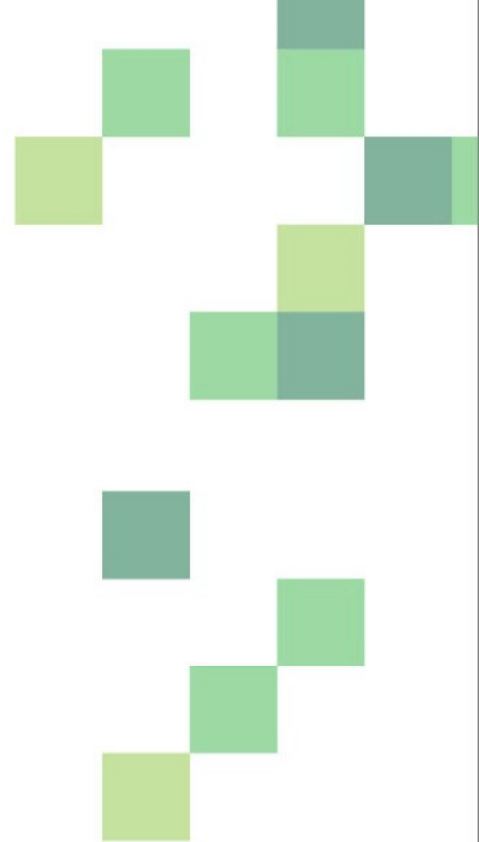




ANANDO

Promotion of Culture and Youth Resource Development



ANNUAL REPORT 2024



Leaving
No One
Behind



Building
Resilience



Inspiring
Change



Empowering
Communities



ANNUAL REPORT 2024



ANANDO

Promotion of Culture and Youth Resource Development

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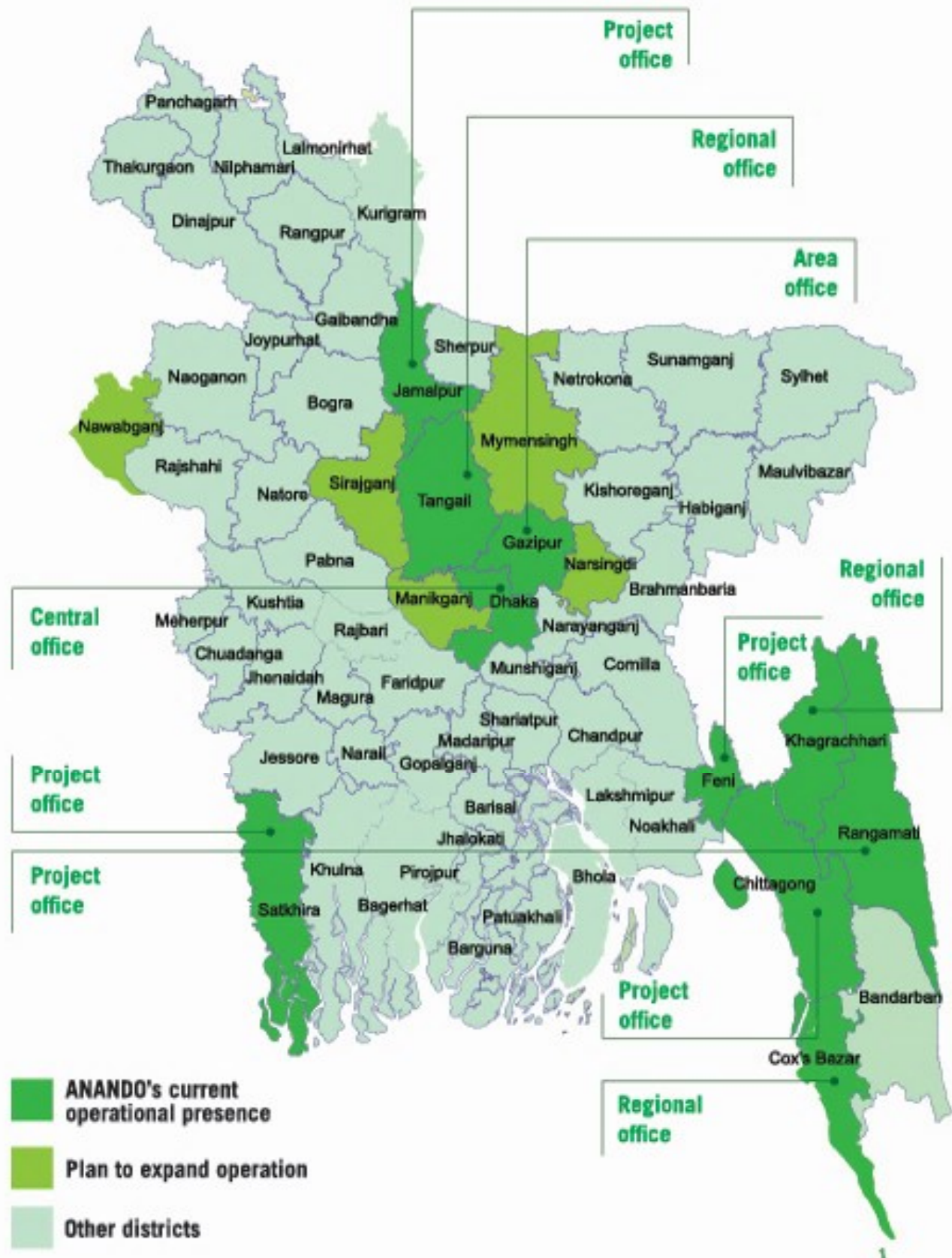


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ANANDO **COVERAGE**

Presence in 4 divisions, 10 districts and 24 upazilas



CHAIRMAN'S MESSAGE



ANANDO officially commenced its journey approximately 28 years ago. Throughout its extensive journey, ANANDO has positively impacted thousands of lives and remains dedicated to its ongoing efforts aimed at the meaningful transformation of lives and livelihoods.

This year, ANANDO secured a substantial number of project grants from various development partners, enabling the organisation to expand its operations and provide sustainable solutions to those in need.

ANANDO still has a long way to go, and it's getting harder to get donor grants these days because there are still a lot of extremely poor people, unskilled workers, and unemployed youth in our society. This underscores the importance of exploring new funding opportunities to establish sustainable skill and growth centres while expanding operational presence throughout Bangladesh. I am pleased to learn that in 2024, ANANDO expanded its multi-year development programs in the coastal regions of Satkhira district.

The 2024 annual report demonstrates ANANDO's dedication to excellence and its organisational initiatives aimed at increasing outreach through the expansion of microfinance and development programs, consistent with prior years.

The management team at ANANDO deserves commendation for their commitment to delivering high-quality programs that enhance the organization's strengths and demonstrate its growth potential. As they did in 2024, I anticipate that the ANANDO management team will continue to uphold honesty, integrity, transparency, and accountability in the years to come.

I extend my gratitude to all ANANDO staff for their diligent efforts and unwavering commitment throughout the year. I would like to extend my gratitude to the Executive Committee and the General Body members for their support and cooperation in facilitating sound policy decisions.

I would like to express my gratitude to the officials of the NGO Affairs Bureau, relevant ministries and departments, local administrations, donors, and development partners for their ongoing support and cooperation.

I'm looking forward to developing more significant partnerships. We sincerely hope that our efforts will encourage you to collaborate with us. Together, let's generate greater motivation for those in need.



Professor Dr. Anisuzzaman
Chairman, Executive Committee
ANANDO



FROM THE EXECUTIVE DIRECTOR'S DESK



ANANDO is a dynamic grassroots organization committed to transforming the lives of the country's most underserved communities. Our mission is clear: we prioritize programs that empower marginalized groups, ensuring that no one is left behind. In our quest for meaningful change, we actively seek development partnerships with like-minded organizations dedicated to uplifting the most disadvantaged individuals.

Driven by our passion for supporting underprivileged communities, particularly ethnic minorities, we are intensifying our efforts in the hilly regions, focusing on the Khagrachari district. This year, our Annual Report embraces the powerful theme of "Leave No One Behind," aligning with the global commitment of the 2030 Agenda for Sustainable Development and its Sustainable Development Goals (SDGs).

The principle of "Leave No One Behind" goes beyond merely reaching the poorest of the poor; it encompasses the urgent need to challenge discrimination and address growing inequalities. With this conviction at heart, ANANDO launches impactful programs specifically designed for minority communities in the Khagrachari hilly district. Our initiatives encompass the transformative Nutrition Smart Village, a cutting-edge vocational training center, and innovative renewable energy solutions, focusing on clean cookstoves and solar power systems. Each of these projects aims to create lasting change and foster resilience within these marginalized communities, affirming our unwavering commitment to a more inclusive and equitable future for all.

I am excited to present ANANDO's Annual Report for 2024, a testament to our unwavering commitment to empowering marginalized individuals and integrating them into mainstream society. This report showcases the transformative achievements we've made in what has been yet another remarkable year.

Our dedication to implementing high-quality programs remains at the core of our mission, and we are constantly striving for excellence in every aspect of our work. As we look ahead, we are strategically repositioning our resources to meet the evolving realities of the development sector. Although securing donor funding is becoming increasingly challenging—with support for the least developed countries like Bangladesh falling short of global commitments—we are proactively seeking to enhance our reliance on microfinancing strategies.

Furthermore, ANANDO has successfully accessed numerous humanitarian donations in 2024, enabling us to launch anticipatory actions before disasters. These contributions have been facilitated by innovative risk financing mechanisms, including Start Ready from the Start Network, a seasonal charity program championed by Islamic Relief, and recovery efforts following flooding in Feni supported by Peace Winds Japan and Japan Platform. These impactful short-term humanitarian initiatives have not only strengthened our partnerships with these organizations but have also paved the way for future collaborative opportunities in our shared mission.

I am very proud of the work we have accomplished over the past year. In 2024, we have managed to achieve our yearly target objectives which have been clearly articulated in this annual report. 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), Ministry of Education, Department of Women and Children's Affairs –Government of Bangladesh, PKSF, Islamic Relief Bangladesh, Peace Winds Japan for their assistance and support to ANANDO. It would not have been possible to make this progress without the assistance of these generous donors.

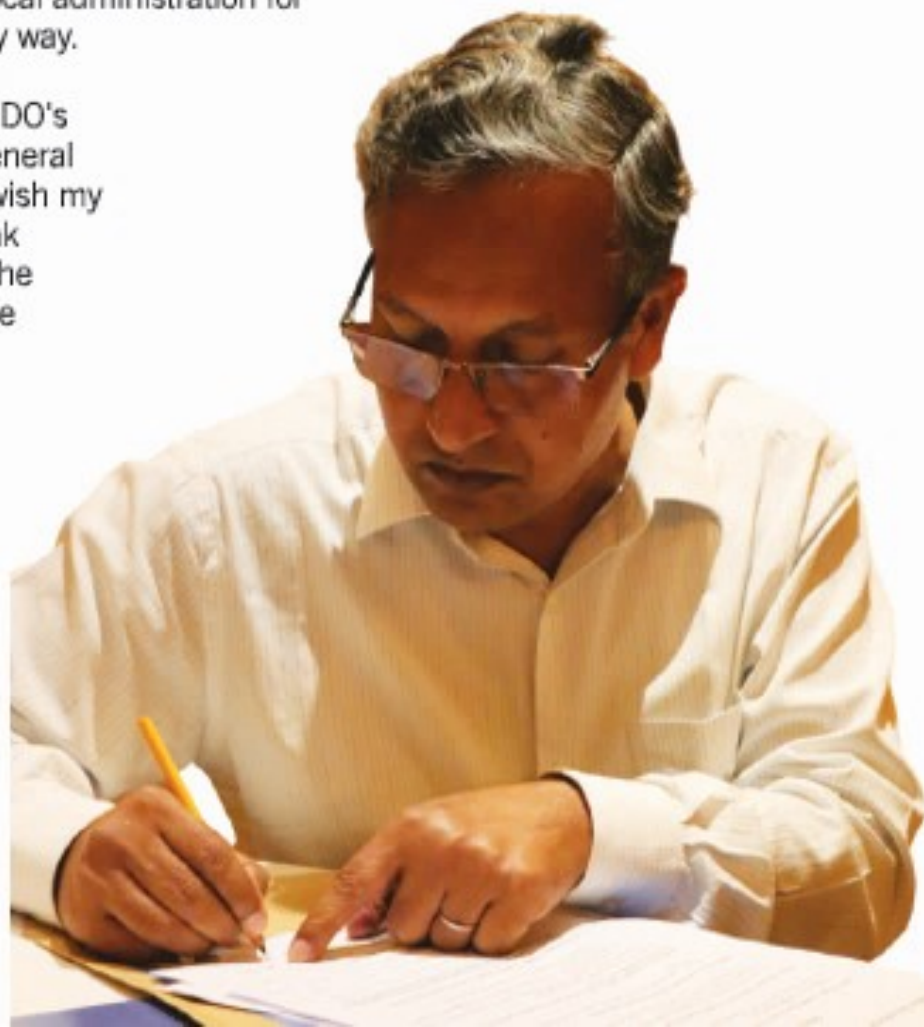
I also thank all the development partners, government regulatory organizations, especially the NGO Affairs Bureau, Microcredit Regulatory Authority, and project area local administration for supporting ANANDO in every way.

Consequently, I thank ANANDO's Executive Committee and General Body for their efforts. I also wish my colleagues the best and thank them for their dedication to the organization's growth over the year.

We ask for everyone's blessings in the future to succeed.



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 is a non-profit, non-political, and non-government development organization. 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 the 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.



OUR 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.



OUR MISSION

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



OUR GOALS & OBJECTIVES

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.

- ✓ Mobilize and help to build the capacities.
- ✓ Provide educational support to children.
- ✓ Form self-capital as group fund.
- ✓ Create income-generating opportunities for the poor.
- ✓ Empower women by involving in economic activities.
- ✓ Ensure peace and protect heritage & cultural practices.
- ✓ Disaster risk reduction and climate change adaptation.
- ✓ Utilize homestead resources through organic practice.
- ✓ Provide trainings for need-based skill development.
- ✓ Build networks with agencies at home & abroad.



OUR TEAM

Our team at ANANDO						
Staff category	Male		Female		Subtotal	Total
	Number	Percentage	Number	Percentage		
Senior Level	10	83%	2	17%	12	362
Mid level	14	100%	0	0%	14	
Entry level	102	77%	31	23%	133	
Others	164	81%	39	19%	203	
Ethnic & minority groups	38	78%	11	22%	49	
Total	290	85%	72	15%		

OUR LEGAL STATUS

Registration Authority	Registration Number	Date of Registration
Department of Social Service, Government of Bangladesh	No. Dha-03825	16.04.1997
NGO Affairs Bureau (Foreign Donation Registration)	FD No. 1180	18.08.1997
Microcredit Regulatory Authority (MRA)	02060-01912-00232	14.05.2008
Affiliation with Bangladesh Technical Education Board (BTEB)	Organization code 71011	11.06.2015
National Skills Development Authority (NSDA)	STP-KHA-000518	08.02.2023
Income Tax Certificate (TIN)	629263587139	1998
Business Identification Number (BIN)	006224464-0402	01.06.2024

OUR REACH

The remote poor and disadvantaged families under Cox's Bazar, Tangail, Gazipur, Jamalpur, Sathkhita, Chittagong, and Khagrachuri districts are the beneficiaries of ANANDO. About 70,000 families are the direct and 1,20,000 families are the indirect beneficiaries. Emphasis is given to those people who are mostly poor and deprived of their basic rights and exploited in different aspects due to illiteracy, social injustice, and unjust societal structure.

OUR DEVELOPMENT PARTNERS

ANANDO extends its sincere gratitude to our esteemed Development Partners, Well-wishers, and the Government of Bangladesh for their unwavering support. Your invaluable contributions have played a pivotal role in advancing our mission to provide quality programs and humanitarian assistance to underprivileged families across the country. We remain deeply committed to this vital cause, and with your continued partnership, we are confident in our collective ability to create lasting, positive change in the lives of those we serve.



Ministry of Women and Children Affairs



PKSF



Islamic Relief Bangladesh



ANANDO's Commitment on SDGs



Poverty reduction through technical skills

ANANDO promotes SDG-1 by offering education and vocational training to marginalized youth to combat poverty. ANANDO helps underserved youth build sustainable livelihoods with free education and skill training. ANANDO breaks the poverty cycle through job placement and entrepreneurship. It promotes sustainable development in Bangladesh and SDG-1 by eliminating poverty through education and employment creation.



Food security through awareness and input support

ANANDO advances SDG-2 by educating the community about nutrition and the importance of a diverse diet, which benefits women's and children's nutritional health. Families receive technical expertise and resources to establish vegetable gardens, while farmers are trained in nutrition-sensitive agriculture.



Empowering education for all, especially out-of-school children

ANANDO is committed to accomplishing SDG 4, which calls for providing drop-out children with high-quality education. The issue of out-of-school adolescents is addressed by project-based TVET training centers. ANANDO serves over a thousand students annually and hundreds of children across non-formal schools. The organization uses govt-approved schemes and curriculum to provide both formal and non-formal education, ensuring quality education. To assist underserved communities, ANANDO plans to increase the scope of its out-of-school programs and vocational education in the CHT.



Women empowerment and gender equality

ANANDO promotes gender equality by providing equitable TVET education and skills training to men and women. Female students dominate ANANDO's TVET centers. ANANDO's 2024 activities included 90% women and girls. ANANDO prioritizes ethnic minorities and disabled people. In accordance with SDG 5, ANANDO aspires to enhance female enrollment through targeted outreach to enable women to pursue meaningful careers. The organization strives to end violence and discrimination against women and girls while fostering inclusion for ethnic and minority groups.



Improving access to water, sanitation and hygiene for all

ANANDO's WASH activities help achieve SDG 6, by serving 40 thousand Rohingya and host population. WASH awareness and promotion of clean, affordable drinking water, sanitation, hygiene, and pollution reduction and recycling are part of every ANANDO program. Goals include universal and equitable access, reducing open defecation, and sustainable water and waste management.



Addressing climate action through green skilling & awareness

In its climate change projects, ANANDO promotes climate-resilient agriculture and sustainable and organic farming to reduce pesticide use. It offers technical training in solar energy, climate-resilient agriculture, waste management, and climate change adaptation. Tree planting, green recycling, and disaster management committees are among the environmental initiatives promoted by ANANDO. Solar panels are being promoted for energy savings. Through green technology training and farmer climate change awareness, ANANDO supports SDG 13 and a climate-resilient Bangladesh.

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.

MICRO FINANCE



- ✓ People's institution building
- ✓ Employment and Income generation through microfinance

DEVELOPMENT PROGRAMS



The development programs of ANANDO are categorized into seven major thematic areas

HUMANITARIAN PROGRAMS



- ✓ Rohingya response
- ✓ Seasonal charity programs
- ✓ Relief distribution





General body

The General Body of ANANDO is composed of 27 members. Diverse experiences and abilities have been contributed to the governance of ANANDO by distinguished professionals, and philanthropic-minded individuals who have been elected to the general body. The organization's overall development and progress toward achieving its vision, mission, and objectives are supervised and advised by the body.



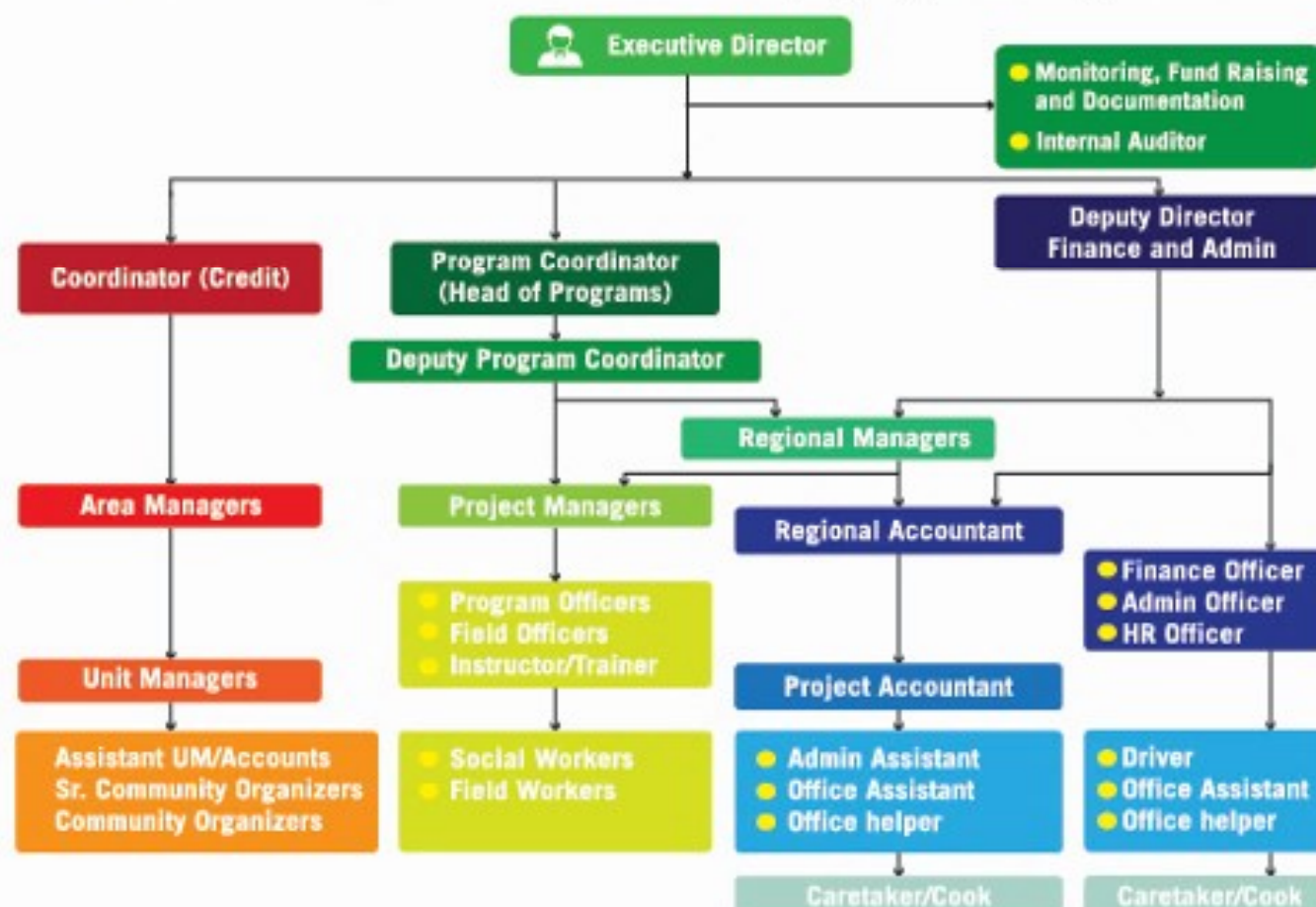
Executive Committee

According to the Constitution of ANANDO, the legal authority of the organization rests with the Executive Committee (EC). This nine-member committee is elected by the General Body for a term of three years. As the governing board of the organization, the Executive Committee is responsible for making key decisions and providing strategic direction for ANANDO. EC is accountable to the General Body.



Management Team

ANANDO's Senior Management Team (SMT) is led by the Executive Director and is responsible for the professional day-to-day management of the organization. The team includes the Deputy Director (Finance & Administration), Program Coordinator (Head of Programs), and Coordinator – Credit. The SMT ensures effective implementation of ANANDO's mission and activities, and is accountable to both the Executive Committee and the General Body. Organogram of the organization-



EXECUTIVE COMMITTEE MEMBERS IN 2024



Professor Dr. Anisuzzaman
Chairman, Executive Committee, ANANDO

Professor Dr. Anisuzzaman currently serves as the Chairman of the Executive Committee of ANANDO and has been involved with the organisation since its inception. He holds BA (Hons), MA, and MPhil degrees in Philosophy from the University of Dhaka, and was awarded his PhD by the University of Wales, United Kingdom. He completed his first postdoctoral research at Andrews University, Michigan, USA, and his second at King's College, University of London, England.

A distinguished academic, Professor Dr. Anisuzzaman has taught for over half a century, including four decades as a faculty member in the Department of Philosophy at the University of Dhaka. He is also a prolific writer, with numerous publications to his credit.

In addition to his long-standing commitment to ANANDO, he is a seasoned academic administrator. He is a former Chairman of the Department of Philosophy at the University of Dhaka, and the founding Vice-Chancellor of both Bangladesh Islami University, Dhaka, and Global University Bangladesh, Barishal, where he is currently serving his second term.

Professor Dr. Anisuzzaman also contributes to national development through active involvement in several other NGOs and social initiatives. His extensive expertise, dedication, and visionary leadership have played a pivotal role in strengthening and advancing ANANDO's mission.



Prof. Abul Kalam Azad, Vice-Chairman, Executive Committee

Professor Abul Kalam Azad serves as the Vice Chairman of the Executive Committee of ANANDO. A retired academic, he has taught at various colleges under the National University throughout his career. He holds a Master's degree in Economics from Rajshahi University. A dedicated philanthropist, Professor Azad is actively involved in a range of social and community initiatives. His commitment to social development and education continues to enrich ANANDO's mission and outreach.



Mr. Biman Barua Chowdhury, General Secretary, Executive Committee

Mr. Biman Barua Chowdhury is a distinguished expert and voluntary contributor to the NGO sector in Bangladesh. With over four decades of professional experience, he brings deep expertise in human resources, administrative management, corporate affairs, and finance. He holds a master's degree in Finance from the University of Chittagong. Mr. Chowdhury's strategic insight and dedication continue to add significant value to ANANDO's governance and operational excellence. He is involved with Co-Operative Credit Union's activities in Bangladesh since 1989.

EXECUTIVE COMMITTEE MEMBERS IN 2024



Mr. U Thein Maung – Treasurer, Executive Committee

Mr. U Thein Maung is an accomplished philanthropist and humanitarian leader with over 32 years of experience in social development and the NGO sector in Bangladesh. He holds key leadership roles in several organizations focused on microfinance, handicrafts, and women's entrepreneurship. Mr. Maung earned his Graduation degree under the University of Dhaka and later completed a Master of Business Administration (MBA) from Northern University. His commitment to inclusive development and women's economic empowerment greatly contributes to ANANDO's mission and impact.



Mrs. Rowshan-Ara-Lily, Member, Executive Committee

Mrs. Rowshan-Ara-Lily is a seasoned development activist with over 30 years of experience in the NGO sector. A graduate of Government M.M. Ali College, Tangail, under the University of Dhaka. She has held several key leadership positions across various organizations. Her expertise spans gender inclusion, women's empowerment, vocational training, women-led enterprise development, and gender advocacy. Mrs. Lily's commitment to advancing gender equality continues to strengthen ANANDO's work in inclusive and community-driven development.



Prof. Dr. Abul Faiz Md. Jamal Uddin, Member, Executive Committee

Professor Abul Faiz Md. Jamal Uddin is a distinguished academic currently serving as Professor in the Department of Horticulture at Sher-e-Bangla Agricultural University. With over 30 years of experience in teaching and research, he holds a PhD from Kagoshima University, Japan, and a Master's degree in Horticulture from both Bangladesh Agricultural University and Kagoshima University. His specialized expertise in horticulture and rooftop gardening significantly enhances ANANDO's capacity in the field of climate-smart agriculture and sustainable farming.

Recently Prof. Jamal Uddin introduced a new world class cut flower in Bangladesh named "Nandini" and has started commercial cultivation in Bangladesh. Prof. Jamal also working to make green and environment friendly Dhaka city through rooftop gardening and 90 minutes schooling. Currently, he is working intensively at the field level to produce safe crops. He is trying his best to popularize "Agroecology" with the aim of transitioning current agriculture to sustainable agriculture.

EXECUTIVE COMMITTEE MEMBERS IN 2024



Mr. Abul Hossain – Member, Executive Committee

Mr. Abul Hossain is a dedicated development professional and a member of the Executive Committee of ANANDO, with over 30 years of experience in the NGO sector. He actively serves on the governing bodies of several like-minded organizations and holds key leadership roles in initiatives focused on Microfinance, Skill Development, Human Resource and Women's Entrepreneurship. Mr. Hossain holds a Master's degree from Jagannath University. His strategic insight and commitment to social empowerment contribute significantly to ANANDO's vision and impact.



Md. Sharifur Rahman – Member, Executive Committee

Md. Sharifur Rahman is the Executive Director of the national NGO Unnayan Shahojgy Team (UST) and a valued member of ANANDO's Executive Committee. With over 35 years of experience in NGO management, human resources, finance, and monitoring, he brings a wealth of expertise to the sector. His work spans key thematic areas including food security and livelihoods, WASH, disaster management, and child rights. A graduate in Accounting from the University of Dhaka, he later earned an LLB to strengthen his capabilities in legal, compliance and administrative affairs. His strong skills in program development, financial monitoring, audits, and government liaison have made him a highly regarded figure in the development field.



Mrs. Anima Mukti Gomes – Member, Executive Committee

Mrs. Anima Mukti Gomes is a prominent philanthropist and celebrated folk music artist in Bangladesh. She also became part of the government's policymaking body. Being a dedicated minority voice and cultural activist, she has received numerous national awards and recognitions, with frequent appearances on national television, radio, and at the Bangladesh Shilpakala Academy. She currently serves as a governing board member of BASTOB and as the Principal of the Cultural Academy at Dhaka Credit. She is a post-graduate in political science and later earned a Master's degree in Music and Education. Her expertise in government liaison, communication, and advocacy continues to enrich ANANDO's outreach and influence in the development sector.



ANNUAL GENERAL MEETING 2024

Professor Dr. Anisuzzaman, the esteemed Chairman of the Executive Committee, presided over the 26th Annual General Meeting in Dhaka on June 1, 2024. The Executive Director, Mr. Maniruzzaman Miah, provided a comprehensive overview of the organization's accomplishments, ongoing programs, and future plans during the meeting, which was attended by enthusiastic members of the general body.

Key management personnel, such as Deputy Director of Finance and Admin Mr. Shipan Kumer Debnath, Program Coordinator Mr. Anowar Hossain Mollah, and Coordinator-Microcredit Mr. Aklachhur Rahman, provided additional insights. Each individual shared significant accomplishments from the previous year.

The annual program report, expenditure statement, next year's budget, and the selection of an audit firm were all approved by the general body in a unanimous vote. The meeting concluded on a positive note, as members expressed profound gratification with ANANDO's advancements. There was a sense of optimism that our committed team would maintain the same level of transparency, accountability, integrity, and honesty as in previous years.

The General Body approved following agenda:





MEMBERS OF THE GENERAL BODY IN 2024

- | | | |
|-------------------------------|-----------------------------------|---|
| 01. Prof. Dr. Anisuzzaman | 10. Md. Khalilur Rahman Chowdhury | 19. Mr. Shohid Hossain Salim |
| 02. Prof. Abul Kalam Azad | 11. Md. Helal Uddin Miah | 20. Prof. Dr. Abul Faiz Md. Jamal Uddin |
| 03. Ms. Masuma Parvin | 12. Mrs. Papri Gupta Chowdhury | 21. Prof. Dr. Md. Kamal Uddin |
| 04. Mr. U Thein Maung | 13. Mrs. Kohinoor Yeasmin | 22. Ms. Sangjucta Dewan |
| 05. Mr. Biman Barua Chowdhury | 14. Md. Mahbubul Islam | 23. Mr. Md. Emdad Moslem |
| 06. Ms. Rowshan-Ara-Lily | 15. Kamolendu Karmoker | 24. Mr. Samir Barua |
| 07. Md. Abul Hossain | 16. Mr. Kamol Gomes | 25. Md. Nurul Islam Talukder |
| 08. Md. Sharifur Rahman | 17. Mr. Biresh Chandra Paul | 26. Mr. Nazir Hossain Naya Miah |
| 09. Ms. Anima Mukti Gomes | 18. Md. Abdul Based | 27. Maniruzzaman Miah |



Strengthening community resilience and readiness in response to anticipated

প্রকল্প বাগীদে বন্যা পূর্বাভাসভিত্তিক মাল্টিপ

এবং

ইউনিয়ন স্থাপনা কমিটির জন্য বন্যার্তদের উদ্ধার ও প

MULTIPURPOSE CASH GRANT (MPCG) TO
RY MATERIALS TO UNION DISASTER

প্রধান অতিথি: উপজেলা নির্বাহী

সভাপতি: চেয়ারম্যান, পি

৩১ জুলাই ২০২৪, বিতরণের স্থান

আনন্দ (ANANDO), অধ্য

INTEGRATED DEVELOPMENT PROGRAMS OF *ANANDO*

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

A. Micro Finance

- ☑ People's Institution Building Program
 - Group Formation
 - Samity Formation
- ☑ Employment and Income Generation through Micro Finance

B. Development program: The development programs of ANANDO are categorized into seven major thematic areas. These are -

- Agriculture-based livelihood
- Food security and nutrition
- Climate action and disaster risk reduction
- Youth resource development
- Peacebuilding and conflict resolution
- Gender equity and women empowerment
- Emergency and humanitarian response



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 2023 December	Newly group formation In 2024			Cumulative Total
		Target	Formed	Dissolved	
Tangail	323	50	54	0	377
Cox's Bazar	206	0	0	29	177
Khagrachari	269	4	4	0	273
Gazipur	64	10	9	0	73
Jamalpur	66	5	1	0	67
Total	928	69	68	29	967

During the year 2024, ANANDO has formed 68 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 2024.



Area-wise status of regular savings

Areas	Group Members	Opening Balance	Collection in 2024	Total	Refund / Withdrawn	Balance as on Dec'24
Tangail	4619	25,077,616	24,667,578	49,745,194	21,660,820	28,084,374
Cox's Bazar	3053	14,883,327	22,596,829	37,480,156	13,642,953	23,837,203
Khagrachori	3474	32,654,386	18,153,393	50,807,779	23,733,001	27,074,778
Gazipur	782	8,794,476	9,110,638	17,905,114	7,685,526	10,219,588
Jamalpur	1033	5,902,253	4,578,513	10,480,766	4,650,697	5,830,069
Total	12,961	87,312,058	79,106,951	166,419,009	71,372,997	95,046,012

Area-wise status of voluntary savings

Areas	Opening Balance January 2024	Collection in 2024	Total	Refund / Withdrawn	Balance as of December 2024
Tangail	4619	5,077,616	24,667,578	49,745,194	21,660,820
Cox's Bazar	3053	14,883,327	22,596,829	37,480,156	13,642,953
Khagrachari	3474	32,654,386	18,153,393	50,807,779	23,733,001
Gazipur	782	8,794,476	9,110,638	17,905,114	7,685,526
Jamalpur	1033	5,902,253	4,578,513	10,480,766	4,650,697
Total	12,961	87,312,058	79,106,951	166,419,009	71,372,997

Savings collection and refund status in 2024	Opening Balance	99,142,272
	Collection in 2024	99,468,997
	Total	198,611,269
	Less Refund in 2024	89,837,324
	Closing Balance in 2024	108,773,945
	Net Add in 2024	9,631,673

Total group savings is BDT 108,773,945 and total revolving loan fund -RLF (principle) is BDT 421,945,299 at the end of December 2024.

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 100,0000. Consequently, ANANDO is able to provide low cost credit support to the poor group members with high realization rate.

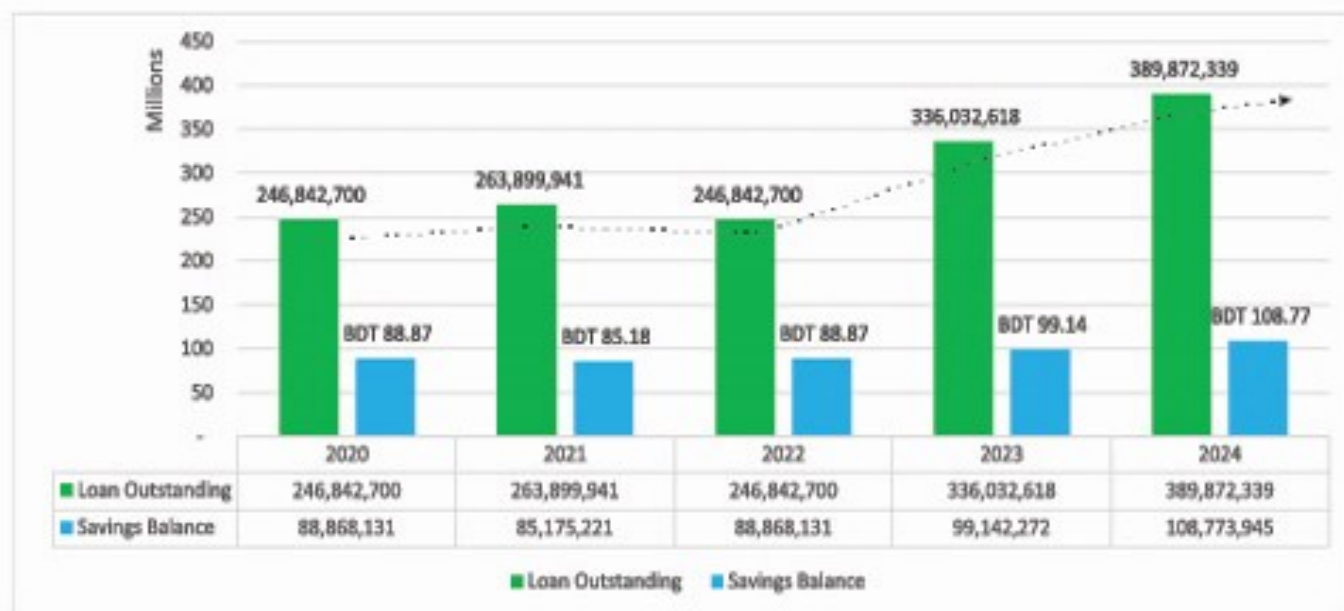
Area-wise target and achievements for credit disbursement & realization in 2024

Areas	Investment 2024			Realization 2024			Closing Outstanding Dec 2024	Number of Loanees
	Opening Balance	Disbursement in 2024	Total	Target in 2024	Realized in 2024	Rate (%)		
Tangail	99,259,119	228,536,000	327,795,119	203,953,100	95,053,867	96	32,741,252	2,752
Cox's Bazar	55,240,599	161,923,500	217,164,099	128,940,800	27,939,657	99	89,224,442	2,383
Khagrachori	108,206,877	151,060,000	259,266,877	181,295,500	74,296,760	96	84,970,117	2,614
Gazipur	47,845,130	79,860,000	127,705,130	77,350,500	74,347,339	96	53,357,791	551
Jamalpur	25,480,893	50,605,000	76,085,893	47,508,500	46,507,156	98	29,578,737	788
Total	336,032,618	671,984,500	1,008,017,118	639,048,400	618,144,779	97	389,872,339	9,088

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 2024, BDT 671,984,500 was disbursed among 9088 loanees. The number of loanees declined for various reasons, including migration, natural death, shift of business, etc. ANANDO reformed its groups and families in 2024 reducing these inactive members.

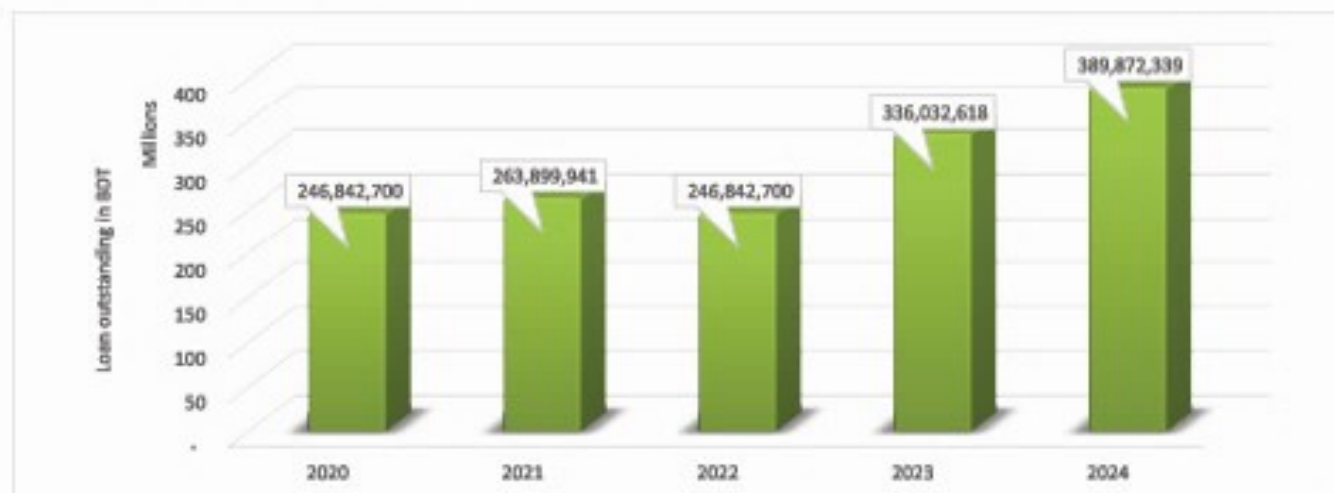
Year-wise status of ANANDO micro finance program



ANANDO credit program status of last five years

Particulars	Year-wise status				
	2020	2021	2022	2023	2024
Loanee	9,758	8,923	9,758	7,750	9,088
Loan Outstanding	246,842,700	263,899,941	246,842,700	336,032,618	389,872,339
Savings Balance	88,868,131	85,175,221	88,868,131	99,142,272	108,773,945

Status of loan outstanding in last five years





A Journey of Hope: How Start-Up Credit Changes Lives

When a member of the community dreams of starting something new—a small shop, a tailoring business, or a food stall—they don't have to walk the path alone. At ANANDO, the journey begins with a conversation.

Step 1: Community Approval

Take Ayesha, for example. She's part of a village savings group. One day, she stood up in a meeting and shared her plan to start a small poultry farm. The other group members listened. They asked questions. They gave feedback. And in the end, they all agreed: Ayesha deserved a chance. Together, they passed a resolution supporting her application for ANANDO's start-up support fund.

Step 2: Field Verification

Next, a community organizer and the local branch manager visited Ayesha's home. They wanted to understand her experience with poultry, see where the chickens would be kept, and ensure the plan was practical. It wasn't just about money—it was about believing in a sustainable future. Ayesha shared her past work on her cousin's farm, and showed how she'd prepared a small space for the coop. The team was impressed.

Step 3: Approval and Disbursement

With a solid plan and community backing, the recommendation went up to the Area Manager. A few days later, Ayesha received a call: her start-up support had been approved. On a bright morning, she came to the ANANDO office. She signed the master roll and the disbursement register, and received her loan in cash—with a heart full of gratitude and a head full of plans.

For Ayesha, this wasn't just money. It was trust. It was dignity. It was the beginning of a better future.



DEVELOPMENT PROGRAMS





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:

Agro-based livelihood activities	Chattogram		Cox's Bazar		Khagrachari		Tangail & Jamalpur	
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
Vegetables seed, sapling distribution	957	957	1200	1200	1900	1900	1796	1796
Vermicompost Materials distribution	120	120	180	180	45	45	50	50
Support for Poultry Rearing	125	125	180	180	45	45	10	10
Animal Vaccination Campaign	6	6	10	10	11	11	5	5
Training on Homestead Gardening	957	957	1200	1200	773	773	50	400
Training on SIFS	80	80	180	180	225	225	5	5
Training on VMF	40	40	40	40	10	10	5	55
Training on Plant Nursery	10	10	20	20	23	23	50	400
Training of Resource Farmer	10	10	24	24	10	10	20	20
Establishment of FFS	10	10	24	24	10	10	96	96
Training on Livestock	200	200	200	200	45	45	0	0
Training on Poultry	200	200	200	200	45	45	0	0
Training on Fisheries	29	29	200	200	229	229	0	0
Training on New Business Creation	80	80	200	200	280	280	300	325
Training on Value Chain	40	40	200	200	240	240	8	8



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.

Anando has been implementing the Nutrition Smart Village (NSV) Project at Dighinala in Khagrachari from 1st September, 2018 and by this time, the first phase (Sep.'18 to Nov.'20) of NSV project has been completed successfully.

PROGRESS OF ACTIVITIES UNDER FOOD AND NUTRITION SECURITY

The overall objective of the NSV project is to contribute to food and nutrition security amongst women of reproductive age and young children from vulnerable and food insecure families.

At the Anando project areas and our target is to establish 45 Nutrition Smart Villages that cover 10,354 households with a population of 50,847 where women are 9,367 in the age group of 15-49 years and 3065 children in the age group of 6m -36m who will be benefited from the participatory learning and action cycles & agricultural demonstrations, improved care practices leading to improvements in nutrition, dietary diversity, hygiene and health.

On the other hand, 90 village level community service providers from agriculture, health & nutrition and WASH will be capacitated for advocating and pushing forward a better multi-sectoral integration and convergence of government development programmes with regards to nutrition at local level.

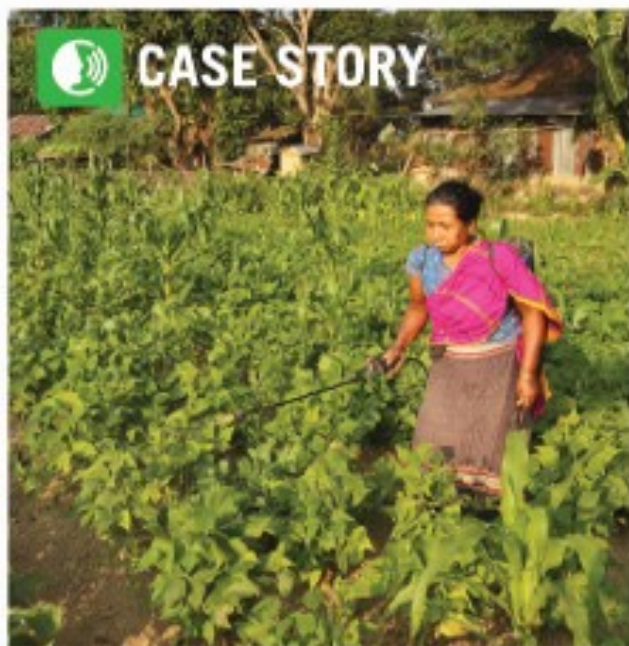
Currently, the health and agriculture department has implemented NSV model (nutrition camp and nutrition garden) within 30 villages at Dighinala and 8 at Fatikchari and Chandanaish Upazilla under Chittagong district.



- ✔ 975 children identified with MAM (437 boys, 538 girls) through follow-up camps.
- ✔ 3,065 children (6–36 months) screened; 563 identified with MAM.
- ✔ 658 MAM and 2,407 normal children received counseling via 10 rounds of home visits.
- ✔ 45 CSP-Agriculture visited 3,065 HHs and 225 SIFS farms 11 times.
- ✔ IEC materials printed: 1,000 GMP posters, 5,000 nutrition cards, 5,000 agriculture cards.
- ✔ 30 WASH awareness events held in 45 villages.
- ✔ 10 handwashing stations installed at villages. 500 Tippy taps set up for of MAM and SAM children.
- ✔ 773 HHs adopted climate-smart farming (sack gardening, rhizome basket, circle bed).
- ✔ 2,398 FFS sessions held on 19 topics with 43,729 participants (32,365 F, 11,364 M).
- ✔ 1,900 HHs + 225 farmers received seeds. 23 seed banks established in 23 villages.
- ✔ Equipment provided to 10 seed banks and 10 FFS. 11 vaccination camps conducted in 45 villages.
- ✔ 5 collection centers established for better farmer income and reduced transport cost.
- ✔ 620 LANN PLA sessions held with 12,237 participants (8,631 female, 3,606 male).
- ✔ 45 Nutrition Sensitive Micro Plans (NSMPs) reviewed; 57% implemented via govt. departments.
- ✔ Roundtable discussion in Dhaka on nutrition.
- ✔ 2-day training on nutrition-sensitive planning for 110 UP members (83 male, 27 female). Uncultivated vegetable recipe fair held with 150 mom.
- ✔ 2 UP-level and 45 village-level exit meetings held with 2,361 total participants.
- ✔ District-level SIFS workshop held with 48 stakeholders (DAE, BARI, BINA, NGOs). 2 govt. linkage workshops with extension workers (SAAO, VFA, HA, CHCP, FWA).



CASE STORY



Organic Farming: A Dream Realized by Sonali Chakma

Sonali Chakma, a 42-year-old farmer from the remote Shantipur village in Khagrachari's Dighinala upazila, transformed her life through organic farming with support from the Nutrition Smart Village (NSV) project, implemented by ANANDO and Welthungerhilfe.

Facing poverty and food insecurity, Sonali embraced the SIFS (Sustainable Integrated Farming System) model in 2019. With training and support, she established a 20-decimal organic farm producing diverse crops and using eco-friendly methods like composting, organic pesticides, and liquid fertilizers.

Her income increased by 11%, and she now earns Tk. 300–400 daily by selling chemical-free produce at premium prices. Inspired by her success, other villagers are adopting the model. Sonali plans to form a farmer group and set up an organic sales center to expand their market access.



Supriya Chakma success through production of uncultivated vegetable Tara

Supriya Chakma, a 35-year-old woman from Headman Para village in Dighinala, overcame poverty and childhood malnutrition of her son with support from the Nutrition Smart Village (NSV) project implemented by ANANDO. After her malnourished son benefited from a 15-day nutrition camp, Supriya realized the value of using local uncultivated vegetables like Tara in recipes such as nutritious vegetable khichuri. Inspired, she began cultivating Tara on her fallow land after receiving training from the project. The vegetable proved to be low-cost, easy to grow, and highly marketable.

Today, Supriya earns Tk. 25,000–30,000 per month by selling Tara both locally and in Dhaka, thanks to her husband's involvement in marketing. Her success inspired others in the village to cultivate Tara, and Headman Para is now known as the "Tara Village." Supriya plans to expand her farm into a full-fledged organic commercial enterprise, and she stands as a powerful example of how local resources and community support can transform lives.



Younus' Inspiring Journey to Fisheries and Dairy Farming Prosperity

Md. Younus, a 30-year-old from Khilsadak, Chakaria, once aspired to go abroad for better prospects but found a new path through the FNS & DRR project in 2023.

With training in fisheries and guidance under the REDP plan, he transformed his unused 20-decimal pond into a profitable venture, earning BDT 1,00,000 in 2023 and over BDT 2,00,000 in 2024, along with BDT 50,000 from vegetable farming.

He reinvested in two cows and is now expanding into dairy farming, aiming to produce quality milk, adopt sustainable practices, and create local employment.

Younus' journey showcases the power of skills, planning, and determination in achieving success at home and serving as an inspiration to others in his community.



A Journey of Sustainability and Growth: Rehana's Story

Rehana, a 35-year-old mother from a village in Chattogram, transformed her family's life by adopting sustainable farming and modern livestock practices.

Through training under the BGD 1042 project, she learned about organic vegetable cultivation and improved goat-rearing techniques. Despite initial skepticism and financial challenges, she applied her new knowledge—building a modern goat shelter, using bio-pesticides, and improving animal nutrition.

Her efforts paid off: she now owns 12 goats and 50 poultry birds, earning significant income and becoming a role model in her community. Rehana's journey showcases the power of training, determination, and sustainable agriculture in empowering rural women.



CLIMATE ACTION AND DISASTER RISK REDUCTION

In 2024 ANANDO implemented three projects under its climate action and DRR theme, addressing the monsoon flood in Jamalpur, the flash flood in Feni, cyclone in Sandwip Chattogram. Another project focusing coastal region of Satkhira district is being implemented to address climate vulnerability and disaster mitigation.

Flood anticipatory action and readiness project in Jamalpur

ANANDO, in partnership with Welthungerhilfe (WHH) Bangladesh, implemented a 14.5-month anticipatory action project titled "Strengthening Community Resilience and Readiness in Response to Anticipated Monsoon Flood in Jamalpur, Bangladesh," from July 15, 2023, to September 30, 2024, with funding of EUR 44,975 (approx. BDT 53,97,000).

The project targeted 500 extremely vulnerable families in the flood-prone Pogaldigha and Pingna Unions of Sarishabari Upazila, providing each family with EUR 50 (BDT 6,000) as a multipurpose cash grant (MPCG), mostly through bKash.

In addition to cash support, the project conducted several preparedness activities benefiting the broader community, including awareness sessions, repair of tube wells, latrines, and flood shelters, plinth raising, livestock vaccination camps, provision of rescue materials, Community Risk Assessments (CRA), and capacity building for Union Disaster Management Committees and community volunteers.

Cyclone readiness and preparedness project in Sandwip, Chattogram

A 45-day cyclone readiness project was successfully implemented in Maitbhanga and Sarikait unions of Sandwip, Chattogram—two areas highly vulnerable to cyclones.

The project targeted ultra-poor and climate-vulnerable households, particularly women-headed families, the elderly, widows, and persons with disabilities. Key interventions included 12 cyclone shelter repair support and cash-for-work activities benefiting 950 households, providing income and enhancing community resilience.

Additionally, disaster preparedness capacity was strengthened through training sessions for local disaster management committees (WDMCs, UDMCs, UzDMC). Despite the short duration, the project significantly reduced risk and improved readiness in two of the subdistrict's most at-risk communities.

Islamic Relief provided necessary technical support while Start Network Bangladesh's disaster risk financing window - Start Ready provided financial assistance to the project.



Flash flood response in Feni

In response to severe flooding caused by heavy rainfall and upstream water discharge beginning on August 20, 2024, ANANDO, in collaboration with Peace Winds Japan (PWJ), implemented an emergency relief project in Daganbhuiyan Upazila of Feni district, one of the worst-affected areas. After conducting rapid needs assessments, vulnerability screenings, and consultations with local authorities and humanitarian actors, the project received funding from Japan Platform through PWJ.

The core intervention involved distributing food and non-food items (FI/NFI) to 1,950 highly vulnerable flood-affected households across three unions: Sindurpur, Rajapur, and Purbachandrapur. Distributions occurred over three days—October 28 to 30, 2024—at designated community sites. Beneficiaries were identified through a comprehensive vulnerability assessment and participatory approach involving government authorities and local volunteers.

Approximately 87% of the project budget (BDT 94,90,700) was used for direct support to affected families, with 93% of the total cost allocated to program implementation, including transportation, packaging, labor, and volunteer costs. On average, each family received food and NFI support worth BDT 4,867. The project ensured transparency, coordination, and community involvement at every step, contributing significantly to immediate relief for flood-affected populations.





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.



The primary outcome of ANANDO's vocational training center is the provision of training in four trades for young men. From January 2008 to December 2024, a total of 942 young males have been trained in four trades. The table below displays the trades and youth boys who have successfully concluded their training between January 2008 and December 2024. The following table provides a summary of the statistics:

Sl	Name of Trades	Gender	Admission	Passed Out
01	Electrical	Boys	295	268
02	Electronics	Boys	245	230
03	Mechanical	Boys	285	239
04	Welding	Boys	222	205
Total:			1047	942

Post-Training Outcomes and Employment Achievements (2008–2024)

Upon completing their workshop attachment or internship, many graduates from ANANDO's Vocational Training Centres (VTCs) have taken the initiative to start their own businesses often using personal investments supported by ANANDO's startup loan facilities. To formally recognize their achievement, ANANDO awards certificates upon successful course completion. These certificate awarding ceremonies are vibrant and inspiring events, featuring speeches and attendance from donor agency, ANANDO's Executive Director, local government officials, respected community leaders, workshop owners, parents, and the students themselves.

From January 2008 to December 2024, VTC graduates have demonstrated strong confidence and capability in entering the workforce. They are now employed or self-employed in a wide range of sectors including local workshops, private companies, factories, garments industries, as well as government and non-government organizations both domestically and abroad. The employment rate of graduates over this 17-year period is summarized below:

Sl	Name of Trades	Passed Out	Employed	Employment Rate	Remarks
01	Electrical	268	204	77%	An Average
02	Electronics	230	184	80%	
03	Mechanical	239	184	77%	
04	Welding	205	154	71%	
		942	726	77%	77%

Achievements of VTC in 2024

- ✔ 60 unemployed young boys selected through interviews for training in four trades: Electrical, Electronics, Mechanics, and Welding.
- ✔ 30 trainees received residential training support based on distance from home.
- ✔ 231-day full training program conducted, including weekly computer training.
- ✔ Parental meeting held to brief on training procedures, quality, and job opportunities.
- ✔ Monthly and half-yearly assessments conducted to evaluate trainees' progress. Annual exam conducted recognizing high performers.
- ✔ Life skill sessions included on gender equality, family harmony, child marriage prevention, etc., facilitated by experts.
- ✔ Exchange meetings with local business associations to facilitate practical training and job placement opportunities.
- ✔ Entrepreneurship workshop held by a business expert to encourage self-employment.
- ✔ Trainees completed 2-month industrial attachment at local businesses. 18 trainees employed in local workshops, enterprises.



Deputy secretary of CHT ministry Mr. Mongle Chandra Paul visited ANANDO-VTC.



Upazila Nirbahi Officer of Khagrachari Sadar Mr. Sujan Chandra Roy visited ANANDO-VTC



Mr. Nur Ahmed, ODA, LB-Germany in Bangladesh visited ANANDO-VTC

Name of Trade	18 th batch is Graduated (January to December-2024)				Remarks
	Target	Admitted	Appeared in the Examination	Passed Out	
Electrical	15	15	15	15	04 drop out due to financial issues in the family
Electronics	15	15	14	14	
Mechanical	15	15	14	14	
Welding	15	15	13	13	
Total :	60	60	56	56	



Course Structure and Learning Approach at ANANDO VTC

ANANDO's course curriculum is thoughtfully designed to suit the specific requirements of each career field. Spanning a 10-month period, each course is structured into multiple assignments and classes, ensuring a balanced combination of theoretical knowledge, hands-on practical work, and group-based learning.

All assignments and classes take place within the Vocational Training Centre (VTC) campus, where students engage in a rigorous and well-organized learning environment. In addition to technical skills, ANANDO emphasizes soft skills development—offering training in communication, CV writing, workplace etiquette, and simulated job interviews to better prepare students for the job market.

The course concludes after 10 months of structured instruction and the successful completion of individual projects. Throughout the academic period, the Principal oversees and coordinates tutorial classes, as well as quarterly, semester, and final examinations, ensuring quality and consistency in assessment and learning outcomes.



From Student to Shop Owner Hamanta Chakma's Journey to Self-Reliance

"My name is Hamanta Chakma. I come from a small family of three in Panchhari Upazila. Due to financial difficulties, I had to discontinue my studies after completing eighth grade. But my life took a new turn when I enrolled in the Electronics trade at ANANDO's VTC.

After successfully completing my training, I worked at a market shop for two years. This hands-on experience, combined with the skills I gained from ANANDO, gave me the confidence to start something of my own. With my savings and determination, I opened my own electronics shop.

Today, I earn between 20,000 to 30,000 BDT per month. I have also been able to hire a paid employee to help run my shop. I support my family financially and have even invested in two mango orchards and purchased 40 decimals of land.

My life has changed for the better. I sincerely thank ANANDO, my trainer, and all the kind-hearted supporters whose contributions have made this training program possible."



Empowering Ethnic Minority Girls Through Tailoring & Dressmaking Training and Residential Hostel Facilities in Khagrachari

In the early years of ANANDO's Vocational Training Centre (VTC) in Khagrachari, girls from remote and isolated communities were unable to access training due to the lack of residential facilities. This limitation disproportionately affected those from distant villages, depriving many rural and disadvantaged young women of the opportunity to develop life-changing skills.

To address this gap, ANANDO established a dedicated Girls' Hostel in 2015, providing accommodation, food, and extracurricular support for trainees. Since its inception, the residential hostel has enabled 20 young women to complete training every year in tailoring and dressmaking under a supportive and safe environment.

We are proud to celebrate the completion of the 18th batch in December 2024 under the ongoing project titled "Girls' Hostel and Tailoring Training at Khagrachari Project," which began in January 2015. This project continues to play a critical role in transforming the lives of ethnic minority girls in the Chittagong Hill Tracts (CHT).

Every year, 30 girls enroll in the program, many of whom come from disadvantaged rural backgrounds. As of 2024, 18 batches have successfully completed the training program. The 18th batch's admission and achievement statistics are presented below:

Name of Trade	Admission Target	Admitted	Appeared Examination	Passed Out	Remarks
Tailoring and dressmaking	30	35	31	31	4 drop out due to early marriage



Employment of female graduates (2008-2024)

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 2024 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 2024.

January 2008 to December 2024								
Name of Trade	Admission	Total Passed Out	Employment Category			Total Employed	Un Employed	Employment Rate
			Job	Self	Others			
Tailoring	600	529	095	333	59	428	042	81%

SUCCESS STORY From Financial Hardship to Hope: Rifat Islam Kakan's Path to Entrepreneurship



Rifat Islam Kakan had to stop his education after HSC due to financial hardship—her father, a bus driver, earned only 8,000 BDT per month. Determined to build a future, Rifat enrolled in the tailoring trade at ANANDO VTC in 2024. After completing 10 months of training and 2 months of practical work, she opened a small tailoring shop in front of her house with an old sewing machine gifted by her parents. She now earns 5,000–7,000 BDT monthly and supplements her income by making and selling plastic rattan crafts. Rifat plans to open a larger shop in Khagrachari and help train other disadvantaged girls. She is deeply grateful to ANANDO for this life-changing opportunity.



Self-Help Renewable Energy Enterprises Focusing on Solar and Clean Cook Stove

Khagrachari, a remote and underdeveloped region of the Chittagong Hill Tracts, faces critical energy challenges. With only 20% of the population connected to the national power grid, most households depend on traditional biomass—such as firewood, cow dung, and crop residues—for cooking. This reliance not only contributes to widespread indoor air pollution, which disproportionately affects women and children, but also accelerates deforestation and greenhouse gas emissions.

Limited access to reliable electricity also hinders educational opportunities and prevents farming communities from preserving or adding value to perishable produce—resulting in significant income loss and reinforcing cycles of poverty.

In response, ANANDO has launched a forward-looking initiative aimed at addressing these interlinked energy, environmental, and economic challenges. Through vocational training, the project seeks to equip youth with practical skills in sustainable energy technologies. The program introduces two specialized training tracks: Renewable Solar Energy and Improved Clean Cookstoves.

ANANDO, in partnership with Lichtbruecke (LB) Germany and funded by BMZ, launched this 40-month project in Khagrachari District on April 15, 2024, aiming to create employment opportunities for youth through climate-smart technologies and market development. The project focuses on the production and promotion of solar energy systems and clean cookstoves to foster self-employment and address environmental challenges.

Targeting 2,040 direct and 6,120 indirect beneficiaries in Sadar Upazila, the project includes training 30 youths, developing 15 entrepreneurs, producing 1,500 clean cookstoves, 500 solar systems, and establishing a cookstove production center. It prioritizes marginalized groups, including Indigenous communities, landless farmers, and the rural poor.

Key components include technical training in solar energy and cookstove production, establishment of production facilities, and awareness and market development activities to support clean energy adoption and small business growth.

Achievements of this project

- ✔ 2,040 beneficiaries selected, prioritizing vulnerable households.
- ✔ 15 participants (7M/8F) selected for cookstove training; 5 work at the production center, 10 in marketing.
- ✔ Training modules developed for both cookstoves and solar energy trades.
- ✔ 15-day cookstove training completed; trainees now producing and marketing independently.
- ✔ Cookstove production center constructed and operational with equipment.
- ✔ 2 sub-district advocacy workshops held with 120+ participants.
- ✔ District-level advocacy workshop held at Deputy Commissioner's office with 50+ stakeholders.
- ✔ IEC materials developed and distributed in the community.
- ✔ 15 youths (12M/3F) admitted to residential solar training; training in progress.
- ✔ Solar workshop established with tools and safety equipment.
- ✔ 11 project staff recruited and oriented detailed project implementation plan.
- ✔ Gender equality workshop conducted for solar trainees by local government official.
- ✔ Draft business plan prepared for scaling up cookstove and solar enterprises.





Out of School Children Education Program (PEDP-4)

The Out of School Children Education Program, implemented under the Government of Bangladesh's Primary Education Development Program (PEDP-4), is a strategic initiative aimed at ensuring equitable access to primary education for children aged 8 to 14 years who have either dropped out or never enrolled in school. The program operates under Component 2, Sub-component 2.5, focusing on "Equitable Access and Participation" and is executed through the Bureau of Non-Formal Education (BNFE), Ministry of Primary and Mass Education.

In 2017, the Directorate of Primary Education reported that 18.4% of primary school children dropped out, and 2% were never enrolled. Based on these rates, approximately 2.8 million children in Bangladesh remain out of school. To address this significant educational gap, the Second Chance Education (SCE) initiative was designed as a flexible, non-formal learning model that provides a second opportunity for children to complete their primary education and transition into the formal education system.

ANANDO, in collaboration with its local partner Progressive, implemented the program in Matiranga Upazila of Khagrachari District. The project established a total of 70 non-formal learning centers targeting out-of-school children from marginalized and socio-economically disadvantaged backgrounds.

The initial target was to reach 2,100 learners. However, the program exceeded expectations in extended period, enrolling a total of 3,108 children—2,001 boys and 1,107 girls. These learning centers provided a structured environment for academic instruction, life skills education, and preparation for reintegration into the formal school system.

The overarching goal of the program is to ensure inclusive access to education and to reduce the number of out-of-school children through a comprehensive non-formal education framework.



Key Activities and Achievements

The project undertook a range of interconnected activities to meet its objectives:

Community Mobilization: Awareness campaigns and local engagement activities were conducted to identify and enroll eligible children.

Establishment of Learning Centers: A total of 70 learning centers were set up across Matiranga Upazila, each equipped with necessary teaching resources.

Enrollment and Instruction: Learners were provided with non-formal education aligned with the national curriculum. Emphasis was placed on completion of Grade V and participation in the Primary Education Completion (PEC) examination.

Teacher Deployment: Qualified teachers and supervisors were recruited and trained to ensure quality delivery of education.

Learning Material Distribution: Educational materials, school uniforms, and school bags were distributed, sourced and collected from the government authorities.

Academic Monitoring and Support: Continuous oversight ensured timely academic progress and learner retention. and,

Stipend for learners: For motivation.

The **primary outcome** of the project include:

A. Provide primary education as a second-chance opportunity for children aged 8–14 who have dropped out or were never enrolled, enabling them to transition into the mainstream education system.

B. Provide support the development of productive citizenship by providing technical and skills-based training following the completion of primary education.

Challenges and Mitigation

Implementing the program in a remote, hilly region such as Matiranga presented several logistical and social challenges. The geographical terrain made access to learning centers difficult and expensive for many students. Additionally, low levels of parental literacy and awareness often hampered consistent attendance and enrollment. Despite these challenges, ANANDO and Progressive worked collaboratively to mitigate obstacles through intensified community engagement, efficient resource utilization, and localized problem-solving approaches.



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 2024 are as follows:



SL	Activities completed	Yearly Target (2024)	Achievement (2024)	(2021 to 2024)
01	Workshops on Family Development Planning	100 Family	100 Family	1000 Family
02	Start-up Support	BDT. 12,000,000/-	BDT. 12,000,000/-	BDT. 12,000,000/-
03	Capacity development training on agriculture production and processing	100 members	100 members	1000 Members
04	Establish 18 village model farm (VMF)	2 VMF	2 VMF	18 VMF
05	Seeds, saplings, and equipment support for nutritionally balanced food	100 Family	100 Family	1000 Family
06	Resources Farmers/Seed Bank	-	-	8 RF
07	Training on Livestock rearing	100 members	100 members	1000 members
08	Skills/vocational training for vulnerable youth and adolescents	30 youth & adolescents	30 youth & adolescents	90 youth & adolescents
09	Organize new business creation training	100 members	100 members	1000 members
10	Employment generation through vocational training	2 events	2 events	6 events
11	Latrines distribution in the Community	-	-	20 toilets
12	Provide Water pump for safe water	1	1	8 Water pump
13	Group-based awareness and motivational sessions	100 members	100 members	1000 members
14	Community based peace groups training	100 members	100 members	1000 members
15	Established Peace Building Support Centre	2 Centers	2 Centers	2 Centers
16	Capacity building on leadership, advocacy, conflict resolution, peace	50 members	50 members	500 members
17	Peace education in educational institutions	4 sessions	4 sessions	60 Sessions
18	Advocacy and awareness campaign	-	-	4 Campaign
19	Advocacy & awareness on GBV	2 Advocacy events	2 Advocacy events	6 events
20	National & international day observance	2 events	2 events	6 events



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 2024

- ✔ 12 workshops for women's association formation. 72 women trained on association operations including 24 self-monitoring workshops.
- ✔ Women trained in leadership and conflict management and organizational management.
- ✔ 2 awareness events held on national/international women's days including exposure visit
- ✔ 72 sessions conducted on government services and 02 women development fairs organized.
- ✔ 50 leaders trained in finance/accounting. 12 workshops held on fund creation. Start-up capital support provided: BDT 1,660,000.
- ✔ 48 farmers trained in association operations. 16 self-monitoring workshops conducted.
- ✔ 50 trained in marketing and value chain.
- ✔ 400 farmers trained on seed production and supported with seed kits for seed production.
- ✔ 5 policy advocacy practices implemented. 1 national advocacy workshop conducted.
- ✔ 8 workshops on fund creation conducted. including seed capital support to associations.
- ✔ 50 farmers trained on off-farm skills, profitable agro-tech and organic fertilizer production.
- ✔ 325 farmers involved in off-farm employment.
- ✔ 50 trained in Integrated Pest Management and 150 farmers continuing IPM practices.
- ✔ 66 youths trained in tailoring & electrical skills.
- ✔ 100 girls supported with education assistance.





SUCCESS STORY

From Struggle to Sustainability: How Binnafoir Farmers Association is Growing a Future with Smart Agriculture

In a remarkable shift towards sustainable agriculture, the Binnafoir Farmers Development Association has emerged as an inspiration and innovation in Sarishabari. Originally formed on April 12, 2022, with just 37 members under a project aimed at modernizing agriculture, the association has since grown to include 102 dedicated farmers.

From its inception, the DEEP project of ANANDO has emphasized capacity building. Farmers received training on: Modern agriculture technologies, Association management and operations, and Value-based marketing and sustainability planning. And the members were taken on exposure visits & agro exhibition to deepen their understanding of value-chain and innovative practices.

A comprehensive five-year development plan (2023–2027) has been set with key initiatives: Beef fattening and organic crop production on 106 decimals of mortgage land; Establishing a production center for organic fertilizer; Collective procurement of agricultural inputs at competitive price; Value-based marketing for increased profitability; aiming to reduce sole dependency on traditional farming and mitigate excessive soil usage by diversifying income through alternative income-generating.

The association initially received BDT 100,000 as start-up support from ANANDO. This loan has already been successfully repaid, showcasing the group's commitment and financial discipline. To strengthen financial sustainability, the association has: Introduced monthly subscriptions and savings mobilization; Established a growing internal fund; Regular coordination with govt. officials to access input support and expert advice.

The Association now stands as a model of community-led agricultural development, showing confidence of self-reliance.



Women association meeting



Women's participation in govt. events



Women-led organic fertilizer production



Association's joint income-generating initiative



SUCCESS STORY

Stitching Her Way to a New Life: Tumpa Akter's Journey of Hope and Empowerment

Not long ago, Tumpa Akter, a young woman from Whykong in Teknaf, Cox's Bazar, struggled to imagine a life beyond household chores and financial uncertainty. Like many women in her village, she grew up believing that opportunities to learn a skill or earn her own income were out of reach.

But today, Tumpa's story is different, a story of confidence, creativity, and change. And it all began with a vocational training course in tailoring and dressmaking offered by ANANDO.

When Tumpa heard about the tailoring and dressmaking training program at ANANDO, she was hesitant. She had never stitched a dress before. But with gentle encouragement from her family and the community facilitators, she took a leap of faith.

During the training, Tumpa learned how to operate a sewing machine, the basics of measuring, cutting, and stitching and how to design and finish dresses for different age groups and preferences, including small business management.



After completing her training, Tumpa didn't stop. She borrowed a sewing machine to begin small tailoring orders from women in her community. Word spread fast. Her neat stitching, custom designs, and warm personality made her a favorite among local women.

Soon, she was able to purchase her own sewing machine, set up a small corner in her home as a dressmaking workshop, and take orders regularly, especially during festival seasons and wedding months.

Tumpa now earns a steady income every month. She tailors school uniforms, saree blouses, and custom dresses. She's saving money and even supporting her family's household expenses.

The most powerful transformation has been within Tumpa herself. Once shy and unsure, she now speaks with pride about her work. Neighbors come to her not only for clothing but also for advice. Young girls in her area see her as an inspiration, showing that women can earn, create, and lead.

She dreams of one day expanding her work into a full tailoring shop and training others just like she was trained.



Vulnerable Women's Empowerment in Khagrachari

Bangladesh has a strong tradition of providing support to its poor through social safety nets, which account for nearly 14 percent of the national budget and reach 27 percent of households. Despite significant progress in reducing poverty, the social safety net system is complex and fragmented, limiting its ability to effectively tackle growing urban poverty and the challenges of climate change, especially in the context of the COVID-19 pandemic and the ongoing global food crisis.

The VWB programme, formerly known as the Vulnerable Group Development (VGD) programme, plays a crucial role in this effort. It provides women with a monthly ration of 30.3 kg of fortified rice along with intensive skill development training. These initiatives are designed to empower women by engaging them in income-generating activities. By 2030, the VWB programme aims to help 3.2 million women in both rural and urban areas establish micro-enterprises, enabling them to rise out of extreme poverty.

VWB – A Path to Women's Empowerment in Rural Bangladesh

The Vulnerable Women Benefit (VWB) program is one of the flagship social safety net initiatives of the Government of Bangladesh, exclusively designed to uplift the living standards of women from economically vulnerable rural households.

In the current cycle, the program is reaching one million beneficiaries nationwide who will receive development package services such as life skills training, income-generating skills, savings and loan opportunities until December 31, 2024.

The goal is to sustainably improve the livelihoods of the beneficiaries and integrate them into the mainstream of national development. The core mission is to create a positive shift in the socioeconomic condition of these women through skills training, savings facilitation, access to microcredit, and participation in food distribution initiatives.



Implementation in Khagrachari: In Partnership between DWA and ANANDO

In the hilly district of Khagrachari, the Department of Women Affairs (DWA) signed a partnership agreement with ANANDO to implement the VWB project. Under this agreement, a total of 4,359 food ration cards have been allocated for the women in Dighinala, Laxmichhari, and Khagrachari Sadar upazilas. ANANDO is delivering the following services to beneficiaries:

- ✓ Awareness training on social issues
- ✓ Life skills & income-generating training
- ✓ Assistance in savings deposits and account management in collaboration with local Women Affairs Officers

Training and Skills Development

Each beneficiary receives training in two major areas:

- 1. Life Skills Development**, that includes Personal hygiene and sanitation; Disaster management and climate change adaptation; Maternal, child, and adolescent health; Food and nutrition; Women's rights and empowerment; Awareness on HIV/AIDS, prevention of drug abuse,
- 2. Income-Generating Skills** covers - Entrepreneur development; Backyard vegetable cultivation; Raising indigenous poultry; Cattle and goat rearing; Use of compost, seedbed preparation; pest control, and practical demonstrations using homestead spaces.



Group Formation and Food Rights Awareness

Beneficiaries are organized into groups of 20–25 members. Within these groups, they are informed about their rights to allocated food assistance, including quantity, quality, storage, and cooking techniques. This ensures that food security is achieved with dignity and knowledge.

Savings and Financial Empowerment

Beneficiaries open personal bank accounts and regularly deposit savings. The Department of Women Affairs and ANANDO assist with account opening, deposits, and withdrawals. Each VWB cardholder receives a personal passbook, which tracks their savings under the VWB scheme. At the end of the program cycle, the total savings, along with interest, are returned to the women. This financial system is executed at the union level in the presence of Women Affairs Officers or their representatives.

Supporting women to access loans & enterprises

From the very beginning, ANANDO supports beneficiaries to develop business plans based on the skills they learn. These plans are used to guide training and later serve as blueprints for launching income-generating activities. To ensure sustainability, ANANDO provides microcredit loans exclusively for productive purposes, not for household consumption or unrelated investments. These loans follow ANANDO's structured microfinance process.



HUMANITARIAN PROGRAMS





WATER, SANITATION AND HYGIENE (WASH)

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 1,006,107 individuals (residing in 204,303 families) in 33 extremely congested camps in Ukhiya and Teknaf sub-districts of Cox's Bazar district as of February, 2025, 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.

In Teknaf, Cox's Bazar, several challenges have been emerged, such as:

During the winter season particularly in this year, the water level in the canal dropped, and dams significantly, leading to a shortage of water for distribution. In dry seasons, 10-liters of water is distributed per person according to the decision from area focal agency.

Due to the upgradation of the infrastructures at the water point in Camps, water distribution occasionally was disrupted in several times.

During the winter session, unforeseen technical issues arose, such as pump malfunctions and machinery damage, which required extensive repairs. On top of that, new arrival refugee put extra pressure on regular activities like, water distribution, sanitation facilities.

During water crisis, ANANDO responds swiftly by reducing the daily water allocation from 15 to 10 liters per person, following guidance from the area focal agency. To ensure fair distribution, water was provided through FCN cards, guaranteeing equal access for all individuals, a system praised by both UNHCR and local authorities. Looking ahead, ANANDO is exploring more sustainable solutions such as renting boreholes and ponds to reduce reliance on costly and environmentally unsustainable water trucking.

WASH Achievements in 2024

ANANDO, partnering with WHH and GFFO, implements "Gender-sensitive Humanitarian Assistance in WASH and Protection for the Rohingya Refugee and Host Communities in Teknaf, Cox's Bazar, and Bhasan Char".

The project aims to improve access to critical WASH services and humanitarian protection for both Rohingya refugees and vulnerable host communities. The project, funded by WHH and GFFO, runs from August 1, 2024, to July 30, 2026. The project is being implemented in Camps 24, 25, 27 & Hnila Union, Teknaf.

As of December 2024, the project has made significant progress toward its first milestone target. Key activities have been successfully implemented, and the project remains on track both in terms of timeline and budget expenditure. The target beneficiaries for the project include both direct and indirect individuals from different age groups and genders, with over 40,000 direct beneficiaries already reached.

The primary goal of the project is to alleviate suffering by providing essential WASH services and ensuring the protection of both Rohingya refugees and host community members. This is being achieved through inclusive infrastructure, culturally sensitive hygiene practices, and strengthened protection mechanisms.

Key outputs include gender-friendly communal latrines, communal bathing cubicles, tippy-tap installations, and the operation and maintenance of water systems, among others.

All activities have been carefully planned with a focus on achieving the first milestone target. As of December, the majority of activities have been successfully implemented in line with the project plan, and the budget expended according to the established financial targets. This ensured that the project remains on schedule and within budget.





TOTAL REACH **41073**
individual direct beneficiaries

TOTAL REACH



MALE

19,973



FEMALE

21,100

CHILDREN UNDER 5



MALE

2664



FEMALE

2854

CHILDREN 5-17 years



MALE

8541



FEMALE

8697

ADULTS 18-59 years



MALE

7951



FEMALE

8541

ELDERLY <60 years



MALE

616



FEMALE

704

PERSONS WITH DISABILITIES



MALE

201



FEMALE

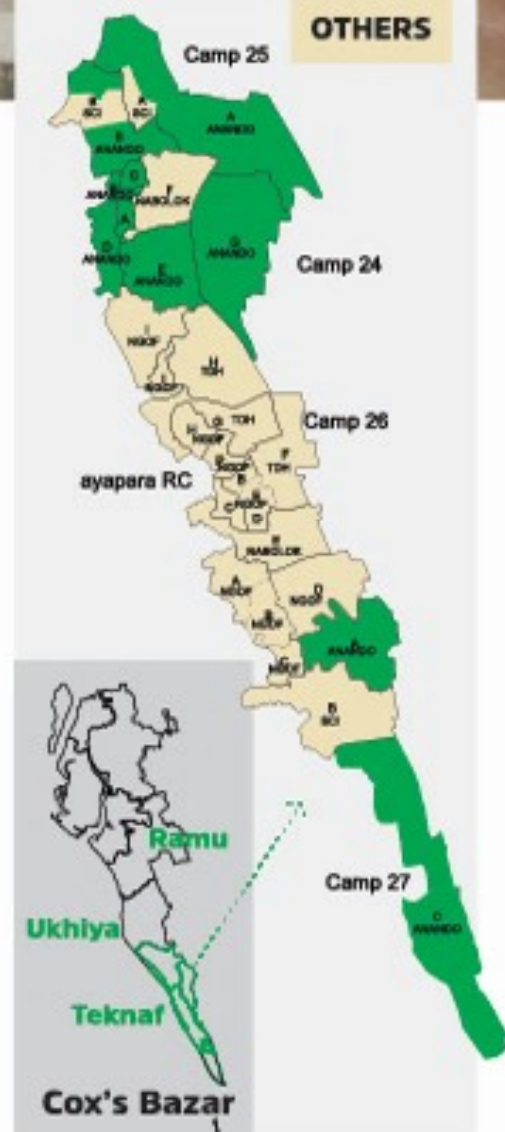
304

OPERATIONAL PRESENCE MAP



ANANDO

OTHERS



New delivery of WASH services

- ✓ 3,250 water quality tests conducted (target: 3,000) ensuring safety standards.
- ✓ Operations & maintenance of water supply, boreholes, SWM plant, FSM, and surface water treatment ongoing based on need
- ✓ 178 latrines repaired and upgraded.
- ✓ 3 communal and 3 household latrines improved as targeted.
- ✓ 2 communal bathing cubicles and 2 waste bin points completed.
- ✓ 40 tippy taps installed and 2 tap stands repaired.
- ✓ 250 m WASH access pathways constructed
- ✓ 1 refresher training for pump mechanics/operators held.
- ✓ 95 m³ water distributed on a regular basis.
- ✓ 2 plastic recycling plants set up
- ✓ 2 compost tests completed
- ✓ 8 hygiene sessions and 200 community engagement meetings (190 held)
- ✓ 1 hygiene volunteer training conducted
- ✓ 1 camp cleaning campaign held
- ✓ 2 day observations (e.g., World Water Day, Global Handwashing Day) organized
- ✓ IEC/BCC materials and equipment for fogger use planned on a need basis



Latrine Desludging in Camp-24



Installation of handwashing device



Regular Repair and Manitanace of Latrine



Sharing WASH Innovations and Impact

As part of the GFFO-WHH funded WASH project, ANANDO organized a Learning Sharing Workshop on June 10, 2024, in Cox's Bazar. The event aimed to disseminate key achievements, innovations, and lessons learned throughout the implementation of the project.

The workshop was honored by the presence of Mohammed Mizanur Rahman, Refugee Relief and Repatriation Commissioner, as Chief Guest, and Md. Shamsud Douza, Additional Refugee Relief and Repatriation Commissioner, as Special Guest. Distinguished attendees included Assistant Camp-in-Charge of Camps 24, 25, and 27, Hnila Union Parishad Chairman, and senior representatives from UNHCR, IOM, UNICEF, and the WASH Sector.

The event was inaugurated by Mr. Pankaj Kumar, Country Director of Welthungerhilfe (WHH), and chaired by Mr. Maniruzzaman Miah, Executive Director of ANANDO, and moderated by Mr. Anowar Hossain Mollah, Head of Programs at ANANDO. Mr. Razwanul Islam Tomal, ANANDO's WASH Project Coordinator, presented the project's key milestones and learnings, while Mr. Octavian Saikat Sarker, Area Manager of WHH, delivered the closing remarks.





CASE STORY

Nurafa Khatu's Struggle: Living with the Water Crisis in Camp

Nurafa Khatu, a 25-year-old housewife and mother of four, lives in Sub Block A1 of Camp 24, where she has spent her entire life. Her daily routines, like many others in the camp, are shaped by limited resources—and today, her biggest challenge is water.

For years, Nurafa relied on water from an ANANDO-managed tap stand, which once provided 20 liters per person daily—just enough for cooking, drinking, bathing, and cleaning. But as water levels dropped in nearby dams and canals during the dry season, that supply was reduced to just 10 liters per person.

"When 20 liters of water were distributed, I could do everything," Nurafa recalls. "Now, I struggle every day to make it work."

The reduced supply has forced Nurafa to make painful choices. Bathing and laundry are postponed or skipped. She carefully rations the limited water for drinking and cooking, prioritizing her children's needs over her own. Even basic hygiene routines are affected, raising risks to health and well-being.

Despite these hardships, Nurafa shows remarkable resilience and awareness. With support from ANANDO's hygiene team, she's learned how to conserve water and minimize waste.

"They told us how to use water wisely, and that has helped," she says. "But it's still not enough."

Her story mirrors the struggles of many families in the camp who are grappling with daily trade-offs in the face of scarcity. Yet, through it all, hope persists.



"I believe this situation will improve. I trust that more water will come again, and life will feel normal."

Nurafa's story not only sheds light on the struggles of living with limited resources but also demonstrates her resilience and awareness of the situation. It reflects the larger challenges faced by many in the camp, as well as their collective hope for a better future. It's a reminder of how communities facing such crises adapt, support one another, and remain hopeful even in the face of adversity.



Sadia's Journey to Better Health Through Hygiene Practices

At just 15 years old, Sadia has already lived through more hardship than many experience in a lifetime. Fleeing the violence of genocide in Myanmar, she arrived in Bangladesh in 2017 with her parents and six siblings. They found temporary shelter in Camp 25, but the challenges didn't end there.

Like many families displaced by crisis, Sadia's had no prior access to education, especially not on basic hygiene. The result was frequent illness in her family, particularly waterborne diseases like diarrhea. Without knowledge of hygiene or its connection to health, they suffered in silence.

That changed when ANANDO and other humanitarian workers began visiting the camp. Through adolescent girls' group sessions, Sadia learned for the first time about handwashing with soap, brushing teeth, trimming nails, using latrines properly, and the importance of keeping herself and her surroundings clean. These simple lessons had a profound impact.

Since adopting these practices, Sadia and her family have experienced a noticeable drop in illnesses. She feels stronger, more energized, and no longer falls sick as frequently. The impact went beyond physical health—it gave her confidence, pride, and a sense of control over her well-being.

Empowered by this knowledge, Sadia didn't keep it to herself. She began teaching her family and encouraging others in her neighborhood to follow good hygiene habits. Now, she's more than just a learner—she's a young advocate for health and hygiene in her camp.

Sadia's story is a powerful reminder that even the most basic education can change lives. In the most resource-constrained environments, knowledge becomes the first and most powerful tool for survival and dignity.

AT A GLANCE

DEVELOPMENT & HUMANITARIAN PROGRAMS



Agriculture-based livelihood

Ongoing project: 02
Total beneficiary: 7350 families
Project location: Cox's Bazar,
Chattogram



Food security and nutrition

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



Youth resource development

Ongoing project: 05
Total beneficiary: 2500
families
Project location: Khagrachari,
Rangamati, Cox's Bazar



Climate action and disaster risk reduction

Ongoing project: 04
Total beneficiary: 3450
families
Project location: Jamalpur
Chattogram, Satkhira & Feni



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
Tangail and Khagrachari



Water, sanitation and hygiene

Ongoing project: 02
Total beneficiary: 10380
families
Project location: Teknaf
Rohingya camps

PROJECTS IN 2024

Duration (from-to)	Title/ Project details	Donor	Total project fund
01.11.2021 - 31.12. 2024	Promoting improved and sustainable livelihoods for smallholder households, migrant workers and returnees in host communities in Ramu, Cox's Bazar.	Welthungerhilfe (WHH) and BMZ	EUR 5,97,762
01.01.2023- 31.12.2025	Improved food security through promotion of climate-resilient livelihoods and disaster preparedness for communities in Chattogram and Cox's Bazar districts.	Welthungerhilfe (WHH) and BMZ	EUR 7,84,655
01.12.2020- 28.02.2025	Regional Program for scaling up the Multi-Sectoral Approach for Nutrition Smart Villages in Bangladesh, Nepal and India; Phase II	Welthungerhilfe (WHH) and BMZ	EUR 3,79,032
15.07.2023- 30.09.2024	Strengthening community resilience and readiness in response to anticipated monsoon flood in Jamalpur, Bangladesh	Welthungerhilfe (WHH)	EUR 44,975
01.09.2024- 15.10.2024	Enhancing Cyclone Preparedness in selected communities through Targeted Readiness Interventions in the Sandwip Area	Islamic Relief Bangladesh & Start Network	GBP 24,000
26.09.2024- 05.11.2024	NFI/FI Distributions for Flash Flood Affected Areas in Bangladesh	Peace Winds Japan (PWJ) & Japan Platform	JPY 11,578,654
15.11.2024- 15.11.2027	Community-based programme for climate-resilient and sustainable livelihoods in coastal areas of the Satkhira district, Bangladesh	Welthungerhilfe (WHH) and BMZ	EUR 9,97,848
11.12.2022- 10.02.2024	Establishing a Thriving Market for Clean Cookstoves in Host Communities in Cox's Bazar	TetraTech and USAID	BDT 32,60,350
15.04.2024- 15.10.2027	Self-help Renewable Energy Enterprise Focusing on Solar & Clean Cookstove	Die Lichtbrücke (DLB) and BMZ	BDT 3,24,50,000
01.01.2022- 31.12.2024	Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	Die Lichtbrücke (DLB)	BDT 1,35,07,445
01.01.2021- 31.12.2024	Girls hostel and tailoring training at Khagrachari	Die Lichtbrücke (DLB)	BDT 1,06,65,718
01.07.2021- 30.06.2024	Out of school children education program (PEDP-4)	Ministry of Primary and Mass Education	BDT 1,81,77,878
15.10.2021- 31.12.2024	Strengthening the capacity of the Rohingya host community in Teknaf, Cox's Bazar	Die Lichtbrücke (DLB) and BMZ	BDT 5,41,76,875
15.10.2021- 31.12.2024	Economic Development through Empowerment of the Poor (DEEP) Project, Tangail and Jamalpur	Die Lichtbrücke (DLB) and BMZ	BDT 4,49,75,000
01.10.2023- 31.12.2024	Vulnerable Women Benefit (VWB) at Khagrachari	Department of Women's Affairs	BDT 18,52,575
01.10.2022- 31.07.2024	Preparedness and Response Support in Water, Sanitation and Hygiene to Rohingya and Host Community in Teknaf, Cox's Bazar	Welthungerhilfe (WHH) and GFFO	EUR 12,73,824
01.08.2024- 31.07.2026	Gender Sensitive Humanitarian Assistance in WASH and Protection for the Rohingya Refugee (FDMN) & Host in Teknaf	Welthungerhilfe (WHH) and GFFO	EUR 11,51,647

FINANCIAL HIGHLIGHTS



মনিটরিং ও ইভালুয়েন্স প্রক্রিয়া
অভিযোগ/সমস্যা প্রদান প্রক্রিয়া
কমিটিটির মানুসের মতামত ও অভিযোগ
প্রদানের জন্য মোবাইল নাম্বার, অভিযোগ বাক্স,
সাধারণ যোগাযোগ মাধ্যমে কমেন্ট বা
মেসেজ অপশন, ইমেইল, সামাজিক অভিযোগ
ও মতামত প্রদান, অফিসে এসে অভিযোগ বা
কমিটির কাছে অভিযোগ বা মতামত প্রদানের
সুযোগ রাখা হয়েছে।
অভিযোগ নিষ্পত্তির সময়কাল:
অভিযোগ সংগ্রহ করার সর্বোচ্চ ৭ কর্মদিবসের
মধ্যে তদন্ত সম্পূর্ণ হওয়া সাপেক্ষে অভিযোগ
নিষ্পত্তি করা হবে।

অর্থায়ন: ওয়েল্টহাংগারহিলফে
প্রকল্প আফিস: গ্রাম: সাইকানবা

AUDITORS' REPORT


To The Executive Committee of ANANDO

We have audited the accompanying statement of Receipts and Payment for the year ended December 2024 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, 2024 and the results of its operations and its cash transactions for the year then ended.

Dated, Dhaka
August 12, 2025


Chandra Shikhar Pal Chowdhury FCA
Enrolment Number: 1004
Principal
S P CHOWDHURY & CO.
CHARTERED ACCOUNTANTS
NGO Bureau Enlistment No. 136
03.07.2666.657.43.253.17-2458
Date: 24.12.2023
FRC-CAP-001-035





ANANDO
(Promotion of Culture and Youth Resource Development)
CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNTS OF PROJECTS
FOR THE YEAR ENDED 31 DECEMBER 2024

RECEIPTS	Taka	Taka
Opening Balances (Cash in hand & Cash at Bank)		6,672,683
Donation (Schedule - A)		225,927,438
Temporary Loan Received		.
Temporary Loan Received		.
Bank Interest & others		442,474
TOTAL RECEIPTS		233,043,685
PAYMENTS		
VTC Hotel and Tailoring Training for Girls at Khagrachari Project	1,655,366	
Improve Livelihood Situation & Peace Building of the Hosting Communities of Rohingya Refugees in Rohingya, Cox's B. Project	29,225	
Improve Livelihood Situation & Peace Building of Rohingya Refugees in Ukhiya, Cox's Bazar Project	13,849	
Vocational Training Centre with Credit Program for the War - stricken Community (Gilly) Khagrachari Project	1,781,689	
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.	32,593,300	
Gender-sensitive Humanitarian Assistance in WASH and Protection for the Rohingya Refugee and Host Communities in Teknaf, Cox's Bazar and Bhushan Char Project	24,748,847	
Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Host Community in Cox's Bazar and Rohingya Refugees in Bhushan Char Project	51,231,552	
Development Support Services to Women under Valuable Group Development (VGD) Program	1,224,228	
Enhancing Resilience of Urban Poor at Sakkers (ERUP) Project	4,496	
Self-help Renewable Energy Enterprise focusing on solar and clean cook stove Project	6,294,028	
Strengthening Community Resilience & Response to Anticipated Monsoon Flood in Jamalpur, Bangladesh Project	5,276,705	
Development of Economy through Empowering Poor Project (DEEP)	16,357,178	
Promoting improved and sustainable livelihoods for smallholder households, migrant workers, and returnees in host communities in Ramu, Cox's Bazar	26,095,037	
Establishing a Thriving Market for Clean Cook stove in the Rural Community in Cox's Bazar	753,485	
Strengthening Capacity of Host Community and Coexistence with Rohingya Refugees/FILMN at Cox's Bazar, Bangladesh	11,815,652	
Out of School Childrens Program (PSEP-4)	4,202,829	
Skill for Employment Investment Program -PWE-PKSE	158,536	
Integrated Family Development Project with Income Generating Activities and Training in Jamalpur Project	23,067	
NFPI Distribution for Flash Flood Affected Areas in Bangladesh	9,183,078	
Enhancing cyclone preparedness in selected communities through targeted readiness interventions in the Sandvip area	3,444,187	
Skill for Employment Investment Program -SEEP-BEIOA	1,482	
Skill for Employment Investment Program -SEEP-PKSE	2,050	
Basic Literacy Project(54 districts)	1,998	
UMIMCC Urban Management of Migration and Live project	486	
Regional programme for promoting a multisectoral approach for Nutrition Smart Villages in Bangladesh project	13,152,924	
Small Project	81,758	
TOTAL PAYMENTS		212,018,201
Temporary Loan Refund		6,399,078
Closing Balances (Cash in hand & Cash at Bank)		14,625,806
TOTAL TAKA		233,043,685

As per our Report of dated annexed

Dated, Dhaka
August 12, 2025



S P Chowdhury
S P CHOWDHURY & CO.
CHARTERED ACCOUNTANTS



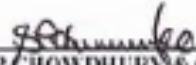
ANANDO

(Promotion of Culture and Youth Resource Development)

Schedule of Donation for the period from 01 January 2024 to 31 December 2024

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	2,653,498
2	Vocational Training Centre with Credit Program for the War-affected Community Hilli Khagrachari Project	Die Licht Brücke, Germany	3,781,371
3	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	33,149,111
4	Gender-sensitive Humanitarian Assistance in WASH and Protection for the Rohingya Refugee and Host Communities in Teknaf, Cox's Bazar and Bhasa Char Project	Welthungerhilfe, Germany	32,418,011
5	Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Host Community in Cox's Bazar and Rohingya Refugees in Bhasa Char Project	Welthungerhilfe, Germany	55,168,411
6	Development Support Services to Women under Vulnerable Group Development (VGD) Program	Department of Women Affairs (DWA), Bangladesh	784,644
7	Enhancing Resilience of Urban Poor at Saikhira (ERUP) Project	GIZ - Germany	2,757,352
8	Self-Help Renewable Energy Enterprise focusing on solar and clean cook stove Project	Die Licht Brücke, Germany	10,345,373
9	Strengthening Community Resilience & Response to Anticipated Monsoon Flood in Jamalpur, Bangladesh Project.	Welthungerhilfe, Germany	4,435,292
10	Development of Economy through Empowering Poor Project(DEEP)	Die Licht Brücke, Germany	10,301,338
11	Promoting improved and sustainable livelihoods for smallholder households, migrant workers, and returnees in host communities	Welthungerhilfe, Germany	26,112,832
12	Establishing a Thriving Market for Clean Cook stove in the Rural Community in Cox's Bazar	TerraTek/USAID	1,993,560
13	Strengthening Capacity of Host Community and Coexistence with Rohingya Refugees/FDMN at Cox's Bazar, Bangladesh	Die Licht Brücke, Germany	9,195,703
14	Out of School Children Program (PEDP-4)	Bureau of Non-Formal Education (BNFE), Govt. of Bangladesh	4,204,788
15	Skill for Employment Investment Program -PWD-PKSF	PKSF Bangladesh	1,208,660
16	NFIF Distribution for Flash Flood Affected Areas in Bangladesh	Peace Wind Japan	9,224,602
17	Enhancing cyclone preparedness in selected communities through targeted readiness interventions in the Sandvip area	Islamic Relief	2,755,690
18	Skill for Employment Investment Program -SEIP-BEIOA	BEIOA - Bangladesh	420,917
19	Skill for Employment Investment Program -SEIP-PKSF	PKSF Bangladesh	1,642,466
20	Regional programme for promoting a multisectoral approach for Nutrition Smart Villages in Bangladesh project	Welthungerhilfe, Germany	13,375,698
TOTAL AMOUNT (IN TAKA)			225,927,928

Dated, Dhaka
August 12, 2025


S P CHOWDHURY & 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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Tangail Regional Office, Bhurbhuria
Berabuchina, Delduar, Tangail



ANANDO

Promotion of Culture and Youth Resource Development

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