Annual Report 2016

Aungkur Palli Unnayan Kendra

A Centre for Rural Development

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Message from President

We have imense pleasure to have the opportunity to reach you all through the organization's Annual Report 2016. We are proud to announce that Aungkur Palli Unnayan Kendra has run a long journey after its inception in 1989.

Now Aungkur has emerging contribution as a development organization within its working area and contributing to the national growth involving in various fields of development i.e. for about twenty seven years. It has undertaken a number of initiatives that has greatly benefited the community, especially the poor people, women, children.

The tremendous achievements in improving the livelihoods of the extreme poor and poor have been achieved in several projects through the socio-economic program of Aungkur.

Aungkur's current programs are focused to the development of the life statuses of the community people providing education services, health services, training facilities, forestation, child nutrition etc.

Thanks are due to all staffs, whose hard work and dedication helps Aungkur to achieve its goal. I am also grateful to all of the beneficiaries/project participants, development partners/donors, local administration and elected bodies who have made a valuable contribution towards achieving the annual targets.

(Subhash Chandra Bagchi)
President

Message from Executive Director

We are excited and delighted to present Aungkur's Annual Report' 2016. The annual report covers the period 1st January to 31st December 2016. The Annual Report highlights Aungkur Palli Unnayan Kendra's performance to all.

Aungkur Palli Unnayan Kendra is running its programs to serve the disadvantaged and rural poor people to overcome their poverty and has limited access to financial services at their doorstep.

We deeply express our thanks to all those who have cooperated with us in alleviating poverty. The organization started its operation in 1989 with a mission to help the disadvantaged rural people and render services to upgrade their life status since then it has been working with firm dedication and commitment towards achieving socio-economic development for the poor people.

With different endeavors, Aungkur has already contributed to bring the women portion of the community in mainstreaming in the fields of financial wellbeing with micro credit program, water sanitation, non formal and formal education, health services, child growth monitoring, climate change, sustainable agriculture, fish culture, nursery program, afforestation, environment development, community mobilization, building social institution etc.

We would like to extent our cordial thanks to the simple but hardworking community people for their participation and cooperation in Aungkur's programs.

I would also like to convey my appreciation to all my colleagues for their dedication, hard works and commitment to the job, which has helped us to carry out development endeavor.

We are grateful to the local administration, elected bodies, associating NGOs, Max Foundation, Lamp Foundation, Paraclox, Dutch Bangla Bank Limited, Mutual Trust Bank Limited and the advisers for all sorts of assistance and cooperation they provided to Aungkur for different programs and projects implementation.

Further, we would like to express our gratitude to the honorable members of the executive committee for their effective guidance, direction and strong supports in organizational management.

(Md. Ayub Ali Talukder)
Executive Director

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Chapter 1

ORGANIZATIONAL PROFILE

A center for Rural Development- Aungkur

Aungkur Palli Unnayan Kendra, a centre for Rural Development, is a Bangladeshi, local, non-political, women focused non-profit organization. It was established in 1989. It has been operating her development activities since 1991 under Madaripur District in Bangladesh and dedicated to the socio-economic development of the poor specially the oppressed & exploited women group in Bangladesh. It aims to mobilize the poor to form grassroots level organizations that could become involved in the development process and eventually challenge the unequal rural social order. APUK believes that the personal and institutional capacity building can explore and invent human potentialities to mobilize and manage resources for improving their quality of life so that they can establish sustainable and justifiable society.

The organization is committed to improve the quality of lives of disadvantaged people through providing need based development services to the disadvantaged community people in education, human development, health and hygiene (WatSan), micro-finance, agriculture, legal and human rights and gender equity adaptation to climatic change etc. The ultimate aim of the organizations is to mobilize the poor to form grass-root level organizations that could become involved in the development process and eventually challenge the unequal rural social order.

The organization is registered under as follows:

- Department of Social Welfare, Government of Bangladesh having registration no. MADA-112, Date- o4-05-91
- NGO Affairs Bureau under FD / 711, dated 6 June, 1993.
- The Micro-Credit Regulatory Authority , having registration no 00245, 02077-00134
- Tax Identification No. 229-300-1461/Madaripur Circle.

VISION

Establishment of a prosperous, healthy, self-reliant & empowered community free from all sorts of exploitation & oppression, economically productive & equitable, socially just and moralist, environmentally sound and truly democratic.

MISSION

The mission statement of Aungkur is to create an intensive and far reaching participatory sustainable development process for social structural change through empowerment of the poor stratum. The organization is committed to improving the quality of lives of the disadvantaged people by making need development services available to them in education, training, health, micro-finance, agriculture, institutional capacity building, legal and human rights, gender capacity with special focus to climate change and disaster risk reduction.

GOAL

The Goal of Aungkur is to explore human potentialities, capacities, knowledge of the poor, ultra poor and disadvantaged communities for mobilizing & managing resource for improving their quality of life and support the process of poverty alleviation, community health improvement and the creation of socio economic equity through promotion of sustainable community based people institutions.

OBJECTIVES

1. To help the disadvantaged rural people for building up necessary organizational structure for undertaking united and collective efforts to eradicate poverty and socio- economic backwardness, social injustices & gender discrimination.
2. To help the poverty stricken people so that they can realize and analyze their situation, can identify their problems & the causes there of and can take appropriate action collectively to solve these problems.
3. To help to build the poor and weaker section of the society to be a self-reliant and balance maintaining collective forces so that they can have a place in the power structure.
4. To help the disadvantaged target people to formulate plan, manage and evaluate their organizational projects.
5. To take various activities among the organizations on safe water, sanitation and health, social forestry, income generation and employment creation activities, environment supporting agriculture development and maintaining balance, education, training, legislative assistance, human rights, good governance, relief and rehabilitation, popular theater, family planning, social movement against dowry, women and children rights, lessening discrimination between men and women, programs for physically and mentally disabled persons and the old in order to help the poverty stricken disadvantaged people for the maintenance and implementation of these activities.
6. To support & impart methodological training to target groups in order to enable them to carryout efficiently & effectively the plans and programs of the organization.

ORGANIZATIONAL PRINCIPLES

1. Formulation, implementation and evaluation of development activities on the basis of equality and partnership.
2. Participation of the backward rural women in the social, political and economic development on the basis of equality among men and women.
3. Strengthening Village based micro- institutions of grassroots people through self-sustained development process with the increase of capacity building.
4. Establish self respect to all human beings and dignity, uniqueness and intrinsic worthy of every person.
5. Advocate human Rights & women rights democracy & good governance.

DEVELOPMENT STRATEGY

1. Follow integrated approach to implement organizational programs or activities and make the people resourceful in all respect.
2. People's participation is considered to be one of the key elements in development initiatives and it helps to keep the organization's values in right tract for the development of the poor people.
3. Development priorities are based on the felt need of the targeted people.
4. Aungkur follows empowerment process of the poor people for protecting their legitimate rights, preventing injustice and access to resources & leadership.
5. The poor have minimum access to their basic needs, which is the first cycle of poverty alleviation.

WHO DOES AUNGKUR'S DEVELOPMENT EFFORTS ARE FOR?

Aungkur provides development services and supports to the rural poor irrespective of race, caste or creed. The organization specially focuses to destitute women, widow, landless and hardcore poor, who own less than 0.5 acre of land or have a monthly income of around Tk 3000 and survive mainly by selling manual labor. Generally landless peasant, weavers, artisans, slum dwellers, occupational working groups, small traders are eligible to become the partners of the development efforts.

STAKEHOLDERS OF THE ORGANIZATION

Aungkur works with the various stakeholders in the rural power structures. The primary beneficiaries of Aungkur's are rural poor, land-less, day labors and oppressed women. The primary beneficiaries of community-based programs are the community people of the targeted area comprising of school children, school teacher, religious leader, elected local members and chairman's, civil society members etc.

CURRENT MAIN ACTIVITIES

In order to achieve the goal and objectives, the core programs of Aungkur include the following components:

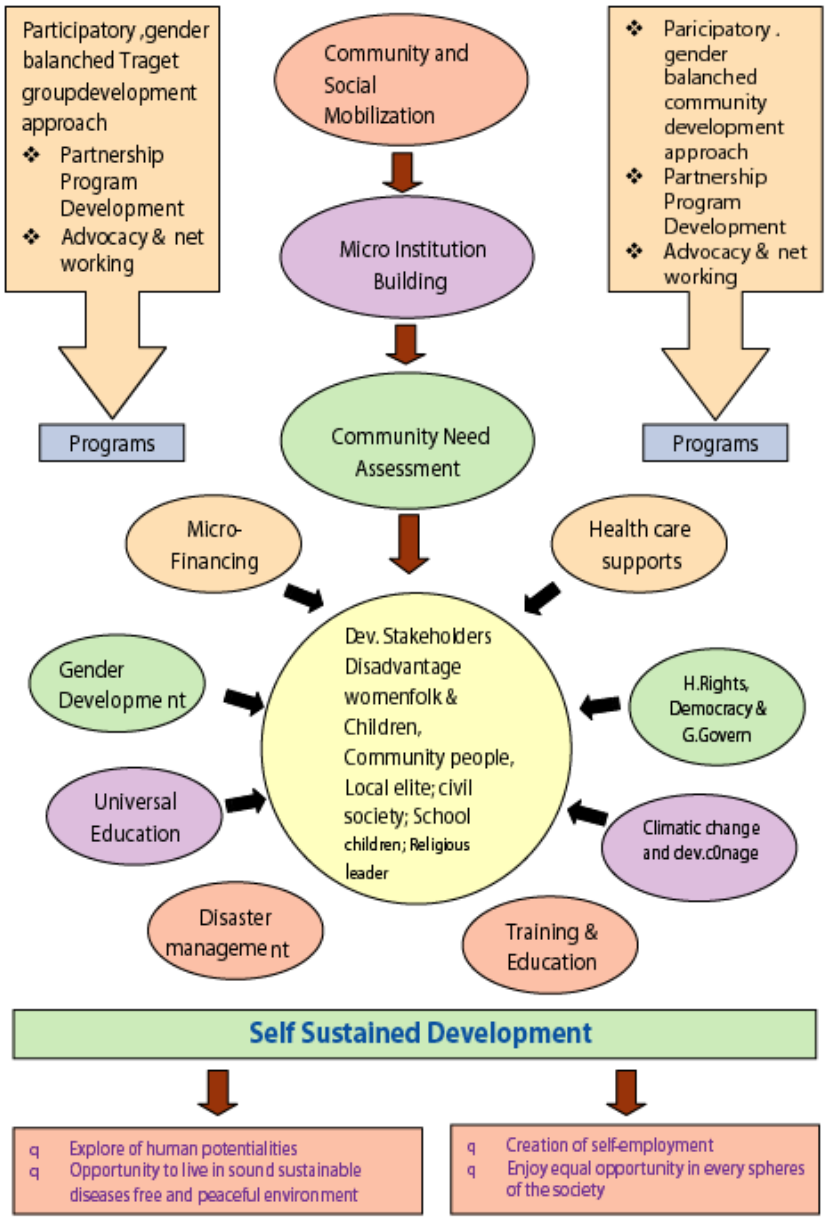
- Community based Micro Institution building
- Development Education
- Employment creation and income generation
- Community health Development Adaptation to climatic change and global issues
- Establishment of good governance
- Children education
- Sustainable Environmental Development Program
- Relief and Rehabilitation
- Child growth and stunting prevention.

DEVELOPMENT APPROACH OF AUNGKUR

Aungkur follows participatory development and decentralized management approach for implementing any kind of project activities. It ensures of peoples involvement in project formulation to project implementation, monitoring, evaluation and future sustainability of the project or any kind of development activities. Generally Aungkur's development approach can be classified into following components:

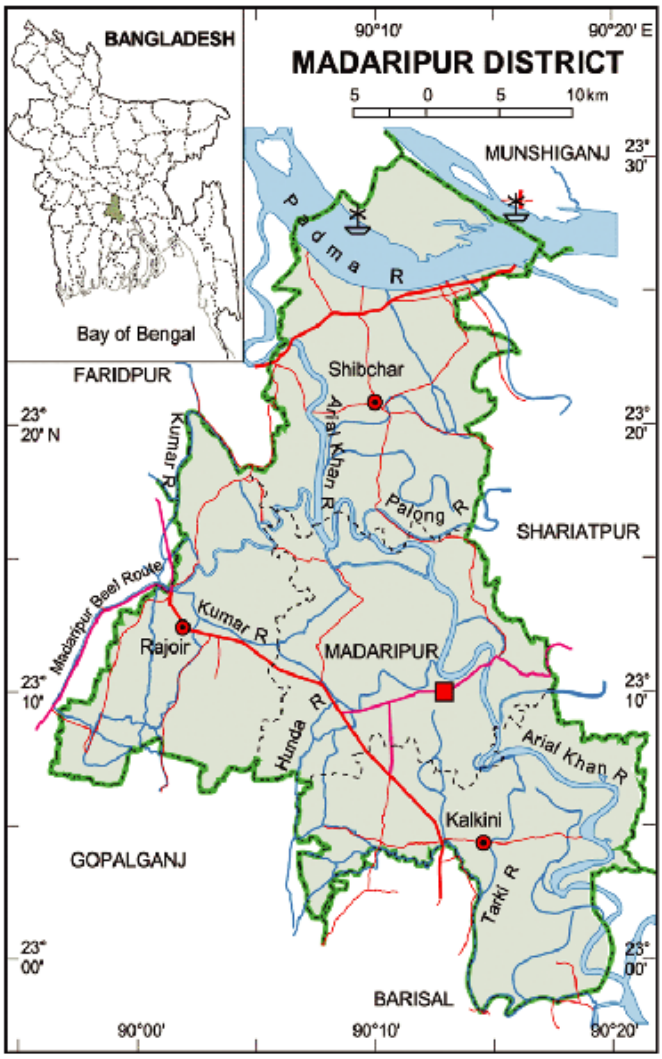
- Grassroots people's organization development
- Community managed gender balanced, demand driven program development
- Partnership program development
- Advocacy and net working development

Development Approach of Aungkur



Aungkur follows participatory development and decentralized management approach for implementing any kind of project activities. It ensures of peoples involvement in project formulation to project implementation, monitoring, evaluation and future sustainability of the project or any kind of development activities. Generally Aungkur's development approach can be classified into following components.

Working Map of Aungkur



Madaripur District in (Dhaka division) with an area of 1144 sq km, is bounded by Faridpur and Munshiganj districts on the north, Barisal district on the south, Shariatpur district on the east, Gopalganj district on the west. Main rivers are Padma, Arial khan and Kumar.

The total population is 1137008, among them: male 50.29% and female 49.71%. The religion of the majority of the people is Islam, but there are also some Hindus. The specifications are: Muslim 85.67%, Hindu 13.72% and others 0.61%. Mosques 2844, temples 53 and churches 5.

The average literacy rate of Madaripur is 65.6%; among them: male 52% and female 48.9%. Among educational institutions, there are 17 colleges, 117 high schools, 437 government primary schools, 262 non-government primary schools, 6 kindergarten schools, 1 primary training institute, 1 vocational institute and 60 madrasas.

AREA COVERAGE

4 districts of Bangladesh covering 377 villages under 35 unions. The Villages and unions are Currently Aungkur operated her programs is mentioned below:

Madaripur Sadar		
1.	Kendua	16
2.	Kunia	20
3.	Mustafapur	12
4.	Ghatmaji	06
5.	Pearpur	08
6.	Dutkhali	09
7.	Bahadurpur	10
8.	Sirkhara	12
9.	Durail	06
10.	Kalikapur	05
11.	Rasti	10
12.	Khoajpur	13
13.	Chilar Char	07
14.	PanchKhola	08

Rajoir Upazila		
15.	Rajoir	10
16.	Khalia	04
17.	Badarpasha	12
18.	Amgram	20
19.	Bajitpur	14
20.	Ishibpur	12
21.	Hossainpur	10
22.	Horidasdi-Mohendradi	10
23.	Kabirajpur	10
24.	Paikpara	10
25.	Kadambari	26
26.	Khalia	02

OTHER WORKING AREAS

District	Upazila	Union	No of villages
Madaripur	Kalkini	27. Baligram 28. Kazibakai 29. Laxmipur	19 07 16
	Shibchar	30.Nilakhai 31. Siruail	08 08
Goppalgonj	Kotalipra	32. Kalabari	03
Faridpur	Vanga	33. Satpar	05
Shariatpur	Palong	34. Shariatpur Sadar	15
		35. Chitolia	10
3 Districts,	8 Upazila	35 Unions	377

STAFF STRENGTH

Organizational staffing is the process of hiring people based on the specific responsibilities they will have in the organization. The staffing priorities are based on the results the organization wants to achieve. Staffing in this way is advantageous in some instances, but there are also drawbacks to the organizational staffing process.

Organizational staffing is based on the concept that the organization will select and train new employees to perform specific functions within the organization. Those functions have to have a purpose. Therefore, organizational staffing forces managers and human resources personnel to clarify the organization's vision.

STAFF STRENGTH OF AUNGKUR

Sl No	Position	Designation	No of staff
1	Head Office level	01. Executive Director	01
		02. Program Coordinator	01
		03. Accounts Coordinator	01
		04. Area Manager	01
		05. Manager	01
		06. Accountant	02
		07. Caretaker	03
		08. Security Guard	05
		09. Cook	01
		10. Voluntary Staffs	06
		11. Consultant	02
		Total no of staff in H.O level	24
2	Branch level 9 Branch Office	01. Branch Manager	09
		02. Accountant	09
		03. Senior Field Manager	20
		04. Field Manager	26
		05. Peon cum cook	09
		Total no of staff in H.O level	73
3	Max Value for Child Growth -Max Foundation	01. Project Manager	01
		02. Project Coordinator	01
		03. Accountant	01
		04. Project Officer	02
		05. Monitoring Officer	01
		06. Paramedics	02
		07. Community Health Promoters (CHPs)	06
		08. Caretaker cum Peon	01
		Total no of staff	15
4	Max Primary School-Lamp Foundation-The Netherlands.	01 Teacher	06
		02 Office Assistant	01
		Total no of staff	07
		Total Staff	**118**

ORGANIZATIONAL CORE VALUES

- Provide capacity building services to the poor, destitute, oppressed and needy people specially the womenfolk for improving their life status.
- Explore and invent the individual human potentialities of the poor people for achieving self-reliance in the society.
- Interpersonal relation, cooperation and self reliance are must in the development process in respect to the dignity, uniqueness and intrinsic worth of every person.
- Work in partnership with the poor for changing their life status.
- People's participation development process like gender equality, growth of social justices, sustainable & productive natural resources management & environmental protection and regeneration are an integral part of sustainable development.
- Protection and promotion of human rights & women rights, human dignity & good governance and up holding UDHR.

ORGANIZATIONAL GUIDING PRINCIPLES

- Formulation, implementation and evaluation of development activities on the basis of equality and partnership.
- Participation of the backward rural women in the social, political and economic development on the basis of equality among men and women.
- Strengthening Village based micro- institutions of grassroots people through self-sustained development process with the increase of capacity building.
- Establish self respect to all human beings and dignity, uniqueness and intrinsic worthy of every person.
- Advocate human Rights & women rights democracy & good governance.

EXISTING PROGRAMS OF APUK

In order to achieve the goal and objectives, the core programs of Aungkur include the following components:-

- Village Based Micro-institution Building.
- Human Resource Development Program
- Income Generation and Employment Creation Program
- Primary Education
- Child Nutrition Program
- Water, Sanitation & Arsenic Mitigation Program
- Primary Healthcare and Support Service Development Program.
- Human Rights, Democracy and Good Governance Development Program
- Sustainable Natural Resource Development and Management Program.
- Gender Development Program
- Folk Culture.
- Relief and Rehabilitation Program.

CURRENTS PROGRAMS AND PROJECTS OF AUNGKUR

Aungkur's Development programs mainly depended Donors fund except micro financing. On the other hand, community participation in any development programs is considered as a fundamental development concept through mobilizing community people of the targeted areas. Aungkur currently operated the following programs / project through her own fund or donor's fund

Socio-economic Development Program

a. Community mobilization and formation of social capital
b. MIcro-savings mobilization
c. Human resource development
d. Micro-financing-An Effictive Strategy for proverty Reduction

Primary Education Program

e. Max Primary School Program

Child Nutrition and Watsan program

f. Max Value for Child Growth

Skill Development Program

g.Training and Education Center

Climatic Change Adaptation Program

h. Adaptation to climate change to save the rural Community people
i. Demonstration of organic farming
j. Environment development program
k. Sustainable agriculture development program

Gender Development Program

l.Gender development & supporting stronger women voices

Chapter 2

COMMUNITY MOBILIZATION AND FORMATION OF SOCIAL CAPITAL

For involving community people in different projects Aungkur mobilized various community based organization were formed within the project area for implementing the project activities smoothly; they are commonly termed as VDC (village development Committee, Arsenic Mitigation committee, Credit support groups, Mothers club, etc. The main objectives of the formation of such groups / community based organizations are to increase participation of community people in project activities for their own interest and to ensure project's sustainability.

Involving community members in a way that promotes their ownership over decision-making and builds the knowledge and skills to carry out those decisions is a complex task. Yet Aungkur experience leads us to believe that it is an essential component of supporting rapid recovery and lasting change. Empowering people to be their own agents of change is the underlying goal of 'community mobilization.

In recognition that community mobilization is integral to the success of lasting recovery and development program impacts, Aungkur currently operates upwards of 12 projects with major community mobilization components. Aungkur applies community mobilization approaches to facilitate the process of citizens organizing for positive social change. Sustained mobilization takes place when communities remain active and empowered after the program ends.

Aungkur believes that partnership is critical to achieving deep impact, sustainability, and amplifying reach. We collaborate with a diverse range of partner agencies commonly called Village Development Committee at all levels of the public, private and civil society sectors to address the global challenges that drive our work.

Social capital refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions. Increasing evidence shows that social cohesion is critical for societies to prosper economically and for development to be sustainable. Social capital is not just the sum of the institutions, which underpin a society - it is the glue that holds them together.

The principle component of social mobilization started with community mobilization through formation of primary groups in order to create community force capable of planning, organizing, and solving their problems for improving their socio-economic situation. It helps to establish inter-personnel linkage among the primary group members that develops the foundation of solidarity, equity and concentration. The secondary activities in regards to community mobilization are domestic capital formation and broader grass roots organization development in community level.

Aungkur recognized to develop social capital through community mobilization for enhancing the quality, effectiveness and sustainability of organization and project; Aungkur implemented the flowing activities under different projects.

STATISTICAL INFORMATION ON GROUP FORMATION, 2016

Sl No	Particulars	Total
1	Total no of group formed	797
2	Total group dismantled	56
3	Total existing group	741
4	Total member organized	38535
5	Total member dismantled	24315
6	Member organized during this RP	4119
7	Total existing member	14220
8	No of member / group	49

During this reporting year, Aungkur operates 741 Village based micro institution under Micro-Credit Program.

IMPACT OF COMMUNITY MOBILIZATION

Capacity of the community people increased, especially in arsenic mitigation, installation of privately owned deep tube-well, hygiene program management natural resource management, disaster management etc. Through this process community workers of the community based organization collaborate with affected communities to plan, implement, and evaluate activities designed to improve the communities' health and other needs. It is a participatory partnership that advocates for programs the local community can sustain. Following a disaster or conflict, individuals can be confronted with emotional and social problems, such as the personal loss of a loved one. The community as whole might also face collective distress.

It involves strengthening the existing organization and programmed and building on the community's resources. Community mobilization increases access to information and services. It is also more cost effective when outside and local resources are coordinated and cooperative.

This activity infuses new energy into the organization developing new leadership skills in the area of community development. It also helps to enhance group's solidarity, unity and cohesiveness to fight against their social and economical rights, gender & social relationship, mutual respect and understandings, decision-making capability, accountability. It helps to promote sustainability for work (beyond funding cycles for projects) and long-term commitment to a social change movement.

Community based social power structure strengthened with the increase of community cohesiveness', solidarity & unity that leads to social burgeoning power and active participation in development intervention and self-sustainability.

Achievement during this year (January -Dec, 2016)

- Total No of existing group : 741 (M-3; Female - 738)
- Total no of committee formed: 263
- Total meeting organized : 2553
- Total no of member : 14220 (M-68, F-14152)
- Total savings mobilized:: Tk 74857179
- Savings / group : Tk 101022
- Savings/ member: Tk 5264

Chapter 3

MICRO SAVINGS MOBILIZATION

Savings are cash or physical products set aside for future use. People in rural and other low-income communities, although poor, can save when they are guided and encouraged.
In the "Handbook for Generating Wealth," you saw that wealth can be consumed, stored (saved) or invested. In the creation or generation of wealth, the key is a method to transform "savings" into "investment.

Every micro-enterprise needs injection of capital or funds, which may be owner's money or a loan. When a loan is used, it is someone else who has done the saving. Micro enterprises, like other businesses, convert savings into investment, in the generation of wealth. Aungkur realized this issue from inception of group formation and started to accumulation of savings with a view to developed domestic savings fund as people contribution to their micro financing.

Micro- savings Mobilization Small credit and savings Micro credit is typically the provision of very small loans that are repaid within short periods of time. In general, the loan size is decided based on the financial capacity of the borrowers to pay back the credit. A popular and successful philosophy in credit and savings schemes is to start with a small amount of credit for a first loan cycle in order to check the creditworthiness of the borrower and to provide an opportunity for the borrowers to practice a business with a small investment amount. With a second loan demand, the loan amount can be bigger because at that moment, they have learned how to manage their investments and they have given proof of being creditworthy and reliable. A savings component gives poor people the possibility to deposit very small amounts of savings and helps them to accumulate a lump support.

Up to reporting period, Aungkur accumulated an amount of savings Tk 74857179 that was incorporated as savings and micro-finance fund as a revolving capital fund representing 60% people's ownership.

IMPACT OF SAVINGS MOBILIZATION

- Domestic capital increased
- Disrupt the cycle of poverty.
- Micro savings ensures suitability for poor
- Open access to savings schemes can be generated more savings per member per year.
- Micro-savings serve as effective financial inclusion interventions enabling poor people, and especially women, to engage in meaningful economic opportunities in low- and middle income countries.
- Served as a valid substitute for traditional collateral requirements in accessing loan, old age support and natural disaster.
- Self-sustainability of the groups increased, especially on credit needs and Strengthening project cycle.

Chapter 4

HUMAN RESOURCE DEVELOPMENT PROGRAM

Human Resources Development as a theory is a framework for the expansion of human capital within an organization through the development of both the organizational and the individual to achieve performance improvement. "The capacities of individuals depended on their access to education". The same statement applies to organizations themselves, but it requires a much broader field to cover both areas.

Human Resource Development is the integrated use of training, organization, and career development efforts to improve individual, group and organizational effectiveness. HRD develops the key competencies that enable individuals in organizations to perform current and future jobs through planned learning activities. Groups within organizations use HRD to initiate and manage change. Also, HRD ensures a match between individual and organizational needs. It provides expertise to organizational employees. It delivers results through our best asset - people

It plays an important role for performing organizational activities. On the other hand, effective and quality service depends on quality human resources. It includes professional & human development training, workshops, seminars, In-house capacity building, group-based discussion on social issues, group gathering, National and international day celebration and village festivals etc. It helps to increase the knowledge & skilled of the primary group members, organizational staffs that can be enhanced the capacity to perform any job or action. Addressing the organizational goal, Aungkur has been providing need-based training for her primary group members in order to develop their capabilities and skilled on different development aspects.

The development of human resources contributes directly to the well being to the poor. It helps to create a more equal distribution of income and outcomes.

Aungkur give priority to develop market demand oriented capacity and gender development training among its primary beneficiaries. These two issues are directly related to poverty alleviation and better utilization of human resources. Considering these two issues, Aungkur organized several training courses as per need of the project activities and organization demand to develop staff's capacity.

TRAINING, EDUCATION & DEVELOPMENT:

Training and development is a function of human resource management concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings. It has been known by several names, including "human resource development", and "learning and development".

Training and development or "learning and development" as many refer to it now is one of the most important aspects of our lives and our work. (Many people view "training" as an activity that produces the result or outcome of "learning" and learning are typically viewed as new knowledge, skills and competencies or abilities.) In our culture, we highly value learning. Yet, despite our having attended many years of schooling, many of us have no idea how to carefully design an approach to training and

development. This topic in the Library provides an extensive range of information about training and development, including depicting how the many aspects of training and development relate to each other. Also, this topic explains how training and development can be used, informally or formally, to meet the nature and needs of the reader.

Training and development encompasses three main activities: training, education, and development.

TRAINING

This activity is both focused upon, and evaluated against, the job that an individual currently holds.

EDUCATION

This activity focuses upon the jobs that an individual may potentially hold in the future, and is evaluated against those jobs.

DEVELOPMENT

This activity focuses upon the activities that the organization employing the individual, or that the individual is part of, may partake in the future, and is almost impossible to evaluate.

Aungkur gave priority to develop market demand oriented capacity development among its primary beneficiaries, staffs and other stakeholders of current project specially Micro-Financing Program, Child Nutrition Program, WatSan program and children's education program. The capacity development issue is directly related to poverty alleviation and better utilization of human resources.

The objectives of capacity building are to enhance the ability to evaluate and address following the issues:

- The creation of an enabling environment with appropriate policy and legal frameworks;
- Institutional development, including community participation (of women in particular);
- Human resources development and strengthening of managerial systems.

During this year, Aungkur organized three types of capacity building activities for developing the capacities of staff and project beneficiaries. These activities represented the following types-

- Staff capacity development
- Community capacity development (group Development)

The statistical information of capacity development activities were stated below-

STAFF DEVELOPMENT TRAINING

Aungkur works to fulfill the need felt by the development sector for obtaining services that empower an organization to better its performance in various facts.

Increased staff, community people knowledge, skill, capacity & efficiency on different development issues in respect to the various projects, which enhanced to take more responsibilities in organizational level and project operation level that had lead to project sustainability. Community people become more active to participate in development intervention and also to change their socioeconomic status.

Aungkur's work ranges from Indoor to Outdoor programs and Standardized to tailor-made customized training solutions, each having a unique blend of its own. Training Impact contributes its bit by helping organizations maximize their existence.

STATISTICAL INFORMATION ON STAFF DEVELOPMENT TRAINING' 2016

Sl. No	Name of Training courses	Participants		
		Female	Male	Total
1	Training of volunteer (Gender awareness)	25	5	30
2	Accounting system and record keeping	1	4	5
3	Capacity building in disaster management	0	2	2
4	Development and organization	1	6	7
5	Development and management	1	6	7
6	Women and development	24	6	30
7	Credit and financial management of people's organization	21	9	30
8	Gender and development	30	30	60
9	Health and nutrition education	50	10	60
	Total-	153	78	231

ACHIEVEMENTS

During this reporting period, Aungkur organized 9 different training courses for staff development. A total of 231 staffs were participated in such training courses.

RESULTS BY CAPACITY BUILDING ACTIVITIES

- Staff's become more responsible to accomplish their duties and to achieve their program targets.
- Increased organizational motivation and team spirit in staff level and organization becomes more dynamic to perform the organization activities.
- Staffs feel more comfortable to acquire knowledge on different development issues.
- Staff's motivation increased to perform their task.
- Cooperation among the staff increased.
- Review of program activities helps to attain program targets and proper implementation of the project activities and to plan future target.
- Staffs meetings also helped to review the program activities and timely implementation of the program.
- Discussion meeting developed the skilled of the staff and for evaluating the performance.
- Increased staff knowledge, skilled, capacity & efficiency on different development issues in respect to the need of different programs or projects which enhanced to take more responsibilities in organizational level
- Strengthened organization capacity and capability to carry out the task and solving organizational problems.

IMPACT

- Organizational management capability increased that enhanced the organizational efficiency.
- Target beneficiaries availed better survives.
- Organizational objectives become more visible and result oriented.
- Staff's performance quality to perform task increased.
- Professionalism developed among staff level that inversely related to organizational development.
- Access to income generating activities increased with more professional way.
- Professional training demand increased.
- Community people organizational efficiency increased for conducting motivational activities on electoral process.

COMMUNITY CAPACITY DEVELOPMENT (GROUP DEVELOPMENT)

Aungkur is a rural base organization works to uplift the life statuses of the disadvantaged poor people of the rural stratum. Training is a mean to broaden the rural peoples outlook in the field of saving and credit management, micro enterprise development, Small Business operation and management, agriculture etc. So Aunkgur Provides training for the community people to enhance knowledge, skill, attitude on different social awareness issues and income generation activities.

STATISTICAL INFORMATION ON GROUP DEVELOPMENT TRAINING' 2016

Sl No.	Courses	Participants		Total
		Male	Female	
1	Village based Micro-institution management	28	122	150
2	Saving and credit management	26	124	150
3	Micro enterprise development	50	70	120
4	Small business operation and management	75	125	200
5	Cattle fattening	85	95	180
6	Cattle rearing	20	100	120
7	Poultry rearing	20	100	120
8	Commercial vegetable production	40	55	95
9	Broader organization development and management	20	10	30
10	Fish culture and management	25	5	30
	Total-	389	806	1195

ACHIEVEMENT

During this reporting period, the organization also organized 10 different training courses for the group comprising of 1195 participants representing 67.45% female participants.

IMPACT OF THE GROUP DEVELOPMENT TRAININGS

- Enhanced group work Skill;
- Increased information, knowledge and knowledge on different group development issues;
- Increase ability to participate to conversation and dialogue in development issues, group solidarity, and cohesiveness enhanced.

Chapter 5

MICRO-FINANCING- AN EFFECTIVE STRATEGY FOR POVERTY REDUCTION

Poverty is the core issue in Bangladesh. Considering and realizing this issues Aungkur started the Micro-credit Program from inception mobilizing the disadvantaged woman households in the form of self-help groups, commonly termed as samity in community level. The objectives of such program are to create self-employment, access to financial market and to upgrade their family level income to reduce vulnerability. On the other hand, empowerment of the poor is contingent on the access to resources, which in turn enhance the productive capacity of the poor and helps alleviate poverty.

Micro-credit is the extension of very small loans (micro-loans) to those in poverty designed to spur entrepreneurship. These individuals lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit. Micro-credit is a part of micro-finance, which is the provision of a wider range of financial services to the very poor.

Achievement during this year

- Total credit disbursed: TK 1494164254
- Total credit outstanding: TK 178946797
- Realization rate: 99%
- Credit disbursed during this year: Tk 278271000
- Total loanee member: 11172
- Full repaid loanee member: 99991no.
- % of overdue loanee: 3.16%
- Loanee Member coverage: 78.56%

Aungkur started micro-financing program (savings and micro-credit operation) from its inception through accumulations member's savings and organizational credit from donors. It creates a greater impact among the organized members to access in local financial market. Over the last two decade, Aungkur have adopted client focus innovative micro-financing service approach for operating micro-finances and savings services to the entrepreneurial poor and succeeded in reaching the poorest of the poor. The main features of Aungkur's weekly repayment system, timely disbursing of loan and no any collateral services with very easy documentation. These include the provision of small loans to poor people, especially in rural areas, at full-cost interest rates, without collateral, that are repayable in frequent installments. Borrowers are organized into groups, which reduce the risk of default. These are also effective mechanisms through which to disseminate valuable information on ways to improve the health, legal rights, sanitation and other relevant concerns of the poor. Above all, many micro-credit programs have targeted one of the most vulnerable groups in society - women who live in households that own little or no assets. By providing opportunities for self-employment, many studies have concluded that these programs have significantly increased women's security, autonomy, self-confidence and status within the household.

COMPONENT

- Sustainable credit supports
- Regular collection of savings & installment
- Professional capacity development of browsers / clients.

ACHIEVEMENTS

During this year, a total of Tk 1494164254 disbursed among loan worthy 11172 womenfolk in 16 different income generation activities under nine branches. The overall realization rate is above 99.40%.

Aungkur arranges meetings during collection of loan installments from the beneficiaries and disseminate various information for upgrading the life status of the community people such as income generating activities, voice against the superstitions, child marriage, water and sanitation, environment development, child and adult education etc. During this reporting period Aungkur arranged 34086 meetings among 741 groups.

IMPACT

Women–focus micro-financing program created an opportunity to access to financial services. As a result, the exhorting rates of interest taken by the local money lenders are no longer exist in the society. On the other hand the governments, along with private banks started financial services to the community people, NGOS, small Micro – entrepreneurs that has created job opportunity in the community levels. Besides, this program also generated huge amount of savings in community level that has meet up a tangible financial service local level as sustainable basis and recognized as a just and sustainable solution in alleviating global poverty.

Over more than 30 years, the micro-finance sector has expanded its financial service offerings to better meet client needs. Along with providing more flexible loan products and business and personal development training opportunity offers savings and insurance to help clients effectively navigate the daily hardships they face. Without these services, clients are continually at risk of slipping back into poverty because of unforeseen circumstances. From various study reports the following results are visible.

Livelihood activities increased with increase of incomes enhancing of poultry raising, vegetable production, cereal crop cultivation, fish activities increased, cattle rearing increased among the disadvantaged womenfolk. Doorstep micro-credit service delivery; access to income genera ration & savings generation increased. Members demonstrate greater self-confidence and ability to take control over their lives, Socio-economic status of the organized households improved to some extent. Social & human status of womenfolk increased in family and community level. Women become more dynamic in homestead resource utilization. Self-confidence developed for operating micro-enterprise, Risk covering capacity developed.

SAVINGS MOBILIZATION

Around the world, poor households save in various forms and for various purposes. Although empirical evidence suggests that the poor would deposit if appropriate financial institutions and savings facilities were available, little progress has been made to establish microfinance institutions (MFIs) as full-fledged financial intermediaries. In fact, today most MFIs offer only credit, and savings mobilization remains the forgotten half of micro-finance.

POTENTIAL FOR SAVINGS MOBILIZATION

People tend to save to compensate for uneven income streams. Poor households save for various purposes, such as insurance against bad health, disability and other emergencies, investments, social and religious obligations, and future consumption. Poor households save in-cash, in-kind (animals, gold, grain, land, raw material and the like), and use rotating savings and credit associations and other forms of financial and non-financial savings and loan associations because of limited access to appropriate deposit facilities.

In rural Bangladesh the poor households have less awareness and opportunity to access to micro-savings system due to lack of easy doorstep banking service delivery and services. However, all of them have a mind to save some portion of their income for their better future. Aungkur recognize this issue and introduced doorstep savings system (both mandatory and voluntary) for her poor primary group members since inception.

THE OBJECTIVES OF SAVINGS MOBILIZATION ARE STATED BELOW:-

- To meet up credit need of the primary group members to access to income generating activities.
- To build up group's capital for fulfilling the financial need of the members in any cases or emergencies.
- To attain group's self sustainability for operating income generating activities

ACHIEVEMENTS:

Up to this reporting period, a total of Tk 74857179 was accumulated as savings representing almost 42% of revolving fund.

Year	Total Group	Total member	Total savings	Savings/ Group	Sav/ M	Sav. Inc/ Y %	Term Deposit Scheme (TDS)	
							Person	Amount
2013	461	9607	33310650	72257	3467	14.62	909	621700
2014	578	11065	36995002	64005	3343	28	3603	11102800
2015	705	13584	46417349	65840	3417	15	2755	19296508
2016	741	14220	54000147	72875	3797	16.34	1573	20857032

RESULTS BY SAVINGS MOBILIZATION

- Access to savings services of the poor community people increased in village level. Savings habit develops among primary group members that has increased individual financial need for investment
- Domestic capital increased through accumulation of member's savings that has strengthened the financial capability of the organization, savers and contributed all most 39% of the total revolving fund.
- It serves as a valid substitute for traditional collateral requirements in accessing loan, old age support and natural disaster.
- Self sustainability of the groups increased, especially on credit needs.
- Organization financial solvency and self-sustainability increased.
- Increased knowledge on saving accumulation and its management.
- Organization increased group level IGA activities through re-disbursing the savings among the primary group members.
- Strengthened project cycle.

LESSON LEARNT

- Poor are the god savers.
- Open access to savings schemes can be generated more savings per member per year.
- Regular motivation can be increased people's savings habit.
- Transparency of accounts can enhance community people's savings habit.

STATISTICAL INFORMATION ON CREDIT ACTIVITIES.

Sl No.	Activities	Total
A. Information credit portfolio		
1	Total credit disbursed	1494164254
2	Total outstanding	178946797
3	Total loan realizable	1535473723
4	Total amount realized	1533683083
5	Overdue loan amount	1790640
6	Active loan	177156157
7	Realization rate	99
8	Full repaid amount	1533683083
B. Information on Borrower portfolio		
1	Total Borrower	111162
2	Total outstanding Borrower	11172
3	Total overdue Borrower	354
4	Full repaid Borrower	99991
C. performance indicator		
1	Outstanding loan/member	16000
2	Overdue loan/member	5058
3	% of overdue Borrower	3.16
4	Over loan vs. outstanding	0.01
5	Member coverage (%)	78.56

RESULT BY MICRO-CREDIT ACTIVITIES

- Access to economic activities trough micro-credit supports increased creating family based self-employment opportunities.
- The family income of the primary group members increased and most of the family members are involved in micro-credit operation.
- Loan repayment habit developed.
- Members have got a chance to access to new business intervention.
- Members demonstrate greater self-confidence and ability to take control over their lives.
- Doorstep micro-credit service delivery developed in rural level.
- Branch based responsive micro-credit operation developed, which enhanced the sustainability of the organization and ensures doorstep credit supports.
- Domestic savings increased organizational revolving fund, which strengthen the organizational sustainability in terms of micro credit operation.

IMPACT OF THE PROGRAM

- Socio-economic status of the organized households improved to some extent.
- Social & human status of womenfolk increased in family and community level.
- Women become more dynamic in homestead resource utilization.
- Self-confidence developed for operating micro-enterprise.

CASE STUDY-01: FULU BEGUM IS REACHING TO MAKE HER DREAM TRUE

Tin shed rooms on five decimal lands. Fulu Begum's family lives consisting of Old mother in law, husband and two children. Her husband Sarwar Bepari works as a tailor in a tailoring shop in Dhaka. Fulu Begum was running her family tidy with her husband's poor income. The couple dreamt to a bright future with financial wellbeing and their children's higher education. But the expenses of daily necessities of their family and their children's educational expenses set hindrance to their dream to look forward. In this situation Fulu Begum come to know about Aungkur's micro-finance program and decided to get admission to "Prova Mohila Samity" and started depositing little savings regularly. A few days later, she applied for a loan amounting TK. 10,000 (Ten Thousand) only in first stage in grocery shop project. She started grocery shop and find the grocery shop to run easily and her dream peeped again to their financial wellbeing and children's higher education. After successfully repaying all the installments timely from the income of the grocery shop. She took a loan amounting Tk. 20,000 (Twenty thousand) in the next stage and invested to her grocery shop. She increased her grocery shop and repaid again all the installments timely and took another 30,000 (Thirty thousand) loan. Her shop is now expanded and the customers can buy every single grocery item in remote village. She started to deposit a term deposit savings at Aungkur's Samity. The floor of her house is now plastered with brick, sand and cement. The children are also got admitted to nearby school. She is now happy.

Though Fulu Begum hasn't received any formal training but she become aware on different social issues like voting power, women rights, health and nutrition. Now she is using hygienic improved latrine and arsenic free tube-well water. She is now hopeful about her future well being eradicating poverty and depression. She is thankful to Aungkur and its changing lifer standard program.

CASE STUDY02: MONOWARA BEGUM: A WINNER OF STRUGGLE AGAINST POVERTY

Gangabardi is green village of Bajitpur union in Rajoir Upazila. Monowara Begum is life warrior of this village. She lives with her three children and day laborer husband. They had no cultivable land other than their living house. Her husband runs the family with his poor income by selling labor. The family was running with great turmoil. Once one of the members of Mitali Mohila Samity formed under Micro-finance program of Aungkur Palli Unnayan Kendra, invite her to attend weekly meeting. In the meeting, she gets idea to start income generating activities. She started to think she can do to support her family. She determined to start a cow rearing project for milk production. She got admitted to Mitali Mohila Samity and took part training

on cow rearing at household premises. After that she took a loan amounting Tk. 15,000 (Fifteen Thousand) and bought a cow. She took well care of the cow and started selling milk to the market. From the income she repaid the installment of the loan taken from Aungkur's Mitali Mohila Samity. Gradually she took loans from Aungkur Palli Unnayan Kendra via Mitali Mohila Samity and selling cow milk she become financially success. Now she had five cows and produces 10-12 KGs milk regularly. In the time course, she sold two cows and bought 52 decimals of land selling two of her cows. Now her husband doesn't need to sell labor to other's land. He produces rice and other vegetables to their own land.

She received training from Aungkur Palli Unnayan Kendra on different issues i.e. cow rearing, poultry rearing, vegetable cultivations, women right etc. By receiving all these training her vision changed on the injustices and depression. Her two girls are studying at standard nine and ten. Now she is conscious about her family. She ensures hygienic latrine in household campus and aware other's on different social issues. She becomes an idol for her neighbors. She is a bright change maker to others.

CASE STUDY 03: PROVARANI MODHU : NAME OF A DREAMY HARDWORKER.

Prova Rani Modhu is a hardcore poor woman of village Charnachna of Kalikapur Union in Madaripur Sadar Upazila. Prova Rani got married with Ranjan Modhu. Prova's husband was a day laborer but there is no specific job. Sometimes he worked in earth cutting and sometimes pulling van and sometimes he migrated to other places in search of work. They have a son who has stopped studying due to extreme poverty.

Prova thinking that, what will she do? How will she manage her family? She was thinking to get some loan and start some work to generate income but she did not managed loan. Suddenly she knew about Aungkur Palli Unnayan Kendra and admitted as a member of Aungkur Palli Unnayan Kendra. She received loan amounting BDT. 10,000 and started a small poultry rearing at their house premises. Gradually she repaid the loan and taking more amounts. Gradually her farm expanded and she bought a nearby pond and started integrated farming both fish and poultry. In recent their son got married and has a little boy aging 8 months only. Prova worked dedicatedly and become success to bring good days.

Nowadays, she is earning 15000-20000 BDT per month from her poultry farm. She is operating the poultry farm with active assistance of her husband and son. She quoted, "My son had stopped study due to poverty, but I don't let it happen to my grandchild." Her dream is to provide proper education to her grand children. In course of her improvement, she heartily thank to Aungkur Palli Unnayan Kendra for the support, training and financing.

Chapter 6

PRIMARY EDUCATION PROGRAM - MAX PRIMARY SCHOOL

NAME OF THE PROJECT : Max Primary School.
DURATION : 3 years (January 2014 – December 2016)
DONOR : Lamp Foundation-The Netherlands

PROJECT GOAL:

The main goal of the project is to create opportunity for the children of the poor and helpless people of the community where Aungkur is working; to get the light of education and thereby build up a skilled & literate society that can fight against all sort of oppression, injustice, superstition and exploitation. This project will also pave the way by contribute to the achievement of the national slogan "Education for All".

PROJECT OBJECTIVES:

I. Ensure primary education for the children of hardcore poor people of the community especially for the children who are dropped out from the formal education system.
II. Increase the literacy rate in the selected working area of Aungkur in accordance with the national education policy.
III. Ensure the economical & social development of the neglected and oppressed children of the community through imparting knowledge, attitude, practice and experience (KAPE).
IV. Build up literate & skilled human resources to contribute to the overall national development.
V. Raise awareness about the civil and human rights among the poor people through education

LOCATION OF THE PROJECT:

Name of District	Name of Upazila	Name of Union	No. of Village
Madaripur	Madaripur Sadar	Kendua	3

BACKGROUND OF THE PROJECT:

Bangladesh is a small deltaic country of the world which is often considered as one of the biggest deltas of the world is among the most populated country of the world, and the density of the population is also among worlds highest. Despite the incredible effort of the government and non-government agencies the literacy rate of the country is very low as the community people do not prioritize education as one of the major priority. Madaripur is one of the 64 districts of Bangladesh. Located on the bank of the great, mighty river Padma, the district has been facing natural disasters of all sorts like floods, cyclones, drought, river erosion etc. Almost 90% of the population is depended on agriculture. The population of the district is among the most disadvantaged population of the country. The total area of the district is 1144 sq. km and total population is almost 1137008, among them: male 50.29% and female 49.71%. The population density is around 993.9/sq.km Madaripur is divided into 4 upazilas: Madaripur Sadar, Kalkini, Rajoir and Shibchar. The largest city of the district is Madaripur. The average literacy rate of Madaripur district is 65.6 %; among them: Male 52 % and Female 48.9%. Madaripur Sadar Upazila has an average literacy rate of 38. 2% and the national average of 32. 4% literate.

DESCRIPTION OF MADARIPUR SADAR UPAZILA

The total area of Madaripur Sadar Upazila is 313.81 sq km. The total population of the Upazila in 363,412, total number of household is 72278. The literacy rate of the Upazila is same as the district but the proposed area is far behind of these statistics. The number of school going children (5-15) of the Upazila is126265 among them girl child are 62161 and boy child are 64104. The major economic activity of the area is farming and most of the people do not have their own land as a result they do share cropping. The number of government and non-government high school in the Upazila is very little comparing to the requirement. The poor parents cannot afford to send their children in the school which are very far away. As a result most of the poor children are being deprived of education at the same time those who get a change for education drops out due to lack of sanitation and water facilities at the school and because the parents do not give proper priority to the education of their children

RATIONALE OF THE PROJECT:

The proposed project is designed based on the information collected from the district and sub district government education department offices. Along with the collection of the information a focus group discussion (FGD) with the community people was also organized. The findings of the FGD which have motivated Aungkur to undertake this project is as follows:

i. the community people cannot send their children to the far away school and at the same time cannot bear the expenses of education because of poverty
ii. Some of the parents do not send their kids to schools as simply the lack the awareness, motivation and in some case lack the opportunity as well
iii. As a result of poverty the children are forced to drop out from schools and join their parents for economic activities which earns money for the family
iv. In many of the cases the schools are far away from the village.

If a school can be established in which children will receive education free of cost and alongside they will also get the change to be involved with other social and cultural activities. As a result after the discussion with the community people the decision of establishing a school was taken. In the first step Lamp Foundation- the Netherlands visited the site to measure the possibility of the Max Primary School and they decided to donate to construct the school building only. And already the construction work has begun.

Aungkur has been running the school for a long time with the financial support from different donors including the own funds from Aungkur as well as the demand from the community people was enormous. Recent discussion with the parents reflects that they are asking for the students to be able to read up to class 5 which will enable them to get admitted in the government primary school and appear for the primary completion public exam which was recently introduced in Bangladesh as a reformation of the education system by the Ministry of Education of the Government of the Peoples Republic of Bangladesh. By this they will be able to apply for the technical education schools and apply for certain jobs that are there for the primary school graduates.

Considering all the above factors Aungkur have decided to increase the number of students and the number of classes, presently the students can read up to class 3, while with this project the students will be able to study up to class 5. Alongside the education Aungkur is also planning a number of other social and cultural events which will enhance the capacity of the students in different areas. Aungkur have already named the school as Max Primary School.

PROGRAM:

Programs in the Max Primary School:

i. Orientation course for school teacher
ii. Parents meeting
iii. Coordination meeting with school teacher
iv. Observation day

AREA COVERAGE WITH STUDENT NUMBER:

District	Upazila	Union	Villages	No. of Students
Madaripur	Madaripur Sadar	Kendua	Sreenathdi	139
			Noyakandi	35
			Gazir Char	10
			Nij Bajitpur	31
			Datta Kendua	5
			Mollahdi	3
			Bajitpur	6
			Total	229

PERFORMED ACTIVITY AND ACHIEVEMENT FROM JANUARY TO DECEMBER, 2016

Sl No	Activities	Target		Achievement			
		Course	Participant	Course	Male	Female	Total
A	**Programs**						
1	Orientation Course for School Teacher	1	5	1	2	4	6
2	Observation day	5	825	5	345	460	805
3	Parents Meeting	3	480	3	92	509	601
4	Coordination Meeting with School Teachers	3	21	12	24	63	87
	Total	**12**	**1331**	**21**	**463**	**1036**	**1499**
B	**Games & Sports**						
1	Games & Sports	1	160	1	94	135	229
C	**School Student Materials**						
1	Exercise book	4	640	3	285	402	687
	Total	**17**	**2131**	**25**	**842**	**1573**	**2415**

ACTIVITY 1: ORIENTATION COURSES FOR SCHOOL TEACHERS

Before the start of the New Year, a daylong orientation program for teachers was organized by APUK under the Max Primary School Educational Project. Project Manager of APUK host to the workshop for teachers where 6 teachers of Max Primary School assembled to share and gain the knowledge and enhance the innovative teaching techniques to be used in the class room teaching. The orientation course was arranged on Class Assessment, Increasing child potentiality, child recreation at school, extracurricular activities for the school students.

Thorough discussions with complete share of knowledge were exchanged among the teaching throughout the course of the day.

Sl No	Activities	Target		Achievement			
		Course	Participant	Course	Male	Female	Total
1	Orientation Course for School Teacher	1	5	1	2	4	6

ACTIVITY 2: OBSERVATION OF NATIONAL AND INTERNATIONAL DAYS

On different national and international days, celebration of issues i.e. inspiration and courage to bring on focus to aware mass people. The days bring opportunity to culture related issues considering local language and culture.

Observations of national and international days are one of the key ways to increase the general knowledge of students about different national and international issues. Especially the issues that are aimed at promoting child health, child right, reducing child mortality, good health and well being of the children, improvement of the environment etc. By observing the national and international days the school children can know about the history of that specific days and importance of the day. For enhancing school children's out knowledge observation of different national and international days play very important role.

Sl No	Activities	Target		Achievement			
		Course	Participant	Course	Male	Female	Total
3	Observation day	5	825	5	345	460	805

During this reporting period a total of 5 days observed including 21 February: International Mother Language Day, 22 March: World Water Day, 26 March: Independence Day of Bangladesh, 16 December: National Victory Day of Bangladesh, 15 November: World Hand Washing Day where total 805 school students participated repeatedly among them 345 were boys and 460 were girls. Rally, Art Competition and Cultural Program were arranged in the course of celebrating observation days.

RESULT BY THE ACTIVITY:

1. The students' creativity increased among the school children.
2. The students were acknowledged about the importance of the day observed helped to broaden their outlook.
3. Patriotism increased among the students.

ACTIVITY 3: PARENTS MEETING

The Max Primary School supports children of the disadvantaged families. Though the parents have no or little educational qualities, the project also arrange parents meetings to incorporate their opinion and inform them about the progress of their children. The meeting builds nexus between the school authorities and the parents by exchanging their views and opinion. Different issues to moderate the school education qualities were discussed and taken action to make those happen thereon.

Sl No	Activities	Target		Achievement			
		Course	Participant	Course	Male	Female	Total
4	Parents Meeting	3	480	3	92	509	601

During this reporting period the project organized 3 parents meeting in the TEC of Aungkur Palli Unnayan Kendra. A total of 601 parents participated in these meetings where 92 were male and 509 were female.

RESULT BY THE ACTIVITY:

1. The meeting builds nexus between the school authorities and the parents by exchanging their views and opinion.
2. The parents were informed about the condition and teaching techniques of the teachers.
3. In the parents meetings the parents shared the children's behavior at home. As a result, the teachers get a clear idea to deal with the individual children.

ACTIVITY 4: COORDINATION MEETING WITH THE SCHOOL TEACHERS

The primary education program is a part of the overall development program of Aungkur. Hence, coordination between the Max Primary School and Aungkur's development aspects is needed. Therefore, the program coordinator and his representative from Aungkur Palli Unnayan Kendra arranged coordination meeting with the school teachers for the effective and efficient implementation of Max Primary School.

During this reporting period 6 coordination meeting were held where a number of 87 participants participated among which 24 were male and 63 were female.

Sl No	Activities	Target		Achievement			
		Course	Participant	Course	Male	Female	Total
5	Coordination Meeting with School Teachers	3	21	12	24	63	87

RESULT BY THE ACTIVITY:

1. Reviewed the plans of school operation.
2. Session plan developed and discussed to extend further moderation.
3. Discuss the objectives given in the scheme of studies for the topic
4. Identify the skills which are to be developed in the students
5. Make sure that the weekly syllabus is judiciously spread over the allotted periods

B. GAMES, SPORTS AND CULTURAL ACTIVITIES:

ACTIVITY 1: YEARLY GAMES AND SPORTS:

The Max Primary School arrange for 'Annual Sports' once every year. This event usually occurs on 26th of March 2016. The teachers help and encourage students to participate in the 'Annual Sports Day' function of the school. Students participate in various competing sports activities. The various sporting activities include flat race, biscuit race, cockfight, chair game etc. The participating students display their ability through these sports. The winner of these games gets a sense of proud.

Sl No	Activities	Target		Achievement			
		Course	Participant	Course	Male	Female	Total
6	Games & Sports	1	160	1	94	135	229

During this reporting period one games and sports event was organized. A total of 229 students (Boys: 94; Girls: 135) participated there.

RESULT BY THE ACTIVITY:

1. Sports help improve both physical and mental strength. Our body remains fit and healthy.
2. An annual school sport is held at the pre-determined time and place. The spectators of Annual sports day function are the friends and relatives of the participating students. The students who didn't get the opportunity to participate in Annual Sport day also stand among the spectators to support their favorite candidates indicates the team spirit.
3. Life is also just like a game. Sometimes, you win, and sometimes you lose. Participating in various games and sports develop a feeling of sporting spirit. In sports, the participating candidate may win or lose. The student learns to accept both victories and defeats with grace.
4. Annual Sports ceremony is provides ample opportunity for healthy excitement and joy.
5. We conclude with the famous saying, "Winners win, winners lose, but winners play".

C. DISTRIBUTION OF SCHOOL EDUCATIONAL MATERIALS

As the school run for the disadvantaged community people's children who has limited financial capacity to ensure their children's educational materials expenses. The Max Primary School Authority addressed the guardians and encouraged them to ensure their children's regular presence at the school inspiring them by providing educational materials free of cost. Considering this practical issue, the project has kept provision to distribute exercise books to the school children. Under this project exercise books were distributed to the school students two times, chalk and duster for the teachers were arranged for creating better educational environment for the school children. The school students are happy to find the new exercise books.

Sl No	Activities	Target	Achievement
C.	**School Students Materials :**		
1	Exercise book	640 pcs	687 pcs

RESULT BY THIS ACTIVITY:

1. Educational material at school ensured.
2. Educational activities were performed smoothly.
3. School students availed exercise books for their better study.

D. SCHOOL MANAGEMENT COMMITTEE MEETING:

School Management Committee was active round the year. School Management Committee Members attended the meetings and discuss on different developing issues of the school i.e. educational quality development, availing government services related to the school, hygienic condition in the school, functioning of other physical facilities in Max Primary School.

In this reporting period, a total of 12 meetings were held of school management committee. A total of 90 members were present where 51 were male and 39 were female.

Sl No	Activities	Target		Achievement			
		Course	Participant	Course	Male	Female	Total
7	School Management Committee meeting	12	90	12	51	39	90

RESULT BY THE ACTIVITY:

1. Sports help improve both physical and mental strength. Our body remains fit and healthy.
2. An annual school sport is held at the pre-determined time and place. The spectators of Annual sports day function are the friends and relatives of the participating students. The students who didn't get the opportunity to participate in Annual Sport day also stand among the spectators to support their favorite candidates indicates the team spirit.
3. Life is also just like a game. Sometimes, you win, and sometimes you lose. Participating in various games and sports develop a feeling of sporting spirit. In sports, the participating candidate may win or lose. The student learns to accept both victories and defeats with grace.
4. Annual Sports ceremony is provides ample opportunity for healthy excitement and joy.
5. We conclude with the famous saying, "Winners win, winners lose, but winners play".

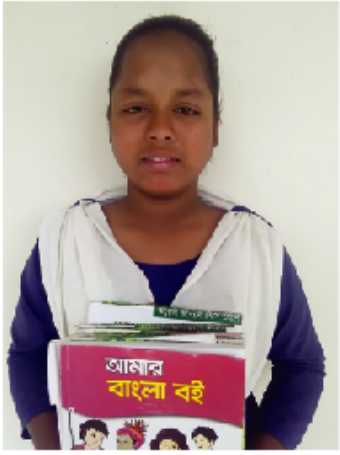
COMMUNICATION WITH GOVERNMENT SECTOR:

The school is run according to the government curriculum. The school authority keeps regular communication with Upazila education department. In 2016, Max Primary School Authority communicates with Upazila Education Department for the following issues:

a. Submission of Annual Report
b. Submission of DR form for inclusion of PSC Examinee-2016.
c. Submission of requisition for different term examination questionnaire and exam routine.
d. Admit Card Collection for PSC Examinee.
e. Syllabus Collection from District Education Department.
f. Submission of requisition for Text Books.
g. Submission of Annual Exam Result.
h. Collection of Final Certificate for PSC Examinee 2015.

CASE STUDIES:

CASE STUDY-01: PRIYA AKTER: WANTS TO BE A TEACHER TO TEACH THE HELPLESS STUDENTS



"I want to be a teacher in future"- hoped Priya Akter, one of the students of Max Primary School run by Aungkur Palli Unnayan Kendra supported by Lamp Foundation- the Netherlands. She lives in Sreenathdi, village under Kendua union of Madaripur Sadar Upazila. Her father, Salam Khan is a share cropper farmer and her mother late. Minara Begum died at her early age. She is the third among two brothers and two sisters in her family. One of her brother and one of her sister is physically challenged (Dumb). Priya's family is economically poor having no land for cultivation. It was quite impossible for Priya's Father to meet the expenses of her education where they are struggling for daily meals.

In 2015, the teachers of Max Primary School shared to Salam Khan about the activities of Max Primary School. Her father was realized the necessity of education and showed interest to send her daughter to school. In this regard, he completed the procedure and admitted his daughter in Max Primary School for studying and entertaining the children in a friendly environment.

Priya took part different sports and cultural events organized in Max Primary School and get prized taking places among the competitors'. She is happy to get the opportunity to study in Max Primary School. "I loved the friendly atmosphere of Max Primary School, my mother like love from the teachers. The teachers teach us till we understand the lesson perfectly." This

Priya received educational materials from Max Primary School. "My dream is going to be full filled only by the support of Aungkur Palli Unnayan Kendra and Lamp Foundation- the Netherlands," said by Priya Akter. She also said, "My aim is to be a teacher and to serve poor and helpless community people by teaching in future." "My daughter got opportunity to continue her study; want to see my daughter as a teacher in future", said Salam Khan. "I express my gratitude for helping the children in need of this area especially for education' said by Priya's Father.

CASE STUDY: FROM DOING HOUSEWORK TO HOMEWORK

Sanjida is the second daughter of Badal Shikder and Hena Begum Couple lived in the village Sreenathdi. Her father is hawker in the city Dhaka and her mother is housewife. Her father lives in Dhaka for his work and her mother is not literate to take care of her study. Though only 11 years old, she has to do household chores. For this reason, when she started going to the Max Primary School, she could devote little time to her study.

On her first day in the in the school, "teacher" took her learning test, and got to know that she couldn't read or write anything. Then she told Sanjida: "If you come to this school every day, soon you'll be able to read and write."

She wanted to read and write. So she started completing her housework and attends school timely. Gradually, she was able to read and write. Later, the teachers of Max Primary School convinced her parents and helped her preparing lessons. Soon she started to show her brilliance in study. In 2016 she attended in Primary School Certificate Exam and got brilliant result scoring 5.00 out of 5.00. Her parents, teachers and neighbors' are proud of her on her brilliant success. She sets an example of having good result in spite of various obstacles. Now days, her neighbors are encouraging their children mentioning her result.

Today Sanjida admitted in to secondary school in 6th Standard. There are many such Sanjida's will be found by the activities of Max Primary School.

Chapter 7

MAX VALUE FOR CHILD GROWTH

NAME OF THE PROJECT	:	Max Value for Child Growth
DURATION	:	3 years (January 2015 – December 2017)
DONOR	:	Max Foundation-The Netherlands

INTRODUCTION OF THE PROJECT

The project "Max Value for Child Growth" is being implemented in 26 villages of two Unions under Kalkini Upazila in Madaripur District. The project objective is generating sustainability through healthy growth of U5 children. Having this underlying people in the project area to be monitored the child growth, weight and height taking adequate measures for preventing underweight, wasting and stunting through a community demand driven (CDD) process. The long-term outcome of the project is to proper child feeding, nutrition, mother care and WASH will be the increased physical and cognitive level for upcoming population.

GOAL

The project aims to create a sustainable environment for each of the villages in the project area for healthy growth of under 5 children so that no new stunting episode occurs among Under 2 children. The underlying anticipation for the project is that the people in the project area will be able to monitor the child growth and will be deciding adequate measures for preventing underweight, wasting and stunting through a community led process. The long- term outcome of the project due to combining the results of proper child feeding, nutrition, mother care and WASH will be the increased physical and cognitive level among the future adult population.

OBJECTIVES

1. To ensure reduction in prevalence of water and faecal borne diseases among under 2 aged (U2) children, their families and the community
2. To reduce the prevalence of malnutrition among under 2 aged children, their mother and pregnant women and other under 5 aged U5 children in the community
3. To ensure pregnant and young women practice improved safe motherhood and reproductive health behavior
4. To declare each of the villages "stunting free" by creating a sustainable environment

PROJECT BENEFICIARIES

In two selected unions, total No of 7374 HHs and 35100 populations (in average 4.76 people per household) is existed here. According to the requirement of stunting free village declaration, the following are the target beneficiaries of the project

100% sanitation coverage: All the population will be served through the project activities in 54 CSGs as well as ±200 courtyard (Para/communities). Therefore, 29835 people (85 %) are targeted as the direct beneficiary in 26 villages (18 Wards). In these 2 unions while rest 5265 (15 %) is considered as indirect beneficiaries. The indirect population included 6268 HHs who are middle, rich or urban population considering hygiene knowledge requirement.

NUMBER OF INDIRECT BENEFICIARIES

Total 85% (except 15 % effluent, rich population and non-regular residents) of the population will be direct beneficiaries by awareness program for WASH, Hygiene education, SRHR and Stunted growth. In community group 15% population is considering as indirect beneficiary by result /outcome of awareness programs and health benefits.

DESCRIPTION OF THE TARGET GROUP(S)

Community Support Groups (CSGs): In this group hardcore poor and poor people who have not capability to improve their WASH facilities by own. They have formed a committee by 11-15 peoples which representing the entire population of the selected communities. These are Male, Women and Mothers groups (including physically challenged), Adolescents (Boy and girls) and child groups.

TBCs and local medical care givers: Health assistant is the grassroots agent of Bangladesh government to provide the health services to roots level people; considering the ANC and PNC the project is targeting them as service provider agents. Trained TBC can reach awareness, knowledge and essential counseling to the community for ANC, PNC and child care which can save lives.

Student brigades, SMC and teachers in primary /secondary schools/madrasas: Considering the school children to make change effectively in the society, WASH in school approach will be implemented involving the School Management Committee (SMC), Parents Teachers Association (PTA) and School brigades to benefit the student.

Local private sector/ SaniMart Enterprises: The Local Entrepreneur can take initiative toward sustainability of community to manage water supply options and better quality sanitation technologies at market places.

Hardware caretakers: Training on caretaker, repairing and maintenance of water options for communities can ensure sustainability of the water hardware.

WATSAN committees at Upazila and Union level, local governments: Union Parishad is responsible for ensuring the WASH and health services. The Ward Sanitation task force including women wards members, who are responsible to implement grassroots level mobilization regarding WASH and health.

PROGRESS AGAINST PROJECT OBJECTIVES

OBJECTIVE -1: HH THAT ARE ABLE TO REPRODUCE CHILD GROWTH, SRHE AND WASH KEY MESSAGES

To raise awareness among the targeted communities of achieving the defined objectives, various messages relating to environmental cleanliness, safe water management, water safety, hygienic behaviour, reproductive health, safe motherhood and standard child nutrition have disseminated during the reporting period.

1.1. SUMMARY

In this reporting period (Jan–December, 2016), Aungkur project team has reached 5918 HH on Hygiene, 3275 on reproductive Health, 3253 on Safe Motherhood and 3947 on Stunted Growth, 3674 HH on safe Water Management who can reproduce the key message. While the target was 6268 HH in stunted growth

In previous year 2015, this number was 2481 on Safe motherhood and 1281 on stunted growth, 3022 on Hygiene, 2481 on Reproductive Health and 2481 on Safe Water Management.

After 2 years of the project intervention, 3947 on Stunted Growth, 5918 representatives on Hygiene, 3275 on reproductive Health, 3253 on Safe Motherhood, 3647 household representatives' can reproduce massage on safe Water Management as cumulative. While the target was 6268 HH representatives on hygiene, reproductive health, stunted growth and safe motherhood and safe water management,

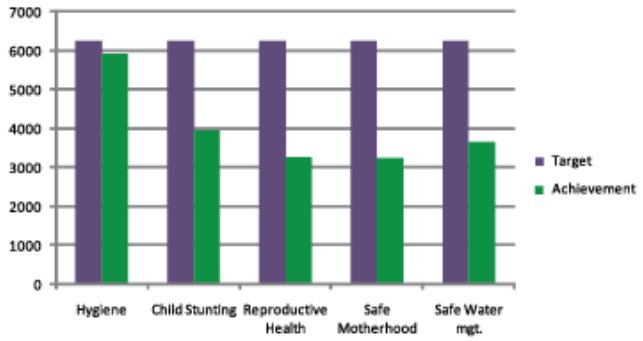


Figure: 1

Figure: 1 shows the number of representatives of HH who can reproduce message on Stunting, Safe motherhood, Reproductive Health, Hygiene and Safe water management according to the target, achievement for FY 2016

1.1. QUALITY OF THE OUTCOME

To achieve the project goal that means to create a sustainable environment for each of the villages in the project area for healthy growth of under 5 children so that no new stunting episode occurs among Under 2 children; Max Value for Child Growth (MVCG) project team has done the following activities:

1.1.1. Courtyard Meeting: 1881 courtyard meetings on WASH, 1045 on safe motherhood, 1045 on sexual and reproductive health and 1881 stunted growth were organized and conducted. Field data reveals that 67% of targeted activities were implemented.

1.1.2. Purposive Group Sessions: 27 sessions were conducted with male group, 16 sessions with female, 11 sessions with adolescent girls and 27 sessions has been conducted by child groups for dissemination of massages at CSG level on safe motherhood and stunted growth. Field data revealed that 81 group sessions have been held with men, women, adolescent group to disseminate various massages on stunting fact and hygienic behaviour in this reporting period. The sessions were addressed 154 men, 461 women, 449 adolescent girls and adolescent boys are 59.

1.1.3. Day Observation: Safe motherhood day, world water day, breast feeding day, hand washing day, Sanitation month were observed by arranging rally and mass gathering to observe those days where 190 men, 303 women, 285 adolescent girls, 149 adolescent boys and 61 children were took part.

1.1.4. Sensitization Meeting: 14 sensitization meetings on reproductive health education has been conducted in the target areas that covered 82 male community leaders and 138 were female to sensitized.

1.1.5. **Ignition Meeting:** 209 ignition meetings on WASH have been conducted in the target areas that covered 3674 HH representatives to ignite.

1.1.6. **CAP reviewed:** 54 CAP reviewed and 54 Safe mother plans reviewed which are conducted on 54 communities.

1.1.7. **School Sessions:** Around 92 sessions were conducted in 31 schools to disseminate various messages on WASH, safe motherhood, reproductive health. It is to be mention that these sessions have been conducted with different age group separately. The sessions were addressed 7706 students where 3723 were male student and 3983 were female student.

1.1.8. **WatSan committee meeting:** In this reporting period 8 Union WatSan Committee meeting were held. There is 99 male and 34 female committee members were present on these meetings respectively.

8.8.8 **Targets against achievements:** It has found from the field data that almost 100% activities were performed except courtyard meeting, School session which has been achieved 35% against the target. So far 59% of the target beneficiaries were attended the meetings.

OBJECTIVE -2: HOUSEHOLDS PRACTICING APPROPRIATE HAND WASHING BEHAVIOR

To improve the people`s behaviour of proper hand washing for all members in a family and to increase access to user friendly hand washing device facilities at household premises of the target groups, 108 hand wash device has been set up in or near by the latrine in the reporting period 2016. Field data reveals that 391 people`s practices hand washing in five critical times with soaps and 26400 population are practicing hand washing after defecation by the project intervention.

2.1. Summary

The following figure shows that how far are we from project target regarding hand washing practice

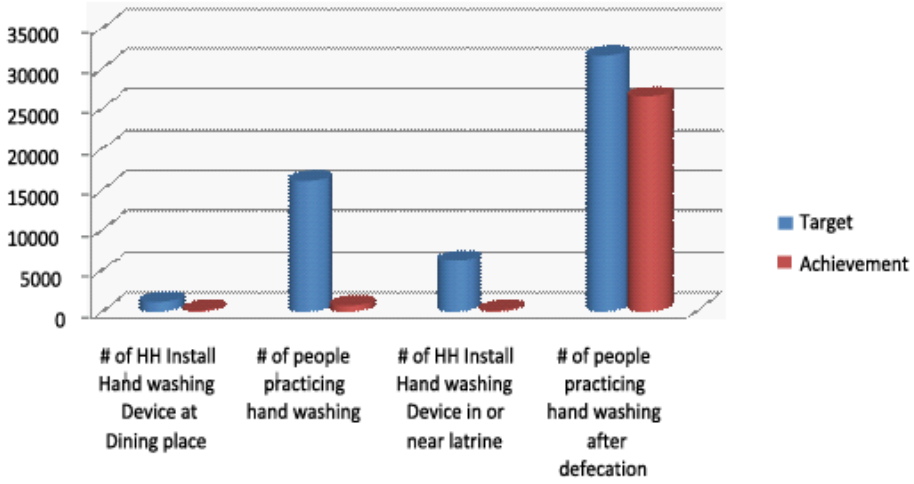


Figure: 2

Figure-2 indicates the progress as cumulative information of people practicing appropriate hand washing behaviour installing necessary devices.

2.2. Quality of the outcome

To increase awareness among the targeted community, to present the importance of hand washing device at home & wash hands in five critical times properly, Aungkur facilitates courtyard meeting regularly. Motivated community people have installed own innovated hand-washing device at their dining place. Aungkur has provided technical support and guided to the beneficiaries about the installation process of different types of hand washing devices, and to set up in right place at their household premises.

It is highly inspirable that children are very interested to use these devices to wash their hands properly and regularly, so that it has added another effective value in this project. Besides, the neighboring children are creating pressures upon mothers to install same devices at their household premises. So mothers are visiting to neighboring houses to see the devices and install it in own house rapidly.

Challenges: Major challenges have faced i) Motivating people to wash hand in five critical times is a challenge in our socio-economic context. ii) Financial crises of the targeted population are barrier for installing appropriate hand washing device at dining places. Iii) Most of HHs have no suitable place to install appropriate hand wash device due to necessary space.

OBJECTIVE-3: CHILDREN UNDER 5 SUFFERING FROM STUNTED GROWTH AND UNDERWEIGHT

To address, children's stunted growth properly, project implement several activities in this reporting period. A total of 4715 children are living in this project area out of which 2007 is under2. 90.02% under 2 years aged children were monitored under this project where 218 children were under special care who have born under weight problem. Besides 937 children found developing their weight and height by the project intervention other 4 infant died while birth. Out of 622 babies 618 have got colostrum during birth due to 4 death factor. So far, 2659 under five children have worm control medicine in this reporting period.

3.1. Summary

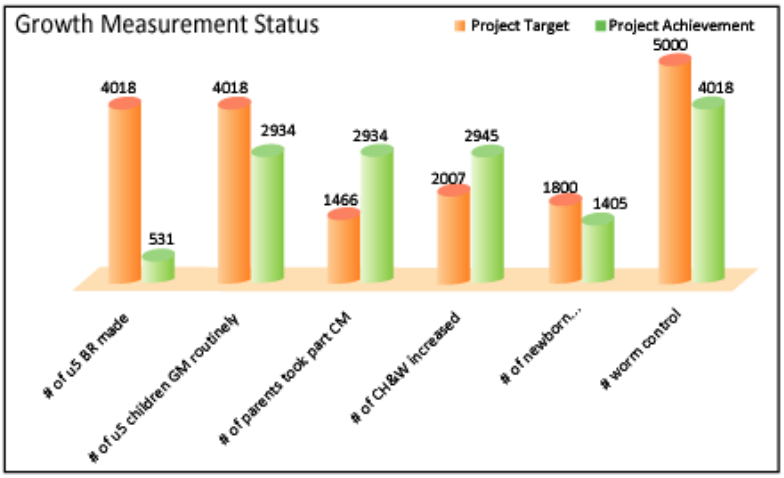


Figure: 3

Figure 3 indicates the growth monitoring status of under 2 children

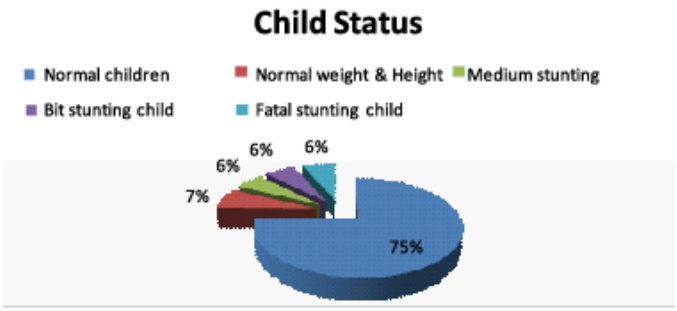


Figure: 4

Figure 4 Indicates the present status of children growth of under 2 children

3.2. Quality of the outcome

To achieve the target following activities have been done during the reporting period:

3.2.1: Health Champ Conduction: Organizing Health Camps and gave advice to the mothers and monitored growth. Referrals has made in case of critical issue.

3.2.2: Counselling: Monitored children's growth on a regular basis and gave advice to the mothers on child health and nutrition through house visit.

3.2.3: Courtyard Meeting: Conducted courtyard sessions on child health and nutrition, environmental enterophathy at courtyard based.

3.2.4: Monitoring of progress and process: Quality and quantity monitoring was done regarding smooth and perfect implementation of those activities.

3.2.5. Survey: A survey has been conducted to list the under 5 and under 2 children living within the working area.

3.2.6. Growth Measurement Champaign: Project staff has organized camp at courtyard level for measuring children growth and to disseminate the root causes of child stunting among the under 2 children parents for igniting.

3.2.7. Stopping feces campaign: To stop consuming feces the project staffs conducted another campaign among the community that has been organized by community leaders.

CHALLENGES FACED:

The challenges were i) Financial shortcomings of parents to take proper treatment and arranging nutritional food ii) Project period is too short to address all the underweight children of the project area as it is a long term process. iii) Perfect land crisis is a big challenge for homestead gardening.

OBJECTIVE-4: (PREGNANT/ YOUNG MOTHERS) WOMEN RECEIVING PRE AND POST NATAL CARE

To improve maternal and child health status in the project area project has recorded Anti Natal Care (ANC) services to 199 pregnant women and Pre Natal Care (PNC) services to 38 young mothers in this reporting period 2016 (Jan-Dec 2016). Project also conducted ANC counselling to 622 pregnant women and PNC counselling to 209 young mothers. In total 1013 babies born out of them 791 is healthy. 2 Babies have borne respiratory tract infection and other problems. 206 referrals are made from Health camps in this reporting period and 385 women gave birth at hospital.

4.1. Summary

Indicator	Project target	Project achievement	Target.Jan-December,2015	Ach.Jan-December, 2015	Target. Jan-June, 2016	Ach. Jan-June, 2016	Target July-December, 2016	Ach. July-December, 2016
# of PNC's (TBAs) trained	18	18	0	0	18	18	0	0
# of PNC's (TBAs) refresher training held	18	18	0	0	18	18	0	0
# of Kit box provided	18	18	0	0	18	18	0	0
# of pregnant women received ANC support according to the timescale and kept the document	0	319	109	120	172	109	105	90
# of young mother received PNC support according to the timescale and kept the document	0	86	35	48	172	19	90	19
# of CSG have safe motherhood plan (readable child birth plan)	54	54	54	8	46	12	34	34
# of referral made by trained PNC	80	31	0	0	80	5	105	26
# of referral made by health camps	0	229	109	23	172	124	105	82
# of baby born during the reporting period out of them	0	1720	538	392	391	391	622	937
# of delivery took place in hospital or by the skill birth attendant and out of them	0	579	538	194	391	148	622	237
# of healthy baby born	0	1142	538	351	391	297	622	494

Table:2

Table 2: shows the achievement 2015, 2016 and after two years of project activities which we have achieved.

4.2. Quality of the outcome

To improve the maternal health quality during pregnancy and lactation period this can be attainable by creating the local situation for them following activities have been done during the reporting period:

4.2.1: Organized Health Camps and gave advice to the pregnant women and young mothers. Referrals has made in case of critical issue.

4.2.2: Continued regular follow-up and gave advice of identified pregnant women and young mothers through house visit.

4.2.3: Conducted purposive group session with men groups on safe motherhood to raise people's awareness and men's responsibilities on safe delivery.

4.2.4: Developed safe delivery plan at CSG level .

4.2.5: Organized and conducted issue based workshop on breastfeeding, safe motherhood, and nutrition etc. sensitization workshop on safe motherhood and sexual and reproductive health education.

4.2.6: Observed safe motherhood and breastfeeding day.

4.2.7. A household's survey has been conducted in the working area to list the pregnant women and new married couple living in this working area.

4.2.8. To ignite community leaders and under 2 children's parents, ignition meeting has been conducted by project staff respectively.

CHALLENGE FACED:

To achieve the target various challenges are faced those are i) Ensuring to continue the 4 rounds of check up in pregnancy period. ii) Under developed roads and transportation systems. iii) Financial shortcomings are another challenge for ensuring 4 round antenatal and post-natal care for poor and hard core poor families.

OBJECTIVE -5: (MALE/FEMALE) HAVING ACCESS (HAVE AND USE) TO HYGIENIC LATRINE FACILITIES

To increase access to hygienic latrine facilities, to protect open drainage latrine and unhygienic defecation behavior among the target communities, 108 offset pit latrines installed and 10 latrines have been upgraded which increased access to 108 and 10 HH respectively by project subsidies in this reporting period. Field data reveals 566 beneficiariescovered by project intervention, out of which, 265 are female and 301 are male, 28 under 5 boys and 22 girls, and 135 adolescent boys and are 91girls.

Besides these 814 latrines have been installed & upgraded by community own cost, covering 4485 beneficiaries, out of which 2297 are male & 2188 are female, 780 under 5 boys, 654 girls, 1066 adolescent boys and 705 adolescent girls.

The field data further shows that 1372 hygienic latrine were installed and renovating during 2015 project year, which have, contribute in increasing access to hygienic latrine facilities among the communities.

The cumulative installation of hygienic latrines since inception both project subsidies and other stakeholders is 2186, which covered 10906 beneficiaries, out of which 5246 are female and 5660 are male beneficiaries. Out of total beneficiaries of this latrine coverage, 1987 are under 5 boys and 1604 girls, 1715 are adolescent girls & 2592 boys.

5.1. Summary

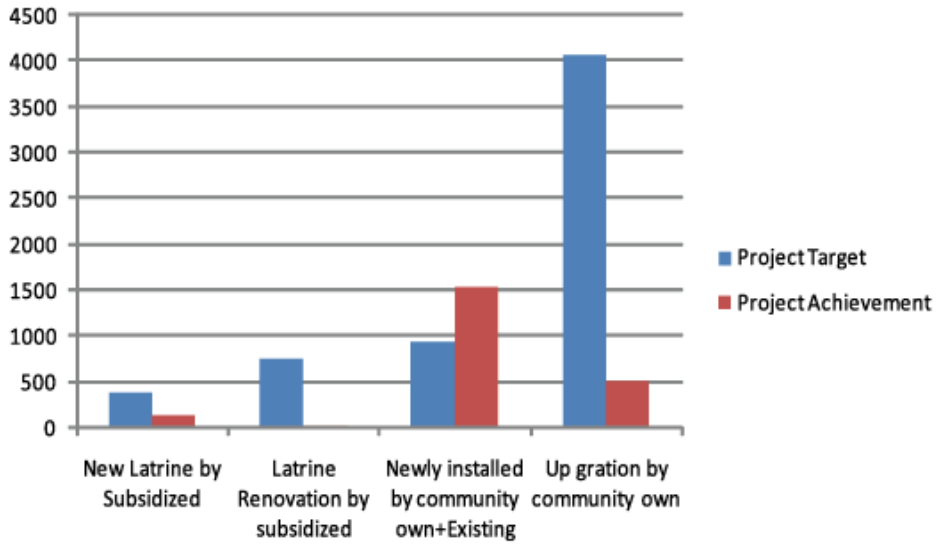


Figure: 3

Figure 3 reveals the number of HH have access and used to improved and hygienic latrine installed and upgraded by HH own cost and project subsidies in this reporting period 2016, the previous year 2015 and the cumulative achievements since inception to date.

5.2. Quality of the outcome

5.2.1. Description of the activities: To achieve the target project team has done the following activities in this reporting period Jan–December 2016:

- **Demand creation through awareness rising:** To create demands on hygienic latrines among the target communities, Aungkur implemented various awareness raising activities e.g. stakeholder's sensitization workshop, PHAST based courtyard sessions, demonstration sessions at schools, purposive group sessions including popular theatres, issue-based workshop, day observations, advocacy meeting, Ward WatSan meeting, CSG meeting etc.
- **Household Selection:** To select poor and hardcore poor households in the working area a list was prepared by door-to-door visit that has been identified through updating courtyard based social maps. Then issued a gift card send to those households who are eligible for getting the latrine construction materials subsidized.

- **Site Approval:** Primary selected families apply for latrine materials to Ward WatSan Committees through CSG committees to get approval. Then Ward WatSan Committee submit that application to Union WatSan Committee for final approval. Getting final approval from Union WatSan committee, Aungkur gives them a gift voucher through UP leaders to collect materials from selected Local entrepreneurs. Aungkur staff also provides orientation to the selected HH to make the latrines properly.

- **Participatory Monitoring:** Aungkurcontinues facilitating courtyard leaders to follow-up, monitoring through spot visits, and contacting with the targeted households on use, O&M of the installed latrine. Where knowledge on proper use of hygienic latrine is required the community leaders disseminate proper knowledge to the beneficiaries'.

- **Follow up of local Entrepreneurs:** To ensure quality production of latrine materials project team has made regular contact to local entrepreneurs and close monitoring of production procedure, raw materials quality checking and give feedback to producers for up grading those materials which seems disqualified for construction.

5.2.2. Challenges faced:

- People's attitude to connect outgoing pipe to canal was challenge. The community people's mentality is, if they connect the pipe to the canal the pit will not filled up as a result they will not be needed to search for sweeper to empty the pit.
- Ensuring 12 steps and attached installation was also a challenge as the people in the project areas have practiced in installing latrines far away from their households and at a dirty place. They still think that latrines spread the bad odor.
- Up gradation of direct pit latrine to offset pit was challenge because some middle class families' negative attitude to receive new idea or technology.
- Ring setting in the ground is another big challenge due to insufficient high land in the project areas.

5.2.3. Target against achievement

In this reporting period project has installed 118 latrines against target 444. Project has achieved 27% against project target regarding installation of new and renovation latrine.

OBJECTIVE -6: HOUSEHOLDS IN OUR WORKING AREA PRACTICING SAFE DRINKING WATER MANAGEMENT

To ensure safe drinking water accessibilities for all HHs considering mainly poor un-served HHs Aungkur has installed a total 20 DTW that is 100% of target & repaired 3 existing tube well against the target 53 during this reporting period Jan to December, 2016. Field data reveals 2056 beneficiaries, out of which 970 are female and 1086 are male for new installation and 256 beneficiaries, out of which, 122 are female and 134 are male for repaired DTW within this population under five boys 109 and girls 127, adolescents boys 435 and girls 325 in which 306 households are representing deprived categories, 229 household are representing poor categories, 13 household are middle class and 1 is rich household. Besides, 225 existing DTW has been covered by WSP representing 17977 beneficiaries at community level.

The field data further shows that 8 new DTW were installed during 2015 project year, which have contributed in increasing access to safe drinking water accessibilities for HHs considering mainly poor un served HHs. Besides, 90 existing DTW has been covered by WSP where representing 3427 beneficiaries at community level.

The cumulative installation and renovation of DTW since inception to date both project subsidies and other stakeholders is 376, which covered 24668 beneficiaries, out of which 12130 are female and 12538 are male beneficiaries. Out of total beneficiaries of this safe drinking water coverage, 2305 are under 5 boys, 2170 girls and 1346 are adolescent girls & 1387 boys are benefited by this household coverage.

6.1. Summary of 6. Safe water table:

Cumulative Safe water accessibilities information of HH coverage by installing new deep tube wells and repairing water options hands pumps, repairing by project subsidies, existing option, UPs provided & own cost during the project periods:

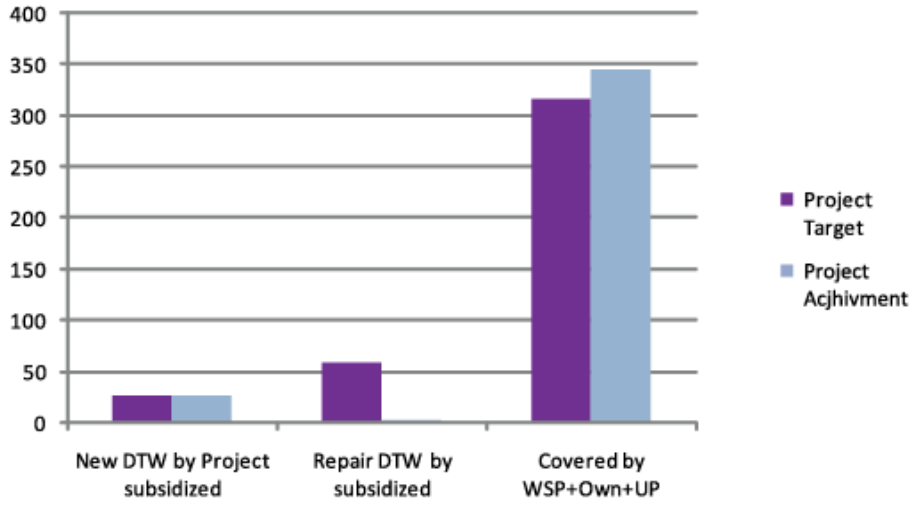


Figure: 4

Figure 4, shows where we have reached after two years of project implementation and what we have to serve. It shows that 1640 HH remain un served which will be covered by WSP and renovating DTW in the last project year.

6.2. Quality of the outcome

Project team has performed the following process for this achievement.

6.2.1. Participatory implementation: Selecting suitable sites by CSG, recommending by Ward WatSan Committees and approving by Union WatSan Committees of a new deep tube well in unserved pocket considering deprived households needs, to reduce water born disease of under five children among this project areas the relevant sites people`s has considered the opinions of women. In selecting periods, the CSG leaders creates opportunities to participate & share female needs, as the DTW will be women, child & disable friendly. CSG formed a short term hardware implementation committee including 2 women & 3 men from the user groups who are responsible for overall control of DTW installation. Therefore, the DTW installed under the project is 100% women, disable & children friendly. Finally, ownership has found among the inhabitants due to mutual cost sharing as 20%+, participatory implementation, materials purchasing, carrying & selecting boring labors, masons.

6.2.2 Water safety plan develop: To reduce water born disease and to keep clean environment the community leaders has developed water safety plan participating relevant interested households members for each CSG catchments. For this intervention, the wastewater drainage system has been improved in this reporting period that has been found and the male& female users are practicing cleaning the platform to keep it hygienic always, so that it to be said that the community people`s attitude has changed positively.

6.2.3 Handover statement: Generally, Aungkur hands over non-formally the installed DTW to CSG to use for collecting safe water. Aungkur will hand over all newly installed DTW to union WatSan committee formally including testing report, application, approval documents, pictures & list etc before completion of all the project targeted DTW.

According to the statements of local DPHE authorities, there is no harmful element present in deep tube wells water in this Upazila. The statement is found alright after testing DTW installed by project subsidies. Just for more information, Aungkur has tested water quality 20 new and 79 existing Tube well in this reporting period; and as cumulative 28 new, 3 renovating and 166 existing DTW water quality has been tested through this project intervention respectively.

6.2.4. Caretaker selected and oriented:
40 caretakers have been selected and oriented from each DTW site for perfect operation and maintenance of water options during this reporting period out of which half of the caretakers were female.

6.2.5. Challenged faced: Aungkur has faced some challenges during finalization of DTW sites& completion of the DTW installation those are mentioned in below:

i) Installation of the DTW among the poor households through involving social elites and community leaders in CSG
ii) Collection of determined amount of cost-sharing from poor and extremely poor households;
iii) Ensuring expected use, O&M by the user groups;
iv) Sustaining the signboards due to easy reach of the children;
v) Keeping the options protected from pollution due to isolated installation and ensuring privacy of the women users due to the same reasons.

6.2.6 Target against Achievement:
20 tube wells have been newly installed out of 20 targeted and 3 has been renovated out of which 53 targeted in this reporting period which represents 100% of achievement against new and 5.66% of renovation.

6.2.7 Reasons for not Achieving:
Project has found the reasons for not met the target along with beneficiaries reach is External environment occur badly so affect in planning.

OBJECTIVE -7: SCHOOL STUDENTS HAVE ACCESS AND USED WASH FACILITIES AND ARE ABLE TO REPRODUCE MESSAGES

To ensure access to safe water, hygienic defecation and practicing hygienic behaviour at school level project has provided DTW, hygienic latrines and hand washing devices in school. In this reporting period January to December 2016, 5 DTW have been installed, which has covered 1007 students and field data further reveals that 6 hand washing devices have been installed which covered 1062 students.

In cumulative project has met 100% newly installed DTW against the project target by installing 5 new DTW and 15 DTW has been renovated by SMC own cost, constructing 3 sanitary latrines against 5 that is 60%, and by repairing 1 latrine out of 15 which is 75%, Besides, 1804 students have been covered by installing 9 hand washing device newly.

On the other hand, project team has addressed, in this reporting period (Jan–December, 2016), Aungkur project team has reached 6371 students on safe Water Management, Hygiene, reproductive Health, Safe Motherhood and on Stunting factors out of which 4077 students can reproduce the key messages. While the target was 7988 students among 31 schools and this is a reflection of after 2 years of the project intervention.

7.1. Summary of 7. School

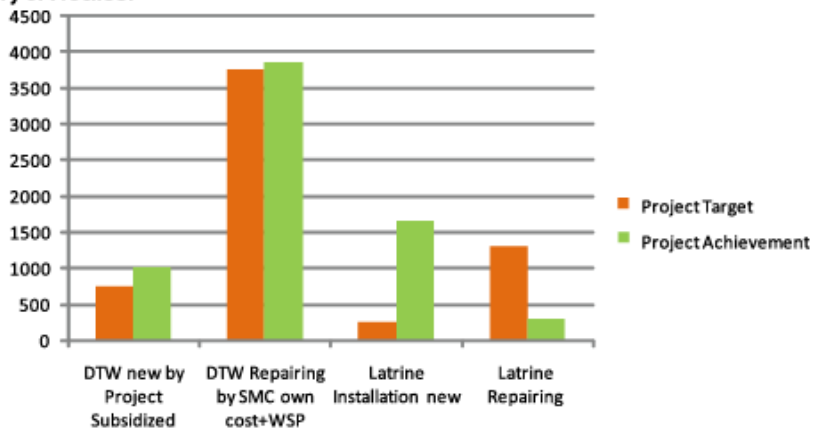


Figure: 5

Figure 5 reveals the beneficiary's coverage from up to December 2016 project period through hardware intervention at school level.

7.2. Quality of the outcome

To achieve target, following activities have been done in the reporting period

7.2.1: SMC meeting: School authority approved need of WASH facilities at School Management Committee (SMC) meeting along with keeping minutes of the meeting which includes i) which option they need ii) how to collect sharing cost iii) fixing the site of the WASH option etc.

7.2.2: School brigade activity follow up: Project conducted regular follow up of School brigade activity. Members of the school brigade disseminate hygiene message through house visit.

7.2.3: Hygiene promotion session: Project staff has conducted hygiene promotion and demonstration session regularly including hand washing, menstrual hygiene management, personal hygiene practice, waste management, keeping school premises clean, causes of stunting, importance of nutrient foods for school going adolescent girls and boys and under 5 children etc.

7.2.4: Ignition Session: Aungkur staff has conducted some mobilizing session to ignite the school management committee, teachers and students for creating healthy school compound.

7.2.5 : Training capacity building of School Brigade: To building capacity of school students project team has conducted necessary training at school campus on WASH technologies Maintenance and due to that intervention they can provide support and demonstrate session among the community.

ROLE OF SCHOOL BRIGADE AND TEACHER:

- **Role played by the school brigade:** To improve the WASH and health situation of their communities' respective school brigade prepared schedule on it. They try to visit the households to disseminate WASH and health message and continued follow up of delivered message.

- **Role of school teacher to implement the school program:** To implement the school program school teacher played a vital role by conducting sessions and monitoring the progress of the sessions. Reasons for not achieving: Project has found the reasons for not met the target along with beneficiaries reach are (i) imperfect planning (ii) lack of relevant staff knowledge etc.

OBJECTIVE -8: IMPROVE GENDER EQUALITY

During the reporting period, Aungkur has promoted women participation regarding decision making at CSG activities sensitizing man to hear woman's voice, motivating woman to come forward or become vocal. 1 woman and 1 man from CSG, observe the performance of courtyard meetings, during the field visit Aungkur found this change practically among the targeted communities. People`s are considering needs of woman, old, disable and children, gender friendly technology in this communities wish now.

8.1 Summary of Gender

Rationally to establish equality of men and women in WASH behaviour and to develop a nonviolent society for women in the communities, project has implemented some interconnected activities regarding gender issues. In this reporting period project has constructed 1 women-bathing chamber including menstrual hygiene facilities and covered 21 beneficiaries. Besides, community has constructed 107 women-bathing chamber including menstrual hygiene facilities and covered 326 beneficiaries whereas target was 269 beneficiaries. In addition, project has ensured 37.47% women involvement in Community Support Group (CSG) and selection process of DTW sites. Project also has ensured 10 % men's involvement in household latrine cleaning.

In last year project constructed 11 women-bathing chambers where target was 18 and covered 340 beneficiaries. Besides, community were constructed 288 women-bathing chamber including menstrual hygiene facilities where target was 300 and covered 857 beneficiaries whereas target was 719 beneficiaries. Menstrual hygiene facilities have developed in 3 schools latrines which covered 405 female teacher & students. In addition, project has ensured 37.47% female students and women involvement in Community Support Group (CSG) and selection process of DTW sites.

As cumulative since inception to date project constructed 407 women bathing chamber along with menstrual hygiene facilities and 3 separate chambers for girl's students in school on 3 sanitary latrines along with menstrual hygiene facilities.

The following indicates the achievement of the reporting period, previous year and cumulative achievement since inception to date

Indicators	Unit	Total Project Target	Jan-Dec-2015		Jan-Dec 2016		Cumulative Achievement	
			Target	Ach	Target	Ach	Target	Ach
# Women Bathing Chambers subsidized	Qty.	26	18	11	19	1	37	12
	Ben.	1246	862	340	910	21	1772	361
# Women Bathing Chambers built after mobilization (without subsidy)	Qty.	1500	300	288	110	107	410	395
	Ben.	3596	719	857	269	326	988	1183
# of female CSG members	% of total members	41.92	41.92%	41.92%	0.838	0.838	1.258	1.258
# men that have been targeted with Gender equality messages	Ben.	58.08	58.08%	58.08%	1.162	1.162	1.742	1.742
# of women that were involved in the DTW site selections	% of total people involved	80%	80.00%	60.00%	1.6	1.55	2.4	2.15

Indicators	Unit	Total Project Target	Jan-Dec-2015		Jan-Dec 2016		Cumulative Achievement	
			Target	Ach	Target	Ach	Target	Ach
# of man that clean their latrine	% of total people that clean a latrine	50%	50.00%	34.00%	1	0.7	1.5	1.04
# Household Latrines with a menstrual hygiene facility	Qty.	369	123	26	220	108	343	134
	Ben.	1734	578	105	1034	519	1612	624
# School Latrines with a menstrual hygiene facility	Qty.	20	3	3	0	0	3	3
	Ben.	3247	225	405	0	0	225	405
Percentage of girls and women using sanitary latrine	Ben.	60%	20%	17%	0.3	0.17	0.5	0.34

Table: 3

Table 3: indicates the achievement of the reporting period, previous year and cumulative achievement since inception to date (document: Data narrative report)

8.2. QUALITY OF THE OUTCOME

1. Increased effiency staff through a training conduction on gender
2. Totally, 50% caretaker has selected for O&M of DTW from women users.
3. Male beneficiaries has motivated to clean latrine and tube well platform willingly.
4. Constructed separate chamber for girls students in which menstrual hygiene facilities is inbuilt.
5. Included 39% female members in CSG and the entire CSG chairperson are women.
6. Community people`s has installed HH latrine in 12 steps from the living room.
7. Women are participating in mass monitoring to ensure 100% HH latrine coverage community and attend progress monitoring by social maps updating frequently.

2.1. INFORMATION ON PROGRESS OF INSTITUTIONAL DEVELOPMENT AND LINKAGES

Considering sustainability mechanism of the project achievements and to link with local government program Aungkur involve all elected ward members in each CSG committee as an advisor who are the representative of LGI; 54 informal people's supporting organization namely Community Support Group (CSG) had been formed by Aungkur in the project area. It has been expected that these groups will take over responsibilities for continuing the WASH, stunted growth prevention, gender development and SRHE activities at the certain communalities after phasing out the project support. The CSG consists of 11-17 leading women and men from a selected community and imparted need-based supports for enhancing their relevant knowledge and skills through interpersonal discussion, orientation, training and horizontal learning approach etc. From the beginning, Aungkur has running so far 54 Community Support Groups (CSG) involving 341 leading women and 469 leading men from the respective local communities. 48 women are involving as the top level (Chairpersons) of the CSG while 54 leading male members are involved as the Member-Secretary. 6 women members of UP are involved as Advisors in the CSGs among 315 male counterpart.

LINKAGE BETWEEN COURTYARD:

During the reporting period, 1881 Courtyard meetings were conducted where the target was 2508 for the period and 12 meetings has conducted for each courtyard groups so that the above mentioned courtyard meetings has been conducted among the selected 209 groups. In purpose of this courtyard conduction interested self-motivated CSG leaders both men & women have supported to conduct it by facilitating, inviting people`s, ensuring volunteer support to facilitation, suitable sitting place selection etc. Community Support Groups has been played vital role to communicate with local govt. for presenting progress & requirement to ensure sustainable child friendly environment declaring stunting free village through 100% toilet coverage, behavior changes issues improvements of individual communities; they also create pressure to WatSan Committee for mass monitoring & declaration of coverage areas selecting & approved DTW sites among the poorest HHs those needs is high.

CHALLENGES:

The major challenges with CSG have been identified as i) ensuring 100% attendance of the CSG members as they involved in different occupations; ii) decision making through consensus were challenge as every individual has the different thinking pattern and concept on development activities (iv) Minimizing political influence and ensuring resources allocation among extremely poor households.

In this reporting period, numbers of CSG leaders have involved in distributing households latrine materials to their own communities. Some of them spare time from morning to evening to develop their community. Apart from this CSG leaders assist to select needy households for distributing household latrine, updating social maps, working hardly to improve their hygiene behavior in daily life. Actually, CSG is represents its communities needs to local govt. institution.

CSG Leaders are discussing how to reach and declare 100% stunting free community

2.2. DESCRIPTION OF THE INVOLVEMENT OF THE STAKEHOLDERS IN THE PROJECT CYCLE WHICH STRENGTHEN THE RESULTS AND OUTCOMES ACHIEVED

2.2.1. Involvement of Union Parishad

a) Max Value for Child Growth (MVCG) project targeted areas namely Baligram and Kazibakai UPs has formal short-term water-sanitation-hygiene, safe motherhood & child-health improvement plan that are the outcome of the regular advocacy meeting with UPs.

b) UPs are involved in awareness raising activities, selecting and approving the suitable sites for WASH technologies installation, get involved in mass people`s monitoring supports during the declaration of 100% toilet coverage of each CSG & wards; also facilitate in monitoring to the installed tube wells and HH toilets to improve uses, controlling qualities, O&M.

An advocacy meeting moment with Local Govt. Institution (UP) body

2.2.2. INVOLVEMENT OF UPAZILA EDUCATION DEPARTMENT

During the reporting period, Kalkiniupazila primary & secondary education department is continuing their support to improve hygienic behavior in schools. Departments plays vital roles in implementing the School WASH activities through approval, allowing the school teachers and students in attending different types of events such as wall magazine develop on MHM participating male & female students, quiz contest organized by the project. Issuing letter to school to conduct school session on hygiene behavior, safe motherhoods & nutrient foods, according to textbook.

2.3. PROGRAM IMPLEMENTATION PROCESS

To achieve the bi-annual targeted actions during the reporting period, Aungkur organized the following activities:

2.3.1. **Monthly CSG meeting:** Considering sustainability issues, staffs of Aungkur organized monthly CSG meeting to grow up community leaders ownerships, identifying developments pockets, ensure leading to conduct courtyard meetings & organizing support, linkage building with Ward WatSan committees and covering 100% toilet in each communities.

2.3.2. **Monthly information collection meeting:** To review real progress in collecting periodic information of inhabitants daily behavior and WASH technology improvement from volunteers & ward task force.

2.3.3. **Monthly progress review meeting:** Aungkur project office organized daylong monthly progress review meeting with all of project staff to review monthly progress, identify shortcomings and gaps and find ways for further improvements; Learning and experience also has shared through the meetings. Staff wise monthly planning calendar including all regular activities of an individual has developed in this reporting period.

2.3.4. Participatory implementation: Reviewing the performance of the individual staff Aungkur project office took initiatives as participatory implementation approach to enhancing staff facilitation capacity by assessing their level of understanding on activities, implementation approach and strategies to ensure quality implementation. Identifying individual gaps on the mentioned issues, individual staff was imparted need-based coaching to overcome the gaps.

2.3.5. Advocacy meeting with UP: Aungkur conducted regular advocacy meeting with the functional structure of Union WatSan committee to assess the progress of implementation, sharing, planning, identifying necessary initiatives including respective local govt. institutions.

2.3.6. Capacity building of volunteer & CSGs: To speed up the implementation process at community & school level, Aungkur in cooperation with the CSG involved the community volunteers for facilitating the awareness and hygiene promotion sessions, organizing Health Camp, field level training and other events that significantly contributed in effective implementation of the PIP. Mentioned that, considering sustainable issues Aungkur has arranged capacity building training of selected volunteers & CSG leaders on Safe motherhood, gender & child nutrition.

2.3.7. Process monitoring: Aungkur project office conducted regular monitoring at field level for practically assessing the staff performance, implementation process according to project approach. Based on the findings, individual feedback in the monthly review meeting and individual sharing has done for further improvements that controlled all over the intervention qualities.

Staff setting: Followed by the existing project Organogram, field staffs were set at their existing living place with respective job-assignments.

Involvement of central team: The Executive Director based at Aungkur Central office has fully dedicated in performing and supporting the project implementation and overall management. The Executive Director of Aungkur got involved in the project activities whenever needs and he frequently moved in the field level to oversee the project performance. The Accounts Unit also extended all necessary supports in Financial & Accounts management of the project.

Office and project coordination: Aungkur ensured improved coordination mechanism both in internal and external aspects for the effective implementation of the project. As parts of this, Aungkur practiced regular sharing with the relevant staffs, in both verbal and written forms while maintained regular contacts with relevant stakeholders and other partners to avoid duplication and better utilization of resources.

CHAPTER 3: BEHAVIORAL CHANGES AND CASE STORIES

3.1. Behavioural changes

Aungkur has originate major changes among the targeted community people`s & students during the reporting period. Community people`s learned more from each other's through amusement based courtyard session, innovates sustainable hand washing technology to ensuring their children health, avoids canal water, keeps neat& clean their household surrounding always, cultivates necessary nutrient vegetables outside of their little courtyards, takes extra care of pregnant women & under 5 children.

Considering the user-friendly issue of disabilities-oldest person-children, pregnant & women, housemasters are installing latrine attached at living room, willingly. There is no bad smell spreading from human excreta now but it was the common scenario of these projected areas before also one year ago. Each household cookeries, cloths, vegetables is to be clean by tube well water that had to be clean by canal water; collects drinking water covering the top of the jar & preserve, mentionable percentage of male & female both are trying to keep clean the DTW platform-latrine always now. The community peoples are now spending their money in installing hands pumps also.

Aungkur has found one more change at school level that has ensured essential WASH technology by installing & repairing. So that students are interested, feels to come to the school, where has hygiene practice facilities in menstruation periods at secondary level schools. Student's council make sure necessary water and soaps in the toilets then monitoring to students chambers to keep hygienic where has considered separate latrine for boys & girls and also keep clean their own campus using inside & outside dustbin and clean DTW platform when someone uses.

3.3.1. Evidence based short story

Stunted growth: Selina Begum is an inhabitant of 11 No. CSG formed under Max Value for Child Growth Project in ward no 5 of Baligram Union. "I am very happy to see an innocent smile of my healthy little daughter KulsumAkter after beginning her health improvement slowly. As a new mother, I don`t understand about proper care taking of my child. My family members did not help me to share me about child care. So that my daughter was losing her weight day by day. But after getting advice from Aungkur staff about the harmful facts of dirty environment for a child health, I felt astonished and having fear thinking my child future. I am taking care properly in keeping clean environment in my family and giving necessary foods in planning way."

"We never think that daily hygiene practice is more important for my child although loved very much that was wrong. I have been attending Aungkur courtyard meeting & health camp but I think this information is not for us; we are poor! After 6 month from my delivery I went to Aungkur campaign session and seen in my own eyes of my baby`s height & weight that was very painful to me. KhaledaApa tries to aware me but I never follow, which were my biggest limitation, now understand. We go to Aungkur health camp to see my daughter`s growth regularly. She is improving slowly".

11 month-aged Kulsum's mother has shared, "My husband never care my child properly; If Apa did not visit my house in lastly, my daughter will be a stunted women in future who cannot honourable at our community. She is improving her weight not height that is the challenge for me now. However, I am trying to best her improvement more day by day."

HAND WASHING: A MOTHER CAN MAKE HEALTHY ENVIRONMENT IN HER FAMILY

Just for a little beloved daughter, Tumpa Begum, a mother makes a hand washing device at her dining place to improve hygienic condition for her 2 years aged Sinha`s growth. She said to us, I did not know about the environmental enteropathy before that is the big causes of stunting and a barrier of my child's growth, but now, when I have known about that, I never forget it, basically for my beloved child growth. I made a hand washing device at my dining place. My family members are using this device regularly with their satisfaction including my daughter Shinha. She is very much interested to wash her hands sometimes. I am also very happy to see these and feel proud of my initiative to make it. I can also wash my utensil at night frequently so that my utensil is not being dirty now.

Tumpa Begum never heard about this low cost device that can make easily using local materials. Everyone is washing their hands easily due to the project interventions. She is a model hygiene practitioner at family level among this community so that this change is taking place in this project area.

Tumpa begum had been aware from a courtyard based stopping consumption of faeces campaign program by project staff. She felt shy to be informed about the human excreta eating fact that everybody is eating usually daily but they did not knows. So that this project has contributed to this changing facts.

TEACHERS CAN ENSURE IMPROVE WASH SITUATION AT SCHOOLS CONSIDERING GIRLS NEEDS

Syedaisrat Imam is committed to reduce stunting child from her living village within next one year. She is the head teacher of Sonmandi High School in Baligram Union. Sensitized from project intervention, she has taken initiative to keep clean environment in her school campus as student health friendly. Healthy school compound is her first intension aware on environmental enteropathy. She is going to install necessary hand washing device at her school campus considering user friendly technology by own costing of school. She said that, "we are now committed to keep our school clean always motivating students and SMC. I am female and understand about the problems of menstruation waste management properly in class time for a girls student, so that we have taken an effective initiative to develop menstruation waste management facility in our school latrine that will be separated from boys chambers as the girls students can use smoothly as their health needs".

There is a lack of adequate WASH technologies in this school basically for girls students in class time but SMC or teacher did not response or not taken any initiative for improving this from inception to date. But today they are going to improve their school WASH situation igniting by Aungkur interventions. So that now this school campus is neat and clean and its WASH technologies are very healthy and clean. These changes take places and add value in this project.

Max value for Child Growth (MVCG) project team has been conducted an ignition session in effective way on environmental entropathy and hygiene behavior at above mentioned school attending teachers and students before some days ago. After igniting all, head teacher has taken those initiatives for ensuring healthy school. So the project intervention has contributed to change these and improvement of WASH situation her.

FAMILY WELFARE VISITOR IS IGNITED TO FACILITATE FOR STUNTING PREVENTION AT HER UNION

SarminRony is a field worker of union based family welfare centre in Kazibakai Union. She is now ignited through union advocacy meeting and taken necessary intervention for preventing child stunting in her own working area in Kazibakai union. She conducts health camp among her selected communities regularly. One day she attended at the advocacy meeting in kazibaki union that has been organized by AungkurPalliUnnayan Kendra and this meeting agenda was on the stunting causes and the way forwarding scope from local leaders. Rony participated attentively and felt urge to do something for free from stunting of their own communities children immediately. Then she taken plan to disseminate theses massage to their mothers and parents when she will go to relevant communities. Sarminrony is a model in this union who is actually a govt. employee but from her own responsibility, she is working for child who is going to be stunted.

Usually there is no govt. employee who takes over duty or responsibility out of from their prescribed duty from their authority maybe; but SharminRony is deferent than other; for her own community's children. That is the changes are taken place by Max Value for Child growth (MVCG) Project. She is an idol for all community health worker of Bangladesh. Not only she try to aware community people`s but also lobbing to the local leaders to extra care and budgeting for sanitation improvement and declaring 100% stunting free village as soon as possible.

Due to conducting of advocacy meeting with relevant union parishad, SarminRony got information and ignited to do these among her community children. This advocacy meeting has been done by Aungkur staff of Max Value for Child Growth (MVCG) project.

Sarmin Rony

Rony is talking at an advocacy meeting in Kazibakai Union

Chapter 8

TRAINING AND EDUCATION CENTRE (TEC)

Training environment is one of the major key elements for training. Without these key elements, trading cannot effective and participants need oriented. Aungkur recognized this issue from inception of the organization. On the other hand, development education is the key components of APUK's program and threads together all its activities to make an integrated whole. APUK seeks to develop the capacity of the poor men and women and to raise their level of consciousness and development of skill on social, economical, political, cultural and other issues. But APUK has no enough facilities for conduction training and educational activities. As per community need, Aungkur established a rural based training center with the financial assistance of Japan Embassy of Bangladesh in 2006. The project is located at the own premises of Aungkur; village Sreenathdi, P.O. Dattakendua under Madaripur sadar Upazila and district of Madaripur, Bangladesh.

OBJECTIVES OF THE PROJECT

- Create training and development education facilities for different stakeholders like primary group members, CBOS leaders, local, semi –government organization and local community peoples in order to stipulate and strengthen people's development efforts in larger social context.
- Generate an income generating opportunities for the organization in order to attain financial sustainability.
- Ensure modern training and residential facilities for conducting training in order to enhance the capacity of its staff members and professional standard of the workers / staff of other organizations who are working in the field of development
- Enhance sustainable development through institutional and human resource development of target beneficiaries of the organization and other partner organization.

TARGET BENEFICIARIES:

The major participants of the project are the organized poor group members/ villagers, staff of Aungkur and other local level development organization. Besides, civil society members, local elite, members of village societies are also eligible as training participants. Although Aungkur also consider fulfilling the demand of local level training, workshops and seminars demand of various development/government organizations that can increase the training participants by 40% yearly in compression to previous training targets.

MAJOR ACTIVITIES

Considering the project objectives, the following activities carried out for achieving the project outputs:

1. Provide and offer institutional based training, workshop and seminar for local partners and organizational target beneficiaries
2. Designed partner's need and project based training program.
3. Establish an effective dissemination system for local partners.
4. Establish a sustainable information center.
5. Offer institutional based consultancy services.

STRATEGIES FOR OPERATING THE PROJECT

TEC's (Training and Education center) strategies to achieve the performance objectives are grouped under beneficiary oriented and TEC –oriented. While the beneficiary oriented strategies require an inter-play between TEC and its partners. The TEC oriented strategies are designed to improve the quality of the service delivery on the part of TEC. The major strategies for operating the projects are noted below:

1. Offer institutional building and skill related training, workshop, seminar, discussion meeting and other project or development related educational activities considering the need of the partners.
2. Link trainers with partners demanding for skill training.
3. Impart capacity building related training like development orientation, Project management, monitoring and evaluation. TOT etc.
4. Design a more partner project based & need oriented training program.
5. Established a database of resource persons to link with the partners asking for skilled training.
6. Established an effective dissemination system using multi-media services (audio-visuals aids, email and internet for information, data bank, bibliography , journals, study circle etc)
7. Develop a system of online information need and offer related services between TEC and its local partners.
8. Establish a sustainable information center (fax, e-mail, internet, photocopy, etc) for TEC local partner.
9. Organize seminar / discussion meeting on contemporary issues.

PROJECT ORGANIZATION

The organizational structure of TEC embodies three functional areas: Governance, line function, supports function. The line function of TEC is planned to comprise of four levels: 1) Training Coordinator, 2) Trainers (Institution building and Skilled), 2 (two) Library & Documentation officer and Manager Facilities. It will have four program areas:

1. Training/ workshop/ seminars / discussion meeting etc
2. Facilities for renting
3. Consultancy
4. Information and documentation

An advisory board consisting of 3 members both from TEC and APUK guide TEC activities.

SOCIAL AND ECONOMICAL FEATURES OF THE PROJECT

- It is recognized to be a profit center having sustainability oriented service charge policy.
- The project has multi-media based training infrastructure in suitable physical learning environment.
- It is run by a team of trainers formally exposed to the issues of institutional development and

- The project delivers information and documentation service related to the project requirements and burning issues of the time.
- It has conceived and circulated a brochure among the partner for utilization of resources.
- It is practicing gender sensitive organization value.
- The project offers a periodically confirmed demand driven training package in terms of contents, methodology, and training environment and resource person.

STATISTICAL INFORMATION ON TRAINING & EDUCATION CENTER' 2016

SL	Activity	Female	Male	Total
1	Leadership development training	15	35	50
2	Training on caretakers for safe water technology	7	7	14
3	Training on menstrual hygiene for fertile womenfolk	50	0	50
4	Training on basic sanitation and hygiene education for community	27	48	75
5	Other Organization	77	198	275
	Total	176	288	464

FACILILIES IN TEC

- Big campus with big fish pond.
- Spacious air conditioned class rooms with all modern training facilities
- Free furnished dormitory facilities
- Reference centre and library
- Space for group discussion
- All sorts of training equipments
- Skilled trainer
- Fully protected

Chapter 9

ADAPTATION TO CLIMATE CHANGE TO SAVE THE RURAL COMMUNITY PEOPLE

Climate change is one of the biggest long-term risks to global development. This makes choices and investment made in climate change mitigation and adaptation vital for ensuring sustainable and inclusive growth. Human induced changes in the global climate and associated sea level rise are widely accepted with policy makers and scientists. The Intergovernmental Panel on Climate Change (IPCC) concluded, "The balance of evidence suggests a discernible human influence on global climate". The exact magnitude of the changes in the global climate is still uncertain and subject of worldwide scientific studies. It is broadly recognized that Bangladesh is very vulnerable to these changes. Indeed, it has internationally been argued that Bangladesh, as a country, may suffer the most severe impacts from climate change.

Bangladesh is highly vulnerable, because it is low-lying, located on the Bay of Bengal in the delta of the Ganges, Brahmaputra and Meghna and densely populated. Its national economy strongly depends on agriculture and natural resources that are sensitive to climate change and sea level rise.

The climate change threat for Bangladesh is related to development. On the one hand development could facilitate the introduction of adaptation measures. On the other hand, given the overriding importance of the coastal and fresh water resources in Bangladesh, climate change posses a major threat to sustainable development. Rather than being mutually exclusive, adapting to climate change should be seen as a requirement for sustainable development.

Madaripur is one of the vulnerably flood prone district of Bangladesh. Every year 40% of the total area is flooded by rain water or flush flood, More over sever flood also occurred every after 6 to 8 years on an average. The majority of the adverse effects of climate change are experienced by poor and low-income communities of the project area, who have much higher levels of vulnerability to environmental determinants of health, wealth and other factors, and much lower levels of capacity available for coping with environmental change. As result, the rural community people became socio-economically vulnerable due to losses of crops and other wealth's that leads to several health hazards, malnutrition, waterborne diseases, reduction of crop production, situation of land etc. Besides tornadoes cyclones, drought, excessive temperature also frequently occurred in this area causing serious problems of the life status of the community people.

Considering the above issues Aungkur initiated the new project a new project on Climatic issues for supporting the victims of climatic issues. Note that Aungkur always responded to need of the community people.

TARGET GROUP AND BENEFICIARIES:

The target people of the above said project refer to disadvantaged community people those who are residing within the project area.

OVERALL OBJECTIVE

The overall objectives/goal of the proposed project is to:

To contribute to sustainable improvement of vulnerability and food insecurity of targeted rural communities and ecosystems introducing diversified technology related to the adverse effects of climate change, in the most vulnerable section of Madaripur Sadar and Rajoir Upazila of Bangladesh : The ultimate goal of the project promotes-:

- Safe life and livelihood
- Active participation of local communities
- Risk Reduction from natural hazards
- Conservation of ecosystem and natural resources

SPECIFIC OBJECTIVES

- Strengthened and empowered adaptive capacity of the climatic change affected communities by introducing appropriate knowledge, information and technologies to cope with increased climatic conditions.
- Awareness development
- To demonstrate relevant adaptive measures, approaches, and interventions that will build resilience of the climatic change-affected vulnerable communities in terms of biodiversity and ecosystem management thereby reducing their climatic risks and securing their employment, food and income.

PROJECT'S COMPONENT

- Selection of target area and community mobilization
- Conservation and nourishment of biophysical resources
- Awareness and capacity development of community people on climate change and food insecurity related risks
- Increase adaptive capacity and reduce recurrent risks of climate variability at the community level.
- Publication and dissemination of various communication materials on climatic change issues
- Project ownership and sustainability

STATISTICAL INFORMATION UNDER ADAPTATION TO CLIMATIC CHANGE AND CONSERVATION OF ECOLOGICAL BALANCE PROGRAM FOR THE COMMUNITY PEOPLE.

Sl No.	Courses	Participants		Total
		Male	Female	
1	Training on climate change, climatic variability, biodiversity conservation, participatory monitoring at the union level for local government representatives, NGOs and other stakeholders	12	13	25
2	Training on adaptive capacity development on fish farming and conservation of bio-diversity	17	8	25
3	Training on Ecological Agriculture	13	12	25
4	Training on Environmental Protection and Regeneration	12	13	25
5	Training Adaptive capacity development on poultry and cow rearing	18	07	25
6	Training Adaptive capacity development on crop and vegetable production and conservation of bio-diversity	19	06	25
7	Training on Composting and Economical Analysis	17	08	25
8	Training on Adaptive capacity development on homestead tree plantation	12	13	25
9	Training on Role of community people to protect and conservation of natural resources	13	12	25
10	Discussion meeting on climatic impact and adaptation	25	5	30
11	Seminar on climate change, climatic variability and conservation of biodiversity.	20	10	30
12	Training on Disaster Management and Preparedness	10	15	25
13	Training on Environment and Development	14	11	25
Total-		**202**	**133**	**335**

ACHIEVEMENTS

During this reporting Aungkur organized 13 types of capacity building activities, on various issues on climatic changes. A total of 6496 participants were participated in such activities.

RESULTS BY THIS ACTIVITY

The project envisages attaining the following outcomes and outputs (long-term and short-term benefits).

1. Increased understanding, knowledge, and capacity of the targeted communities climate change, climatic variability, biodiversity conservation,
2. Enhanced capacity of community people and institutions to influence climate change adaptation and biodiversity protection plans.
3. Enhanced sustainable agricultural practiced, specially, aquaculture, agriculture and livestock's in flooded zone area mitigating at least 30% loss.

4. Increased adaptive capacity and ecosystem resilience in targeted rural communities through plantation
5. Increased capacity at communities and institutional level to manage climate change risk within the project area.

IMPACT OF THE PROGRAM

The changing climate impacts society and ecosystems in a broad variety of ways. Climate change can increase or decrease rainfall, influence agricultural crop yields, affect human health, cause changes to forests and other ecosystems, or even impact our energy supply. Climate-related impacts are occurring across regions of the country and across many sectors of our economy. Many state and local governments are already preparing for the impacts of climate change through "adaptation," which is planning for the changes that are expected to occur.

Through Aungkur's climatic change adaptaion program, community people become more aware on local resource utilization, tree plantation, homestead land utilization and importance of social forestation program in order to reduce the atmospheric carbon-dioxide concentration.

Chapter 10

DEMONSTRATION OF ORGANIC FISH FARMING

Fish farming in Bangladesh is playing an important role to the total national income of this country. Bangladesh is a south Asian country and there are hardly any areas in the country where river or any other water source is not available. In a word, Bangladesh is surrounded by rivers and various types of water sources like pond, stream, lake etc. And a major part of the total population of this country are directly or indirectly involved with fish or fish related business. Especially, most of the people of southern area of Bangladesh are directly engaged with commercial fish farming or fish farming related business. Khulna, Barisal, Bagerhat, Satkhira etc. are considered as the best place for commercial fish farming in Bangladesh.

In Bangladesh, average fish consumption is 11.9 kg/person/year. Fish is an important diet staple, accounting for 56.2% of households' animal protein intake and 11% of total protein consumed. More than half the country's fish production is from aquaculture, nearly 2 million metric tons, compared with small-scale fisheries production that stands at around 1.6 million metric tons. In 2012-13, 923,000 metric tons were exported, mostly shrimp. Around 14.5 million people are employed in fisheries and aquaculture.

TARGET GROUP AND BENEFICIARIES:

The project targets all the stakeholders involves with Aungkur's in fish farming.

LOCATION:

In the campus of Aungkur's Head Office in a big pond having area of 2 acres.

OVERALL OBJECTIVE

The project is implemented by as a demonstration basis to encourage Aungkur's stakeholders in fish farming to meet family nutrition demand and small scale income generation.

RATIONAL OF THE PROJECT:

- The climate and environment of the projected area is very suitable for fish farming.
- Provide support to the trainees of the alongside Training and Education Center in the training period. Easy scope of supporting fish for the trainees meals.
- Various types of fish species are available which are very effective for profitable fish farming business.

- Easy source of water and necessary elements.
- Low cost labor and other management costs are also minimum.
- Suitable market for selling the products. Fish has a great demand to the people of Bangladesh. So, you don't have to think about marketing the products.
- Fish farming in Bangladesh is already a major source of employment and many working facilities can be created through high tech commercial fish farming system. Even the unemployed educated people can also contribute this business and create a lucrative business and earning opportunity for them.

CURRENT PRIORITIES / INITIATIVES

- Fish culture
- Disease control measures.
- Enhanced community-based fishery management
- Deliver high impact, transformative and equitable fisheries and aquaculture solutions

Chapter 11

ENVIRONMENT DEVELOPMENT PROGRAM

68% of the targeted people of the project operational area are mainly dependent on agriculture. The mainly sell their labor to neighbor houses. But they are also investing their family labor for production of vegetables or fruit crops utilizing their homestead lands. However, they have less scientific knowledge in regards to management of soil fertility, production of crops, insect & pest control. The villagers or vegetables growers are habituated to use inorganic fertilizer for production of vegetables with out maintaining proper dozes. This has devastating effect on ecological balance.

Statistical information on nursery development program

Sl No.	Activities	Year-2016
1	No. of nursery setup	01
2	No. of seedling raised	5000
3	No. seedling distributed	4995

On the other hand, in Bangladesh the forest covers has shrunk to merely 6% today in the country from 20% in 1927. As a result, this has causes serious consequences on the natural environment and the forest dwelling communities. Social forestation is said to be the most productive means to combat the problems of deforestation and soil degradation. Aungkur recognized the situation and started to implement social forestation program through establishing a nursery in office campus since 1995 with the financial assistance (an amount of Tk 30,000) of SAP-BD. With the help of the financial assistance, Aungkur continued the above program activities through reimbursing the credit amount. Note that the program is still continuing as a sustainable basis.

ACTIVITIES PERFORMED

- Homestead gardening and plantation.
- Awareness raising training on ecological agriculture.
- Training on social forestation nursery, Environmental awareness.
- Establishment of social forestation nursery.
- Seed distribution (horticultural and plant nursery)
- Seedling distribution

STATISTICAL INFORMATION OF SUSTAINABLE AGRICULTURE AND ENVIRONMENT DEVELOPMENT PROGRAMS' 2016

SL	Activity	Female	Male	Total
1	Training on disaster preparedness and management	30	120	150
2	Training on environment development	225	243	468
3	Training on Social forestry	730	45	775
4	Training on Homestead vegetable cultivation	1200	60	1260
5	Training on Sustainable ecological agriculture	198	230	428
6	Training on Poultry and cattle rearing	30	120	150
7	Training on Open space fish culture	25	125	150
	Total	2438	943	3381

During this reporting a total of 5000 number seedlings and sold among the beneficiaries and community people. Besides, seven kinds of training conducted with participation of 2438 female and 943 male totaling 3381.

OUTCOME

- Plantation habit of the people increased with the increases of demand of seedlings.
- Vegetable cultivation program increased and popular in family level.
- Cultivable lands are being used more intensively.
- Practice of ecological agricultural technique increased.
- About 50% farmers are aware about the use of compost in crop production.
- Nurseries for raising seedling by own invitees have increased in the project area.

IMPACT OF THE PROGRAM

- Primary members become more aware on local resource utilization on tree plantation, homestead land utilization and importance of social forestation program.
- Family level nutritional statuses considerably increased and vegetable are become more available in the local market.
- Increased village level new employment opportunities

Chapter 12

GENDER DEVELOPMENT AND SUPPORTING STRONGER WOMEN VOICES

INTRODUCTION

APUK is women focused organization and believes in welfare, equality and anti poverty approaches of development for the women. APUK also believes that the present inequalities are due to prejudices and ignorance on the part of male planners and women themselves.

As a result women are not integrated into development in an effective manner. APUK recognized that there is a need to change the socially constructed relationship between men and women.

CURRENT SITUATION OF WOMEN

In Bangladesh, wife beating, dowry, death, rape, amniocentesis, equal wages, availability of work,, price rise, draught, peace, imperialism, capitalism, communalism, the nationality question, caste/ class conflict- all these are women issues. On the other hand, women are believed to be illiterate, weak, ignorant and superstitious and lacked self-confidence and skills etc. These factors are responsible for their secondary status in society. When one examines these issues critically, it becomes apparent that these issues reflect the social construction of gender (roles, responsibilities, qualities and behavior pattern of men and women expected and perpetuated by patriarchal institutions) rather than the true potential and capacities of women. In order to establish equality between men & women in the sharing of power and decision making at all levels and to promote gender-balanced society APUK considered the gender issue in her all projects by formulating policies, procedures and budgets for maintaining the gender issues in organization level.

COMPONENT

1. Formation of gender based organization in rural level
2. Organized awareness development program base on gender issues.
3. Provide training in order to develop their capacity in professional and social development issues.
4. Issue based communication material development
5. Organized gender based social actions on marriage registration, awareness activity on widow marriage, stopping child marriage, child abuse & oral divorce and fight against dowry,
6. Involve women in environment development, tree plantain, sanitation program, improved oven, installation of sanitary latrine, rain water harvesting, kitchen waste composting etc.
7. Literacy program for women and children
8. Gender library set up

FUTURE PLAN

F- Formulation of gender-sensitive project considering gender issues.
F- Organized more gender sensitive training and capacity building activities
F- Considered more women focused healthcare service development, especially primary healthcare intervention.
F Increase legal supports to women operations.

NAME OF PROJECT: GENDER DEVELOPMENT PROGRAM' 2016

SL	Activity	Female	Male	Total
1	Training on gender development and management	75	25	100
2	Gender awareness in courtyard meeting	1600	400	2000
	Total	1675	425	2100

Chapter 13

SUSTAINABLE AGRICULTURE DEVELOPMENT PROGRAM

Bangladesh, one of the smallest countries (57 thousand square miles) in South-East Asia, has a predominantly farming-based economy. Basically a delta, historically originated through the sedimentation of the Bay of Bengal, the country is blessed with highly fertile agricultural lands. However, due to very high population, the nation has always struggled against poverty and starvation.

More than 80% of the population, living in rural areas, depends directly or indirectly on agriculture, with 54 percent of them employed in agriculture and the remainder in the rural non-farm (RNF) sector. About two-thirds of the families have farm holdings, of which the great majorities are very small. These families farm more than 40% of the total cultivated area, and contribute considerably to Bangladesh's agricultural production. Yet they remain starved for much of the year. They do not have enough money to buy clothes, cannot get proper healthcare or afford education for their children. The rural economy constitutes a significant component of the national GDP, with agriculture (including crops, livestock, fisheries and forestry) accounting for 21 percent and the non-farm sector, which is also driven primarily by agriculture, for another 33 percent.

Aungkur has been implementing her development intervention in Madaripur District of Bangladesh comprising of 1145 Sq kilometers under 4 Thanas having population 1207 thousand (male-613; female 594). The total population under 4 Thanas representing Kalkini-284000, Madaripur sadar-348000, Rajoir-230000 and Shibchor-345000 in number. The literacy rate of these 4 Thanas represents 46.3% on an average. It is one of the vulnerably flood prone district of Bangladesh. Every year 40% of the total area is flooded by rain water or flush flood, More over sever flood also occurred every after 6 to 8 years on an average.

As per statistics on distribution of farm and non-farm households, this district represents the total number of farm holdings are 193,480, out of which non-farm holding represents 27 % and farm holding represents 73 % of the total households. Farm holding comprising of small, medium and large farm that represents 83% small farm, 16% medium farm, and 1.5-% large farm.

From the above statistics, it is evident that this district is one of the poorest areas of Bangladesh. Most of the area of the district is low-lying with one cropping area producing only deep water Amon. As a result, serious deficit of food grain occurs every year causing the hardship of general cultivators, specially the poor and less privileged people of the community. More over, the project operational areas are inundated by flood every year causing serious damage to crops. Except this heavy rain fall and drought causes damage to crops, which add to the suffering of the poor and less privileged people.

The majority of the poor and low-income communities of the project area, who have much higher levels of vulnerability to environmental determinants of health, wealth and other factors, and much lower levels of capacity available for coping with environmental change. As result, the rural community people became socio-economically vulnerable due to losses of crops and other wealth's that leads to several health hazards, malnutrition, waterborne diseases, reduction of crop production, situation of land etc. Besides tornadoes cyclones, drought, excessive temperature also frequently occurred in this area causing serious problems of the life status of the community people.

GOAL

To contribute to improved agricultural productivity and production through market-oriented diversified gender sensitive agricultural development, as a means for achieving improved and sustainable livelihoods for the rural population.

PURPOSE

Small and marginal farmers of the project area enabled to increase production of livestock, fish and income-generating activities as well as homestead gardening production through intensifying and diversifying crop production

SPECIFIC OBJECTIVES

1. To mobilize, motivate and organize community farmers groups (CFG) to interlined and access to proven agricultural technology for better production and outputs.
2. To enhance knowledge, capacity and develop a gender sensitive agricultural knowledge management system among Staffs, CFGs on proven diversified agricultural technologies (Fish culture, agriculture and livestock's crops).
3. To develop networking, liaison with related research institution, private organization, CBOs for ensuring contentious support services and to improve market oriented agricultural productivity and production, and to improve and sustain livelihoods.
4. To initiate demonstration farm especially on poultry, fish farming, vegetable crops production emphasizing women employment.

EXPECTED OUTPUT

1. Community-and gender based CFG groups established, strengthened to facilitate sustainable diversified crop production technology and practiced.
2. Functional agricultural knowledge management system interconnected and utilized at CFG group's level that enhanced agricultural production and productivity.
3. Rural communities, CFG enabled to increase agricultural Production, processing and marketing.
4. Agricultural production/ productivity increased with increase of family income and diversified in sustainable way.
5. Rural agriculture based employment opportunity increased.

6. Agricultural extension services on crop diversification and intensification improved and ensured participation of small and marginal farmers.
7. Small and marginal farmers are sustainable on production inputs (fertilizer feeds, pesticides, rural transports, marketing appliances etc).

MAJOR ACTIVITIES

1. Community mobilization and formation CFG (Community Farming Groups).
2. Promotion of improved crop production technology through capacity development of CFG member on livelihood activities (Fish culture, poultry, livestock's, agriculture, plant nursery set-up
3. Linkage development with agriculture related organization.
4. Marketing supports
5. Publication and dissemination of various communication BCC and IEC materials on fish culture, poultry rearing, cattle rearing & fattening, vegetable production, integrating farming and agricultural activities
6. Project implementation support to CFG.

STATISTICAL INFORMATION ON SUSTAINABLE AGRICULTURE AND ENVIRONMENT DEVELOPMENT PROGRAM' 2016

SL	Activity	Female	Male	Total
1	Training on disaster preparedness and management	30	120	150
2	Training on environment development	225	243	468
3	Training on Social forestry	730	45	775
4	Training on Homestead vegetable cultivation	1200	60	1260
5	Training on Sustainable ecological agriculture	198	230	428
6	Training on Poultry and cattle rearing	30	120	150
7	Training on Open space fish culture	25	125	150
	Total	2438	943	3381

Chapter 14

AUNGKUR'S GOVERNANCE AND MANAGEMENT

GENERAL COMMITTEE (GC)

Aungkur's development activities are guided by a strong decentralized management system. The General Committee (GC) consisting of 21 members representing development workers, University teachers and official from various types' organization. The General Committee has the following powers and functions: -

- To give over all policy guidance and direction for efficient functioning of the organization.
- To approved the budget of the organization drawn by the Executive Committee of the organization.
- To consider the balance sheet and audited accounts for the previous year and appoints auditor for the next year and fixed fees of auditors.
- To consider the Annual Report prepared by the Executive Committee of the organization.

EXECUTIVE COMMITTEE (EC)

- The general committee constitutes eight (7) members Executive Committee (EC) for a term of three years. The Executive Committee enjoys supreme power in executing all organization activities. The Committee exercise full management and financial control of the organization. The composition of executive committee is: -

The Executive Office (EC) and its management: The Executive Director is the Chief Executive of the organization. He is appointed and regulated by the Executive Committee and is accountable to the EC. He is the overall supervisor in managing the affaire of the organization.

- Chairman-1
- Vice chairman-1
- Member Secretary-1
- Treasurer-1
- Executive members-3

OFFICES:

Aungkur operates from its head office at Srenathdi, Dattakendua, Madaripur Sadar upazila (Thana) and 9 field offices in union level at various locations in Madaripur Sadar, Rajoir and Kalkini upazila.

AUNGKUR MANAGEMENT

CENTRAL MANAGEMENT

Aungkur believes in decentralized management system. Accordingly Aungkur delegate the responsibility and authority in different level of tiers of management for executing the programs and projects. In Head office level, Executive Director plays functional role for executing the project activities. He is mainly responsible to improve the autonomy & accountability of various organs of management. In Head office level Program Coordinator of the organization is responsible for executing all the programs of the organization in a decentralized manner. He is also responsible for coordinating with the various departments (Training, Accounts, Micro-financing, and NFPE, Arsenic Mitigation etc) in order to ensure and improve the management quality.

BRANCH MANAGEMENT:

There is a further layer of management, predominately comprising 9 Branch Offices, especially for operating micro-credit and employment creation. Each Branch Office is headed by a Branch Managers under supervision of Program Co-coordinator with a jurisdiction of Executive Director. In the Branch level, Branch Manager (BM) performs over all management functions for implementing organizational activities. He is accountable for branch level activities. Besides APUK operated several central projects leaded by designated manager or coordinator for in each projects like health projects, child education program, adaptation to climatic change etc. This project has separate operational structure as per project designed.

PHYSICAL FACILITIES

Physical facilities of Aungkur comprises of big office campus with three stored buildings with offices, training halls, trainee's hostel, staff dormitories, cafeteria, adequate number of class rooms, library facilities with some reference books, store houses and computer facilities. In addition, the training halls are equipped with training aids & equipment and audio visual devices like TV, VCR, cassette recorders, camera, overhead projector, white board, soft board, flipchart board etc. Multimedia devices are also available to make training courses more effective and acceptable.

FINANCING SOURCE OF THE ORGANIZATION

To meet the financial requirements, Aungkur mobilizes funds from two sources, internal and external. The internal sources are membership fees, savings, training fees, and service charge earned & other services. The external source represents the contributions from different donors', Bank Loan etc.

FINANCIAL MANAGEMENT AND AUDITING

The financial management of the organization is mainly overseen by the Executive Director of Aungkur, while the project accountant make sure that the relevant documents are well preserved and that the books and accounts are well and transparently maintained and managed. The accountants prepare monthly, quarterly, semi-annual and annual financial report for the Executive Director. At the end of each financial year an external audit firm who is registered with the NGO Affairs Bureau and Micro-credit Regulatory Authority of Bangladesh Government will undertake an external audit.

REPORTING

The organization prepared and conducts various types report and study (inception report, half yearly report, annual report, quarterly monitoring report, evaluation report, Action Research report etc. for documentation, sharing of information and multiplication.

SUSTAINABILITY OF THE ORGANIZATIONAL ACTION

The organization will be considered the following dimensions of sustainability in case of the organizational project and programs.

ORGANIZATIONAL LEVEL

1. The capacity development of project beneficiaries, community people

2. The organization also made provision of proper awareness development of the various stakeholders of the different project that is sustained with the parent's community people for changing their life skill of hygiene behavior in family level.

3. The action involves the local government representatives, the local elites, the project beneficiaries etc, who are based at the community, and if the knowledge is transferred to these segment of the community who always have some sort of voluntary initiatives in their regular activities it is likely to sustain.

4. For effective operation of the program, participatory planning, monitoring and evaluation system will be introduced. That will enhance the continuation of the project activities.

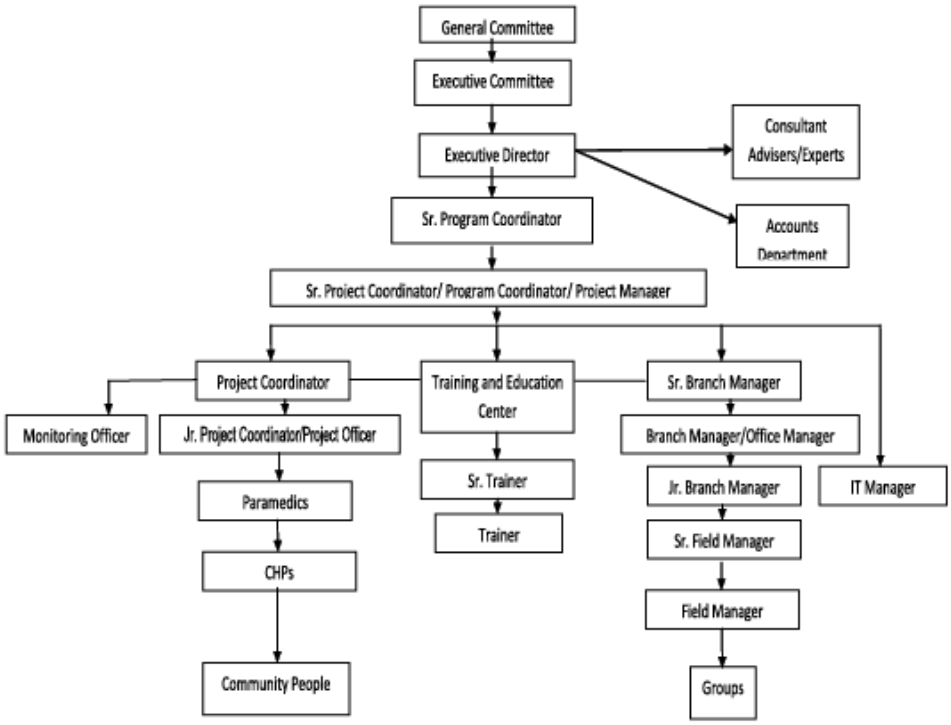
FINANCIAL SUSTAINABILITY

Considering the financial sustainability, the organization involve the community in projects operation and management representing ownership of the projects/ programs that will ensure final sustainability

POLICY LEVEL SUSTAINABILITY

The organization has made a provision to develop network with LGIs, private organization, local development organization, local clubs, and local elites to supports the organizational project activities for multiplication and poly change

ORGANIZATIONAL STRUCTURE



Chapter 15

VISITORS IN 2016

Ifter Party at Aungkur Dinning : Honorable ED of APUK, NDC, AC Land, Magistrates and Other Personnel from both government and APUK were present

Director of NGO Affairs Bureau Visited Aungkur

ANNEXURE

TABLE 1: WORKING AREA OF AUNGKUR PALLI UNNAYAN KENDRA.

Name of District	Name of Upazila	Name of Union	No. of Village
Madaripur	Madaripur Sadar	1. Kendua	16
		2. Kunia	20
		3. Mustafapur	12
		4. Ghatmaji	06
		5. Pearpur	08
		6. Dutkhali	09
		7. Bahadurpur	10
		8. Sirkhara	12
		9. Durail	06
		10. Kalikapur	05
		11. Rasti	10
		12. Khoajpur	13
		13. Chilar Char	07
		14. PanchKhola	08
	Rajoir	15. Rajoir	10
		16. Khalia	04
		17. Badarpasha	12
		18. Amgram	20
		19. Bajitpur	14
		20. Isibpur	12
		21. Hossainpur	10
		22. Horidasdi-Mohendradi	10
		23. Kabirajpur	10
		24. Paikpara	10
		25. Kadambari	26
		26. Khalia	02
	Kalkini	27. Baligram	19
		28. Kazibakai	07
		29. Laxmipur	16
	Shibchar	30. Nilakhi	08
		31. Siruail	08
Gopalganj	Kotalipara	32. Kalabari	03
	Gopalgonj Sadar	33. Shatpar	05
Faridpur	Bhanga	34. Kalamridha	04
Shariatpur	Shariatpur Sadar	35. Chitolia	10
		36. Shariatpur sadar	15
3 Districts	8 Upazilas	Total: 35	Total: 377

TABLE 2: STAFF STRENGTH

Sl No.	Designation	No. of Staff	Remarks
01	Executive Director	1	Head Office
02	Program Coordinator	1	
03	Accounts Coordinator	1	
04	Area Manager	1	
05	Manager	1	
06	Accountant	1	
07	Caretaker	3	
08	Security Guard	5	
09	Cook	01	
10	Voluntary Staffs	06	
11	Consultant	02	
	Total-	**23**	
01.	Branch Manager	09	9 Branch Office
02.	Accountant	09	
03.	Senior Field Manager	20	
04.	Field Manager	26	
05.	Peon cum cook	09	
	Total	**73**	
01.	Project Manager	01	Aungkur Max Value for Child Growth -**Max Foundation**
02.	Project Coordinator	01	
03.	Accountant	01	
04.	Project Officer	02	
05.	Monitoring Officer	01	
06.	Paramedics	02	
07.	Community Health Promoters (CHPs)	06	
08.	Caretaker cum Peon	01	
	Total	**15**	
01	Teacher	06	Max Primary School-Lamp Foundation- The Netherlands.
02	Office Assistant	01	
	Total	**07**	
Total Staff-		**118**	

TABLE 3: CONTRIBUTION RECEIVED FROM DONORS IN 2016

SL	Name of Donor	Name of Program	Amount Received
1	Max Foundation- The Netherlands	Aungkur Max Value for Child Growth	53,44,753.00
2	Lamp Foundation- the Netherlands	Max Primary School Educational Program	5,25,506.00
	Total		60,70,259.00

TABLE 4: STATISTICAL INFORMATION ON GROUP FORMATION

Sl No.	No of groups			No of members			Incremental
	Female	Male	Total	Female	Male	Total	%
1997	179	1	180	2,865	15	2,880	0
1998	204	2	204	3,636	37	3,673	28
1999	204	2	208	4,020	37	4,057	10
2000	231	3	234	5,144	62	5,206	28
2001	272	3	275	6525	62	5687	9
2002	285	3	288	6175	62	6237	9.6
2003	317	3	320	6177	64	6241	.06
2004	345	3	348	6605	64	6671	6.8
2005	363	3	366	7073	64	7137	6.98
2006	393	3	396	7229	64	7293	5.46
2007	390	7	397	7511	109	7620	4.29
2008	378	6	384	7451	98	7549	-6.82
2009	375	6	381	8012	105	8117	7.52
2010	379	6	385	8183	113	8296	2.65
2011	389	5	394	8362	97	8459	6.75
2012	395	5	400	8253	95	8348	5.45
2013	456	5	461	9493	114	9607	15.08
2014	573	5	578	10947	118	11065	13.17
2015	699	6	705	13408	176	13584	22.77
2016	738	3	741	14152	68	14220	4.47

TABLE 5: STATISTICAL INFORMATION ON GROUP FORMATION, 2016

Sl No	Particulars	Total
1	Total no of group formed	797
2	Total group dismantled	56
3	Total existing group	741
4	Total member organized	38535
5	Total member dismantled	24315
6	Member organized during this RP	4119
7	Total existing member	14220
8	No of member / group	49

TABLE 6: STATISTICAL CUMULATIVE INFORMATION ON SAVINGS MOBILIZATION, 2016

Year	Total Group	Total member	Total savings	Savings/ Group	Sav/ M	Sav. Inc/Y %	Term Deposit Scheme (TDS)	
							Person	Amount
1997	180	2,880	60,509	336	21.0	0		
1998	204	3,673	906,652	4,444	246.8	1075		
1999	208	4,057	1,943,561	9,344	479.1	94		
2000	234	5,206	3,348,487	14,310	643.2	34		
2001	275	5687	4,849,987	17,636	852.8	33		
2002	288	6237	6,910,750	23,996	1,108.0	30		
2003	320	6241	8,303,135	25,947	1,330	20		
2004	348	6671	9,179,576	26,378	1,376	3.49		
2005	366	7137	11,761,498	32,135	1,648	19.76		
2006	396	7293	14,464,872	35,091	1,893	22.98		
2007	397	7620	15,793,119	39,784	2,072	12.37		
2008	384	7549	16589234	43201	2198	6.08		
2009	381	8117	18531449	48639	2283	10.48		
2010	385	8296	21454314	55725	2586	15.77		
2011	394	8459	23756814	60296	2808	9.35		
2012	400	8348	29061256	72653	3481	10		
2013	461	9607	33310650	72257	3467	14.62	909	621700
2014	578	11065	36995002	64005	3343	28	3603	11102800
2015	705	13584	46417349	65840	3417	15	2755	19296508
2016	741	14220	54000147	72875	3797	16.34	1573	20857032

TABLE 7: LOAN FROM EXTERNAL SOURCES TILL 31ST DECEMBER 2016

SL	Name of Source	Amount of Loan Received	Amount of Loan Refund	Balance
1	Dutch Bangla Bank Limited	11500000	109120000	20175756
2	Mutual Trust Bank Limited	7000000	61380000	5998734
2	Others	2750000	275000	2750000
	Total	21250000	170775000	18791555

TABLE 8: FORMATION ON BROADER ORGANIZATION

SL	Activites	Year-2016	
		No. Committee	No. of meeting
1	Village Coordination Committee (VCC)	222	2440
2	Union Coordination Committee (UCC)	22	81
3	Upazila Coordination Committee (UP.CC)	3	12
	Total-	247	2533

TABLE 9: STATISTICAL INFORMATION ON STAFF DEVELOPMENT TRAINING' 2016

Sl. No	Name of Training courses	Participants		
		Female	Male	Total
1	Training of volunteer (Gender awareness)	25	5	30
2	Accounting system and record keeping	1	4	5
3	Capacity building in disaster management	0	2	2
4	Development and organization	1	6	7
5	Development and management	1	6	7
6	Women and development	24	6	30
7	Credit and financial management of people's organization	21	9	30
8	Gender and development	30	30	60
9	Health and nutrition education	50	10	60
	Total-	153	78	231

TABLE 10: STATISTICAL INFORMATION UNDER ADAPTATION TO CLIMATIC CHANGE AND CONSERVATION OF ECOLOGICAL BALANCE PROGRAM FOR THE COMMUNITY PEOPLE' 2016

Sl. No	Courses	Paticipants		
		Female	Male	Total
1	Training on climate change, climatic variability, biodiversity conservation, participatory monitoring at the union level for local government representatives, NGOs and other stakeholders	12	13	25
2	Training on adaptive capacity development on fish farming and conservation of bio-diversity	17	8	25
3	Training on Ecological Agriculture	14	11	25
4	Training on Environmental Protection and Regeneration	12	13	25
5	Training Adaptive capacity development on poultry and cow rearing	18	7	25
6	Training Adaptive capacity development on crop and vegetable production and conservation of bio-diversity	20	5	25
7	Training on Composting and Economical Analysis	16	9	25
8	Training on Adaptive capacity development on homestead tree plantation	12	13	25
9	Training on Role of community people to protect and conservation of natural resources	13	12	25
10	Discussion meeting on climatic impact and adaptation	26	4	30
11	Seminar on climate change, climatic variability and conservation of biodiversity.	20	10	30
12	Training on Disaster Management and Preparedness	10	15	25
13	Training on Environment and Development	14	11	25
	Total-	204	131	335

TABLE 11: STATISTICAL INFORMATION ON GROUP DEVELOPMENT TRAINING' 2016

Sl. No	Courses	Participants		Total
		Male	Female	
1	Village based Micro-institution management	28	122	150
2	Saving and credit management	26	124	150
3	Micro enterprise development	50	70	120
4	Small business operation and management	75	125	200
5	Cattle fattening	85	95	180
6	Cattle rearing	20	100	120
7	Poultry rearing	20	100	120
8	Commercial vegetable production	40	55	95
9	Broader organization development and management	20	10	30
10	Fish culture and management	25	5	30
	Total-	389	806	1195

TABLE 12: STATISTICAL INFORMATION ON IN-HOUSE CAPACITY BUILDING ACTIVITIES' 2016

Sl No.	Activities	Venue	No. of meeting	No. of participants		Total
				Male	Female	
1	Project Planning and review meeting	HO	3	12	3	15
2	Staff Meeting	HO	12	201	12	213
3	Staff Meeting	Branch	92	644	93	737
4	Management Meeting	HO	13	195	39	234
5	Issue based discussion meeting	HO	7	152	21	173
	Total-		127	1204	168	1372

TABLE 13: STATISTICAL INFORMATION ON WORKSHOPS AND OTHER ORGANIZATIONAL ACTIVITIES' 2016

Sl No.	Activities	Frequency	No. of participants		Total
			Male	Female	
1	Quarterly workshop	4	272	16	288
2	Half yearly Workshop	2	132	8	140
3	Annual workshop	1	86	4	90
4	Planning workshop	1	24	1	25
5	Group gathering	1	660	3800	4460
6	National & International day observation	4	400	1400	1800
	Total-	13	1574	5229	6803

TABLE 14: STATISTICAL INFORMATION ON CREDIT ACTIVITIES.

Sl No.	Activities	Total
A. Information credit portfolio		
1	Total credit disbursed	1494164254
2	Total outstanding	178946797
3	Total loan realizable	1535473723
4	Total amount realized	1533683083
5	Overdue loan amount	1790640
6	Active loan	177156157
7	Realization rate	99
8	Full repaid amount	1533683083
B. Information on Borrower portfolio		
1	Total Borrower	111162
2	Total outstanding Borrower	11172
3	Total overdue Borrower	354
4	Full repaid Borrower	99991
C. performance indicator		
1	Outstanding loan/member	16000
2	Overdue loan/member	5058
3	% of overdue Borrower	3.16
4	Over loan vs. outstanding	0.01
5	Member coverage (%)	78.56

TABLE 15: PORTFOLIO OF CREDIT DISBURSEMENT' 2016

Sl No	Activities	Total	
		Borrower	disbur
1	Small trade	3235	88691000
2	Mortgaged land rec.	1919	55899000
3	Cow rearing	873	24524000
4	Rice husking	111	2654000
5	Poultry rearing	336	8357000
6	Rural transport	829	20285000
7	Fish culture	563	12106000
8	Sewing machine purchasing	108	1718000
9	Nursery development	24	667000
10	Rice processing	2	40000
11	Irri cultivation	2245	50023000
12	Handicrafts	140	1735000
13	Vegetable cultivation	158	3277000
14	Mattress making	21	462000
15	Fishing & net purchasing	241	6247000
16	Goat rearing	68	1586000
	Total	10873	278271000

TABLE 16: STATISTICAL INFORMATION ON PRIMARY EDUCATION (PE) ' 2016

Sl. No.	Activities	Achievement
1	Number of School operated	1
2	Number of teacher	6
2	No. of students enrolled	229
3	Monthly meeting with teachers	12
4	School sports and cultural program	1
5	Parents Meeting	3

TABLE 17: STATISTICAL INFORMATION ON SOCIAL FORESTATION AND NURSERY DEVELOPMENT PROGRAM' 2016

Sl No.	Activities	Year-2016
1	No. of nursery setup	1
2	No. of seedling raised	6000
3	No. seedling distributed	5971

NAME OF PROJECT: ESTABLISHMENT OF HUMAN RIGHTS, DEMOCRACY AND GOOD GOVERNANCE' 2016

Sl no	Activity	Female	Male	Total
1	Court Yard Meeting on Human rights	500	0	500
2	Court Yard Meeting on Women rights and gender development	995	0	995
3	Training on Human Development and management	50	25	75
4	Training on Basic Human Development	38	12	50
5	Training on Human rights and good governance	26	24	50
6	Advocacy meeting with civil society members	36	143	179
7	Training for religious leaders on human rights and democracy	0	150	150
	Total	1645	354	1999

NAME OF PROJECT: SUSTAINABLE AGRICULTURE AND ENVIRONMENT DEVELOPMENT PROGRAMS' 2016

Sl no	Activity	Female	Male	Total
1	Training on disaster preparedness and management	30	120	150
2	Training on environment development	225	243	468
3	Training on Social forestry	730	45	775
4	Training on Homestead vegetable cultivation	1200	60	1260
5	Training on Sustainable ecological agriculture	198	230	428
6	Training on Poultry and cattle rearing	30	120	150
7	Training on Open space fish culture	25	125	150
	Total	2438	943	3381

NAME OF PROJECT: GENDER DEVELOPMENT PROGRAM' 2016

Sl no	Activity	Female	Male	Total
1	Training on gender development and management	75	25	100
2	Gender awareness in courtyard meeting	1600	400	2000
	Total	1675	425	2100

NAME OF PROJECT: TRAINING & EDUCATION CENTER' 2016

Sl no	Activity	Female	Male	Total
1	Leadership development training	15	35	50
2	Training on caretakers for safe water technology	7	7	14
3	Training on menstrual hygiene for fertile womenfolk	50	0	50
4	Training on basic sanitation and hygiene education for community	27	48	75
5	Other Organization	77	198	275
	Total	176	288	464

NAME OF PROJECT : MAX PRIMARY SCHOOL EDUCATIONAL PROGRAM
NAME OF DONOR ORGANIZATION : LAMP FOUNDATION- THE NETHERLANDS.
REPORTING PERIOD : JANUARY TO DECEMBER' 2017

Sl No	Activities	Target			Achievement		
		Course	Participant	Course	Male	Female	Total
A	**Programs**						
1	Orientation Course for School Teacher	1	5	1	2	4	6
2	Observation day	5	825	5	345	460	805
3	Parents Meeting	3	480	3	92	509	601
4	Coordination Meeting with School Teachers	3	21	12	24	63	87
	Total	**12**	**1331**	**21**	**463**	**1036**	**1499**
B	**Games & Sports**						
1	Games & Sports	1	160	1	94	135	229

Auditor's Report

Hoque Bhattacharjee Das & Co.
Chartered Accountants

Independent Auditor's Report

To the Executive Committee (EC) of APUK

We have audited the accompanying financial statements of **Consolidated Statement of Financial Position** of **Aungkur Palli Unnayan Kendra (APUK)**, which comprise the Financial Position as at **31 December 2016**, Statement of Consolidated Comprehensive Income and the Consolidated Receipts and Payments Statement for the year ended 31 December, 2016 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Management of APUK is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards and for such internal control as management determines necessary to enable the preparation of financial statements that are free from material misstatements.

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the project's preparation of the financial statements in order to design audit procedures that the appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the Financial Statements present fairly, in all material respect, the financial position of **Consolidated Statement of Financial Position** as at 31 December, 2016 and its Statement of Consolidated Comprehensive Income and its Consolidated Receipts and Payments Account for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.

We also report that:

a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.

b) Proper books of accounts as required have been kept and other applicable laws have been followed by the organization so far as it appeared from examination of those books.

c) In our opinion, the financial statement dealt with by the report is in agreement with the books of accounts.

Dhaka, 01 February, 2017

Chartered Accountants

Dhaka

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Hoque Bhattacharjee Das & Co
Chartered Accountants

Aungkur Palli Unnayan Kendra (APUK)
CONSOLIDATED ACCOUNTS
Statements of Financial Position
As at 31 December, 2016

PARTICULARS	Notes	2016 TAKA	2015 TAKA
PROPERTIES & ASSETS			
NON-CURRENT ASSETS		**31,494,036**	**28,077,004**
Property, plant and equipment, net	6	31,494,036	28,077,004
CURRENT ASSETS		**194,482,912**	**156,925,045**
House Building Loan	7	360,000	360,000
Loan to Beneficiaries	8	178,946,797	148,512,353
Account Receivable	9	328,743	159,094
Long-term Investments (FDR)	10	6,700,000	1,700,000
Advance, deposits & prepayments	11	2,828,346	1,667,543
Cash and cash equivalents	12	5,319,025	4,526,055
TOTAL PROPERTIES & ASSETS		**225,976,947**	**185,002,049**
FUND & LIABILITIES			
		103,039,032	**96,377,646**
Fund	13	103,039,032	96,377,646
Liabilities		**122,937,915**	**88,624,403**
Force Savings	14	54,000,138	46,417,348
Payable to Village Sanitation Center	15	200,000	200,000
Loan from provident fund	16	2,625,000	1,750,000
Loan from DBBL	17	19,998,352	16,053,436
Loan from MTBL	18	9,598,734	-
Loan from TEC	19	200,000	-
Others loan	20	1,000,000	1,000,000
Term deposit savings	21	20,858,532	19,298,008
Provision for loan loss	22	3,056,120	2,319,925
Exchange Gain	23	-	71,946
Provision for expenses	24	1,639,125	1,513,740
Insurance Fund	25	9,761,914	-
TOTAL FUND & LIABILITIES		**225,976,947**	**185,002,049**

Accountant

Executive Director

Signed in terms of our report of even date annexed

Dhaka, 01 February, 2017

Chartered Accountants

Hoque Bhattacharjee Das & Co. Dhaka Chartered Accountants

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Hoque Bhattacharjee Das & Co
Chartered Accountants

Aungkur Palli Unnayan Kendra (APUK)
CONSOLIDATED ACCOUNTS
Statement of Profit or Loss and Other Comprehensive Income
As at 31 December, 2016

PARTICULARS	Notes	2016 TAKA	2015 TAKA
INCOME			
Domestic Income:			
Service Charge on loan	8	39,531,521	32,489,235
Member's Admission Fees		41,130	46,330
Pass Book Sales		68,200	77,800
Application from Sales		54,625	51,270
Participatory Contribution for Compensation (PCC)		-	2,275,350
Seat Rent		111,363	106,986
Office Rent		156,000	120,000
Demonstration Fish Culture		2,400	1,800
Bad debt Recovery		131,986	38,880
Member's Subscription		2,520	-
Other Income		660,116	268,565
Bank Interest		135,365	74,236
Bank Interest on FDR		191,277	176,771
MAX Primary School, Lamp Foundation, The Netherlands		525,506	511,641
MAX Foundation, The Netherlands		5,344,754	-
Own Contribution Benificiaries		237,000	-
Income from Project & fund	33	310,000	-
Received against Salary Payments		-	-
Caretaker cum peon(MAX Primary)		29,040	42,900
TOTAL INCOME		**47,532,803**	**36,281,764**
EXPENDITURE			
Program Cost:			
Orientation Course for School Teacher		1,500	1,500
Observation Day		9,969	9,919
Parents Meeting		9,800	9,580
Coordination Meeting with School Teachers		600	895
Overhead Cost			
Office Rent		890,450	810,005
Entertainment & Recreation		134,846	138,639
Gratuity paid		-	140,000
Meeting expenses		298,766	51,052
advertisement		5,961	11,419
Bank Charges		82,260	90,412
Bank Interest DBBL & MTBL		2,245,248	1,105,631
Bad Debt Expense		-	340,148

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Hoque Bhattacharjee Das & Co
Chartered Accountants

PARTICULARS	Notes	2016 TAKA	2015 TAKA
Office Maintenance		7,300	359,997
Binding & printing		182,570	238,320
Telephone & postage		327,277	246,496
Others operational expenses		527,590	119,325
Boat repairing		-	34,039
Computer maintenance		-	2,250
Travelling & Conveyance		314,090	253,057
Entertainment Allowance		5,245	-
Interest on PF	28	325,000	125,000
Interest on others loan	29	48,245	16,111
Audit Fees	27	333,500	267,500
Staff Salary	26	13,913,371	11,282,118
Loan loss provision	31	736,195	613,434
Repair & Maintenance		167,429	30,623
Vehicles Repairs & maintenance		252,741	256,876
Electricity bill		231,129	201,243
Fuel & lubricants		574,449	439,001
Books & Periodicals		34,550	34,610
Printing & Stationeries		165,087	177,947
Casual Labor Wages		102,200	128,850
Force saving interest	14	2,501,251	2,082,947
Interest on TDS	21	1,850,806	1,041,033
Medicine purchase		5,021	-
Honorarium for EC Committee		120,000	-
Consultancy Fees		62,225	65,000
Interest paid to staffs		-	105,368
Interest paid to GF		-	-
Interest Paid to TEC	30	5,722	
Interest Paid to personal loan		-	
Tax & Vat Expenses		62,495	100,243
Advance Income Tax		19,128	17,677
Training Expenses		108,760	130,773
Participatory Contribution compensation(PCC)		-	579,605
Miscellaneous Exp.		119,455	205,639
Demonstration Fish Culture		2,180	184,195
Demonstration Agriculture		3,720	19,435
Donation		61,430	103,400
Grant paid		54,700	212,400
License & renewal		11,500	33,420
Loan Refunded to Staff		-	2,000
Loan Refunded to TEC		-	100,000
CFISWS & SP-(II) Max Foundation		-	10,167
Max Child Growth:			
Operational cost		358,273	-
Program inception phase		67,005	-
Advocacy Campaign/ capacity building		55,502	-
Provide MAX WASH		1,324,425	-
Wash in school		186,559	-
TBA's and safe motherhood		442,880	-

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Hoque Bhattacharjee Das & Co
Chartered Accountants

PARTICULARS	Notes	2016 TAKA	2015 TAKA
Standardize SRHR and gender in Max-WASH hygiene trainings		193,676	-
Develop a Max Food/ stunted growth approach		406,781	-
Monitoring and evaluation		67,750	-
Personnel		2,478,566	-
Own Contribution Beneficaries		232,000	-
Max Primary School:			
Teacher's Honorarium		358,886	319,165
School Students Materials		53,820	59,565
Center Materials		-	-
Games and Sports		15,942	15,965
Caretaker cum peon		29,040	42,900
Depreciation		1,747,103	1,705,943
TOTAL EXPENDITURE		**34,928,869**	**24,672,887**
Excess of Income over expenditure		12,603,934	11,608,877
		47,532,803	**36,281,764**

Accountant

Executive Director

Signed in terms of our report of even date annexed

Dhaka, 01 February, 2017

Chartered Accountants

Hoque Bhattacharjee Das & Co. Dhaka Chartered Accountants

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Hoque Bhattacharjee Das & Co.
Chartered Accountants

Aungkur Palli Unnayan Kendra (APUK)
CONSOLIDATED ACCOUNTS
Statement of Receipts and Payments
As at 31 December, 2016

	2016 TAKA	2015 TAKA
RECEIPTS		
Opening Balance (01.01.16)		
Cash in Hand	5,571	652
Cash at Bank	5,790,669	2,864,592
Revenue:		
Service Charge :		
Micro credit	32,934,229	27,775,644
Agriculture Loan	3,048,834	-
Foreign Donation:		
Lamp Foundation, The Netherlands	525,506	511,641
MAX Foundation, The Netherlands	5,344,754	6,597,073
Received from SS & HEP project	50,000	-
Received from A & PO fund	260,000	-
Domestic Income:		
Recovery of write off loan	131,986	38,880
Member's Admission Fees	41,130	46,330
Pass Book Sales	68,200	77,800
Application from Sales	54,625	51,270
Participatory Contribution for Compensation (PCC)	2,776,470	2,275,350
Seat Rent	111,383	106,986
Office Rent	156,000	120,000
Demonstration fish Culture	2,400	1,800
Member's Subscription	2,520	-
Other Income	660,116	268,565
Bank Interest	135,365	74,236
FDR Encashment	-	4,200,000
RLF and Group Savings:		
Term Deposit Savings	9,893,796	11,982,672
Micro Credit Loan Realized (Principal)	229,051,173	181,514,593
Agriculture Loan (Principal)	21,600,841	12,888,222
Group Savings received	25,001,002	20,419,364
Received against Salary Payments		
Caretaker cum peon(MAX Primary)	29,040	42,900
Contribution:		
Own Contribution Benificiaries	237,000	
Loan:		
Loan A/C from A &PO fund	-	75,000
Loan from Provideend Fund	875,000	
Loan from DBBL	11,500,000	14,000,000
Loan from MTBL	10,600,000	
Loan from TEC	400,000	
From Committee Member	1,000,000	1,000,000
Advance:		
Advance Realized agains expenses	3,520,498	2,764,841
Advanced against Salary	25,400	
Advanced against office Rent	2,300	
Grand Total	365,944,788	289,698,411

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Hoque Bhattacharjee Das & Co.
Chartered Accountants

	2016 TAKA	2015 TAKA
PAYMENTS		
Capital Expenditure:		
Office equipment	26,670	89,425
Furniture & Fixture	133,300	405,822
Motor cycle	-	590,652
Mobile Phone Purchase	-	38,090
Land & Land Development	3,857,677	316,650
Cow Rearing Farm	-	197,022
Construction of prayer house	-	370,771
Construction of road (with campus)	7,500	1,796,477
Computer Purchase	39,500	35,000
Spray machine	-	6,700
Milk purchase	-	5,400
Boundary Wall	565,600	
Program Cost:		
Orientation Course for School Teacher	1,500	1,500
Observation Day	9,969	9,919
Parents Meeting	9,600	9,580
Coordination Meeting with School Teachers	600	895
Overhead Cost		
Office Rent	890,450	810,005
Gratuity paid	-	140,000
Entertainment & Recreation	134,846	138,639
Meeting expenses	298,766	51,062
advertisement	5,961	11,419
Bank Charges	79,760	90,412
Bank Interest DBBL & MTB	2,745,248	1,105,631
Office Maintenance	7,300	359,997
Computer maintenance	-	2,290
Binding & printing	182,570	238,320
Travelling & Conveyance	314,090	253,057
Entertainment Allowance	5,245	-
Repair & Maintenance	167,429	30,623
Vehicles Repairs & maintenance	252,741	256,876
Electricity bill	731,129	701,243
Fuel & lubricants	574,449	439,001
Telephone & postage	327,277	246,496
Books & Periodicals	34,550	34,610
Printing & Stationeries	165,087	177,947
Audit Fees	333,500	197,500
Casual Labor Wages	102,200	128,850
Medicine purchase	5,021	-
Honorarium Paid	120,000	-
Consultancy Fees	62,225	65,000
Interest paid to staffs	-	105,368
Interest Paid to PF	371,908	-
Interest Paid to TEC	5,722	-

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Hoque Bhattacharjee Das & Co.
Chartered Accountants

	2016 TAKA	2015 TAKA
Interest Paid to personal loan	54,356	-
Tax & Vat Expenses	57,495	100,243
Training Expenses	103,760	130,773
Participatory Contribution compensation(PCC)	2,135,234	579,605
Miscellaneous Exp.	119,455	205,638
Demonstration Fish Culture	2,180	184,195
Demonstration Agriculture	3,720	19,435
Grant paid	54,700	212,400
Others operational expenses	527,590	119,325
Boat repairing	-	34,039
Donation	61,430	103,400
Licenses & renewal	11,500	33,420
Personnel Cost:		
Staff Salary	13,724,967	10,977,487
Max Value for Child Growth		
Operational cost	358,273	-
Program inception phase	67,005	-
Advocacy Campaign/ capacity building	55,502	-
Provice MAX WASH	1,324,425	-
Wash in school	186,559	-
TBA's and safe motherhood	442,980	-
Standardize SRHR and gender in Max-WASH hygiene trainings	193,676	-
Develop a Max Food/ stunted growth approach	406,781	-
Monitoring and evaluation	57,750	-
Personnel	2,478,566	-
Own Contribution Beneficaries	232,000	-
Max Primary School:		
Teacher's Honorarium	358,886	319,155
School Students Materials	53,820	59,565
Games and Sports	15,942	15,955
National & International Day Observation	-	-
Caretaker cum peon	29,040	42,900
Fund transferred to:		
MAX Foundation, The Netherlands	-	6,597,073
CFI SWS & SP-(II) Max Foundation	-	10,167
Loan Refunds		
Loan Refunded to Staff & others	-	472,000
Loan A/C from A &PD fund	-	75,000
Loan Refunded to TEC	200,000	100,000
Loan refund DBBL	7,555,084	3,536,570
Loan refund MTBL	1,001,265	
Loan refund to Eva Talukdar	1,000,000	
RLF & Group Savings		
Micro Credit Loan Disbursements	258,937,000	207,788,000
Agriculture Loan Disbursements	18,710,000	19,747,000
Group Savings Refunded/Returned	19,919,463	13,079,964
Term Deposit Refunded/Returned	10,184,078	4,828,497
Investments:		
FDR	5,000,000	4,700,000
Advances:	-	
Advance Paid	4,527,401	3,444,391
Advance Paid (Office Rent)	110,200	-
Advance against salary	71,400	-
Balances as at December 31,2016:		
Cash In Hand	8,400	5,355
Cash At Bank	4,008,524	3,218,589
Grand Total	**365,944,788**	**289,698,411**

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Aungkur Palli Unnayan Kendra
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