

A 38 years journey Standing Beside the Grassroots





"I am now self-reliant, independent, and capable of providing for my family. I earnestly hope that other women in my community will also develop their own distinct identities, just as I have." - Sumi Parveen (35), Satkhira



For 38 years, Uttaran has dedicated its efforts as a grassroots organization to uplift underprivileged groups in society. Our dream is to create a society where caste, class, and gender equality prevail. Beginning in a small village in Satkhira, we have tirelessly worked towards this dream, encountering both achievements and obstacles along the way. Uttaran focuses on areas such as climate vulnerability, social injustice, unequal distribution of social services, and human rights violations. Today, we proudly stand as one of the leading organizations in the southwest region dedicated to the development of these marginalized communities.

The past year held great significance for our organization. With an unwavering commitment to building a better society, we formulated a strategic plan to guide our endeavors over the next five years. The previous five-year strategy period (2018-2022) was a crucial time in the context of development intervention and the realities faced by Bangladesh.

# **DIRECTOR'S MESSAGE**

In developing this strategy, we have placed significant emphasis on Bangladesh's transition towards becoming a developing country, the global comprehensive Sustainable Development Goals (SDGs), and the Government's development agenda outlined in the 7th and 8th five-year plan for implementing the SDGs. We have also considered the global decline in development funding and its impact on Bangladesh, and the existing diverse geopolitical scenario. The culmination of our last five-year plan in 2022 marked a period of intense effort and unwavering commitment towards achieving our primary objectives for the development of underprivileged people. We take pride in the substantial progress we have made towards our vision, although there is much more to accomplish in the near future. The effects of climate change and global warming have become increasingly evident in the southwestern region of Bangladesh. Agriculture is falling, implementing alternative livelihoods is difficult, natural disasters are occurring with greater frequency, and preventing these challenges seems insurmountable. In addition to these difficulties, political motives, social stratification, discrimination against lower-class individuals, and unequal distribution of aid have further compounded the adverse impacts. Despite these barriers, we have successfully contributed to the development of the rural economy, reduction of vulnerability, disaster risk reduction, enhancement of climate change adaptability, and support for those affected by environmental degradation in the southwest and other regions of Bangladesh.

In the past year, Uttaran has expanded its activities to encompass a greater number of vulnerable regions. We have also diversified our working areas. Drawing from the lessons and opportunities identified during the implementation of the previous five-year strategic plan, we are now focusing on our next five-year strategic plan. We recognize that despite the multitude of challenges in the southwestern part of the country, numerous opportunities exist that can play a significant role in achieving sustainable development in Bangladesh. Key areas of focus include blue carbon and blue economy, which hold immense potential for driving this development forward. We are committed to incorporating these aspects into our considerations and continuing our development efforts for the less privileged population. I, together with my organization, hope to work tirelessly for the betterment of vulnerable individuals.

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Uttaran, which means 'transition', in the Bangla language has been living up to its name through a myriad of development interventions since 1985 from Jatpur village of Tala upazila under Satkhira district to uphold the rights of the poor and underprivileged. The organization was founded with the aim of building a society free from all inequalities where everyone can access and is aware of their basic rights. Being a people-centered organization, Uttaran has been using a rights-based approach to alleviate poverty, diversify livelihood opportunities and empower poor communities throughout the southwest coastal region with gradual expansion to other parts of the country.

In 2021-2022, Uttaran was able to directly benefit 300,100 households concentrating especially on the landless, underprivileged women, outcastes, and untouchables who are victims of socio-economic classification, a hierarchic caste system, and a male-dominated society. Through a network of 48 offices, one training center with well-developed communications and operating procedures, 515 experienced and highly qualified staff, and 1,120 volunteers, Uttaran has developed a strong credibility among the communities and as well as the Government of Bangladesh.

#### Vision

A society with gender, class, and caste equality

#### Mission

Equip the disadvantaged people with the tools needed to deal with their social, environmental, health, economic and cultural issues, and concerns



# WHERE WE WORK



- · Satkhira,
- Jashore.
- Khulna,
- · Bagerhat,
- Kushtia
- Meherpur
- Chuadanga
- Jhinaidaha
- Magura
- Narail
- Rajshahi
- Sunamganj
- Barisal,
- · Bhola,
- · Patuakhali,
- · Barguna,
- · Noakhali,
- Feni,
- · Laksmipur,
- · Jamalpur,
- · Faridpur,
- Shariatpur
- · Cox's Bazar

# **POLICIES**

- Accountability Framework
- Accounts & Management Training Manual
- Anti-bribery, fraud and Corruption Policy
- Anti Sexual and Discrimination Policy
- Anti Terrorism/ Combating Financing Policy
- Anti Money Laundering Policy
- Asset Safeguarding Policy
- Asset Transfer Guideline
- Branding Guideline
- Conflict of Interest Policy
- Complain Response Mechanism
- Cost Allocation Policy
- COVID resilient village guideline
- Data management and Protection Policy
- Draft Constitution of Panni Committee
- Emergency Response Guideline
- Environment and Social protection Policy
- Financial Manual

- Gender Diversity and Inclusion Policy
- Gono Unnyan Federation (GUF) Policy
- Internal Auditing Guidelines
- Inventory Management Policy
- Monitoring & Evaluation Framework
- Motor Cycle Uses Guideline
- Partnership Policy and Strategy
- Personnel Management Policy
- Policy on Child Protection in Emergencies
- Procurement Policy & Procedure Manual
- Primary Organization Policy
- Retaliation and Anti Harassment Policy
- Risk Management Policy
- Savings & Credit Management Policy
- Safeguarding and Child Protection Policy
- Training and Staff Development Policy
- Value for Money Policy
- Whistle Blowing Policy
- Whistle Blower Protection Policy
- Food Bank Management Policy

# **OUR STRATEGY**

- · Organization and capacity building for the poor
- · Ensure sustainable livelihood practices for women and poor
- Ensure women and poor's entitlement to social services (education, health, safety net)
- · Raising voice, influence and agency of poor through advocacy, campaigns, lobbying and networking
- Mainstreaming of rights, gender and inclusion issues
- Building pro poor partnership Result Based Management (RBM) practices

# **OUR PROGRAM**

- Rights, Gender and Social Justice (RGSJ)
- Food Security and Nutrition (FSN)
- Disaster and Humanitarian action (DHA)
- Climate Change, WASH and Water Governance (CWWG)
- Education and youth action (EYA)
- Integrated Rural Development (IRD)







# OURIMPACT

Uttaran operates as a rights-based organization, aiming to identify the core damages, losses, and genuine needs of marginalized groups such as the extreme poor, women, landless individuals, untouchables, and religious-ethnic minority communities. Our mission is to ensure their constitutional and societal rights by empowering them with the tools to have a stronger voice in decision-making processes and the societal power structure. Our focus at Uttaran is to assist and facilitate local communities and the government in building climate resilience in Bangladesh. We place particular emphasis on enhancing the resilience of communities and ecosystems, promoting sustainable natural resource management, advocating for good governance, improving water management, encouraging participation, and advocating for water, sanitation, and hygiene (WASH) initiatives. By engaging vulnerable communities and enabling them to identify their residual risks, vulnerable livelihoods, opportunities, and strengths, we strive to minimize risk factors and build a more resilient society.



# **OUR IMPACT**

Throughout the years, Uttaran has been instrumental in building the capacity of local governments to adapt to climate change. We advocate for sustainable solutions to mitigate damage and loss, while providing financial and technical support to empower climate-vulnerable communities. The southwestern region of Bangladesh is particularly susceptible to the impacts of climate change, resulting in significant adverse effects on livelihoods, education, and technical skill development. Recognizing this pressing need, Uttaran has taken proactive measures to support formal education and technical training, benefiting over 265,000 students. We have established elementary schools, secondary schools, colleges, technical education centers, libraries, and conducted non-formal primary education programs. Uttaran's overarching goal is to eradicate poverty and enhance the quality of life for the extreme poor and underprivileged communities who often bear the brunt of climatic hazards, climate change, global warming, political motivations, and social stratification. Through a holistic and integrated approach to community development, Uttaran remains committed to tirelessly working in a right and need based approach to advance and uphold the rights of marginalized individuals.



# Rights, Gender and Social Justice









## PEOPLE REACHED (2021-22) - 17,250

Uttaran is deeply committed to advocating for the constitutional and societal rights of the most vulnerable groups, including the extreme poor, women, landless individuals, untouchables, and religio-ethnic minority communities. Our primary objective is to empower these groups by equipping them with the necessary tools to have a stronger voice in decision-making processes and the societal power structure. The poverty situation in the districts and upazilas of Khulna division is a grave concern. Research conducted by Uttaran reveals that a significant portion of the population in the Southwest region of Bangladesh owns minimal land, lives below the extreme poverty line, and experiences one of the lowest per capita incomes in the world. Additionally, existing societal inequalities have exacerbated, forcing families to resort to negative coping strategies. To tackle these pressing issues, Uttaran established the Rights, Gender, and Social Justice Programme from its inception. This program is specifically designed to protect the constitutional and societal rights of underprivileged communities and ensure justice for them. Recent initiatives implemented under this program have played a crucial role in assisting these communities in navigating their challenging circumstances and mitigating losses and damages they face. Uttaran remains dedicated to its mission of creating a more equitable and just society by championing the rights and social well-being of marginalized communities.

#### **Projects**

- APROTIRODHO (Access to Public Resources and Opportunities To Increase the Rights of the **Discriminated Hindered and Oppressed)**
- AMAR (Asserting Marginalized Access to Rights)
- Investment Components of VGD
- Women entrepreneurship development project



### **HIGHLIGHTS**

- 6462 beneficiaries of 320 primary organizations in 4 upazilas are aware of access to government/ private resources and government facilities and legal aid.
- 6738 beneficiaries of the project have ensured access to public/ private resources and government facilities
- 4,396,800 monetary value support for 3 years under the government safety net for old-age allowance, widow and widower allowance, disability allowance, and VGF members.
- The capacity of the 12 concerned LGIs has increased, especially for women.
- 14 civic organizations and non-governmental organizations have increased their capacity to establish and sustain the rights of marginalized landless people
- 888 landless women and men got permanent and temporary settlement of 412.115 acres of land. The financial value of the land is about BDT 8,24,23,000.
- A book has been published on the battle of the rural people's survival for their land titled 'Khasjomir Lorai' (Fight for government land)
- 1,28,90,000 BDT monetary loan has been given to the women for entrepreneurship development

Funding agencies: European Union (EU), UNWFP, UKAID, Manusher jonno Foundation, Dept of women Affair

Working Area: Khulna, Satkhira, Bagherhat, Jashore, Narail, Magura, Jhinaidaha, Chuadanga, Meherpur, Kushtia



#### **Empowering Women through Fisherfolk Cooperative Association**

Hitampur village in Godaipur Union under Paikghasa Upazila in Bangladesh is a community of 23 fisherfolk households, all comprised of male farmers. Despite the government's declaration in 2009 that only authentic fisherfolk with official cards are eligible to lease the Jolmahal, there were no women fisherfolk associations in the area until recently.

Two women, Bandona Biswas and Ashulota Biswas, who were members of the Uttaran APROTIRODHO project, shared their aspirations while swinging their nets. Uttaran inspired that they should register a women fisherfolk association to lease Jolmahal and cultivate fish to increase their family income.

The women in this area dreams about the fisherfolk association. The registration process was not easy. It required visits to multiple government departments and officials, a bank account, an office space for the association, and certifications from the UP Chairman and the Upazila fishery office as evidence of fisherfolk status. An audit by the Upazila Cooperative Officer was also necessary, and the entire process required money. Uttaran APROTIRODHO project covered all the registration costs of the association.

With the support of all the members, they established the Hitampur Women Fisherfolk Cooperative Association on June 30, 2020, after overcoming obstacles and financial barriers.

In every Bangla New Year (Pohela Boishak), the government leases the Jolmahal. The president and secretary of the association prepared for the lease of the Jolmahal named "Kurulia closed canal," which was over 20 acres and under district administration. The association members participated in fish cultivation training and submitted an application for the Jolmahal lease.

# **Food Security and Nutrition**







## **PEOPLE REACHED(2021-22) - 78,496**

Bangladesh faces significant challenges in terms of food security and nutrition. Being one of the most densely populated countries in the world, a considerable portion of the population struggles with ensuring food security and nutrition. According to the World Food Program (WFP), approximately 65.3 million people in Bangladesh, accounting for roughly 45% of the total population, are considered food insecure. Inadequate access to food, limited resources, and inefficient distribution systems are key factors contributing to this problem. The coastal areas of Bangladesh face even greater difficulties due to frequent natural disasters like floods and cyclones, which can disrupt food production and distribution systems. Addressing the issue of food security and nutrition in Bangladesh requires a comprehensive and multidimensional approach. Recognizing the urgency of the situation, Uttaran has dedicated the past 38 years to eradicating hunger, achieving food security, and promoting sustainable agriculture. We collaborate closely with the Government of Bangladesh and other partners to advance national targets and work towards ending hunger by 2030. Leveraging our extensive experience and unwavering commitment to sustainable development, Uttaran strives to ensure that communities have access to sufficient and nutritious food, while also safeguarding the environment and fostering economic growth.

#### **Projects**

- Sustainable Agriculture, Food Security and Linkages phase II (SaFaL-II)
- Advancing Sustainable Indigenous Agroecological Livelihood (ASIA-Livelihood)
- School feeding Program



## **HIGHLIGHTS**

- 14,700 women received life skills training in four key areas.
- 47,515 HH is maintaining an improved, diverse, nutrients rich diet
- 18,933 farmers attended workshops with microfinance institutions in order to obtain loans on favorable terms.
- Farmers exported 30 Metric tons of mango fruit to Italy, France, Germany, UK.
- Sustainable Landscapes are implemented to ensure the maximum use of soil and water to increase food production.
- 600 young and marginal farmers are trained for Sustainable Indigenous Agro-Ecological Livelihood.
- 35 model dairy farms have been established
- Sustainable land use model developed in 2 unions

Funding agencies: UNWFP, Directorate of Primary Education, Government of Bangladesh, World Food Programme, BothEnds, Solidaridad Network Asia

Working Area: Khulna, Satkhira, Bagherhat, Jashore, Magura



## Transforming Lives through Sustainable Agriculture

Md.Kader Sarder is a 49-year-old resident of Tetulia Union in Satkhira District. He owns 26 decimals of farmland where he cultivates various crops such as Taro, Mustard, Man Kachu, Ghee Kanchan, Red Amaranth, Indian Spinach, and Onion. He was struggling financially, despite working hard in his own field, because of high production costs and low yield, which made it difficult for him to support his family of four people.

In 2021, he learned about the ASIA-Livelihood Project of Uttaran and became interested in joining. He was selected as a member of the Fruits & Vegetable Producer group in Somujdipur during the program's formation in August 2021. He learned about the benefits of organic fertilizer over chemical fertilizers and started using cow dung in his field. He also began to follow improved technologies like vermicompost and sex pheromone traps in his vegetable field, which led to an increase in both production and quality.

After getting the training, his vegetable production increased significantly, and he earns about tk. 67,000 from his agricultural land in one crop season. He is considered an advanced farmer and a good communicator in his community. With the support of ASIA-Livelihood Project, Md. Kader Sarder has been able to turn his financial situation around and become a successful farmer. He now dreams of continuing to produce more vegetables using advanced technology in the future.

## Disaster and Humanitarian action









#### **PEOPLE REACHED (2021-22) - 105,282**

Bangladesh remains highly susceptible to the devastating impact of natural disasters due to its strategic geographical location and high population density. The convergence of climate change, inadequate planning, and insufficient infrastructure has worsened the frequency and intensity of these calamities over the past decade. Amidst these challenges, Uttaran, a grassroots organization operating in the coastal regions, has emerged as a vital force in supporting underprivileged and vulnerable communities. Their primary focus is to enhance disaster resilience, promote climate adaptability, and mitigate the risks associated with such disasters. During times of emergency, Uttaran swiftly responds to calls for aid, thanks to its well-equipped disaster risk reduction team comprising 70 highly skilled professionals and a dedicated army of nearly 500 volunteers. The organization stands at the forefront, ensuring immediate relief and assistance to affected regions across the coastal expanse of Bangladesh. Since 2010, Uttaran has actively responded to all major disasters, providing support to over 4 million individuals residing in the coastal districts. Throughout this turbulent period, the Uttaran team has demonstrated unwavering courage and unparalleled dedication by tirelessly serving on the front lines, ensuring that aid reaches even the most remote and inaccessible corners of the region. Their indomitable spirit serves as an inspiration to all.

#### **Projects**

- The STEP (Strengthening Forecast Based Early Actions in Cyclone-Prone Coastal Region)
- Project for Employment of Displaced People in Cities due to Climate Change
- Strengthening Disaster Resilience at Schools Project
- Emergency support for Rohingya community in ukhiya Cox'z Bazar and locals
- Supporting Harmony, Improving Nutrition and Environment for the Rohingya and Host Community (SHINE)
- Emergency COVID 19 Response for the People of Southwest Region, Bangladesh Project







## Journey Towards Resilience

Residing in Kamalapur village within Assasuni Upazila, Pushpa Mandal faces the challenges of supporting her six-member family on her husband's meager day laborer income. Their situation worsened with cyclone Amphan's destruction of their home, which they rebuilt after significant effort. However, the fear of future disasters lingered.

Amidst these concerns, Uttaran entered their community, providing enlightenment through informative courtyard sessions. These sessions covered interpreting forecasts, collaborating with stakeholders, and crafting early evacuation strategies. A crucial session involved creating a household-level contingency plan, tailored to their circumstances.

Empowered by this knowledge, Pushpa not only implemented guidelines for her family but also shared them with neighbors. She fortified their home against floods, raised their dwelling, reinforced the roof, and protected against storm harm. Bamboo fences around their garden were strengthened, supplemented by precautionary supplies.

Uttaran's visionary project has transformed marginalized and vulnerable communities. Empowered by newfound skills and knowledge, Pushpa and others have transitioned from passive roles to assertive contributors. Their unity fosters resilience and a safer environment for all.



### Community found a safe place

Jogipota, a small village in Dhulihor Union of Satkhira Sadar Upazila, is home to 107 families/ 614 people. Unfortunately, the people of this village suffer from a multitude of crises, particularly waterlogging that persists for over six months each year. During the waterlogging period, people face significant difficulties in moving around, and the schoolyard becomes inundated with water, with an average depth of around two feet.

To address this challenging situation and enhance the community's ability to cope with disasters, the school DRR (Strengthening Disaster Resilience at Schools) project has been developed. The project aims to pilot a school-based disaster risk reduction (DRR) approach, focusing on increasing community resilience and preparedness for both human-made and natural disasters through the active engagement of children and youth in DRR and climate change adaptation initiatives. As part of the project activities, soil-filling work has been carried out in the schoolyard of Jogipota Government Primary School. The area covered by this work measures (83X85X2) feet, totaling 14,110 cubic feet. With the completion of this task, the entire community of Jogipota village now has a safe space to seek refuge during the waterlogging period. This initiative serves as a significant step towards bolstering the community's resilience and preparedness in the face of recurring challenges.

## Artistic Expression: Children in Southwest Bangladesh Depicting their

#### **Waterlogging Experiences**



















### **Education and Youth Action**





### PEOPLE REACHED (2021-22) - 207,843

Uttaran's Journey in empowering education and youth development started in 1982, with the establishment of a school in Jatpur village, located in the Satkhira district. Since then, Uttaran has made significant contributions in the education sector, establishing elementary schools, secondary schools, colleges, technical education centers, libraries, and conducting non-formal primary education programs over the years. With a steadfast commitment to education, Uttaran has supported formal and technical education for over 265,000 students. Recognizing the importance of youth development, Uttaran has also initiated separate activities focused on empowering young individuals throughout the coastal regions of southwest Bangladesh. These activities encompass capacity development, leadership skills, human development, social work, environmental awareness, and promoting youth involvement in development practices and decision-making processes. Currently, Uttaran boasts a volunteer group comprising more than 1200 youth members who actively engage in various social initiatives across the coastal belt. The COVID-19 pandemic has posed numerous challenges, leading to the closure of educational institutions and leaving many students uncertain about their future. In response, Uttaran's schools have been diligently exploring innovative approaches to teaching while adhering to social distancing and COVID-19 safety guidelines. Furthermore, Uttaran is actively working to prevent students from dropping out by introducing non-formal education, life skills training, and creating opportunities for reintegration into different educational institutions for those who have discontinued their studies.

#### **Project List**

- Shifting children from Workplace to School Project
- · Efficient and Accountable Local Governance (EALG) Project
- Youth Empowered; Preventing child early and forced marriage in Bangladesh
- · Uttaran Simanta Technical Training Centre
- · Muktijodha Abdus Salam Library Pathok Forum
- · Shishutirtho School
- Back to School Tashfia's infinity support for the future leaders
- · Active Citizens Youth leadership training
- Shaheed Muktijoddha College
- · Samakal Secondary School



# HIGHLIGHTS

- 500 youths trained in various trades are now employed in Ukhiya and Teknaf.
- Over 30,000 Students are benefitting because of the school feeding program in 11 Union.
- Poor students received a total of BDT 2,75,000 in financial aid, including school supplies and tuition fees.
- 2652 Females have been trained for social and financial stability.
- 350 children working in hazardous conditions received technical training and reintegrated into the school from their workplaces.
- 112,260 women and girls and 91,620 men got training and the program aimed at preventing early and forced marriage in Bangladesh.

Funding agencies: Ukaid, Educo Bangladesh, Start Fund Bangladesh, Save the Children, Friends from Japan, Crowd Funding

Working Area: Khulna, Satkhira, Bagherhat, Jashore



### **New Hope Rising**

Sabbir Hossain is a student of class 4 at Burigoalini Bridge School of Shyamnagar. He is 14 years old. His family consists of parents and three brothers. His mother was a homemaker, his father worked as a fisherman in the Sundarbans, and his older brother worked at a crab point. With the help of the father and brother's salary, the family is managing reasonably well. Even though the family has some needs, there weren't many issues. The eldest brother never attended school or studied. At the age of 7, Sabbir was enrolled in Kalbari Government Primary School. In 2018, while fishing in the Sundarbans, Sabbir's father Kamrul Islam was attacked by forest bandits and because of the bandits' torture, he suffered a fractured backbone and became disabled. He was freed after a ransom of BDT 2 lakh was paid. As the family had no savings, they had to borrow money for ransom. Burdened with such a huge loan, the elder brother started working in the brick field along with the crab point. Sabbir also started working at crab point at a rate of 25 BDT per hour and attending school was no longer an option for him. Additionally, the school was very far from his home. So even if he wanted to, he didn't have the time to travel to a school so far from home. This situation went on for about four years. Meanwhile, COVID-19 caused the family's income to stop again.

At this time, the Uttaran NGO established the Bridge School for working children near Sabbir's house, and he was admitted to class 4 of this school. His younger sibling is in the second grade at this school. Although Sabbir is very interested in studying and makes time for school, his family's situation is still too bad for him to stop working altogether and devote himself entirely to studying.

His father is now much better because of extensive treatment. So, he occasionally engages in fishing and some other light work. The burden of the loan has been reduced because of the joint effort of Sabbir and his older brother. Sabbir now regularly attends school after cutting his daily work time by two hours. He wants to study and become a big businessman. His parents also understand the need for education to do good business. So, they want this bridge school to run for a long time so that their children can get a good education.

### Climate Change, WASH and Water Governance











## PEOPLE REACHED (2021-22) - 517,303

Climate change disproportionately affects rural communities, despite their smallest carbon footprints. Uttaran is actively working to assist and empower local people and governments in adapting to climate change in coastal Bangladesh, while also promoting education on safe water, hygiene, and sanitation. Throughout the years, Uttaran has focused on developing the adaptive capacity of local governments, advocating for sustainable solutions, and providing financial and technical support to climate-vulnerable people. Since the 1990s, Uttaran, in collaboration with the Paani Committee, has been at the forefront of advocating for nature-based solutions to address water and river management challenges in the southwest region and to include local communities in water governance processes. At the same time, Uttaran has also introduced various locally adapted informal water governance approaches to policymakers and academics, raising awareness and gathering support for effective water management practices in the region. As a result, the concept of Tidal River Management has been adopted as a key strategy to mitigate waterlogging and climate change in the southwest coastal areas of Bangladesh in the Bangladesh Delta Plan (BDP) 2100.

#### **Project List:**

- · Uttaran-IDCOL Biogas Program
- Grow Green to Protect the Planet
- · WASH SDG WAI Bangladesh Sub-programme Implementation Phase 2 of Satkhira Sadar Upazila (Balli, Agardari & Jhaudanga Union), Satkhira, Kalaroa, and Barguna Municipality
- · WASH SDG-WAI extended Programme Bangladesh -Tala Upazila Three Unions (Nagarghata, Khalishkhali, Jalalpur Union) of Satkhira district, Kalapara Municipality of Potuakhali District
- Financial Inclusion Improves Sanitation & Health (FINISH) Mondial project of Kalaroa Municipality under Satkhira district
- BSRM-Uttaran Submersible Pipeline Water Supply Project (BUSPWS)
- Sustainable River Basin Management (SRM): Adapting Climate Change in Southwest Bangladesh, SRM-Project
- Youth In Action for River Management



# HIGHLIGHTS

- · 2 million men, women, and girls, boys will receive access to sanitation and hygiene
- At least 450,000 men and women and girls and boys will access safe drinking water in the next 5 years
- 63,000 households have identified the current status of water, sanitation, and hygiene and identified their needs.
- Collected 173 tons of solid waste from different families and dumped it at the dumping station. As a result, littering has stopped everywhere.
- 6,300 people have access to safe water
- 8000 families now use an improved cooking stove
- 17000 HHs have successfully adopted WASH-related best practices
- 68% percent rise in income observed among climate-vulnerable target population
- 79.2% people received TRM associated compensation out of the total applications submitted

Funding agencies: IDCOL, WASTE, BSRM, Misereor Germany, Both Ends, Embassy of Netherlands, SIMAVI





# Paves the Way for New Dreams

Arshanagar is a village in the Shalta River basin of Khulna district, Bangladesh. The village has a population of around 12,000 and is divided into Wards No.3 and No.4. Ward No.4 is home to the Rishi community, known for practices like child marriage, polygamy, divorce, and child labor due to a lack of social values and education.

Amela Dasi, a resident of Arshanagar, couldn't pursue education due to her family's financial situation and superstitions. She was married off at a young age and faced health issues like anemia and malnutrition due to early childbirth. Despite her physical condition, she gave birth to six children, and four of her daughters are already married.

Amela Dasi's husband, Shubh Kumar Das, struggles to find consistent work as a lower-caste individual. With only a small homestead, their family faces extreme poverty. Waterlogging in the Shalta River basin exacerbates their situation. The inadequate drainage system and dying tidal rivers result in continuous waterlogging in the region, affecting thousands of villages, including Arshanagar.

Amela Dasi's family has been living in extreme poverty, deprived of support due to their low caste. They lack agricultural land, and Shubh Kumar Das works on other people's land but struggles to provide for the family.

Fortunately, a survey conducted by Uttaran in collaboration with the SRBM project identified Amela Dasi's family as waterlogged and extremely poor. She received financial assistance and became part of the Golap Nari Sangathan, a community organization. Utilizing her agricultural skills, she bought fertilizers and seeds, leased land, and started grass cultivation, earning a daily income of 150 to 200 takas.

With the increased income, Amela Dasi can now provide her children with education and nutritious food. The family has become physically and mentally healthier, enabling them to cope with the challenges they face, including the Covid-19 pandemic.

To further improve her family's financial condition and protect them from the coronavirus, Amela Dasi received cash assistance to purchase health protection items, agricultural machinery, fertilizers, and seeds. She invested the additional funds in leasing more land for red spinach cultivation, which has a higher market value. She regularly saves a portion of her income and has accumulated a savings deposit of taka 2620, contributing to the Golap Nari Sangathan.

#### Cox's Bazar

#### REACHED PEOPLE (2021-2022) - 13,959 Households

The coastal areas of Bangladesh are highly vulnerable to the adverse impacts of climate change, and Cox's Bazar, in particular, bears the brunt of various climatic hazards such as cyclones, tidal surges, storms, and floods. Compounded by its deltaic position, Cox's Bazar experiences significant devastation from these disasters almost every year. Moreover, the influx of Rohingya refugees has further amplified these challenges. Presently, approximately one million forcibly displaced Myanmar nationals (FDMNs) reside in camps across Cox's Bazar district, exerting immense pressure on the local ecosystem, Bangladeshi host communities, and existing facilities and services. Since July 2018, Uttaran has been actively providing humanitarian assistance to the Rohingya community in the camps and the host communities in the Ukhiya and Teknaf upazilas of Cox's Bazar. Uttaran has played a vital role in raising awareness about preventive measures against COVID-19 and promoting hygiene practices. Furthermore, they have worked towards fostering peaceful coexistence between the residents of the refugee camps and neighboring communities. The projects also focus on ensuring access to income-generating opportunities for girls, women, and families from both Rohingya and host communities. In addition to addressing immediate needs, Uttaran has strengthened the coping abilities of Rohingya and host families in Cox's Bazar by providing non-food items (NFIs) and educational materials. The organization has also been actively involved in enhancing the economic conditions of the area by harnessing the potential of the Blue Economy, recognized worldwide as a significant contributor to national economies.

#### **Project List:**

- Cox's MISEREOR- COVID-I9 Impact Mitigation for Forcibly Displaced Myanmar Nationals (FDMN) and Host Communities in Cox's Bazar and Noakhali District
- Emergency support for the host and FDMNs in Ukhiya, Cox's Bazar
- Emergency NFI support for the fire affected families of camp 11 and education materials support for the host families of Cox's Bazar district
- Supporting Harmony, Improving Nutrition and Environment for the Rohingya and Host Community (SHINE)
- Livelihood Support for the Extreme Poor Families of Teknaf and Ukhyia Upazilas



#### Hope of a Mother

Nur Ayesha is a 30-year-old Rohingya mother with five children, who fled Myanmar to seek refuge in Bangladesh amidst the crackdown in their homeland. Dependent on humanitarian aid for their survival, life has been incredibly difficult for Ayesha and her children. Their struggles intensified when they lost everything in a devastating fire incident in March 2021. Just as they were starting to rebuild their lives, a massive flood swept away all the progress they had made, leaving them with nothing and destroying their stored food supplies. Amid this overwhelming crisis, Uttaran, in collaboration with HELVETAS, extended a helping hand to Nur Ayesha and her family. They provided them with essential dry food items, alleviating their worries about hunger and ensuring that her children no longer have to endure the pangs of an empty stomach. Grateful for the support, Nur Ayesha expressed her heartfelt appreciation, stating, "My children are very young and energetic, and they get hungry quickly. These food items will keep them active and energized, without the burden of hunger and fatigue. I am thankful to Uttaran and HELVETAS for their assistance."

# Empowering Women in Cox's Bazar: Armina's Inspiring Journey of Achieving Economic Stability through Skilled Work

In Cox's Bazar, where vulnerable women often struggle to secure stable employment and a reliable source of income, the stories of determined young women breaking barriers and achieving success shine through. Armina is one such inspiring individual. Residing in Ratnapalong, Ukhiya, she embarked on a path to economic independence by enrolling in the Electronics & Mobile Phone Servicing (E&MPS) trade course offered at Uttaran Technical Training Centre. Armina first learned about these valuable skills training initiatives through miking and leaflet distribution campaigns. Intrigued motivated, she decided to pursue a course in **Electronics & Mobile Phone Servicing. After diligently** completing the three-month program, Armina's newfound expertise landed her a position at Anamul Hardware & Mobile Phone Servicing Center in Ukhiya, Cox's Bazar. As a skilled mobile phone technician, she now earns a monthly income of 5000 Bangladeshi Taka. Armina's journey not only transformed her own life but also brought stability to her family's economic situation. By contributing to the household income, she plays a vital role in ensuring their financial wellbeing. Her determination and dedication serve as an inspiration to other young women, showcasing the possibilities that lie within technical education and vocational training.



## **Integrated Rural Development**









Uttaran's Integrated Rural Development program is an evolution of their earlier Human Development program of 2006. This comprehensive initiative is dedicated to eradicating poverty and enhancing the quality of life for underprivileged communities through comprehensive and integrated community development interventions. Driven by a rights-based and needs-based approach, the program aims to uphold the rights of marginalized individuals, with a particular focus on landless individuals, women-headed families, destitute families, untouchables, religio-ethnic minority communities, and outcast minorities. By fostering collective empowerment, the program gives marginalized communities a platform to voice their concerns and aspirations. It facilitates their capacity development across various social, environmental, rights, and development domains. The organized groups within these communities receive access to financial resources and training in social entrepreneurship, empowering them to uplift themselves from poverty. In addition, Uttaran provides vital support and training in healthcare, education, agriculture, nutrition, and water, sanitation, and hygiene (WASH) initiatives. Currently, Uttaran's impactful work extends to 151 Unions, with an active membership of 25,102 individuals across 1,502 primary organizations.

#### Uttaran currently has 5 separate loan schemes out of which two are interest free loans:

- 1. Rural Micro credit
- 2. Micro enterprise and Women development enterprise
- 3. Biogas Loan







#### **Uttaran's establishments**

Uttaran believes in community empowerment and the most effective way to do it is to help communities build their own development and educational institutions. Uttaran also continuously advocates for community institutions to build a more just society free from all sort of discrimination as it helps progress in an more collective approach. In this regard for the past 35 years Uttaran have build and help shaped various development and educational institutions for the community it works with.

#### **Educational and Development Institutions:**

- Samakal Primary and Secondary School Satkhira
- Institute of Development Research and Training IDRT Satkhira
- Shaheed Muktijoddha College Satkhira
- Shishutirtho Elementary and Kindergarten School Satkhira
- Shimanto Technical Training Center Satkhira
- · Chuknagar Technical Training Center Khulna
- Technical Business & Management College Satkhira
- Ashto Bigha Primary School Satkhira
- Muktijodha Abdus Salam Library Satkhira
- Village Food Bank Khulna
- · Jatpur Women led rice mill Satkhira
- UttaranChuknagar Technical Training Centre (Dumuriaupazila of Khulna district)
- UttaranShemanto Technical Training Centre (Debhataupazila of Satkhira district)
- UttaranTala Technical Training Centre (Talaupazila of Satkhira district) and
- RajapalongUttaran Technical Training Centre (Ukhyiaupazila of Cox's Bazar district).





- 3 Primary Schools
- 1 Secondary school
- 1 Training and Research center
- 2 Technical training center
- 1 College
- 1 Library
- 11 Mobile

  Technical center









## People's forum of Uttaran

'People first' - all our programs have always prioritized this idea in all our approaches and activities. Our right-based approach focuses on empowering people, making them independent to claim their rights, and contributing to building a more prosperous society. Our people-centric approaches over the years have institutionalized marginalized and extremely poor communities to demand their rights collectively and advocate/negotiate with authorities to make development actions more participative. To bridge this gap among people, communities, civil societies, and the Government have led us to facilitate various people's forums. Uttaran's major strength lies in aiding these people's platforms especially in claiming the rights of landless people and ensuring participatory water governance.

#### People's Forum to bridge the Gap:

- Paani Committee
- Bhumi Committee
- Youth Paani Committee
- Pathok Forum
- Wildlife Mission
- · Adolescent Club
- Meye Rao Khelbe Sports Club





## Our community drives us forward









IDRT was established in 2002 with the support of from ICCO, APHD, Misereor Germany, CIDA and the Embassy of Japan. The institute is situated in Tala upazila of Satkhira district. The current IDRT centre is the result of the Local Resource Development Centre (LRDC) that was established in Jatpur village of Tala upazila in 1989. The objective of LRDC was to contribute to the development of CBOs, GOs and local NGOs and improve their technical capacity. The IDRT has 36 residential rooms, 2 training and 1 seminar conference hall with all additional services, two dining hall with a capacity of 240 people. The centre also has library with more than 5,000 books covering various development topics. IDRT hosts and organizes different training, seminar, workshop, discussion session for the capacity building and human development. Government and other NGOs, donor organizations and different social development organizations use this venue for their training purpose. In the past years around 57,498 people received various training support from the centre.

During the reporting year IDRT hosted 162 meetings, seminars, training workshops. 3645 people including visitors took part in these events.



Aziz Halim Khair Choudhury

Charlered Accountants
Exclusive Correspondent Firm of PKF International

# UTTARAN

Flat-B1, House-32 (1st floor), Road-10/A, Dhanmondi, Dhaka-1209, Bangladesh

Consolidated Statement of Income and Expenditure

For the year ended 30 June 2022

Income		Notes	For the year ended 30 June	ded 30 June
Income			2022	2021
Income			BDT	BDT
Grant income		21	216,825,380	362,210,936
Micro credit income		22	27,945,790	31,126,359
Other income		23	39,792,247	28,049,142
Bank interest		24	221,486	652,581
Total			284,784,903	422,039,018
Expenditure		-		
Personnel cost		25	89,795,904	96,948,809
Program cost		26	127,457,949	229,812,235
Administrative cost		27	31,846,865	33,426,997
Bank charge	4	28	335,278	361,273
Interest paid to bank			10,546,768	8,874,627
Overhead/Management cost			4,006,608	6,641,935
Loan Loss Provision			674,377	٠
Depreciation			7,379,561	8,180,492
			272,043,310	384,246,368
Surplus for the year			12,741,593	37,792,650
Total			284,784,903	422,039,018

These financial statements should be read in conjunction with the annexed notes. Signed for and behalf of Governing Body of Uttaran:

Coordinator (Accounts and Finance)

Director

Signed in terms of our separate report of even date annexed.

Aziz Halim Khair Choudhury Chartered Accountants

Signed for and on behalf of

Signed by:

Md. Aftab Uddin Ahmed FCA

ICAB Enrolment No.: 804 Senior Partner

Dated: 19 December 2022 Dhaka, Bangladesh



UTTARAN

Flat-B1, House-32 (1st floor), Road-10/A, Dhanmondi, Dhaka-1209, Bangladesh Consolidated Statement of Financial Position (Balance Sheet) As at 30 June 2022

Particulars	Notes	As at 30 June	une
		2022	2021
		BDT	BDT
PROPERTY AND ASSETS			
Non-current assets			
Property, plant and equipment	S	126,631,087	128.342.035
Total non-current assets		126,631,087	128.342.035
Current assets			200/210/21
Revolving loan to beneficiaries	9	309,233,977	301 217 769
Loans and advances	7	1,733,583	4 596 987
Investment in FDR	60	61,490,776	56 367 785
Cash and cash equivalents	6	52,543,326	57,757,619
Total current assets		425,001,662	419,940,160
Total property and assets		072 623 133	101 101 101
FUND AND LIABILITIES		CL (TOO)	240,402,133
Funds and Reserves			
Fund account	10	165.059.572	109 658 200
Statutory reserve	11	9.384,011	9 170 308
Total funds and reserves		174,443,583	118.828.508
Non-current liabilities			200(200)
Gratuity fund	. 12	3,426,605	3.604.783
Total non-current liabilities		3.426.605	3 604 783
Current liabilities			co./t.co/c
Short term loan from banks	13	159,800,203	180.522.734
Loan from other organisations	14	54,477,644	98 641 281
Inter-project loan	15	•	
Other liabilities	16	2,081,104	3.335.604
Group members' savings	17	134,755,926	122,247,937
Security money	18	1,456,432	1,697,119
Members' loan insurance	19	13,055,818	11,943,172
Loan loss provision	20	8,135,434	7,461,057
		373,762,561	425,848,904
		551,632,749	548,282,195

These financial statements should be read in conjunction with the annexed notes. Signed for and behalf of Governing Body of Uttaran:

Coordinator (Accounts and Finance)

Som Jankon

\$ 100 00 Director

Signed in terms of our separate report of even date annexed.

Signed by:

Signed for and on behalf of Aziz Halim Khair Choudhury
Chartered Accountants

Md. Aftab Uddin Ahmed FCA Senior Partner ICAB Enrolment No.: 804

> Dhaka, Bangladesh Dated: 19 December 2022

> > 6



Aziz Halim Khair Choudhury
Charlered Accountants
Exclusive Correspondent Firm of PKF International

# UTTARAN

Flat-B1, House-32 (1st floor), Road-10/A, Dhanmondi, Dhaka-1209, Bangladesh Consolidated Statement of Receipts and Payments For the year ended 30 June 2022

RECEIPTS  Opening balance Cash in hand Cash at bank  Receipts during the year Grant received Income from micro credit program Overhead cost received Contribution IDRT Contribution Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursament of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Loan received from banks Loan received from others Inter-project loan	2022 BDT BDT 1,464,230 56,293,389 57,757,619 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 528,430 1,410,078 1,410,078	2021 BDT 1,393,867 35,642,536 37,036,403 31,126,359 8,951,213 1,438,523 1,1049,765 3,590,587 583,680 823,000 130,000 1131,814 445,214 34,921 652,581
RECEIPTS Opening balance Cash in hand Cash at bank Receipts during the year Grant received Income from micro credit program Overhead cost received Contribution Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reinbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Loan received from banks Loan received from others Inter-project loan Realised from group members savings	1,464,230 56,293,389 57,757,619 57,757,619 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 528,430 528,430 1,410,078 1,410,078	1,393,867 35,642,536 37,036,403 31,126,359 3,121,6359 8,951,213 1,438,523 1,049,765 3,590,587 583,680 823,000 130,000 1131,814 445,214 34,921 652,581
RECEIPTS  Opening balance Cash in hand Cash at bank  Receipts during the year Grant received Income from micro credit program Overhead cost received Contribution IDRT Contribution Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Loan received from others Inter-project loan Realised from group members savings	1,464,230 56,293,389 57,757,619 210,837,362 27,945,790 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 528,430 528,430 1,410,078 1,410,078	1,393,867 35,642,536 37,036,403 31,126,359 3,126,359 8,951,213 1,438,523 1,049,76 5,83,680 5,83,680 2,83,680 1,131,814 445,214 34,921 652,581
Opening balance Cash in hand Cash at bank Receipts during the year Grant received Income from micro credit program Overhead cost received Contribution IDRT Contribution Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Loan received from proup members savings Gearrith, pages	1,464,230 56,293,389 57,757,619 210,837,362 27,945,790 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 5,28,430 1,410,078 1,410,078 2,8,054 2,28,054 2,21,486	1,393,867 35,642,536 37,036,403 365,148,408 31,126,359 8,951,213 1,438,523 1,438,523 583,680 583,680 20 20 10,049,765 3,590,587 583,680 130,000 130,000 1131,814 445,214 34,921 652,581
Cash in hand Cash at bank  Receipts during the year Grant received Income from micro credit program Overhead cost received Contribution IDRT Contribution Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Inter-project loan Realised from members savings	1,464,230 56,293,389 57,757,619 210,837,362 27,945,790 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 5,28,430 1,410,078 1,410,078 2,8,054 2,21,486	1,393,867 35,642,536 37,036,403 365,148,408 31,126,359 8,951,213 1,438,523 1,1049,765 3,590,587 583,680 20 10 10 10 10 10 10 10 10 10 1
Cash at bank  Receipts during the year  Grant received Income from micro credit program Overhead cost received Contribution Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Inter-project loan  Realised from members savings	210,837,362 27,945,790 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 5,28,430 - 769,566 91,000 1,410,078 2,8,054 2,21,486	35,642,536 37,036,403 31,126,359 8,951,213 1,438,523 11,049,765 3,590,587 583,680 823,000 130,000 1131,814 445,214 34,921 652,581
Grant received Income from micro credit program Overhead cost received Contribution IDRT Contribution Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Inter-project loa	210,837,362 27,945,790 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 528,430 - 769,566 91,000 1,410,078 2,8,054 2,21,486	365,148,408 31,126,359 8,951,213 1,438,523 11,049,765 3,590,587 583,680 20 15 15 16 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18
Receipts during the year  Grant received Income from micro credit program Overhead cost received Contribution Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Blogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Inter-project loan Realised from members savings	210,837,362 27,945,790 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 528,430 - 769,566 91,000 1,410,078 2,8,054 2,21,486	365,148,408 31,126,359 8,951,213 1,438,523 11,049,765 3,590,587 583,680 20 15 15 16 17 18 18 19 10 10 10 10 11 11 11 11 11 11 11 11 11
Grant received Income from micro credit program Overhead cost received Contribution IDRT Contribution Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Inter-project loan Realised from group members savings	210,837,362 27,945,790 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 528,430 - 769,566 91,000 1,410,078 221,486	365,148,408 31,126,359 8,951,213 1,438,523 11,049,765 3,590,587 583,680 20 10 10 10 10 10 10 10 10 10 10 10 10 10
Income from micro credit program  Overhead cost received  Contribution  Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Realised from others Inter-project loan Realised from group members savings	27,945,790 4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 528,430 - - 769,566 91,000 1,410,078 221,486	31,126,359 8,951,213 1,438,523 11,049,765 3,590,587 583,680 20 15 40 823,000 130,000 1,131,814 445,214 34,921 34,921
Overhead cost received Contribution  Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Members admission fee Biggas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Loan received from others Inter-project loan Realised from group members savings	4,006,608 1,633,406 4,120,566 24,225,248 2,122,991 528,430 - - - 769,566 91,000 1,410,078 28,054 221,486	8,951,213 1,438,523 1,049,765 3,590,587 583,680 20 15 40 823,000 130,000 131,814 445,214 34,921 652,581
Contribution  Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Realised from group members savings	1,633,406 4,120,566 24,225,248 2,122,991 528,430 - - 769,566 91,000 1,410,078 28,054 221,486	1,438,523 - 1,049,765 3,590,587 583,680 20 15 40 823,000 130,000 131,814 445,214 34,921 652,581
Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Realised from group members savings	4,120,566 24,225,248 2,122,991 528,430 - - - 769,566 91,000 1,410,078 28,054 221,486	11,049,765 3,590,587 583,680 20 15 40 823,000 130,000 1,131,814 445,214 34,921 652,581
Shared management cost Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Inter-project loan Realised from group members savings	24,225,248 2,122,991 528,430 - - 769,566 91,000 1,410,078 28,054 221,486	11,049,765 3,590,587 283,680 15 40 15 40 823,000 130,000 1,131,814 445,214 34,921 652,581
Interest on investment ICS sale Pass book sale Loan form sale Members admission fee Members admission fee Biogas Plant Sale Staff security received House rent received Reinbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Loan received from others Inter-project loan Realised from group members savings	2,122,991 528,430 - - 769,566 91,000 1,410,078 28,054 221,486	3,590,587 583,680 20 20 15 40 823,000 130,000 1,131,814 445,214 34,921
ICS sale Pass book sale Loan form sale Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Realised from group members savings	528,430 - - 769,566 91,000 1,410,078 28,054 221,486	583,680 20 15 40 350 823,000 130,000 1,131,814 445,214 34,921 652,581
Pass book sale  Loan form sale  Members admission fee  Biogas Plant Sale  Staff security received  House rent received  Reimbursement of expenditures  Service charge received as grant  Bank interest  Realised from revolving loan fund  Advance received/Fund transfer  Encashment of investment in FDR  Loan received from others  Inter-project loan  Realised from group members savings	769,566 91,000 1,410,078 28,054 221,486	20 15 40 350 823,000 130,000 1,131,814 445,214 34,921 652,581
Loan form sale Members admission fee Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Realised from group members savings	769,566 91,000 1,410,078 28,054 221,486	15 40 350 823,000 130,000 1,131,814 445,214 34,921 652,581
Members admission fee Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from others Inter-project loan Relaised from group members savings	769,566 91,000 1,410,078 28,054 221,486	40 350 823,000 130,000 1,131,814 445,214 34,921 652,581
Members admission fee Biogas Plant Sale Staff security received House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Inter-project loan Inter-project loan Realised from group members savings	769,566 91,000 1,410,078 28,054 221,486	350 823,000 130,000 1,131,814 445,214 34,921 652,581
Biogas Plant Sale Staff security received House rent received House rent eceived Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Loan received from others Inter-project loan Relaised from group members savings	91,000 1,410,078 28,054 221,486	823,000 130,000 1,131,814 445,214 34,921 652,581
Staff security received  House rent received  Reimbursement of expenditures  Service charge received as grant  Bank interest  Realised from revolving loan fund  Advance received/Fund transfer  Encashment of investment in FDR  Loan received from banks  Inter-project loan  Relatised from group members savings	1,410,078 28,054 221,486	130,000 1,131,814 445,214 34,921 652,581
House rent received Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Inter-project loan Inter-project loan Searvice charges savings	1,410,078 - 28,054 221,486	1,131,814 445,214 34,921 652,581
Reimbursement of expenditures Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Ican received from others Inter-project loan Realised from group members savings	28,054 221,486	445,214 34,921 652,581
Service charge received as grant Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Itan received from others Inter-project loan Security monage	28,054 221,486	34,921 652,581
Bank interest Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Itan received from others Inter-project loan Realised from group members savings	221,486	652,581
Realised from revolving loan fund Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Loan received from others Inter-project loan Security monaver		
Advance received/Fund transfer Encashment of investment in FDR Loan received from banks Loan received from others Inter-project loan Encapelised from group members savings	207,429,792	218,416,894
Encashment of investment in FDR Loan received from banks Loan received from others Inter-project loan Security money	5,760,634	1,264,051
Loan received from banks Loan received from others Inter-project loan Sealised from group members savings		15,540,703
Loan received from others Inter-project loan Sealised from group members savings	44,000,000	92,500,000
inter-project toan Realised from group members savings Security monage	11,398,163	49,636,486
Kealised from group members savings	13,739,387	17,810,062
Security money	87,587,269	78,874,040
Security money	000,6	54,000
Risk tund/Members' loan insurance	1,757,870	1,677,510
Old Motor Cycle Sale	856,300	
Total receipts	652 342 500	902,400
	710 150 150	702,042,704
PAYMENTS	071,061,017	101,678,656
Personnel cost	89,795,904	96.948.809
Program cost	127,457,949	229,812,235
Administrative cost	31,789,365	33,426,997
Bank charge	335,278	361,273
Overhead/Management cost	4,006,608	6,641,935
Capital expenditure	5,668,614	5,375,945
Paid to revolving loan fund	215,446,000	209,097,000
interest pain to ballik	10,546,768	8,874,627
Loan and advance	2,849,130	2,664,285
Payment from find	5,122,991	49,940,587
Fund Support to MFP	0.100.000	115,976
Loan refund to banks	64 722 531	43,725,000
Loan paid to others	225,221	20,000,000
Inter-project loan	13 739 387	17 810 062
	l andra day	TOTOTOL IT



Aziz Halim Khair Choudhury Chartered Accountants Exclusive Correspondent Firm of PKF International

Particulars	For the year ended 30 June	ded 30 June
	2022	2021
	BDT	BDT
Paid to group members' savings	75,079,280	75,185,345
Security money	787,787	320,219
Risk fund	645,224	821,204
Provision for expenses payment	300,000	
Staff security refund	1,012,000	68,738
Loan refund to staff provident fund	200,000	٠
Total payments	657,606,794	882,121,488
Closing balance		
Cash in hand	1,926,580	1,464,230
Cash at bank	50,616,746	56,293,389
	52,543,326	57,757,619
	710,150,120	939,879,107

Signed for and on behalf of Governing Body of Uttaran

Coordinator (Accounts and Finance)

Signed in terms of our separate report of even date annexed.

Signed by:

Signed for and on behalf of Aziz Halim Khair Choudhury Chartered Accountants Md. Aftab Uddin Ahmed FCA

Senior Partner ICAB Enrolment No.: 804

Dhaka, Bangladesh Dated: 19 December 2022

### **OUR BOARD MEMBERS**



Shahidul Islam Sectary/Director



Sarder Md. Rezaul Karim Chairperson



Rahima Khatun Treasurer



Meherun Nesa **Member** 



Bidya Sagor Sarker **Vice Chairperson** 



Dr. Nazrul Islam **Member** 



Achintya Kumar Saha **Member** 

### **PARTNERS**











































































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