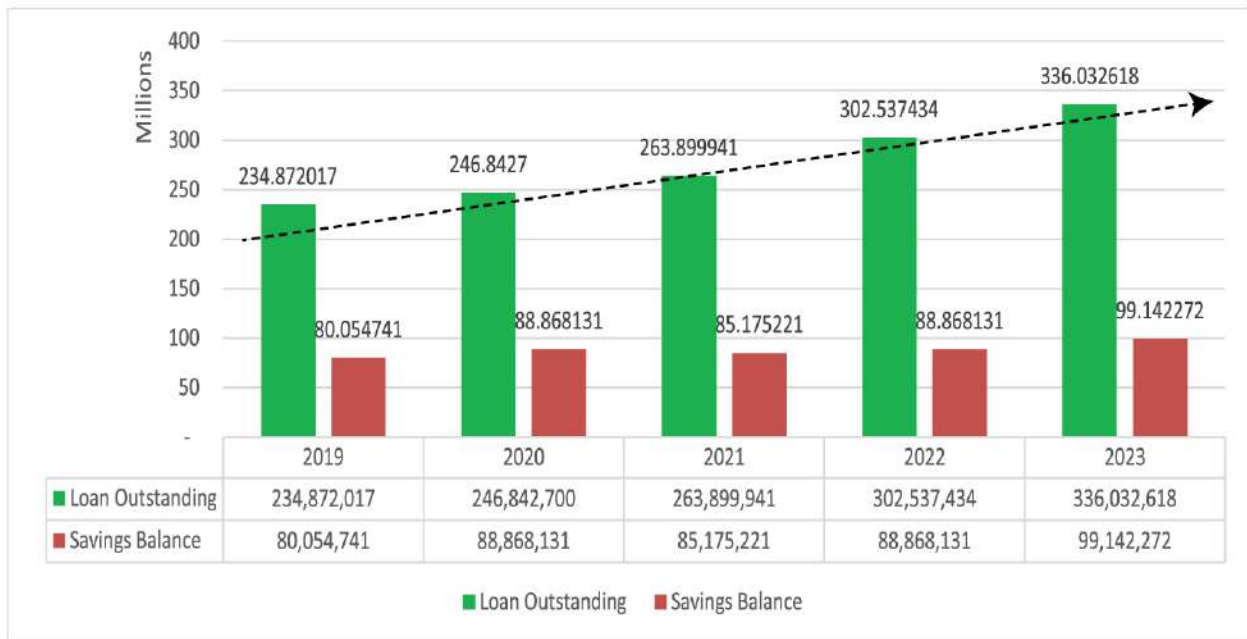
### Area-wise target and achievements for credit disbursement and realization in 2023

Areas	Investment 2023			Realization 2023			Closing Outstanding Dec 2023	Number of Loanees
	Opening Balance	Disbursement in 2023	Total	Target in 2023	Realized in 2023	Rate (%)		
Tangail	86,122,994	185,296,000	271,418,994	175,859,875	172,159,875	98	99,259,119	2,131
Cox's Bazar	37,369,436	115,431,000	152,800,436	98,429,837	97,559,837	99	55,240,599	1,682
Khagrachori	115,723,133	197,951,000	313,674,133	207,367,256	205,467,256	99	108,206,877	2,709
Gazipur	41,403,528	69,926,000	111,329,528	65,484,398	63,484,398	97	47,845,130	501
Jamalpur	21,918,343	46,132,000	68,050,343	43,569,450	42,569,450	98	25,480,893	727
<b>Total</b>	<b>302,537,434</b>	<b>614,736,000</b>	<b>917,273,434</b>	<b>590,710,816</b>	<b>581,240,816</b>	<b>98</b>	<b>336,032,618</b>	<b>7,750</b>

The credit management of ANANDO is designed with participatory norms. Before getting credit every group members needed to apply to ANANDO through the samity. The executive members of the samity screen the application and forward it to ANANDO for next action. After verification of the application in different levels, it approves the loan with due information through the samity EC. The cheque is disbursed through and awareness building gathering together with other members of the same unit. Active participation of Samity EC in credit management, reduce staff intensity, and thereby reduces the management of cost as well. Consequently, ANANDO can provide low cost credits to the poor with high realization rate.

However, the group members must fulfil all the criteria including attending desired training and other input support, they become eligible for credit assistance from RLF for feasible EIG projects. In 2023, BDT 614,736,000 was disbursed among 7750 loanees. The number of loanees declined for various reasons, including migration, natural death, shift of business, etc. ANANDO reformed its groups and families in 2023 reducing these inactive members.

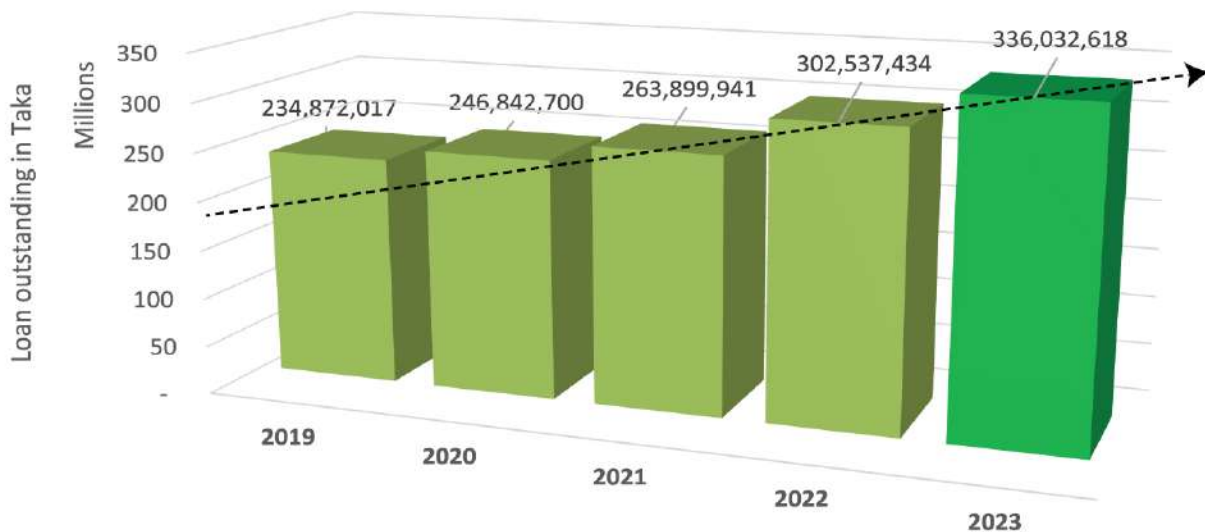
## Year-wise status of ANANDO micro finance program



## ANANDO credit program status of last five years

Particulars	Year-wise status				
	2019	2020	2021	2022	2023
Loanee	9,826	9,758	8,923	9,758	7,750
Loan Outstanding	234,872,017	246,842,700	263,899,941	302,537,434	336,032,618
Savings Balance	80,054,741	88,868,131	85,175,221	88,868,131	99,142,272

## Status of loan outstanding in last five years





Ayesha Begum in her cowshed



## CASE STORY

### Ayesha Begum – Transforming lives and livelihoods through credit programs

Ayesha Begum lives in the West Dargarbil region of Ukhia Upazila. Ayesha Begum's spouse is a farmer. Ayesha Begum couple faces numerous challenges in supporting their five-member household. For this reason, Ayesha Begum intends to raise cows at home to supplement the family's income. However, they did not have enough money to purchase cows.

As a result, in 2022, Ayesha Begum borrowed 50,000 taka from ANANDO to buy a cow. Initially, he earned roughly 1000 taka per day by selling cow's milk. In this way, he earned approximately 30 thousand taka each month and made regular loan payments. After that, Ayesha took out a 2 lakh taka loan to increase her income and purchase more cows. Her current monthly income exceeds 60,000 taka.

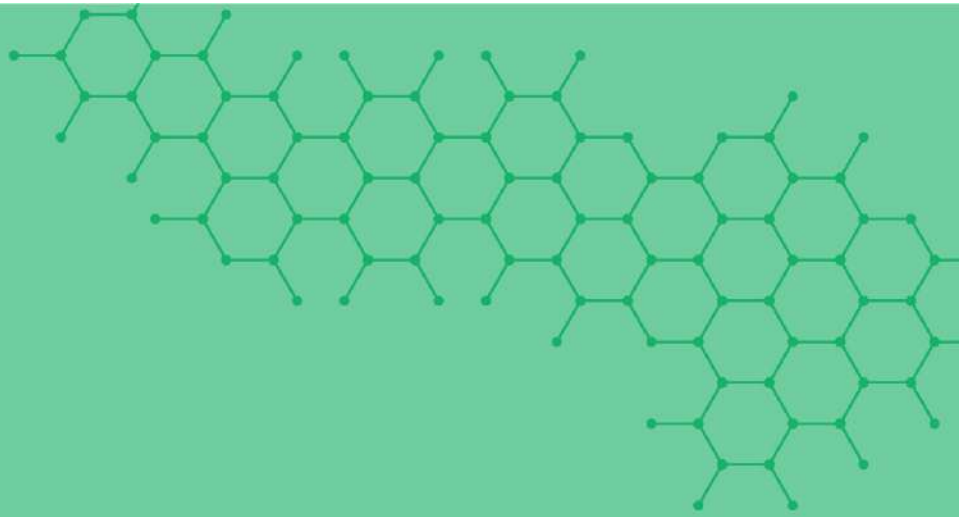
Furthermore, bio-fertilizer is manufactured from cow dung, therefore Ayesha is preparing it with the assistance of her husband. Her family is now able to save some money every month by meeting household expenses.



# DEVELOPMENT PROGRAMS

বসতবাড়িতে জলবায়ু সহনশীল শাকসবজি উৎপাদন প্রযুক্তির উপর প্রশিক্ষণ  
কক্সবাজার এবং চট্টগ্রাম এলাকায় জলকৃষি জীবিকায়ন এবং  
দুর্যোগ ঝুঁকি-হ্রাস কার্যক্রমের মাধ্যমে বানাদ্রোহিতা নিশ্চিতকরণ  
তারিখ: ২৪-০৭-২০২০  
স্থান: কক্সবাজার, চট্টগ্রাম  
বাস্তবায়নে সহযোগিতায়: গুয়েস্ট হাট এইচ  
WELT HUNGER HILFE





## AGRICULTURE-BASED LIVELIHOOD PROGRAM

Bangladesh is a country of high population density with more than 160 million people within the boundary of 144,570 square kilometers. Almost 50% of total population is women who do not have formal jobs, access to other opportunities and resources.

Most of these women are involved in homestead agriculture, but have very little knowledge on the use of appropriate technology required for homestead farming. Since inception, Anando has special concern for this program considering the shortage of food as well as malnutrition problems in Bangladesh.

Homestead vegetable gardening is a vital component of traditional farming that can make a significant contribution to total food production, quality and diversity of the family diet containing vitamin-A, and micro-nutrient deficiency. Homestead farming includes a wide variety of fruits and vegetables production around the year and integrates animal husbandry into other homestead food production activities.

In Bangladesh, a big number of homestead lands are still unutilized where mixed fruits gardens and vegetables could be grown for family consumption. Anando is very careful in utilizing all the space components for

maximum food production for family consumption and as a source of extra income that could be earned by selling of homestead products. Notably, Anando has explored 11 major homestead space components, where fore-yard utilization is one of the very common productive spaces so far.

There are 1,99,79,932 households in Bangladesh. Each household possesses a big home-yard for children's sports and a pond for family aquaculture is a traditional need. Thus, a large section of the country land is being used for homestead living and less amount of land for cultivation.

Since, Bangladesh has huge population, hence, it is very vital to utilize every little bit of land for cultivation in order to secure food supply for all. Cultivating vegetables or farming in the homestead is very important and convenient for women to look after the crops/husbandry properly.

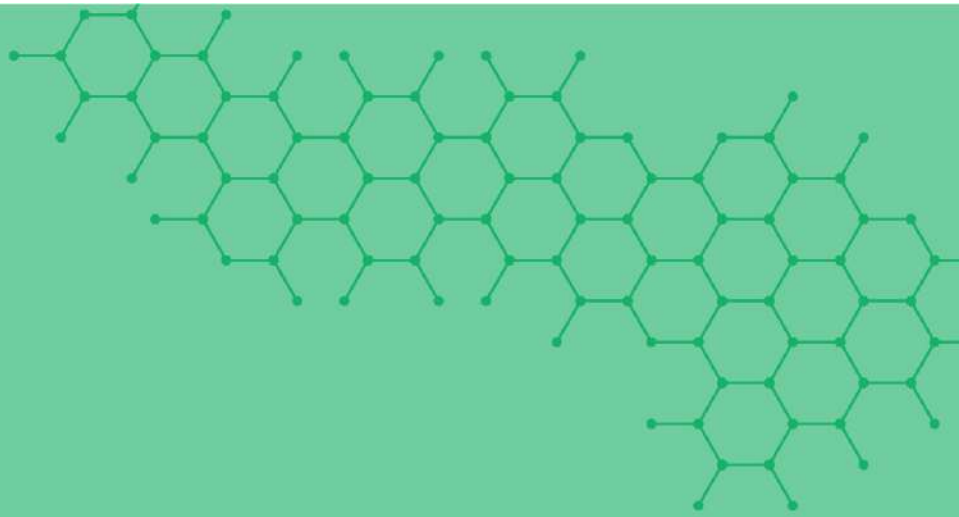
Homestead cultivation provides diversified nutrients and economic benefit to women round the year. In Bangladesh, women have an important traditional role in producing family food and improving family diet by wide range of homestead farming. Anando encourages homestead farming in an innovative way to improve farming practices by utilizing homestead to the maximum level.



The performance of major activities of the homestead agriculture program:

Activities	Chattogram		Cox's Bazar		Total	
	Target	Achievement	Target	Achievement	Target	Achievement
Vegetables Seed and Fruit Sapling distribution	957	957	1200	1200	2157	2157
Vermicompost Materials distribution	120	120	180	180	300	300
Support for Poultry Rearing	125	125	180	180	305	305
Animal Vaccination Campaign	2	2	04	04	6	6
Training on Resilient Homestead Gardening	957	957	1200	1200	2157	2157
Training on SIFS	80	80	180	180	260	260
Training on VMF	40	40	40	40	80	80
Training on Nursery	10	10	20	20	30	30
Training of Resource Farmer	10	10	24	24	34	34
Establishment of FFS	10	10	24	24	34	34
Training on Livestock	200	200	200	200	400	400
Training on Poultry	200	200	200	200	400	400
Training on Fisheries	29	29	200	200	229	229
Training on New Business Creation	80	80	200	200	280	280
Training on Value Chain	40	40	200	200	240	240





## FOOD SECURITY AND NUTRITION

Food security and adequate nutrition are among the basic needs of every human being. In Bangladesh, despite some impressive gains in recent years, a number of concerns still remain, a major independent report says.

Alarming large number of people still remain food insecure and hungry, and most people do not have a sufficiently nutritious and diverse diet.

More than 1 in 3 children are still afflicted by stunted growth, and acute malnutrition has not decreased significantly over many years. On top of this, there are emerging concerns with food security and nutrition as a result of socioeconomic and climate change, a WFP report says.

In this context, ANANDO works in the most remote and marginalized communities in Bangladesh, especially in the Chittagong Hill Tracts region, where the nutrition situation is adverse compared to the mainland of the country. Under the Food Security and nutrition program, ANANDO implemented numerous nutrition camps, weight monitoring, awareness raising, nutrition gardening and nutrition advocacy programs.

### PROGRESS OF ACTIVITIES UNDER FOOD AND NUTRITION SECURITY

- ✓ Conducted 129 follow-up nutrition camp. Total 2237 children's were participated during the follow-up nutrition camp.
- ✓ Community service provider(CSP) - Nutrition has been visited 865 household HH(who have MAM child) within 45 villages.
- ✓ Total 2,991 (06 to 36 Month) childs has been screened through Anthropometry measurement at 45 Villages.
- ✓ For awareness raising, this year Celebrated World Health Day for 2023 at Shantipur Village under Kobakhali Union in Dighinala Upazilla.
- ✓ Organized 10 awareness-raising event to the community and school through street theater covering 45 villages. Approximately more than 25,000 villagers were participated during the event.
- ✓ Established 10 hand washing stations where 10 in community level as part of awareness program on COVID – 19



- ✔ Total 225 model farmers (SIFS – 90, CSP agriculture – 45 and nutrition garden owner - 90) has been established within 45 villages. Most of them have more than five to six subsystems. Minimum seven food groups have ensured by the model demo farmer's in their model farm.
- ✔ Distributed summer and winter vegetable seedling/seeds (Indian spinach, Red amaranth, Amaranth, Radish, Sweet gourd, Bottle gourd, Data, Tomato, Brinjal, Chilli, French bean YLB, Okra, Water Amaranth) within 225 model farmers.
- ✔ Distributed summer and winter vegetable seed/seedlings within 1000 HH (who have MAM child) out of 1000 HH.
- ✔ Total 719 (71.9%) nutrition garden (NG) owners out of 1000 NG are using (that preserved in previous year) different types of summer/winter seeds in their nutrition garden. So that enhance sustainability of nutrition garden as well as reduce dependency on seed market. From the annual monitoring survey findings showing that, 75.76% of HH are established nutrition garden covering at least 5 food groups.

- ✔ A total of 1,150 FFS (farmer's field school) sessions have been conducted considering 31 different topics in 45 villages in which a total 21,887 participants were participated where there were male 4,644 and female 17,243. It will enhance the technical knowledge to disseminate within the villager's on pest and diseases control for crop production, vegetables seed collection and preservation, Soil health and water management, livestock management etc.
- ✔ A total of 90 Community-based organizations/Self Help Groups (SHG) in 45 villages where total general member are 2738 of which of male 18% and female 82%. All SHGs have been operated by an Executive Committee consisted of 5 to 7 members and total EC members stand 470 (m-40% and F- 60%). The SHGs have collected savings total of BDT 21,11,270 (EUR 17,892) from 2019, which deposited in the different NGO's/banks.
- ✔ Project team conducted one meeting on Nutrition sensitive microplanning (NSMP) for Union parishad Chairman and Elected members in Merung union parishad. Now they are more interested to implement NSMP in their respective areas.



Dilruba is in her bottle gourd farm.



## CASE STORY

### Dilruba Kanam – on the way to be self-sufficient by vegetable Gardening

Mrs. Dilruba Khanom, 24 years old, wife of Mr. Gias Uddin, Lotani Para, Kakara Union, Chakaria Upazila under Cox's Bazar district.

Dilruba Akter has started cultivation of diversified vegetables using improvement technology in their small-farm and this is turning point of their fortune. From July-December 2023, she can able to harvet 760 Kg different vegetables (bottle gourd, red amaranth, kangkong, sweet gourd, French bean etc.) from her 15 decimal gardens that value is about BDT 34200.

The produces vegetables are meeting her family need (2/3 kg/day) & she has earned from about BDT 24000 from surplus selling. In addition, she has borrowed 40 decimal lands for cultivating tomato eggplant, cabbage, chilly etc. in large scale where earlier only tobacco was cultivated. Her opinion is that after harvesting, she can be earned BDT 4000 -5000 per month from vegetables.



Urita Chakma



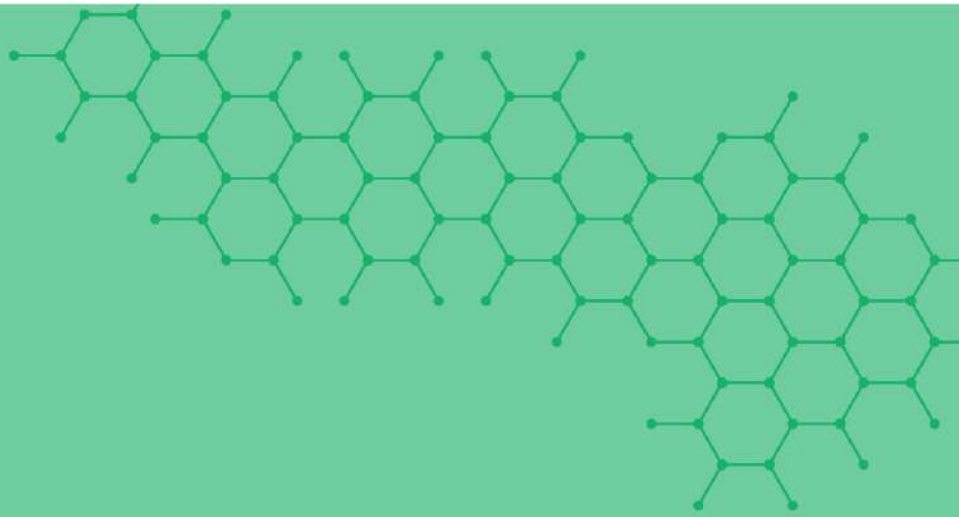
## CASE STORY

### Urita Chakma – Transforming lives through nutrition Self-help group

Urita Chakma is 27 years old, lives in Khagrachari. She works with 381 families in the village of Uttor Milanpur with 113 children aged 0 to 5 years. The nutrition status of child and mothers are also very poor in this village.

A total of 33 SAM & MAM children were identified through anthropometry measurement in collaboration with the government health department. After being selected Chairperson, she more involved in NSV, project activities. She helps Community Service Providers (CSP) - Nutrition for attain mothers (who have MAM children) at fifteen days nutrition camps.

After camp is over she looks after or follows up that the MAM child mothers to make sure the eating recipe where they are eaten at camp and also follow up WASH intervention, health message, or technical session.



## CLIMATE ACTION AND DISASTER RISK REDUCTION

### Urban Management of Internal Migration due to Climate Change

Cities in Bangladesh are turning into “heated islands”. Due to the lack of long-term urban development measures, there is a big demand for immediate, affordable, and yet effective approaches to improve the living and environmental health conditions in poor settlements.

Bangladesh is a country with an urgent need for intervention. It has one of the highest urbanization rates in Asia and at the same time is highly threatened by the impacts of climate change. The urban population is expected to double by 2050, with 112 million people living in cities by then. Many of the new urban dwellers are expected to be living in new, unplanned, and most likely informal neighborhoods.

ANANDO implemented an urban risk reduction and climate change adaptation project in Satkhira district in 2023 which was funded by GIZ. The project titled “Urban Management of Internal Migration due to Climate Change (UMIMCC)/ Urban Management of Migration and Livelihood (UMML) Project” was initiated with view to enhance resilience of climate migrants and vulnerable households in selected slums of Satkhira through urban greening-based income generation.

The project focuses on different aspects and features an integrated approach. The aim is to not only improve the quality of life of individual residents of the community but also increase the quality of life for the entire community through interventions in the public space.

To reduce the effects of heat islands, greening measures are implemented on, around and next to houses.

The resulting cultivation and sale of crop and ornamental plants enable women and girls to generate income and improve their livelihoods.

The upgrading of an area into a public green space also serves as an educational opportunity for urban greening options at household and public space level and at the same time as space for information on climate change.

A solar-powered “Climate Change Digital Learning Hub” will therefore be constructed at the public open green space. This results in the community having knowledge of climate adaptation and mitigation measures and collective awareness of impact reduction and early warning systems.



## Major achievements

- ✔ Identification of 600 Households (in up to 4 slums) that are suitable for urban gardening
- ✔ Court-yard meetings, focus group discussions, beneficiary group formation, awareness raising support on vertical agriculture and homestead gardening and other relevant need-based issue-90 sessions
- ✔ Construction of the vertical framework and rooftop reinforcement for the vegetable garden in the chosen slums-600 HH
- ✔ Meeting on Backyard, wall-mounting and rooftop vegetable gardening, on agriculture method/technology activities in 4 selected UPS focusing on high value and high yielding varieties-30 sessions
- ✔ Development and construction of 4 community gardens
- ✔ Training and capacity building (needs based) to women and youth in urban agriculture, leadership, market development, and entrepreneurship to enhance their skills and empowerment-03
- ✔ Development of minimum 1 sales display centre.

## Strengthening community resilience and readiness in response to anticipated monsoon flood in Jamalpur, Bangladesh



Bangladesh is highly prone to flooding, making it one of the most flood-prone countries globally. This vulnerability stems from its low-lying terrain, geographical location, and heavy monsoon rainfall.

Recent studies reveal that approximately 70 million people in Bangladesh reside within 2 kilometers of a river and are at risk of flooding. Floods have severe consequences, causing damage to infrastructure, agriculture, livelihoods, and public health. The level of vulnerability varies across regions and districts, presenting unique challenges for each area.

Jamalpur District is particularly vulnerable to monsoon flooding annually from June to September. On average, half of the district experiences flooding yearly, with moderate floods occurring every four to five years. Climate change has disrupted the predictability and intensity of these floods, surpassing local communities' coping capacities.

The consequences are devastating, resulting in loss of life, destruction of homes, and disruption of livelihoods, leading to long-term humanitarian and developmental challenges.

In this context, ANANDO, partnering with WHH, has been implementing the "Strengthening community resilience and readiness in response to anticipated monsoon flood in Jamalpur, Bangladesh" project in collaboration with ANANDO since July 15, 2023.

The Welthungerhilfe Anticipation and Preparedness Fund (AF) provided funding for the 14-month-and-15-day project in order to initiate an anticipatory response that would assist 500 of the most vulnerable families in flood-prone areas.

Initial tasks required for the proposed actions are being completed by the project. Hence, the selection of project participants is predicated upon community consultation and participatory rural appraisal, ranking of wealth and vulnerability, and other relevant factors.

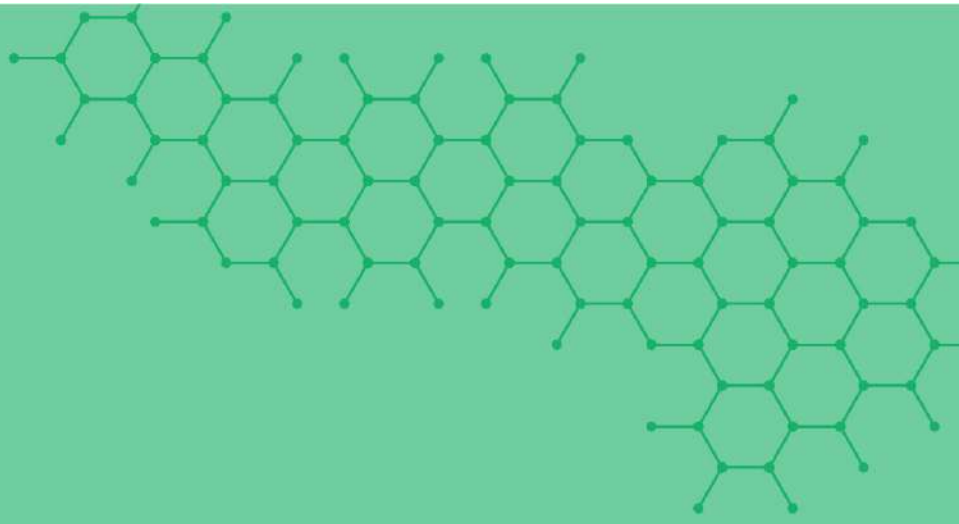
The team concluded the selection process for the 500 most vulnerable households and forwarded the primary list to the WHH and ANANDO central office for review. Both organizations consequently reached the decision to conduct a joint monitoring visit in order to determine whether the procedure adhered to humanitarian standards.



## Key interventions

- ✓ Meeting and awareness message: 6 times with 500 beneficiaries
- ✓ Tube well repair: 15  
Latrine repair/up gradation: 20
- ✓ Flood shelter repair and plinth raising: 1
- ✓ Vaccination camp (livestock): 4 times with all livestock in beneficiaries hhs
- ✓ Provision of rescue and recovery material: 2 sets
- ✓ Project target beneficiary selection through PRA: 500 hhs
- ✓ Baseline survey & End line evaluation;
- ✓ Distribution of multi-Purpose Cash Grant (MPCG): 5500-6000/hhs
- ✓ Post Distribution Monitoring (PDM):1
- ✓ Establishment of accountability mechanism/CRM: 2 unions
- ✓ Risk communication and awareness messaging system establishment: 2 unions
- ✓ Union Disaster Management Committees (DMCs) formation: 2
- ✓ Capacity building workshop of Union Disaster Management Committees (UDMCs): 2
- ✓ Formation and capacity building of community volunteers: 30
- ✓ Conducting Community Risk Assessment (CRA) & developing RRAP: 2 unions





## YOUTH RESOURCE DEVELOPMENT

### ANANDO Vocational Training Center (VTC)

The Chittagong Hill Tracts (CHT), the Eastern part of Bangladesh, are known as the domain of 11 ethnic minority groups. The way of life and culture of these ethnic groups are completely different from the rest of the country.

The Khagrachari District of Chittagong Hill Tracts (CHT) has a hilly terrain and is a forest-dominated area. Only 7 percent of the CHT region is cultivatable plain land. The transportation system in the region is very poor and time-consuming. That is why this part of the country remains behind in terms of modernization.

About 65% of all households in the region, irrespective of their ethnicity, are living below the absolute poverty line, while 35% are even extremely poor. Among the hilly people, especially in Khagrachari, the literacy rate is very low.

There are barely any opportunities for the skills development of youths who drop out of school. Thus, they become a burden for their poor parents. To assist the youths to have a decent life with proper socio-economic conditions, ANANDO established a vocational training center (VTC) in 2008.

Very little steps have so far been taken in Bangladesh to open up avenues of skill development for the rural poor youths who are generally deterred from entering public training centers due to lack of academic qualifications and required costs implicit in such training.

However, it is commonly recognized that little could be expected from the youths unless their technical potential is harnessed. An important contribution made by ANANDO in this direction is its Vocational Training for Youth Resource Development Program.

The VTC has built 1450 square meter semi-pucca building with modern equipment and amenities to provide six rooms for arranging classes and project administration, 422 square meter open workshop and a 924 square meter two-storied full-pucca dormitory to provide 20 students with lodging, dining hall and other facilities including two guest rooms.

The key outcome of the training center is that most of the trainees have got jobs in different workshop and factories. Some of them have started their own business and become self-dependent. They can now support their families financially and spend money for food, education, treatment and healthcare for their family members.



## Major achievements in 2023

- ✔ 230 days regular class conducted.
- ✔ 48 days workshop attachment training completed.
- ✔ 53 trainees completed the one-year course.
- ✔ Certificate awarding ceremony program held for VTC graduates.
- ✔ VTC graduates from the welding trade participated on the Bango-Bondhu National Skills Development Competition.
- ✔ 32 graduates are self-wage employed in local workshops and factories.
- ✔ Mr. Sheikh Md. Maniruzzaman, Director General (Grade-1), NGO Affairs Bureau, Prime Minister Office visited the VTC training activities and expressed his satisfaction.





## Girls Hostel and Tailoring Training at Khagrachari

From the beginning, girls do not have hostel facilities for those girls who come from remote and isolated places to receive tailoring training. For this reason, girls are deprived of receiving training from the ANANDO Vocational Training Center. According to considerations Anando established a girls' hostel in 2015 and since then 20 girls have received tailoring training with food, lodging, and extracurricular facilities.

It is our great pleasure to achieve the 17th batch of training for the rural disadvantaged women's session from January to December 2023 the project named "Girls Hostel and Tailoring Training at Khagrachari Project" which has been running since January 2015. The admission targets and achievements statistics at a glance of 17th batch are as follows :

Name of Trade	Admission Target	Admitted	Appeared Examination	Passed Out
Tailoring	30	28	28	28

## Employment of graduate students

The girls (students) who have passed out successfully from Vocational Training (VTC) are now continuing their jobs very confidently from the beginning of January 2008 to December 2023 in the local tailoring workshop, local mini garments, wages, and own business. The job status of the employment of passed-out graduates is as below from January 2008 to December 2023.

Name of Trade	Admission	January-2008 to December-2023						
		Total Passed Out	Employment Category			Total Employed	Un Employed	Employment Rate
			Job	Self	Other			
Tailoring	569	498	095	318	59	413	026	94%



Swapnamita Dewan



## YOUTH VOICE

### Swapnamita Dewan - Transformation of life and livelihood

My name is Swapnamita Dewan, my younger sister is Alomita Dewan, father's name is Jai Chan Dewan, mother is Bindu Bala Dewan (deceased). Our house is in Khagrachari Sadar Upazila, Headman Para Giriful area. We are 4 (four) brothers and sisters.

After passing SSC, our education was interrupted as our mother died. After my mother's death, my father got married for the second time. From then our life of suffering began. Seeing our condition, a lady known in my village told us to take tailoring sewing training at ANANDO Vocational Training Center. We two sisters and father go to ANANDO office to communicate and decide on admission.

In 2022 we two sisters got admission and trained in tailoring trade from hostel for 10 months with skill and passion. Then we do 2 months internship at Sohag Tailors at Khagrachari headquarters through ANANDO Vocational Training Center to get practical experience. After completing the training, father bought us a sewing machine. We two sisters sit at home and buy another sewing machine by doing orders for people in the area. Later we started online business along with sewing. By earning money in this way, we now earn an average of 15,000-18,000 taka per month. Now we can help father to manage our family expenses.

## Establishing a Thriving Market for Improved Clean Cookstove in Host Communities in Cox's Bazar.



In Bangladesh the majority of the population relies on biomass for cooking and heating. About 94 percent of the energy to meet household cooking needs come from biomass sources.

Many families in Cox's Bazar use a traditional stove to cook with, often just a simple fire pit or clay hearth with a wood fire. These traditional stove designs have low thermal efficiency. They lose a lot of heat and require a substantial amount of firewood or other solid fuel to prepare a meal.

As of now, there are more than 1 million Rohingya Refugees in Cox's Bazar region. Firewood is mostly used as cooking fuel for most of the households. Fuel scarcity is resulting in increased tension with threats between the host communities and Rohingya Refugees.

The difficulty of finding firewood also means that host community peoples sometimes have to sell part of their food supplies in order to buy firewood to cook food with. With less food to eat, they are at greater risk of malnutrition. To address the above mentioned issues and create a sustainable cookstove market, ANANDO has implemented a grant activity titled

“Establishing a Thriving Market for Improved Clean Cookstove in Host Communities in Cox's Bazar” project in Ukhiya, Ramu, and Teknaf sub-district under Cox's Bazar district from December 11, 2022 to March 10, 2024 and the activity was awarded by the USAID BADGE grant under contract.

The goal of the project is to promote improved cookstoves through the local market and entrepreneurs' capacity development in rural areas. Two low cost improved stove models i.e Luxur cookstove and Shabuj chula were introduced with this project to create a market for improved cookstoves and the benefits of using these stoves model are as follows,

- ✓ requires less than 50% firewood compared to the traditional cookstoves,
- ✓ keeps the kitchen clean, smoke free and reduces the indoor air pollution,
- ✓ reduces morbidity and mortality rate due to very low indoor air pollution,
- ✓ reduces potential fire related accidents in the kitchen,
- ✓ reduces greenhouse gas emission as well as saves forests.

More than 1,000 Clean Cookstoves were directly sold under the project. At the beginning of the project, four orientation workshops were organized to brief the goal and objectives among the key stakeholders. A total of 13 Local entrepreneurs for clean cookstove were selected as per set criteria and build their capacity by providing trainings and other technical support.

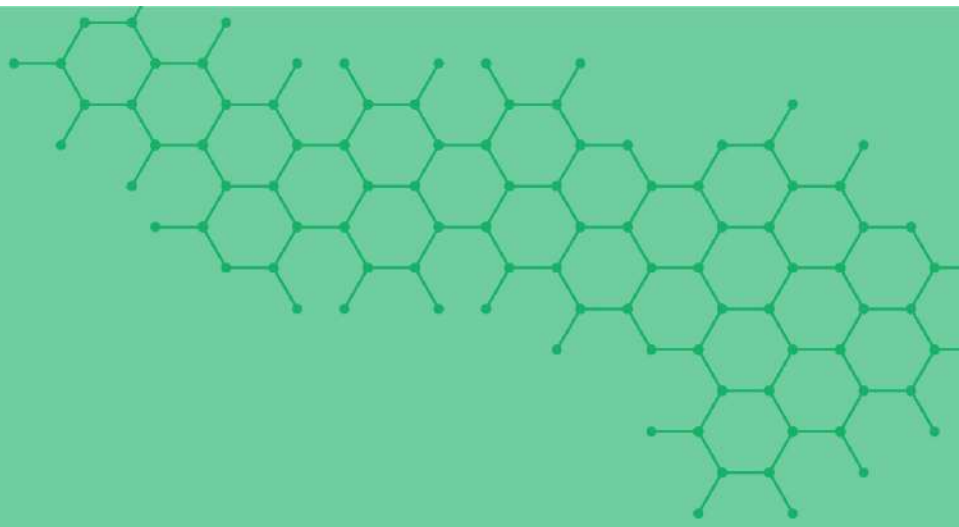
A MoU between Manufactures and Entrepreneurs signed to distribute stove and monitoring the sales record. Social marketing and behavior change communication activities such as film shows, courtyard meetings, school sessions, and cookstove demonstrations at Hat/Bazar were carried out for market development and creating demand. The project team have identified the local MFIs and encourage them to finance for improved clean cookstove to scale up the cook stove business.

## Objectives of the project

- ✔ Develop and apply behavioral change communication and social marketing strategies to ensure adaptation of supportive behaviors and community contribution in energy efficiency and conservation.
- ✔ Develop supply chain of the improved clean cookstove by establishing linkage between local entrepreneurs and improved cookstove manufacturers.
- ✔ Create an access to finance by involving local Micro Finance Institutions to scale-up local entrepreneur's improved cookstove business.

## PROJECT ACHIEVEMENTS AT A GLANCE

Sl	Name of Activities:	Total Target	Total achievement	Rest of Activities	Participants	
					Male	Female
1	Project inception workshop (4 events)	4	4	0	90	23
2	Courtyard meeting	18	18	0	83	453
3	School session	10	10	0	160	410
4	Film show	10	10	0	28	351
5	Stove demonstration	20	20	0	3022	135
6	Capacity building training	2	2	0	8	12
7	Capacity building refresher training	2	2	0	8	18
8	MOU between Entrepreneurs and Anando developed		10	0	4	6
9	Agreement signature entrepreneurs between Manufacturer		13	0	4	9
10	Holding meeting with MFI for access to finance		4	4	11	5
12	Development sales agents	20	20	0	8	12
13	Distribution of ICS to the 13 selected entrepreneurs. (total 700 cookstoves to 10 entrepreneurs)	850	850	0	4	9
14	Sales progress of Improved Cookstoves. At least 1,000 cumulative ICSs sold by the entrepreneurs to date.	1000	1024			



## PEACEBUILDING AND SOCIAL COHESION

Violence and injustice are almost everyday occurrences in our society especially in rural situation. The root cause of these violence and injustices are multidimensional. But the vital reason is lack of understanding and mutual respect of one individual to another, family to family and one community to other community.

Apart from this, lack of education, inter-ethnic communication gap, awareness about human dignity and rights, capacities of conflict management always act as support factors for the people who commit violence and injustice.

The types of violence and injustices in Bangladesh are many. Land grabbing of powerful people, communal hatred, family quarrel, ethnic conflict between two communities, existence of militant groups in different forms, existence of high rate of dowry, polygamy, arbitrary divorce, early marriage, extra-marital sex, wife beating are also the major causes of violence and injustices at individual and family level that frequently affect the community peace and harmony in rural Bangladesh.

In some places there is conflict and mistrust among the races of the indigenous community too.

These are treated as the evil forces, may be compared as the pore in the pitcher in context of development.

Considering all these problems, Anando initiated its Peace building and social cohesion program in its project areas to enhance capacity of the people to be guided by values in their behavior as individual, family and community; to increase the level of people's capacity and affordability to approach formal or informal legal services. And to create a regular community based activities for community and social harmony.

At present, ANANDO implements its peace education program mainly in its Teknaf area and a few activities like dialogue at the samity level in other operational areas. One project is being implemented in 2 unions of Teknaf.

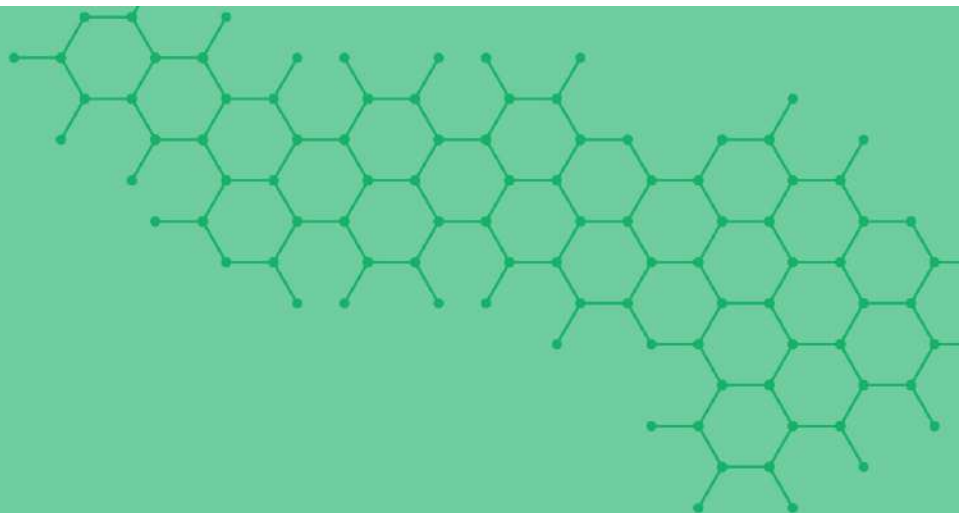
The project " Strengthening Capacity of Rohingya Hosting Community at Teknaf, Cox's Bazar, Bangladesh" is being implemented in Teknaf in Cox's Bazar with the objective to increase the capacity of the host communities through skills development, improved food production, restoration of livelihoods and sound WASH facilities in a peaceful co-existence with Rohingyas at Teknaf, Cox's Bazar.



## Major achievements in 2023

SL	Activities	Yearly Target (2023)	Yearly Achievement (2023)
03	Workshops on Family Development Planning	400 Family	400 Family
04	Start-up Support	BDT. 4,800,000/-	BDT. 4,800,000/-
05	Capacity development training on agro production and processing	400 members	400 members
06	Establish 18 village model farm (VMF)	8 VMF	8 VMF
07	Seeds, sapling, equipment support for nutritionally balanced food	400 Family	400 Family
08	Establish Resources Farmers	4 RF	4 RF
09	Training on Livestock rearing	400 members	400 members
10	Skills/vocational training for vulnerable youth and adolescents	30 youth & adolescents	30 youth & adolescents
11	Organize new business creation training for the newly interested beneficiaries.	400 members	400 members
13	Latrines installation in the Community	20 Toilet	20 Toilet
14	Provide a Water pump for safe water	10 Water pump	7 Water pump
15	Group based awareness and motivational sessions in the community level	400 members	400 members
17	Community based peace groups training	400 members	400 members
18	Established Peace Building Support Centre for Conflict resolution in the community level	2 Centre	2 Centre (on progress)
19	Capacity building on leadership development, advocacy, conflict resolution, peace building and legal entitlements	200 members	200 members
20	Peace education in the Educational institution	20 session	20 session





## WOMEN EMPOWERMENT AND GENDER EQUITY

Bangladesh has demonstrated a firm commitment to gender equality and women's empowerment, evidenced by its gender-responsive policies and budgetary allocations. Indeed, gender equality is firmly cemented in the constitution of Bangladesh. Yet, disparities persist.

Women spend eight times more time on unpaid care work than men and, according to the Labour Force Survey 2022, only 42 percent of working-age women participate in the labour force, often earning less than men, while only 13 percent of women own land.

Disturbingly, as per BBS data, 54 percent of women have experienced physical and sexual abuse at least once in their lifetime, and according to a recent study by Dhaka University and UNFPA, the preference for a son is still prevalent among parents in Bangladesh, with some choosing to undergo sex-selective abortion.

Over 99 percent of people in Bangladesh hold at least one bias against women, with 69 percent believing that men make better political leaders and 88 percent thinking that men are more capable business executives and are deserving of greater job opportunities.

Even more concerning, over 99 percent of women hold biases against their own gender, perpetuating the very norms that hold them back.

To eliminate the gender inequality and discrimination, promoting women in leadership and ensuring equal pay is vital. ANANDO through its programs promotes women's leadership capacity by providing capacity-building support and engaging women in income-generating activities to make them self-reliant and independent.

ANANDO implements two projects in Tangail-Jamalpur and Khagrachari districts that benefit local women. By these projects, the women and farmers are capacitated to lead their associations sustainably and continued production, profitable marketing and income with relevant services, rights, and entitlements following their association development plan.

The goal of the projects are - The women and farmers 'associations are empowered and capable to operate their associations sustainably and skilfully implement their economic development activities with dignity.



## Major achievements in 2023

- ✔ Organized daylong team building workshops (12) with participants 1017 for strengthening women's associations,;
- ✔ Conducted basic skill development trainings i.e. leadership (410 participants), conflict management (409 participants) and finance and accounting (442 participants) has been provided so that they can lead their associations;
- ✔ Organized 02 exposure visits to relevant organizations for selected members of women's associations and farmers' associations;
- ✔ Organized a women development fair-2023 at Upazila level (02) and farmers development fair-2023 at Upazila level (02);
- ✔ Provided start-up capital support to women association to start their income generating activities BDT 16,00,000.
- ✔ Provided start-up capital support to farmer association to start their income generating activities BDT 5,80,000.
- ✔ Organized daylong team building workshops (08) with 468 participants for strengthening farmers associations;
- ✔ Reviewed the existing agricultural policies to identify the policy gaps and organised advocacy workshop & dialogue at different levels;
- ✔ Established 10 good practices that encourage the policy makers to adopt appropriate new policies and amend the existing policies;
- ✔ Conducted capacity building training on market assessment and identification of marketing channel from farm to market level for 100 selected farmers;
- ✔ Provided variety of high yielding seeds to 400 farmers (farm families) to start production and income in the short and long term;
- ✔ Organized four months long (i.e. 90 days/360 hrs) three batch skills vocational skills training on tailoring and dress making (45) and electrical trade (45) and successfully completed the training courses for 90 target participants;
- ✔ Provided education support materials (6 items/each student) and cash (1000/each student) distributed among the selected 100 poor girls students (class 5-10) to continue education.



Members of “Sorjamokhi women development association”



## Socio Economic Empowerment of Women: A Case Study on Women’s Association “Sorjamokhi” under Ghatail Upazila

“Sorjamokhi women development association” was founded on 24 March 2022 under the LB-funded project “Development of Economy through Empowering Poor (DEEP) implemented by ANANDO. It is located in the Lakshmindar village under Lakshmindar union in Ghatail Upazila. The inhabitants are members of minority groups and deprived, disadvantaged communities.

At present, there are 70 members in the association. They have agreed on a 5-year development plan through an interactive workshop. As part of the economic development plan there are three groups of income generating activities (IGAs) like, goat rearing (28), budget 150,000 BDT; cow rearing, & beef fattening (2), budget BDT 270,000; and tailoring and dress making, budget BDT 95,000, for their fund creation and economic development.



Marium is working her Chicken farm



## CASE STORY

### Morium is on her way to fulfilling her dream

Morium Begum, 28 years old, Husband's name Mojibullah, She has three sons and two daughters. She lives in Doinghakata village at Whykong Upazilla in Teknaf, Cox's Bazar. Her husband is a day laborer and in a family of seven, he is only the earning person in a family of seven. In this position, Morium Begum opened a small tea shop in her locality. But there is no satisfactory income to survive their daily life. In this difficult situation, she came to know that, 'ANANDO' organization is working for food security and production through to organize Family Development Planning Workshop training.

In continuation of the five-year family development plan, Morium Begum and her husband took a plan to establish a chicken farm. She received a start-up support taka BDT 12,000/- from ANANDO. Morium constructed a small shed near her house and started a chicken farm and they started working day and night to fulfill their dreams. Now her chicken farm is a little bigger than before and income is increasing. Now her monthly income is taka BDT 25,000/-.



# HUMANITARIAN PROGRAMS



## Water, sanitation and hygiene

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

The Rohingya refugee crisis in Bangladesh began in 2017, with more than 0.7 million Rohingya influx has been one of the most significant humanitarian challenges.

The sudden arrival of such a large number of refugees overwhelmed the infrastructure and resources, particularly on Water, Sanitation, and Hygiene (WASH).

Currently, the total Rohingya population reached 979,306 (203,271 families) in 33 extremely congested camps in Ukhiya and Teknaf sub-districts of Cox's Bazar district as of April 30, 2024, according to the UNHCR.

ANANDO, supported by WHH & GFFO, has been working to address these challenges since 2018, focusing efforts on the Rohingya camp.

Commitment includes ensuring standard water supply, improved sanitation, and fostering positive hygiene behaviors.

ANANDO brings innovative solutions that include nature-based initiatives such as earthen DAM construction, establishing solid waste and fecal sludge management, RANAS and Mom's Magic Hand approaches that underscore dedication to addressing both hardware and software aspects of WASH services.

ANANDO, partnering with WHH and GFFO, implements "Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Host Community in Cox's Bazar" project since October, 2022.

### Beneficiaries of the WASH project in Rohingya camps & host community

SL	Type of beneficiary	Households	Individual
01	Indirect Beneficiaries	16270	102483
02	Direct	8430	40568
03	Refugee	7334	35600
04	Adjacent Host Community	1096	4968



## Safe Water supply

### Camp wise water option & coverage Population:

Sl. No	Name of the Camp	Types of Water Source	# of Borehole/ DAM	Daily Received Water, m3	Coverage Population
1	Camp-24	Borehole	13	231	10725
		DAM	11	345	17879
2	Camp-25	Borehole	4	75	3138
3	Camp-27	Borehole	9	97	5141
Total				748	

## Sanitation & Hygiene

### Construction & Repair of Wash Intervention:

SI	Types of Intervention completed in Teknaf	Project Supported Facility (Nos)
1	Construction of Improved Latrine at Camp	63
2	Construction of Improved Latrine at Adjacent Host	158
3	Construction of Bathing Cubicle at Camp	33
4	Construction of Bathing Cubicle at adjacent Host	7
5	Installation of Hand Washing Device at Camp	83
6	Installation of Hand Washing Device at Adjacent Host	12
7	Upgradation of Latrine	178
8	Upgradation of Bathing Cubicles	63
9	Installation of Solar shreet light at Camp	30
10	Installation of Solar shreet light at Adjacent Host	60
11	Repair of Solar Street light at Camp	160



Rajuma



## CASE STORY

### HELPING ROHINGYA FAMILIES TO GET ENOUGH WATER

Rajuma, a 40-year-old refugee from Myanmar residing in Camp 25, describes the unforgettable sufferings she experienced after arriving in Bangladesh in 2017. In earlier days, Rajuma and other refugees collected water from nearby canals, ponds, and tube wells, but they did not get enough water as per demand.

The scarcity of drinking water forced families to sell precious belongings to afford clean water for consumption, worsening their already vulnerable condition. The lack of a necessary water supply hampered everyday household activities, exacerbating the suffering of displaced survivors, particularly women and children.

ANANDO, with the assistance of GFFO and WHH, established the necessary number of water sources to supply at least 20 liters of drinkable water everyday to each person in the camps. Rajuma said, "Now it's easier for me to get plenty of water from the tap stand near my house. Previously, it was difficult to collect water from remote sources, and we did not receive enough water. I cannot express how much I benefited from this."

# AT A GLANCE

## DEVELOPMENT & HUMANITARIAN PROGRAMS



### Agriculture-based livelihood

Ongoing project: 03  
Total beneficiary: 7350 families  
Project location: Cox's Bazar,  
Chattogram, S2



### Food security and nutrition

Ongoing project: 01  
Total beneficiary: 16159 families  
Project location: Khagrachari  
District



### Youth resource development

Ongoing project: 08  
Total beneficiary: 5886  
families  
Project location: Khagrachari,  
Rangamati, Cox's Bazar



### Climate action and disaster risk reduction

Ongoing project: 02  
Total beneficiary: 650  
families  
Project location: Jamalpur  
And Satkhira



### Peacebuilding and social cohesion

Ongoing project: 01  
Total beneficiary: 1000  
families  
Project location: Cox's  
Bazar



### Women empowerment and gender equity

Ongoing project: 02  
Total beneficiary: 6148  
families  
Project location: Jamalpur  
and Tangail



### Water, sanitation and hygiene

Ongoing project: 01  
Total beneficiary: 8430  
families  
Project location: Teknaf  
Rohingya camps



## DEVELOPMENT PROJECTS IN 2023

Duration (from-to)	Title/ Project details	Donor	Total project fund
01.11.2021 - 30.10. 2024	Promoting improved and sustainable livelihoods for smallholder households, migrant workers and returnees in host communities in Ramu, Cox's Bazar.	Welthungerhilfe/ BMZ	BDT 7,17,31,440
01.01.2023- 31.01.2026	Improved food security through promotion of climate-resilient livelihoods and disaster preparedness for communities in Chattogram and Cox's Bazar districts.	Welthungerhilfe/ BMZ	BDT 9,46,38,600
01.01.2022- 31.03.2023	Urban Poor Resilience Project (ERUP)	GIZ	BDT 1,09,25,000
01.12.2020- 31.12.2026	Nutrition Smart Village (NSV) - A Regional Initiative (Phase II)	Welthungerhilfe/ BMZ	BDT 32,21,8630
15.07.2023- 30.11.2024	Strengthening community resilience and readiness in response to anticipated monsoon flood in Jamalpur, Bangladesh	Welthungerhilfe	BDT 53,97,000
01.01.2022- 31.03.2023	Urban Management of Internal Migration due to Climate Change (UMIMCC)	GIZ	EUR 95,000
11.12.2022- 10.03.2024	Establishing a Thriving Market for Clean Cookstove in Host Communities in Cox's Bazar	TetraTech/ USAID	USD 40,000
01.12.2022- 31.12.2021	Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	Die Lichtbrücke e.V./ BMZ	BDT 72,039,712
01.01.2022- 31.12.2024	Girls hostel and tailoring training at Khagrachari	Die Lichtbrücke e.V.	BDT 19,423,200
01.12.2022- 31.12.2023	Skills for Employment Investment Program (SEIP)	PKSF-SEIP Ministry of Finance, Finance Division	BDT 4,864,875
01.06.2023- 31.12.2023	Skills for Employment Investment Program (SEIP-PWD)	PKSF-SEIP Ministry of Finance, Finance Division	BDT 2,354,534
01.01.2023- 31.12.2023	Skills for Employment Investment Program (SEIP)	BEIOA-SEIP	BDT 37,57,500
01.12.2022- 31.12.2023	Women & Girls Empowerment through Education Skills Project, KHDC	UNDP/Khagrachari Hill District Council	BDT 24,10,591
01.06.2022- 31.12.2023	Out of school children education program (PEDP-4)	Ministry of Primary and Secondary Education, GOB	BDT 17,50,000
01.10.2021- 31.12.2024	Strengthening the capacity of the Rohingya host community in Teknaf, Cox's Bazar	Die Lichtbrücke e.V. /BMZ	EUR 558,524
15.10.2021- 31.12.2024	Economic Development through Empowerment of the Poor (DEEP) Project, Tangail and Jamalpur	Die Lichtbrücke e.V. /BMZ (P 6086)	BDT 4,71,16,600
01.01.2023- 31.12.2023	Vulnerable group development (VGD) at Khagrachari	Department of women's affairs, GOB	BDT 7,78,812
01.10.2022- 30.06.2024	Preparedness and Response Support in Water, Sanitation and Hygiene to Rohingya and Host Community in Teknaf, Cox's Bazar	Welthungerhilfe/ GFFO	BDT 14,53,39,760

# OUR DEVELOPMENT PARTNERS AND DONORS



Ministry of Women and Children Affairs



প্রাথমিক ও গণশিক্ষা মন্ত্রণালয়



RRRC



PKSF



# **FINANCIAL** HIGHLIGHTS



# 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 2023 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, 2023 and the results of its operations and its cash transactions for the year then ended.

Date, Dhaka  
April 15, 2024

  
(Anjan Kumar Deb FCA)  
Proprietor  
(A. K. DEB & CO.)  
Chartered Accountants  
House # 11, 3<sup>rd</sup> floor, Road # 04  
Dhanmondi R/A, Dhaka-1205.  
03.07.2666.657.43.253.17-619  
Date: 31.01.2022  
Enlistment No. 03

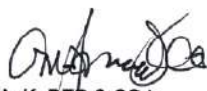


**ANANDO**  
(Promotion of Culture and Youth Resource Development)  
**CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNTS OF PROJECTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

<b>RECEIPTS</b>	<b>Taka</b>	<b>Taka</b>
Opening Balances (Cash in hand & Cash at Bank)		22,620,587
Donation (Schedule - A)		189,407,608
Temporary Loan Received		5,124,500
Bank Interest & others		670,413
<b>TOTAL RECEIPTS</b>		<b>217,823,108</b>
<b>PAYMENTS</b>		
Hostel and Tailoring Training for Girls at Khagrachari Project	2,171,895	
Improve Livelihood Situation & Peace Building of the Hosting Communities of Rohingya Refugees in Rohingya, Cox's Bazar	3,227	
Improve Livelihood Situation & Peace Building of Rohingya Refugees in Ukhiya, Cox's Bazar Project	3,190	
Vocational Training Centre with Credit Program for the War - sticken Community Hilly Khagrachari Project	3,764,939	
Enhance food security and nutrition through promoting climate resilient livelihood opportunities and disaster risk reduction practices for communities in Cox's Bazar and Chittagong Project	21,651,642	
WASH Assistance for Rohingya (FDMN) and Host Community at Teknaf Upazila Project	15,332	
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	83,723,313	
Enhancing Resilience of Urban Poor at Satkhira (ERUP) Project	5,113,441	
Development Support Services to Women under Vulnerable Group Development (VGD) Program	210,554	
Basic Literacy Project (64 districts)	1,300	
Skill for Employment Investment Program-SEIP- BEIOA	974,435	
Development of Economy through Empowering Poor Project	15,983,776	
Promoting improved and sustainable livelihoods for smallholder households, migrant workers, and returnees in host communities in Ramu, Cox's Bazar	20,468,959	
Regional programme for promoting a multisectoral approach for Strengthening Capacity of Host Community and Coexistence with Rohingya Refugees/FDMN at Cox's Bazar, Bangladesh	8,056,120	
Out of School Schildren Program (PEDP-4)	19,878,027	
Skill for Employment Investment Program -SEIP-PKSF	12,860,108	
Women and Girls Empowerment Through Education Skill under SID-CHT Project	4,656,540	
Establishing a Thriving Market for Clean Cook stove in the Rural Community" in Cox's Bazar	1,797,143	
UMIMCC Urban Management of Migration and Live project	2,482,857	
Strengthening Community Resilience & Response to Anticipated Monsoon Flood in Jamalpur, Bangladesh Project	4,888,075	
Skill for Employment Investment Program-PWD-PKSF Project	279,923	
Small Projects & Phase out Project	2,113,661	
	51,968	211,150,425
<b>TOTAL PAYMENTS</b>		<b>211,150,425</b>
Closing Balances (Cash in hand & Cash at Bank)		6,672,683
<b>TOTAL TAKA</b>		<b>217,823,108</b>

As per our Report of dated annexed

Dated, Dhaka  
April 15, 2024

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



**ANANDO**

(Promotion of Culture and Youth Resource Development)

**Schedule of Donation for the period from 01 January 2023 to 31 December 2023**

SL. NO.	NAME OF PROJECT	Name of Donor	Total Taka
1	VTC Hostel and Tailoring Training for Girls at Khagrachari Project	Licht Brücke, Germany	2,175,214.74
2	Strengthening Community Resilience & Response to Anticipated Monsoon Flood in Jamalpur, Bangladesh Project	Welthungerhilfe, Germany	1,180,803.00
3	Vocational Training Centre with Credit Program for the War - stricken Community Hilly Khagrachari Project	Licht Brücke, Germany	3,763,267.52
4	Enhance food security and nutrition through promoting climate resilient livelihood opportunities and disaster risk reduction practices for communities in Cox's Bazar and Chittagong Project	Welthungerhilfe, Germany	21,825,533.24
5	UMIMCC Urban Management of Migration and Live project	GIZ Bangladesh	4,808,202.00
6	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	77,604,285.52
7	Development Support Services to Women under Vulnerable Group Development (VGD) Program	Department of Women Affairs (DWA), Bangladesh	411,213.00
8	Skill for Employment Investment Program-PWD-PKSF Project	PKSF, Bangladesh	1,057,267.00
9	Skills for Employment Investment Program	BEIOA - Bangladesh	980,038.00
10	Development of Economy through Empowering Poor (DEEP) Project	Die Licht Brücke, Germany	12,554,563.91
11	Promoting improved and sustainable livelihoods for smallholder households, migrant workers, and returnees in host communities in Ramu, Cox's Bazar	Welthungerhilfe, Germany	17,901,242.90
12	Regional programme for promoting a multisectoral approach for Nutrition Smart Villages in B. desh Project	Welthungerhilfe, Germany	8,064,435.75
13	Strengthening Capacity of Host Community and Coexistence with Rohingya Refugees/FDMN at Cox's Bazar, Bangladesh Project	Licht Brücke, Germany	19,222,038.24
14	Out of School Schildren Program (PEDP-4)	Bureau of Non-Formal Education (BNFE), Govt. of Bangladesh	13,704,524.00
15	Skill for Employment Investment Program -SEIP-PKSF	PKSF, Bangladesh	2,888,189.00
16	Establishing a Thriving Market for Clean Cook stove in the Rural Community* in Cox's Bazar	BADAGE/USAid Bangladesh	1,266,790.00
	<b>TOTAL AMOUNT (IN TAKA)</b>		<b>189,407,608</b>

Dated, Dhaka  
April 15, 2024

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



## PROJECT OFFICES



Ghatail Project Office, Tangail



Ukhiya Project Office, Cox's Bazar



Sarishabari Project Office, Jamalpur



Ramu Project Office, Cox's Bazar

## RESIDENTIAL HOSTEL

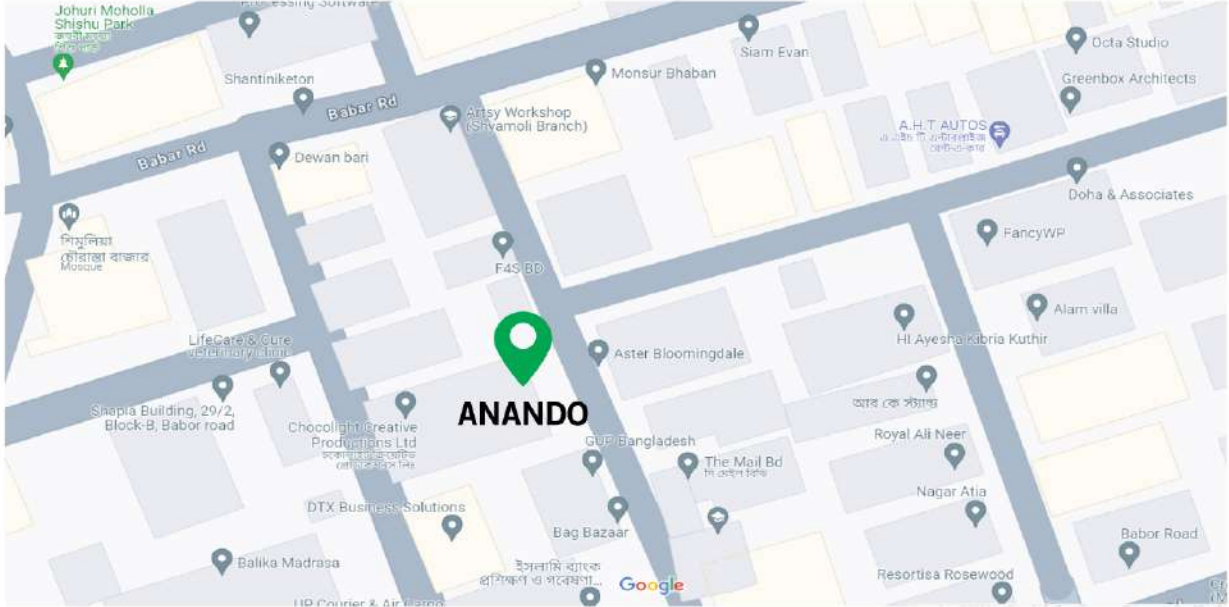


Girls Hostel, Khagrachari



Boys Hostel, Khagrachari

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# REGIONAL OFFICES



ANANDO Regional Office and Vocational Training Centre (VTC), Balpia Adam, Khagrachari Sadar



Cox's Bazar Regional Office, Muhuripara (Bisic Area) Zilongjha, Cox's Bazar Sadar



Tangail Regional Office, Bhurbhuria Berabuchina, Delduar, Tangail



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### **Published**

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*ANANDO*

**Promotion of Culture and Youth Resource Development**

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