







Editor

M. Abdus Salam

Editorial Board:

Abu Sayem Md. Jannatun Nur Rishat

Md. Rokonuzzaman Zillulla

Aftab Hossain

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Maksudul Islam

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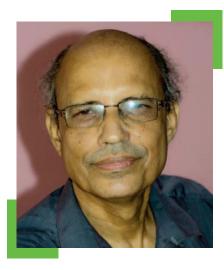
Documentation & Publication unit Gana Unnayan Kendra (GUK) Nashratpur, Gaibandha Post Box No:-14, Bangladesh. Phone & Fax: + 880541-52315 Mobile: +88 01713484696 Email: <u>info@gukbd.net</u> Website: <u>www.gukbd.net</u> Face book: <u>www.facebook.com/gukgaibandha</u>

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Abbreviation:

CDD	Center for Disability in Development
СВО	Community Based Organization
CHV	Community Health Volunteer
CWDs	Children With Disabilities
DFID	Department for International Development
DRR	Disaster Risk Reduction
FDMNs	Forcibly Displaced Myanmar Nationals
GEM	Gendered Enterprise and Market
GoB	Government of Bangladesh
GOs	Government Organizations
GUKIET	GUK Institute of Engineering and Technology
IDE	Institute of Developing Economies
IED	Integrated Economic Development
IGAs	Income Generating Activities
MoU	Memorandum of Understanding
MBG	Milk Business Group
MDG	Millennium Development Goal
MFIs	Micro Finance Institutions
MLD	Market & Livelihood Development
MNS	Manobadhikar Nari Samaj
MSP	Manobadhikar Sangrakkhan Parishad
MUAC	Middle Upper Arm Circumference
NFPE	Non Formal Primary Education
NGOs	Non Government Organizations
NHRC	National Human Rights Commission
PFP	Pathways from Poverty
PIC	Project Implementation Committee
PKSF	Palli Karma Shahayak Foundation
PVCA	Participatory Vulnerability and Capacity Assessment
RSSC	Rural Sales & Service Center
RTI	Right to Information
SAM	Severe Acute Malnutrition
SHG	Self Help Group
SOD	Standing Order on Disaster
SMC	School Management Committee
UP	Union Parishad
UDMC	Union Disaster Management Committee
VDC	Village Development Committee
VSL	Village Savings & Loan
WASH	Water, Sanitation & Hygiene
WDMC	Ward Disaster Management Committee
WWP	Women Wash Platform



From the Desk of Chairperson

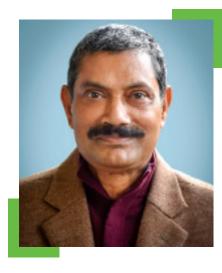
I am happy to hear that Gana Unnayan Kendra (GUK) is going to publish the annual report for the year 2018. It was another successful year for GUK.

I heartily trust that GUK has reached this position as a consequence of combined endeavor of GUK staff members, management team, Executive Committee, General Council and allout cooperation of local government officials, donor representatives, civil society people, local government bodies and community people. I would like to pass on sincere thanks and gratitude to all who have made outstanding contribution to make 2018 a successful year.

Furthermore, I thank and congratulate all of them who have provided enormous efforts to produce this report.

I wish all the best for GUK so that it can go forward with more effort in the coming years.

Anup Kumar Sarker Chairperson



Message from the Founder and Chief Executive

I am delighted to present the Annual Report of GUK for the year 2018 which briefly highlights its programmes, achievements as well as successes in the year 2018. At the beginning, the organization started its activities in poverty and disaster prone northern district Gaibandha with the purpose to bring a sustainable positive change of socio-economic condition of disadvantaged people. Towards reaching its goal, GUK is implementing different integrated programmes since its inception. The organisation is committed to contribute to global development goals as well as Bangladesh government's development targets by carrying out various activities. For this purpose, GUK emphasizes to programmes focusing food security & livelihood, financial inclusion, education, capacity building, women empowerment, human rights, skills development & job placement for youths, market linkage, health, nutrition & WASH, inclusive development, good governance, disaster management & climate change.

Beside of development activities, GUK has been carrying out lots of activities in regards to humanitarian response since 1987. It has become a pioneer organisation in the field of humanitarian action in Bangladesh. Over the years, the organisation has gained remarkable achievements and consequently it commenced humanitarian activities in Cox's Bazar district following Rohingya influx in 2017. GUK is supporting thousands of forcibly displaced Rohingya people as well as affected host community through several interventions in Ukhiya and Teknaf upazila of Cox's Bazar district.

We believe that cordial cooperation and enormous support we receive from from community people, development partners, government officials, civil society people, local government bodies, private sectors, other stakeholders, programme/project participants, general counsel and executive committee members give us strength to achieve results.

Last but not least, the key to our success must lies in the relentless efforts of the staff members of the GUK.

I would like to pass on my heartiest thanks and gratitude to all of those who are always with us in the pathway of working for the poor.

We are expecting valuable suggestions and feedback from all so that we can move forward overcoming our limitations in future.

M. Abdus Salam Founder & Chief Executive

GUK at a Glance

Year of Establishment: 1985

Vision

GUK envisions a poverty free equitable society where justice, equality, human rights and dignity of all people are ensured.

Mission

Inspired by credo "Release not Relief", GUK works with and for poor, extreme poor, vulnerable, excluded and all other disadvantaged groups of people especially women, children, ethnic groups and person with disability to bring about a sustainable positive change in their lives.

Strategic Objectives

- Human resource development and sustainable institutions building
- Quality education for all children
- Sustainable livelihood for poor and extreme poor
- Gender equality and women empowerment
- Community resilience on disaster management focusing climate change
- Health, nutrition and WASH
- Good governance and democratic environment
- Action research and innovation.

Cross Cutting Issues

Following are the cross cutting issues of GUK and it considers these issues with high priority during designing or implementation any project.

Gender

- Child Protection
- Disability and ethnic minority
- Climate Change & DRR

Core Values

- Humanity, respect and honor to all people;
- Commitment to empowerment
- Honesty, faithfulness and sincerity;
- Responsibility, accountability and transparency;
- Dedication and professionalism
- Cost effectiveness

Legal Status

GUK has registration with the following authorities of Bangladesh Government:

- 1. Directorate of Social Service
- 2. NGO Affairs Bureau
- 3. Micro Credit Regulatory Authority
- 4. Bangladesh Election Commission

Governance and management:

GUK has transparent and accountable governance system consisting General Council, Executive Committee and experienced & committed Programme Management Team.

• General Council:

GUK has a General Council (GC) consisting of 25 members which is the highest authority of the organization. Presently 56% of total members in the GC are women. Usually members of the General Council meet once in a year where discussions held about different strategies, audit and major activities of the year. The General Council is also responsible for selection of Executive Committee members.

• Executive Committee:

The Executive Committee (EC) of GUK consisting 07 members elected for every 03 years by the General Council. Meetings of the Executive Committee held 4 times in a year. The Executive Committee supports the "Program Management Team" for smooth implementation of activities. The executive Committee is responsible to the General Committee.

• Programme Management Team:

GUK has a Programme Management Team (PMT) consisting 9 senior members from different individual units. Members of this team have strong leadership quality, proven experiences and commitment. Chief Executive of the organization leads the programme management team. This team is responsible for strategic direction to implement programme activities smoothly. This team also maintains communication and liaison with government, people's representatives and development partners.

Human Resource

There is a friendly working environment at GUK. So, a team of committed, skilled and well experienced staff members are working in different sectors in the organisation for a long period of time. Below table shows the position wise staff status.

Position	Female	Male	Total
Senior Management level	02	7	09
Mid level Management	15	19	34
Field level Management	38	69	107
Field level staff	572	668	1240
Support Staff	12	33	45
Temporary staff	195	163	358
Total	834	959	1793



Direct programme participant

Poor, extreme poor, vulnerable, excluded and all other disadvantaged groups of people especially women, children, youths, ethnic minority groups and persons with disabilities are the targeted programme participants of GUK. A total of 223,145 women and men were directly involved with GUK's different interventions in the year of 2018.

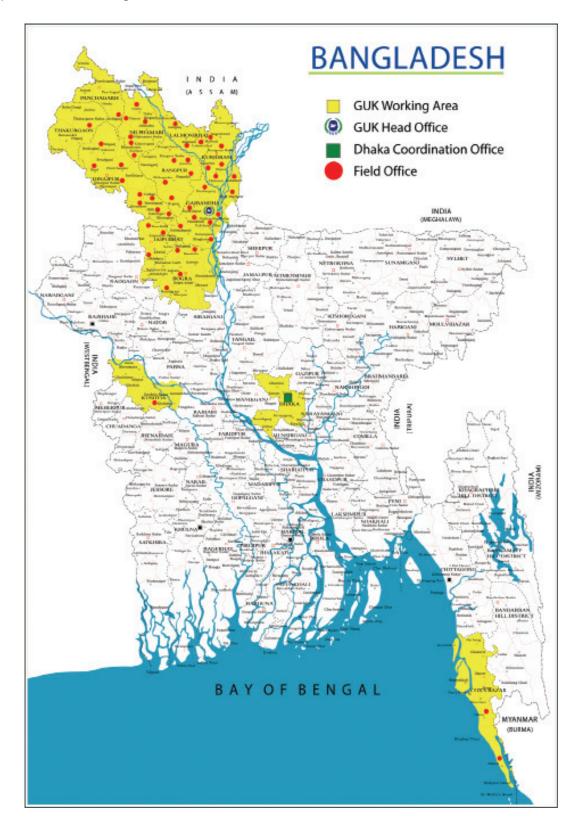
Volunteers

GUK has a total of 800 trained volunteers who engage themselves in organization's emergency response activities during any disaster. Besides, they also provide voluntary service when GUK organize any big event. The organization has also created scope for national and international volunteers for learning sharing and internship.



Geographical Coverage

GUK is working in 12 districts across Rajshahi, Rangpur, Khulna and Chattogram divisions through its 75 offices in district and upazila level including FDMNs camps in Ukhiya and Teknaf upazila of Cox's Bazar district. The organisation covers 54 Upazilas and 266 Unions. In addition, GUK has established and operating 30 educational institutions in the remote areas of Gaibandha, Nilphamari, Panchagarh and Kustia districts.





High lights of the year

Celebration of 33rd anniversary

33rd anniversary of Gana Unnayan Kendra (GUK) was celebrated on 1st January, 2018. To mark the day, colorful programmes were arranged at its head office premises. Government officials, Bankers, Development Activists and civil society people were present as invited guests in the event.





GUK Award

Gana Unnayan Kendra (GUK) launched 'GUK Award' to recognize individuals for contributing various sectors of social development. It has been launched on 1st January, 2018 on the eve of celebrating GUK's 33rd anniversary by giving 'GUK Award 2017' to 3 renowned persons of Gaibandha for their outstanding contribution in teaching, cultural field and health service. Professor Mr. Mazhar ul Mannan, Professor Mr.

Zahurul Quayyum and Homeopathic doctor mostly known as Pachpayer doctor Mr. Nurul Islam Sarker received the award this year in teaching, cultural field and health service respectively. Chief guest of the event honorable Whip of Bangladesh Jatiya Sangsad Ms. Mahabub Ara Begum Gini MP handed them over crest and cheque of Tk. 15,000

Partnership with BSRM

GUK & BSRM have signed an agreement on 18th November, 2018 for implementing 'School Children Milk Programme' with the aim to reduce malnutrition of school going poor children. A mini dairy farm will be established and at the beginning 368 numbers of children will be provided 200 ml milk everyday for 3 years from 2 GUK supported schools. Gradually all other GUK supported school children will have access to proper nutrition. Mr. Kazi Anwar Ahmed, General



Manager-Corporate Affairs, Ms. Ruhi Murshid Ahmed, Assistant General Manager CSR of BSRM Group of Companies and Mr. M. Abdus Salam, Founder & Chief Executive of GUK were present in the signing ceremony.

New development partners

GUK has got involved with three new development partners in 2018. These are UNFPA, STROMME Foundation and AWO International.

Eye camp

Gana Unnayan Kendra (GUK) organized a free of cost 'Eye Camp' on 29th January, 2018 at the premises of Boali union parishad in Gaibandha sadar upazila for providing treatment to poor people with the support of ANDHERI HILFE Germany. Treatment provided to 630 patients by Specialised Doctors from Gausul Azam BNSB Eye Hospital, Dinajpur. Besides, 64 patients were sent to Gausul Azam BNSB Eye Hospital, Dinajpur for free eye operation.





Celebrating Bangla New Year-1425

To celebrate Bangla New Year-1425, GUK organized color full rally in Gaibandha town. Staffs & their family members, teachers & students of GUK supported educational institutions, trainees of skills development 'SEIP' project gathered to enjoy the event with festive mood. Panta Utsab and cultural function are held after the rally. In addition, rally and cultural events were also organized in other working districts of GUK.

GUK started project implementation in Bogura district

GUK started project implementation in Bogura district for the first time. The new project ASTHA (Strengthening Access to Multi-sectoral Public Services for GBV Survivors in Bangladesh) is being implemented 23 unions of Bogura sadar, Nandigram & Sonatalal upazila. Embassy of the Kingdom of the Netherlands is funding the project while UNFPA & ASK is providing technical support. Memorandum of Agreement (MoA) of the project was signed on 15th May, 2018 at BRAC Centre INN, Mohakhali, Dhaka.





Public gathering against anti-social activities

With support of GUK and community police forum, Gaibandha district police organized a public gathering on 28 may, 2018 at Fulchari secondary high school ground of Fulchari upazila in Gaibandha to protest against Child marriage, drug, terrorism & anti-militancy.

Accreditation with Green Climate Fund (GCF)

Gana Unnayan Kendra (GUK) has been accredited as an observer to the Green Climate Fund (GCF) on 19 June, 2018. GUK is the only Bangladeshi NGO that received accreditation in this board meeting as Observer to Green Climate Fund.

GUK got Special consultative status of ECOSOC

Gana Unnayan Kendra (GUK) has got Special consultative status of the Economic and Social Council (ECOSOC) of United Nations on 24 July 2018. By getting this status GUK will be able to actively engage with ECOSOC and its subsidiary bodies, as well as with the United Nations Secretariat, programmes, funds and agencies.



Women bicycle rally

With support of GUK, Bogura Zilla Police organised a bicycle rally on 30th November, 2018 in Bogura district. A total of 511 female students from 37 schools and colleges participated in the rally to mark the 'International Day for the Elimination of Violence against Women'.

Inclusive Financing

GUK provides inclusive financial support to its group members through Livelihood Microfinance programme with the purpose to bring sustainable development in their livelihood. So far GUK has distributed loan of BDT 540,45,51,698.00 (USD 6,59,09,167.00) to 161351 group members.





Financial support for housing

GUK provides financial support to graduated group members for constructing their houses. So far, a total of BDT 15,00,00,000 (USD 18,07,229) has been distributed among 1000 group members. Poor people are feeling safe and secured and their social status is being increased for this initiative.



Programme Overview

Programme Overview:

Strategic Objective-1: Human Resource development and sustainable Institution building

Activities Performed

SI #	Facts	2018	2017
01	New group formation	355	328
02	New group members enrolled	7821	7135
03	New CBO formed	10	
04	Strengthen CBO alliance/platforms at union level	5	-
05	Training organized	815	579
06	Sessions conducted on different issues	10951	10642
07	Campaign and rally	27	29
08	Meeting	397	311
09	Workshop	24	32
10	Seminar	9	13
11	Gathering and fair	5	11
12	Day observation	43	49
14	Fodder bank established	2	10
15	Market extension plan developed	2	9
16	Develop Local Service Providers	10	-

Case Study

Anjuman Akhter- an example of struggling youth:



Anjuman Akhter (22) from Khamer Seuna village of Pirganj upazila of Thakurgaon district received 6 months long skills training in IT Support Service trade in 2017 under PKSF supported and GUK implemented Skill for Employment Investment Program (SEIP) project.

Although she is from an extreme poor family, she always dreamed of getting education. But due to poverty she could not continue study after completion of HSC. Her father Anamul Huge died 7 years ago who was the only bread earner of seven members' family. Afterwards

her mother had to struggle with poverty to maintain the family. Anjuman is the third among five siblings. After completion of HSC, Anjuman was searching a way of earnings. Lastly, the opportunity came. She got admission in the 6 months residential training course and completed successfully with one month internship. Afterward, with the support of GUK, she joined as Store officer in Intelligent Image Management Limited in Dhaka with starting salary of BDT 6,000. Now she is working at Gentic Trading, Mohammadpur, Dhaka as store officer and getting salary of BDT 14,000.00 per month. From her income she is now providing financial support to her family. Anjuman is now confident to have a dignified life. She expressed gratitude to GUK for providing this training. Like Anjuman, through the SEIP project, a total of 495 youths (girls-142, boys-353)

have been provided with skills training on different trades and supported for job placement or self employment.

Key Achievements:

Facilities for skill development & job placement

GUK has established skill development training centre for providing 3 & 6 months long trade based skills training to youths. The training centre is well equipped with necessary materials where nearly 300 participants can receive residential training at a time on different trades e.g. mobile phone servicing, web & graphic design, IT support service, electrical, electronics, outsourcing, fashion garments. GUK also facilitate the trained youths for job placement or self-employment. Since 2010, a total of 5216 youths have received training and engaged with either salaried job or self employment.

Formation of Community Based Organisations (CBOs)

GUK facilitates to establish community based rural organisations (federation, CBO etc.) and take initiatives to enhance skills and capacity through providing different trainings. These rural organisations work for their own development. In the year of 2018, total 10 new CBOs have been formed.

Develop women entrepreneur

GUK always emphasize to engage women with income generating activities for their economic empowerment. The organisation facilitates women to be established as entrepreneur. In this reporting year, 30 women received entrepreneurship training on integrated farming and among them 20 women have been provided with startup capital.

Develop Local Service Providers (LSPs)

The organisation develop Local Service Providers in the local community. It provides month long training on animal health and agriculture to selected youths from CBO members. Through this training, they gather knowledge about animal health & disease, crops' diseases and work to provide primary services in the community. So far, GUK developed 45 LSPs in the remote river island char areas in Gaibandha and Kurigram districts.

Following projects are implemented under this strategic objective in 2018

SI #	Project Title	Supported by
01	Resilience through economic empowerment climate adaptation, leadership and learning (REE- CALL)	Oxfam-GB
02	Skill for Employment Investment Programme (SEIP)	PKSF
03	Promoting Rights of Teen-aged Girls to Improve their Access to	ICCO
	Economic Activities (PROTIVA)	Cooperation



Strategic Objective-2: Quality Education for All Children

GUK has been implementing formal and Non-Formal primary and adult education since 1989. GUK has vast experience in establishing, promoting and executing Formal and Non-formal primary education, adult education, secondary education and technical education. The organisation also promotes inclusive education. Presently GUK is operating following educational institutions for ensuring education for children from disadvantaged poor families.

- 1. Pre-primary School
- 2. NFPE (Non-formal Primary Education) School
- 3. Primary School (Anandolok community schools and others, grade I- V)
- 4. Secondary School
- 5. Technical & Vocational Education Centre

Moreover, GUK is providing technical support to government primary schools for improving their capacity and quality of education.

GUK is also implementing following education projects:

SI #	Project Title	Supported by
01	Right to Education Achieved for Children from Families Living in Ultra-Poverty and Marginalized Communities (Reach Up)	NETZ Bangladesh
02	Promoting Rights and Inclusion of the Disabled People for their Empowerment (PRIDE)	Liliane Fonds, the Netherlands
03	Basic Literacy Project (64 districts)	GoB

Key achievements:

Pre-primary School

To provide pre-primary education for children of poor families living in remote areas in Gaibandha district, GUK is operating 9 pre-primary schools. Total 271 (girls-167, boys-104) children (age 5+) are getting pre-primary education in a friendly environment.

Non-Formal Primary School

The organization is implementing Non-formal primary education activity for dropout children from poor families (age 7-11 years) who are living in the remote areas especially in river island char areas in Gaibandha district. A total of 30 NFPE schools are being operated where 909 (girls-567, boys-342) dropout children are getting primary education.



Formal Primary School

GUK has established 26 formal primary schools (grade I-V) which are well-known as Anandolok community schools. These schools are located in Gaibandha, Nilphamari, Panchagar and Kustia districts. A total of 4239 (girls-2136 boys-2085) children from poor and extreme poor families are getting primary education in these schools. These schools have been named in the name of renowned personalities of Bangladesh.

Secondary School

The organisation has established three secondary schools in remote areas of Gaibandha district. These are Kunderpara Gana Unnayan Academy, GUK high school and Chandershar secondary school among which Chandershar secondary school has been enlisted by government MPO. Currently, more than 1700 students are getting opportunity to receive secondary education in these schools.

Technical Education

A technical institute 'GUK Institute of Engineering & Technology (GUKIET)' has been establish with the purpose to provide diploma engineering course and vocational training. Four years long Diploma in Civil and Electrical Engineering and 3 & 6 months long short courses on mobile servicing; garments, computer office application and outsourcing are being provided through this institute. Presently, 210 students (girls-22, boys-207) are studying in 4 years long diploma courses and 120 youths (girls-29, boys-91) are receiving short course training. Already 53 students completed diploma courses from the institute. This initiative is contributing to SDG-8 and Bangladesh government's vocational skill development vision.

Support to government primary schools

GUK is providing technical support to 30 mainstreaming government primary schools in Gaibandha sador, Sundarganj and Fulchari upazila for improving quality of education. Consequently, dropout rate has been reduced significantly and quality of education improved in these schools.

Inclusive Education for Children with Disabilities (CWDs)

GUK give emphasize to provide education for Children with Disabilities (CWDs). It takes initiatives to enroll CWDs in mainstreaming schools, provide them financial support, assistive device as well as therapeutic service. In 2018, total 33 CWDs received financial support and 7 received assistive devices. Moreover, GUK arrange orientation for school teachers on inclusive education and disability issues. This year 65 teachers received such orientation. It also provide training to parents/care givers for taking care of children with disabilities. This year 80 parents received this training.

Adults' Literacy

The organisation is operating 600 adult learning centres in Gaibandha through which 18000 illiterate adults (women-9000, men-9000) are getting basic literacy. The intervention is being supported by Ministry of Primary and Mass Education of Bangladesh government.

Complementary food support

GUK provided supplementary food for NFPE students for 30 days between October and November, 2018. Supplementary food includes vegetable hotchpotch, egg, dry food such as bred, banana, Cake etc. This initiative helps children from poor families to pay concentration to study.

Success in public examination

A total of 585 students from GUK supported 26 Community Anandalok Primary schools in Gaibandha, Nilphamari and Kustia appeared at the Primary Education Completion Examination (PECE) in 2018 and all they have successfully passed. Among them 160 students got A+, 286 got A grade,.On the other hand, 143 students out of 159 have passed Junior School Certificate (JSC) exam from Kundepara Gana Unnayan Academy and GUK Junior high school.

Case Story



I am Ruposhi Aktar (27) from the village of Pardiara in Kamarzani union of Gaibandha sadar upazila. The Pardiara village is an island char of Brahmaputra River where people have to face flood almost every year. My father Abdul Hamid is a village doctor and mother Sebaron Begum is housewife. We are eight sisters and three brothers. Once there was no opportunity of education for children in this area and they would engaged as child labor. They also had to become victims of child marriage. However, Gana Unnayan Kendra (GUK) started Nonformal primary education programme in this area in 1997 and when I was 7 years old, I got

admission in GUK's NFPE school and completed primary education in 2003. From my childhood I dreamt for higher education, but as there was no secondary school in that area, so I become hopeless to continue my study.

Finally, the opportunity came as GUK established Kunderpara Gana Unnayan Academy in the nearby village Kunderpara in 2003 for creating opportunity of secondary education for primary graduated students of this area. I got admission in grade VI in that school and passed Secondary School Certificate examination in 2009 with GPA 5. Then I became firm hearted to reach my goal. I got admission in Gaibandha Government Girl's College and passed H.S.C in 2011. In the mean time, my parents gave me marry in 2010 as we were many sisters and our economic condition was not good enough. However, my husband and other family members were very positive about my education. On the basis of my own confidence and their inspiration, I got admission in B.A (honors) in English under National University and successfully completed graduation in 2015. Presently, I am doing a second class govt. job as 'Upazila Information Officer' and I recognize that this has been possible for the establishment of Kunderpara Gana unnyan Academy by GUK.

Once, after completion of primary education, there was no scope for students to receive further education. But, the 'Kunderpara Gana unnyan Academy' has created this opportunity. Presently, around 600 students from Kunderpara, Batikamari, Hashdhara and Kharzani chars are studying in this school. So far, a total of 377 students completed secondary education from the school and receiving higher education in different institutions. Employment opportunities are being created for them. As a result of establishing this school, child marriage and child labor has been reduced in these areas.

SI #	Facts	2018	2017
01	Pre-Primary Schools	09	09
02	Non-Formal Primary Education	30	30
03	Anandalok Community Schools	26	26
04	Number of students in GUK pre-primary, NFPE and formal (Anandolok community) schools	5,464	5,451
05	Technical assistance Provided to govt. primary schools	30	30
06	Teachers training organized	127	125
07	Student Council election organized	56	56

Activities performed

08	Total meeting organized (advocacy, education committee, SMC, CMC, parents)	2406	21,09
09	Medical support provided to poor students	33+	26
10	Annual sports & cultural event	86	56
11	Cash money & material support to poor students	77	21
12	Children with Disabilities enrolled in mainstreaming primary & secondary schools	220	213
13	School based physiotherapy centre established	10	-
14	Physiotherapy support provided to CWDs	80	113
15	Teachers orientated on inclusive education and disability issues	65	73
16	School students sensitization Orientation on disability issues	10	-
17	Health camp organized for children	112	112

Strategic Objective-3: Sustainable livelihood for poor and extreme poor

Case Story

Anisa Begum- A model of woman producers

Anisa Begum, a mother of one son and two daughters lives in the village of Ratanpur under Uria union of Fulchari upazila in Gaibandha district. Her husband Md. Rejaul Karim is a agriculture labor and he was the sole breadwinner for the family. So it was difficult for him to maintain the family of 5 members with his limited income. They had no property by their own. Even they could not manage food three times daily. Anisa Begum dreamt to provide her children with education but it was hard to bear the cost for this. She was selected as a beneficiary of GUK implemented Resilience



Improvement of Vulnerable Extreme Riparian-(RIVER) project in 2014 and became a member of 'Shabuj Shathi Mohila samity'. After joining the Samity she participated in different types of meeting, training, workshop and acquired knowledge on crop & vegetable cultivation and different social issues like early marriage, dowry, gender based violence etc. Besides, she gathered knowledge on climate adaptive agriculture technology. After that, she took lease 66 decimal of land and started to cultivate Maize & Chilli. She used own produced vermin compost in the crop land. She was also provided with financial support from the project for crop cultivation. So far, she earned about BDT 1,75,000 by selling Maize & Chilli. Moreover, she produces vegetables besides her homestead and also earn some money by selling it after meeting their own needs.

She has now three cattle, seven goats and twenty poultry market price of which is nearly 92,000.00 BDT. She has also purchased 25 decimal cultivable lands. Presently, she is a member of 'Self Help Farmers' Group' formed by GUK 'Empowering Samall holders to Strengthen Local Democratic Governance (KHAMATAYAN)' project. She participate in the group meeting regularly and deposit 100 tk./month in the group. Anisa Begum is a highly motivated and industrious woman. She can

communicate with DAE, Health department, UPs, livestock department and women affairs for getting services. She also communicates with different company agent and market actors for getting agriculture inputs and selling her products in fair price.

Now, they can have nutritious food three times daily. Her three children are studying in schools. She is now able to expend money for children's education and treatment of family members. She now feels dignity in the family as well as in the society life. Anisa Begum said that it was not possible for me to come forward if not involved with the GUK project.

Following projects are implemented under this strategic objective in 2018:

SI #	Project Title	Supported by
01	Resilience through economic empowerment climate adaptation, leadership and learning (REE- CALL)	Oxfam-GB
02	Skill for Employment Investment Programme (SEIP)	PKSF
03	Promoting Rights of Teen-aged Girls to Improve their Access to Economic Activities (PROTIVA)	ICCO Cooperation
04	Strengthening Community Resilience through Disability Inclusive Disaster Risk Management (DiDRM) in Urban and Rural areas in Bangladesh	CBM & CDD
05	Women Led Community Centre (Skills development for Rohingya and host community women and girls)	UNFPA & WFP
06	DRA Bangladesh Rohingya and Host Community JR-2	ICCO Cooperation
07	Livelihood Microfinance Programme	PKSF, Banks

Key achievements:

MoU signed with SNV

GUK and SNV, a Netherlands Development Organisation have signed an MoU on 5th June, 2018 to implement the Intelligent Decision Support System (IDSS) project for empowering farmers through advanced information. On behalf of SNV, Country Director Mr. Jason Mitchell Belanger, Project Manager Mr. S.M. Mahmuduzzaman and Project Officer Mr. Naimul Gani Saif and from GUK, Founder & Chief Executive M. Abdus Salam were present in the MoU signing ceremony at SVN Dhaka office.



Integrated Farming Groups (IFGs)

5 Integrated Farming Groups (IFGs) have been formed in this reporting year for group wise Maize cultivation. Each group consists 25 members who all are Persons with Disabilities. They meet once in every month. They discuss on land selection, land lease, land preparation, fertilizer application, irrigation, maize harvesting, maize crushing, marketing etc. They also prepare Risk Reduction Action Plan. GUK provide them training and inputs Maize cultivation.

Cattle Farming Groups (CFGs)

A total of 20 Cattle Farming Groups have been formed consisting 5 members in each group. They received two days training on cow rearing and beef fattening. They also arrange monthly meeting on regular basis where issues on cattle shade, cattle purchase, cattle feed, de-worming, disease control of cattle, compost preparation, vermin compost preparation, compost shade etc. are discussed. Each group have received financial support from GUK for making cow shade, purchasing one cow two bull and cattle feed. All CFG members are persons with disable and members of SHGs.

Farmers Club (FC)

A total of 15 Farmers Club have been formed consisting 15 marginal farmers in each group. They have been provided with 2 days training on vegetable farming in organic method on their homestead and fallow land. GUK has provided 150 solar light traps among 150 members of Farmers Club and one spray machine in a farmer club.

Demonstration of eco-friendly and climate adaptive agriculture

With the support of GUK a total of 30 eco-friendly and climate adaptive demonstration farms have been established in rural areas of Kurigram district. 28 women and 2 men have been provided support of vegetable seeds, net, vermin, bamboo, labor cost, and sign board for this purpose. Each of them now earning tk. 4000-5000 per month on an average from their farms.

Livelihood support for Rohingya and host community in Cox's Bazar

GUK is providing livelihood support for Rohingya and host community in Cox's Bazar district. Targeted displaced Rohingya households are given paper voucher by which they got 14 fresh food items from selected vendors. A total of 3077 households have been given this voucher and they will get food items of BDT 81,17,670 for 3 months. Besides, 900 households have got micro gardening support with training and inputs for vegetable production in their shelters. On the other hand, 1150 households from host community have been provided with goat and poultry rearing training and asset support.



Capacity building Training

GUK arrange capacity building training on different Income Generating Activities (IGAs) for project participants. In this reporting year, 4789 women and men received capacity building training. Participants can contribute in their family income which helps them to have sustainable livelihoods and they can afford to nutritious food and treatment.

Activities performed

SI #	Facts	2018	2017
01	Capacity building training (IGA management, small business, agricultural production etc) for project participants	6102	6345
02	Court yard meeting	150	-
03	Technical assistance provided to small farmers/producers	1565	2457
04	Established skills training centre in Cox's Bazar	10	-
05	Women entrepreneur developed	45	61
06	Formation/strengthening of producer groups	35	37
07	Productive asset transfer (goat & poultry)	1320	-
08	Cash distribution for asset management	1150	-
09	Input support for vegetable gardening and cow rearing	1235	-
10	Input support among Persons with Disabilities for Maize cultivation	25	25
12	Input support for small business	38	-
13	Trade based skills training for youths	175	150
14	Job placement	142	123
15	Capital support for women entrepreneurship development with inclusion of disabilities:	20	09

Livelihood Micro Finance (LMF) Intervention

Beside of development projects, GUK has been implementing Livelihood Micro Finance Programme since 1991 with the purpose to bring a sustainable improvement in the lives of disadvantaged people. A total of 59,210 poor families have been involved with this programme so far.



Case Story



A poor youth got ways of development

Elias Mia (51) from the village of Khamar Chandervita in Boali union of Gaibandha sadar upazila used to work as an assistant of a Lawyer in Gaibandha court. His income was not enough to maintain the family of 8 members, so he went to Dhaka in 1998 with his all family members. Elias Mia joined as an assistant of a previously known Lawyer in Dhaka and his three daughters started working in garment factory. Masud Mia who is the fourth among 8 siblings and his younger brother got admission in BRAC NFPE School. Due to

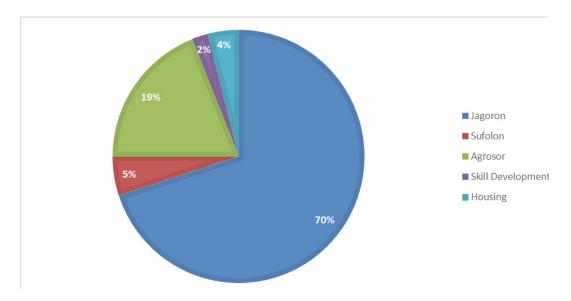
poverty, Masud could not continue education after completion of grade VIII. Afterward, he was sent to an Embroidery factory in Mirpur of Dhaka for working. He worked there for 5 years and gathered good knowledge on Embroidery work. At one stage, Masud took decision to come back his village home for starting Embroidery work here. So, he returned in 2006 and initially trained 15 women on Embroidery work. He started to collect order of different embroidery items (three piece, panjabi, fatua etc) from Dhaka and supply those as per requirement producing by trained women. His income was increasing day by day and he brought back his father and other family members in village home in 2007. But he collects order and to supply staying in Dhaka.

He got married in his own locality and also trained his wife on embroidery work. As his capital was not sufficient to expand the business, he took a loan of BDT 10,000 from Gana Unnayan Kendra (GUK) in 2007. Since then he expanded his business each year gradually by taking loan from GUK. Masud has named his business as 'Nari Unnayan Kendra (Women Development Centre)' and taken trade license from respective union parishad. His wife Tahmina Begum is managing the business in Gaibandha while Masud is staying in Dhaka for collecting order and supplying. Nari Unnayan Kendra is providing training to poor women free of cost and creating employment opportunity for them. Presently, a total of 52 women are working here and earning 250 to 300 taka daily on an average. Among them 15 are poor students who are spending for education from their own income. On the other hand, Masud Mia has established another mini factory in Dhaka where 8 workers are working regularly.

From both the business, they are earning BDT 40,000 to 50,000 in each month on an average. Moreover, 60 families have got income option for this initiative. Masud Mia gave marry her four sisters from his income and his younger brother is studying B. A (honors) in Dhaka. The family is now well established and they are also being honored by local community for contributing in development of poor people. Masud Mia and his family members express gratitude to GUK for standing beside with loan during crisis period.

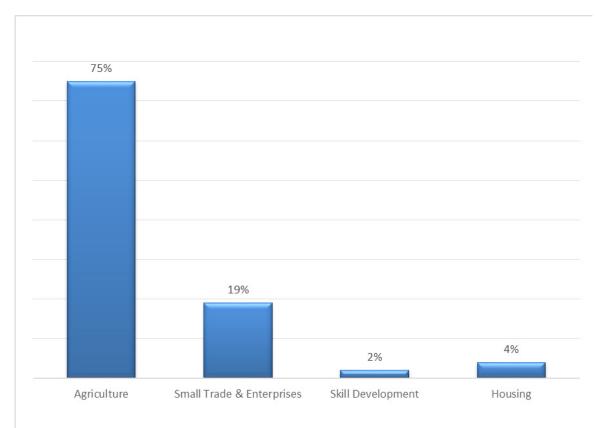
Loan Components of LMF Programme:

- Jagoron
- Sufolon
- Agrosor
- Skill development
- Housing



Product-wise loan disbursement:

Sector-wise Loan Disbursement:



Working Area

SI. No.	District	Sub-district
01.	Gaibandha	Fulchari, Saghata, Gaibandha Sadar, Sundarganj, Palashbari, Gobindaganj
02.	Rangpur	Rangpur Sadar, Mithapukur
03.	Kurigram	Kurigram Sadar, Rajibpur, Rowmari, Razarhat
04.	Lalmonirhat	Lalmonirhat Sadar, Aditmari
05.	Nilphamari	Nilphamari Sadar, Syedpur, Domar
06.	Dinajpur	Dinajpur Sadar, Ghoraghat, Fulbari, Nowabganj, Birampur, Birol, Chirirbandar, Hakimpur
07.	Bogra	Bogra Sadar, Shibganj
08.	Joypurhat	Joypurhat Sadar, Akkelpur, Panchbibi

Presently, 235 unions and 1133 villages are covering within above working areas with 53 branches/ outlets and 392 staff members.

Loan information

Number of group	3292
Number of group members	59210
Number of borrowers	51086
Total loan outstanding	134.01 Crore
Total saving balance	46.57 Crore

Progress Status in 2018

Now uniona covorad	ΔΕ
New unions covered	45
Weekly group meeting held	151225
Weekly staffs meeting	2402
Monthly coordination meeting	12
wonting coordination meeting	12
All staffs meeting	01
Annual planning meeting	01
New staffs recruited	83
New Groups formed	311
New members	8313
Number of new borrower	5827
	0021

Partnership with Financial Institutions

GUK has partnership with the following banks and institutions which are providing financial support for its microfinance programme.

• Palli Karma Shahayak Foundation (PKSF)

- Mutual Trust Bank Ltd. (MTBL)
- South Bangla Agriculture & Commerce Bank Ltd.
- Midland Bank Ltd.
- NRB Global Bank Ltd.
- NRB Bank Ltd.
- Standard Bank Ltd.
- One Bank Ltd.
- Jamuna Bank Ltd
- Inclusive Home Solution

Strategic Objective-4: Gender equality and women empowerment

GUK has been working on gender and women empowerment issues from its inception. Gender is a cross cutting issue of GUK and it considers different issues by gender lenses during designing or implementation any project.

Following Interventions are implemented in 2018 under this strategic objective:

SI #	Project Title	Supported by
01	Community Engagement in GBV response and prevention in Cox's Bazar for Rohingya and host community	UNFPA
02	Strengthening Civil Society and Public Institutions to Address Gender Based Violence and Build Community Resilience to Adopt Climate Change	Manusher Jonno Foundation
03	Strengthening Access to Multi-Sectoral Public Services for GBV Survivors in Bangladesh (ASTHA)	UNFPA and Ain o Shalish Kendra
04	Strengthening Democracy by Promoting Human Rights Culture in Bangladesh'	Ain o Shalish Kendra

Case Story



"I never thought to have a dignified life I am enjoying now" says Shapla Begum, a Joyita winner.

Shapla Begum (36), who was married at the age of only 13 years. From the childhood, she dreamt to have education and serve for the society. But due to poverty, her parents gave her marry at the early age. She could not continue study after completion of SSC. Once she started to work as a NFPE (Non-formal Primary Education) teacher with and NGO in her village. Later in 2012, she started working with GUK as a Nutrition Worker of Chars

Livelihood Programme (CLP) project. She received training on different social issues through the project and gathered good knowledge. Gradually she acquired leadership quality and alongside activities of Nutrition Worker, she also started to work for awareness raising on child marriage,

dowry, women's rights, domestic violence etc. Consequently, she gained well acceptance in the family as well as in the society. She has been engaged with GUK implemented 'Strengthening Civil Society and Public Institutions to Address Gender Based Violence and Build Community Resilience to Adopt Climate Change' project in 2017 and received training on different issues including leadership. She also participate in village arbitration and help poor women to get justice. At one stage, encouraged by local people, she took decision to compete for Women's reserved seat of Union Parishad and elected as member of Fazlupur union. She also received prestigious 'Joyita' award in 2018 for outstanding contribution in the society. She is a mother of two daughters and one son and they all are studying in school.

Shapla Begum expressed gratitude to GUK for the support through which she has been able to reach this position and have had a respectful life

Key achievements:

Establishment of Women Help Desk (WHD)

For providing different support to Gender Based Violence (GBV) survivors, GUK has established 3 Women Help Desk at Sonatala, Nandigram and Sadar Upazila police station and 1 in Bogura district court premises. A female Police Officer is providing support like FIR, GD and counseling at WHD at police stations while a female advocate who is designated as Legal Support Officer (LSO) providing support for GBV survivors. So far, a total of 218 GBV survivors have received services through WHD from July to December, 2018.

Organise Women cycle rally

To raise mass awareness, GUK supported Bogura Zilla Police to organise a bicycle rally on 30th November, 2018 in Bogura district through the 'Strengthening Access to Multi-sectoral Public Services for GBV Survivors in Bangladesh (ASTHA)' project. A total of 511 female students from 37 schools and colleges participated in the rally to mark the 'International Day for the Elimination of Violence against Women'.

Thematic Group Formation (Women, Girls, Men and Boys)

With the aim to engage community people and to make them sensitise and to raise awareness among them in regards to GBV prevention, a total of 131 different thematic groups (women, girls, men, boys) both in Rohingya and host community has been formed.



Awareness and capacity building

For awareness raising and capacity building of programme participants, following activities have been carried out:

- A total of 862 meetings meetings have been conducted at group level for identifying GBV risks, developing action plan and follow up for GBV prevention. Participants shared their experience on GBV issues among each other and their awareness are increased.
- 3 scripts on awareness raising/Theater for Development (TFD) for thematic groups have been developed.
- Skill development training for TFD groups organized in 2 batches and 38 participants received this training.
- A total of 360 awareness raising sessions on gender norms, GBV prevention for community people, union parishad/the religious leaders/institutions have been conducted Total 9000 persons participated in these sessions.
- 2 training modules on gender, life skill and GBV prevention have been developed
- Capacity development training for thematic groups on gender equality, life skill, GBV prevention & response, disaster preparedness & early warning organized for 300 persons.
- Training provided to 123 volunteers on GBV prevention and disaster preparedness & early warning organized.

Accessing support services

A total 450 women who are victims of Gender Based Violence have been referred to Women Friendly Spaces so that they have access to legal support services, shelter home services and strengthening strong legal service network.

Campaign

- 2 mass campaign organised with the participation of adolescents to create awareness of GBV issues. A total of 1242 (girls-673, boys-569) adolescents and youths participated in these events.
- 19 safety audit conducted by Community Watch Groups (CWGs) in Rohingya and host community in Ukhiya & Teknaf upazila of Cox's bazar.
- 16 days activism observed in participation of people from all walks of life to increase awareness among mass people and mobilize them to address GBV.

Legal aid support

GUK takes initiatives so that poor women who are sufferer of violence get legal aid support. For this purpose GUK organizes legal aid camp, coordinate with law enforcing agencies and form platforms for taking action. In this reporting year, 41 women and men got legal aid support by GUK initiative.



Human rights protection

GUK has revitalized Upazila Manobadhikar Sangrakkhan Parishad, Upazila Manobadhikar Nari Shamaj, Upazila Manobadhikar Ainjibi Parishad and Shamajik Uddakta Dal are revitalized by GUK in Gaibandha sadar upazila. These forums are playing significant role to reduce gender based violence and to establish human rights. GUK also provide assistance to Manobadhikar taskforce for submitting complaints to National Human Rights Commission (NHRC) to ensure justice for victims.

Activities performed

SI #	Facts	2018	2017
01	Women Help Desk established at court	4	-
02	Thematic groups formed	131	-
03	Drama script on awareness raising on GBV issues developed	3	-
04	awareness raising sessions on gender norms, GBV prevention	360	163
05	Training modules on gender, life skill and GBV prevention developed	2	-
06	Capacity development training for thematic groups on gender equality, life skill, GBV prevention & response	300	-
07	Training for volunteer groups on GBV prevention	123	-
08	Referral linkage	450	-
09	Safety audit conducted	19	-
10	Training on human rights and gender	25	25
12	Legal aid camp organized	10	6
13	Child marriage prevented	22	21
14	Domestic violence prevented	11	43
15	Mass awareness campaign arranged	2	-

Strategic Objective-5: Community resilience on disaster management focusing climate change

Following projects have been implemented under this strategic objective in 2018:

SI #	Project Title	Supported by
01	Strengthening Community Resilience through Disability Inclusive Disaster Risk Management (SCRDiDRM) in Urban and Rural areas in Bangladesh	CBM & CDD
02	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)	Oxfam GB
03	Strengthening Civil Society and Public Institutions to Address Gender Based Violence and Build Community Resilience to Adopt Climate Change	Manusher Jonno Foundation
04	Trans boundary River for Our Sustainable Advancement (TROSA)	Oxfam GB

05	Strengthen Women-Led Climate Resilience DRM for Inclusive Development through Adaptive Agricultural Technology (SCR-DRIMAT)	Christian Aid
06	Recovery of WASH, Child protection & Infrastructure while strengthening emergency preparedness skill in flood-affected areas	UNICEF
07	China-UNDP Bangladesh Emergency Response Initiative for August Flood in 2017 Shelter Support Assistance-Early Recovery Facility	UNDP
08	Strengthening Humanitarian Preparedness and Response (SHPR)	Christian Aid
09	Emergency Food Security Cash Assistance for the Worst Flood Affected Households 2017	WFP
10	Improving WASH facilities of Host Communities and Rohingya Refugees	AWO International & Solidar Suisse

Case study

Cluster village made people smiling



Pardiara, a river island village of Kamarzani union in Gaibandha district. A total of 350 families are living in this village. The people of this village have to survive by struggling with floods and river erosion almost every year. Floods and ricer erosion cause many casualties and huge damage to houses, agricultural crops and other assets. Especially women, elderly people, Persons with Disabilities and children face lots of problems during floods. In 2017, Gana Unnayan Kendra (GUK) started implementing of "Strengthening Civil Society and Public Institutions to Address Gender

Based Violence and Build Community Resilience to Adopt Climate Change" project in this area. According to the project activity plan, GUK established a cluster village where 7 flood affected families are shifted there.

The ground of the cluster village has been raised considering highest level of latest flood. As a result, they are now living safely on the raised place with their household assets. During flood, many affected families from the neighboring would also be able to take shelter on the cluster village with household assets. Tube wells, latrines and inputs for homestead vegetable gardening have also been provided for these families. Inhabitants here are really excited for getting the support.

Mr. Aklas Mia, inhabitant of the cluster village says 'As a result of getting the support, we are now safe from flood induced vulnerabilities. By this project a total of 7 cluster villages have been established in flood prone Gaibandha sadar and Fulchari upazila.

Major achievements:

Training on disaster management and climate change adaptation:

With the purpose to make vulnerable people self-confident for coping with disaster and climate change, GUK gives emphasis to enhance their capacity through training and awareness sessions on disaster management, preparedness and climate change issues. In the year of 2018, such training and sessions are conducted for 4977 people (women & men).

Building of cluster villages

A total of 13 cluster villages have been built in 2018 in Gaibandha district where 183 flood affected poor families have been shifted permanently on these cluster villages. Sanitary latrines, tube wells and solar systems are also provided for families sheltered in the cluster villages. People are living here safely with their household assets. They are also cultivating vegetables around their household which meets their needs.

Women & Child Friendly Spaces and Education in Emergencies

GUK operated 6 Women & Child Friendly Spaces (WCFSs) in Cox's Bazar for displaced Rohingya women, girls and children. Recreation kits and education materials for children are provided in all WCFSs. Health & hygiene sessions for Women and adolescent girls are conducted in the WCFSs. The WCFSs have quickly become community hubs for women and adolescent girls, who otherwise would have been confined to their rooms due to cultural and religious barriers to being out in public. Women gather here and share their experiences and knowledge among each other. The space also creates an enabling atmosphere of recreation for adolescent girls and children. Besides, GUK operated 45 Child Friendly Spaces (CFSs), in Dinajpur and Gaibandha districts for affected children by 2017 flood. Total 2650 flood affected children were involved with these CFSs. Moreover, 240 children got BDT 2,200 each as alternative care support for purchasing education materials and some essential items.

Formation of Adolescent Club and Provide Life Saving Skills training

A total of 27 Adolescent Club have been formed in Dinajpur and Gaibandha districts. Total 565 flood affected adolescents (girls-287, boys-278) were involved with these club. Out of 565 adolescents 150 have been provided with life saving skills training which includes disaster preparedness & Management, fire, first aid and swimming. This training has increased their knowledge, skill and future preparedness for further disaster.

Rehabilitation of flood affected govt. primary schools

GUK provided support to rehabilitate government primary schools in Dinajpur and Gaibandha district which were affected by 2017 floods. A total of 13 schools have been supported for repairing/ reconstruction, wall painting, wall picture & masses, playing materials, color and accessibility for disabled children. Bench, table, chair, water filter, steel almirah and books self are also given to these schools.



Installation of Street Solar Lamp in Rohingya camps

About half of the Refugees living in the overcrowded camps are women and children. Sometimes elephant attack the camp area, so, protection was a great concern in the camps especially for women and adolescent girls as there is no electricity or any other option of lighting there. Hence, there were chances to occur violence against women and children. So, taking into consideration this issue, 71 Street solar lamp posts have been installed. Each solar lamp post covers 50 families and these have made easy access to light for the total 3000 families. Consequently, inhabitants and shopkeepers of the road of the camp feel safe and secured.

Community Cooking Spaces in Rohingya camps

GUK built 6 common cooking spaces with fuel, water and spices supply. The community kitchens provide 150 families access to a safe place to cook their food. Five groups were formed consisting of 5 members in each group for each cooking space. Each group cook according to a roster. A management committee consisting of 7 members was also formed to oversee management of these cooking spaces.

Construction of Hand Washing Point

Rohingya Refugees living in the camps were suffering due to limited access to water. Considering the problem, GUK has constructed 80 Hand Washing points in different block in the Rohingya refugee camp-15. These Hand Washing points have made easy access to water for 1200 families of the camp.

Activities performed

SI #	Facts	2018	2017
01	Training on disaster management and climate change	4977	3584
02	Building of cluster villages	13	01
03	Provide support for adopted climate resilient technologies and /or diversified agriculture practices	120	-
04	Climate vulnerable people engaged in alternative livelihood options	60	-
05	Climate vulnerable community (women & men) groups are formed to deal with climate change issues	55	-
06	Group members received training on context specific climate adaptive agricultural practices	120	-
07	Women received training on climatic disaster preparedness (risk and vulnerability mapping, priority setting, risk mitigation plan)	150	
08	Village based adaptation plan developed by the community	15	-
09	Local and national level CSO platforms strengthened/reformed and formed	34	-
10	CSO network members received training on climate change adaptation	27	
11	Climate change affected households received social safety-net support	250	177
12	Child Friendly Spaces (CFSs) operated	45	50
13	Alternative care support for flood affected children	240	-
14	Formation of Adolescent Club in flood prone areas	27	-
15	Life saving skills training for Adolescent Club members	150	-
16	Rehabilitation support for flood affected government primary schools	13	-
17	Women and Child Friendly spaces operated in Rohingya camp	06	04
18	Community Cooking Spaces operated in Rohingya camp	06	06
19	Distribution of dignity kits in Rohingya families	9370	1700

20	Installation of solar street lights in Rohingya camp	71	10
21	Construction of hand washing points in Rohingya camp	80	30
22	School drill on Education in Emergency	2	1

Strategic Objective-6: Health, Nutrition and WASH

Case Story

SAM Corner Brings Hopes for inhabitants of Fulbari, Kurigram

for Severe Treatment facilities Acute Malnutrition (SAM) children were very limited in Fulbari Upazila Health Complex (UHC) in Kurigram. Only one bed was there for treatment of SAM children. The health complex authority was very concern to provide treatment for SAM children. But, beside of shortage of facilities, most of the medical staffs were not trained on SAM management. General people were also not much aware about SAM corner of health complex. As a result. SAM children would not go for treatment. In that circumstance, Gana Unnayan Kendra (GUK) started the UNICEF supported "UN Joint Programme on Support



for North West Bangladesh Floods-2016" in 3 unions of Fulbari upazila along with Kurigram sador and Chilmari upazila of Kurigram district. Through this project GUK jointly with the UHC renovated the SAM corner with 10 beds and ensured all logistics for treatment of SAM children. On the other hand, medical staffs were provided with SAM management training and Unicef representatives provided on the job training on SAM management. Project staffs and volunteers visited door to door in the working area to indentify SAM children and informed their parents about SAM corner of Fulbari UHC. Consequently, during the project period a total of 52 SAM children got treatment and cured. High officials from Govt. health department, people's representatives and elite persons visited the SAM corner and thanked UHC authority, Unicef and GUK for the great initiative. As a result of this initiative, SAM children are getting proper treatment. Medical staffs of the UHC are also happy to provide treatment and community people are now much aware about the SAM corner and treatment.

SI #	Project Title	Supported by
01	Strengthening Community Resilience through Disability Inclusive Disaster Risk Management (SCRDiDRM) in Urban and Rural areas in Bangladesh	CBM & CDD
02	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)	Oxfam GB
03	Recovery of WASH, Child protection & Infrastructure while strengthening emergency preparedness skill in flood-affected areas	UNICEF

Interventions implemented under this strategic objective in 2018

04	Strengthening Humanitarian Preparedness and Response (SHPR)	Christian Aid	
05	Improving WASH facilities of Host Communities and Rohingya Refugees	AWO International & Solidar Suisse	
06	Promoting Rights and Inclusion of the Disabled People for their Empowerment (PRIDE)	Liliane Fonds, the Netherlands	

Major achievement:

Partnership with ADVIN

GUK and ADVIN Ltd. have signed a MoU on 30th June, 2018 for implementing the 'Digital Primary Health Care' project in rural areas of Northern Bangladesh. On behalf of ADVIN, Chief Executive Officer Mr. Ahad Alim and Director Mr. Jamal Uddin and from GUK, Chief Executive Mr. M. Abdus Salam, Director Mr. Abu Sayem Md. Jannatun Nur and other senior staff members were present in MoU signing ceremony.

Organize health and hygiene sessions

The organization conducts health & hygiene sessions to make people aware. These sessions include personal health & hygiene, menstruation and reproductive health, care of lactating & pregnant mother, Infant Young Child Feeding (IYCF), proper use of WASH hygiene kits etc. In this reporting year GUK conducted 2083 health & hygiene awareness sessions.

Distribution of hygiene kits

Different kinds of hygiene kits including detergent, bathing soap, shampu, laundry soap, sandal, savlon, tooth paste, tooth brush, coconut oil etc. are distributed among 9140 Rohingya families in 2018.

Therapeutic & treatment support for persons with disabilities

GUK provides therapeutic and treatment support for persons with disabilities. Moreover, the organization also provides referral support for better treatment. In the year of 2018, a total of 142 persons with disabilities have been provided with therapeutic and treatment support.

Assistive device distribution

GUK distributes different kinds of customized assistive devices among persons with disabilities according to their needs. In 2018, different kind of assistive devices like tri-cycle, wheel chair, walker, hearing aid, toilet chair, special chair, standing frame etc. have been distributed among 133 people.



Latrine installation

In this reporting year, GUK have installed 501 resilient latrines at household level for flood affected families which made access for 5010 people. Moreover, 35 nos. special latrines have been installed for persons with disabilities, elderly people and children which cover 710 people. In addition250 latrines have been installed (06 are particular for people with special needs) in Rohingya camps in Cox's Bazar district. A total of 3750 households of the camp got the scope to use these latrines and they are feeling dignity.

Construction of bathing cubicles for women and adolescent girls

During floods, affected poor women and adolescent girls face lots of WASH related problems. Bathing is one of the major problems. Considering the issue, GUK construct bathing cubicles in the flood prone areas. In this reporting year, a total 165 bathing cubicles are constructed for flood affected populations. Moreover, 80 bathing cubicles are constructed for displaced Rohingya adolescent girls and women to ensure access to safe and secured bathing.

WASH facilities in schools

GUK has established WASH facilities in 13 educational institutions including govt. primary schools, secondary schools and Madrasha in 2018. This initiative has created access to WASH facilities for 4072 students (girls-2182, boys-1890) living in the flood prone areas.

Installation and rehabilitation of water points

A total of 67 tube wells (Tara pump) have been installed in Dinajpur and Gaibandha districts in 2018 for flood affected people. Each tube well has created access of minimum 15 HHs for safe drinking water and total people coverage is 5100.

SI #	Facts	2018	2017
01	Health & hygiene awareness sessions conducted	1340	2083
02	Therapeutic & treatment support provided to Persons with Disabilities	142	140
03	Referral support for Persons with Disabilities	115	185
04	Assistive devices distributed	133	423
05	Cubical bathing places constructed in remote char areas and Rohingya camps	167	340
06	Rehabilitation & installation of latrines in flood affected areas	671	1790
07	Special latrines for Disabled, elderly and children installed in flood affected areas	35	420
08	Installation and rehabilitation of water points (tube wells)	173	160
09	Hygiene kits distribution in Rohingya families	9140	-
10	WASH (latrines & tube wells) facilities in schools	13	-
11	Hand washing devices distributed	585	1710
12	Installation of Deep Tube well in Rohingya camp	2	5
13	Construction of Bathing Cubicles in Rohingya camp	60	20
14	Latrine installation in Rohingya camp	250	60
15	Community tube wells installation in Rohingya camp	10	-

Activities performed in 2018

Strategic Objective-7: Good Governance and Democratic Environment

Following projects have been implemented under this strategic objective in 2018:

SI #	Project Title	Supported by
01	Trans boundary River for Our Sustainable Advancement (TROSA)	Oxfam GB
02	Strengthening Civil Society and Public Institutions to Address Gender Based Violence and Build Community Resilience to Adopt Climate Change	Manusher Jonno Foundation
03	Strengthening Community Resilience through Disability Inclusive Disaster Risk Management (SCRDiDRM) in Urban and Rural areas in Bangladesh	CBM & CDD
04	Strengthening Democracy by Promoting Human Rights Culture in Bangladesh'	Ain o Shalish Kendra
05	Empowering Samall holders to Strengthen Local Democratic Governance (KHAMATAYAN)	Christian Aid
06	Strengthening Partnership Convening & Convincing (SPCC)- Pathway-3	Helvetas Intercooperation
07	Strengthen Women-Led Climate Resilience DRM for Inclusive Development through Adaptive Agricultural Technology (SCR-DRIMAT)	Christian Aid
08	Promoting Rights and Inclusion of the Disabled People for their Empowerment (PRIDE)	Liliane Fonds, the Netherlands

Major achievement

Citizen Dialogue/Public Hearing

With the purpose to make community people aware about their rights and to make govt. service provider sensitize, GUK arrange public hearing with respective authorities. In the year of 2018, 5 public hearing meetings have been arranged with Union Parishads and Upazila Social Service department. A total of 1485 community people including 223 Persons with Disability participated in these public hearing.



Community Score Card

To make community people aware about their rights and to make govt. service provider sensitize, GUK organise Community Score Card Meeting with service providers. This year, 4 such meetings were organiseed with Department of Agriculture Extension where 966 men and women participated including 158 Persons with Disability.

Formation of Human rights groups

GUK has formed **and revived** different human rights groups at union and upazila level. These are Manobadhikar Sangrakkhan Parishad, Manobadhikar Nari Samaj, Manobadhikar Natto Parisha, Manobadhikar Lawyers Forum, Samajik Uddakta Dal etc. These human rights groups are actively playing important role for human rights protection.

Legal aid camp

GUK arrange legal aid camp for supporting poor victims of violence. Total 10 legal aid camps were organised in this reporting year where 1932 (female-1082, male 850) people participated. Total 39 victims (female-34, male-5) were facilitated to get government legal aid support through these camps.

Facilitation to organise Arbitration (Salish)

For ensuring social justice for disadvantaged poor men and women, the organisation facilitates human rights groups to arrange ideal arbitration (salish) at community level. In 2018, a total of 48 Adarsho Salish were arranged. Consequently, domestic violence is being minimized at rural areas.

Fact finding on human rights violation and memorandum submission:

For fact finding on incident of human rights violation, GUK has formed a human rights task force in Gaibandha district. When any incident of violence occurs, the task force collects information and submit memorandum to concern authority so that the victim gets justice. This year, upon fact finding the task force submitted 3 memorandums in separate incidents.

Capacity building of human rights group members

Capacity building initiatives for human rights group members are taken by GUK. The orginisation arrange exposure visit, training, orientation session and knowledge sharing events for this purpose. In this reporting year, 25 human rights activists received training on gender and human rights.

Election monitoring and voter education

Since 1991 the organisation is engaged in national and local level election monitoring and observation. GUK has been affiliated with Election Working Group (EWG) in 2007. The organization also works to make aware general people about their voting rights, campaigning for voter registration, mobilization to encourage for participating in the voting process. In addition, GUK assist Election Commission to update voter list through awareness raising, campaign, postering, miking, awareness through cable network and leaflet distribution. It also conducts voter audit and Citizen Dialogue with candidates and common people. GUK observed 11th national election in 2018 as a registered local observer organisation of Bangladesh Election Commission. It deployed a total of 450 election day observers for 10 parliamentary constituencies in Rangpur division.

Day observation

In collaboration with local administration, local government institutions and other relevant stakeholders, GUK celebrates different national and international days. A total 42 national and international days observed including International Women's Day, International Human Rights Day, World Health Day, National Disaster Preparedness Day, International Disaster Mitigation Day, International Disabled day, International Literacy Day, International poverty Alleviation day, Grameen Nari Dibosh, National Youth Day, International Volunteer Day, 16 days activism etc.

Organising campaign and rally:

With the purpose to create mass awareness on different issues e.g. gender based violence, child marriage, human rights, disaster preparedness etc. GUK organizes campaign and rally through human chain, folksong, video show, wall writings, banner & poster demonstration, leaflet distribution at district, upazila and union level. In 2018, total 27 rallies, 2 grand campaigns and 10 street drama were organised in its different working areas.

Advocacy and Lobbying:

GUK works in close collaboration with government and non-government organizations so that disadvantaged people get proper services. In one side, GUK takes initiatives to increase awareness among poor people, and on the other side sensitizing the people involved in different departments like agriculture, health, livestock, education, social service, legal aid, and local government. GUK also works for private sector engagement for supporting poor people. By the continuous effort of GUK, a good relation has been built between general people and service providing organizations.

Activities performed

SI #	Facts	2018	2017
01	Number of meeting (on human rights, child marriage, domestic violence, dowry etc.) organised		477
02	Workshop organized	9	13
03	Legal aid camp organised	10	10
04	Facilitated to organize Adarsho Salish	48	30
05	Fact finding on human rights violation	3	7
06	Citizen Dialogue /public hearing organised	5	6
07	Community Score Card organised	4	-
08	Farmer groups revitalized	300	-
09	Upazila Agro Producers' Association (UAPA) formed	7	-
10	Zila Agro Producers' Association (UAPA) formed	2	-
11	Capacity building initiatives for human rights group members	25	17
12	Mass campaign organised	2	1
13	Street drama	10	-
14	Election observation (constituency)	10	-



Strategic Objective -8: Action research and innovation

GUK implement research projects with the purpose to find out new ideas, scope of eligible and feasible way of development approaches for contributing development programmes. Research projects are undertaken based on GUK's longstanding working experience with marginalized people. The organization use scientific research method to collect sound, harmonized, authentic field data and publicly available data and for further programme planning and replication, it analyzes impacts of different interventions and takes innovative ideas and approaches.

Research Projects Accomplished so far:

- 1. The demand for impacts of solar Lamps in Bangladesh
- 2. Mobile Banking and Remittance among Migrant Workers: Experimental Evidence from Bangladesh
- 3. The Impact of Micro Credit Repayment Rules on Seasonal Migration and Loan Repayment during the Agricultural Lean Season- A Randomized Experiment in Bangladesh
- 4. Ghat Research Project
- 5. Reducing Extreme Poverty through Skill Training for Industry Job Placement: The Case of RMG in Bangladesh
- 6. Ultra Poverty Reduction (Char Research) project
- 7. Micro-credit for Share-Croppers (Credit for Farming)
- 8. Solar Boat Charged Project
- 9. Freelancing research project

Research Publication:

"Seasonality and Microcredit: The Case of Northern Bangladesh" (a research book) has been published by internationally renowned publisher i.e. Springer. Web-link: <u>http://www.springer.</u> <u>com/economics/development/book/978-4-431-55009-9</u>





GUK Inclusive Enterprises Limited

GUK Inclusive Enterprises Limited:

GUK operates some social enterprises for supporting organization's financial capacity. These social enterprises are also being operated for the better interest of poor people which are creating employment opportunities and market linkage to get fair price.

Businesses under GUK Inclusive Enterprises Limited:

- 1. Super Tasty Food Products
- 2. GUK Seeds
- 3. GUK Printers
- 4. GUK Agro Farm & Nursery

Brief overview of businesses:

1. Super Tasty Food Products

For creating employment opportunity for local poor people, GUK started a social enterprise 'Super Tasty Food Products' in 2002. The enterprise manufactures different bakery items. By collecting raw materials from local market and directly from smallholder farmers/ producers, it is contributing getting them fair price. The coverage areas of the enterprise are Gaibandha sadar, Sundargonj, Shaghata, Fulchari and Sadullapur upazila of Gaibandha district. A total of 85 employees are working here.

A secondary school is being run from the profit of this enterprise where 243 students from poor families are studying.

2. GUK Seeds

For reducing farmers' dependency on outside seeds, GUK formed farmer groups at community level. A total of 585 smallholder farmers are engaged with this initiative. GUK collect various types of quality seeds like vegetables, grains and fruits from them and properly preserved. Afterwards these are sold among farmer groups.

3. GUK Printers

GUK has an offset printing press which is established in 2001. The press use to print GUK's and other organization's publications, local newspaper, leaflet, poster, banner, festoon etc.

4. GUK Agro Farm and Nursery:

The organization has a multi-dimensional agro-based farm on 7 acres of land where there are nursery of fruits, wooden and medicinal saplings, fish ponds and poultry farm.

GUK Media Wing:

- 1. Prantik TV
- 2. Daily Ajker Janagan

Training and guest facilities

A training centre has been established adjacent to its head office at Nashratpur, Gaibandha with safe and secured atmosphere. There are 9 training venues, accommodation & refreshment facilities. Training venues are well decorated and equipped with all necessary materials. A total of 300 participants can receive residential training at a time here. Besides, there are 22 AC rooms for guest accommodation, car parking and free WiFi facilities in the training centre.

Development Partners

GUK got support from the following national and international organizations in 2018 for implementing development projects.

National and international organizations

- Ministry of Primary & Mass Education-GoB
- PKSF
- UNDP
- UNICEF
- WFP
- UNFPA
- Oxfam GB
- ICCO Cooperation
- Christian Aid
- HELVETAS Swiss Intercooperation- Bangladesh
- Manusher Jonno Foundation
- NETZ Bangladesh
- The Asia Foundation
- CBM
- Lilliane Fonds, the Netherlands
- AWO International & Solidar Suisse
- Centre for Disability in Development (CDD)
- Ain o Shalish Kendra
- Disabled Rehabilitation and Research Association (DRRA)
- STROMME Foundation

Research Partners

- Oxford University
- New York University
- Tokyo University
- University of Southampton, UK
- Institute of Developing Economies (IDE)-JETRO, Japan
- IDRC, Canada
- South Asian Network on Economic Modeling (SANEM)

Affiliation with Networks/Alliances

National:

- Gaibandha Unnayan Network (GUN)
- Amar Adhikar Foundation
- We Can Alliance
- Disaster Forum
- NIRAPAD (Network for Information, Response and Preparedness Activities on Disaster)
- Governance Coalition
- Association for Development Agencies in Bangladesh (ADAB)
- Election Working Group (EWG)
- National Char Alliance

- Campaign for Sustainable Rural Livelihoods (CSRL)
- National Forum of Organization Working with Disabilities (NFOWD)
- Right to Food Campaign
- Civil Society Alliance for Scaling Up Nutrition, Bangladesh (CSA for SUN, BD)
- Credit and Development Forum (CDF)
- National Alliance of Humanitarian Actors, Bangladesh (NAHAB)
- START Fund Bangladesh

International:

- United Nations Framework Convention on Climate Change (UNFCCC)
- United Nations Convention to Combat Desertification (UNCCD)
- United Nations Economic and Social Council (UN ECOSOC)
- Core Humanitarian Standard (CHS) Alliance
- Green Climate Fund
- Banking With The Poor (BWTP) Network, Australia
- Climate Action Network South Asia (CANSA)
- The Adaptation Fund NGO Network, Germany
- GenderCC
- World Forum
- SANGAT

Visitors Highlights of 2018



Director General of Department of Disaster Management and Additional Secretary Mr. Md. Reaz Ahmed was present as the chief guest and Deputy Commissioner of Gaibandha Mr. Gautam Chandra Pal as the special guest in a materials distribution ceremony among flood affected people in Gaibandha on 13th January, 2018.





Mr. Nick Guuttmann, Head of Humanitarian Programme, Mr. Paul Valentin, International Director, Ms. Mara Manzoni Luz, Head of Latin America and Caribbean Division from Christian Aid UK office and Mr. Shakeb Nabi, Country Director, Christian Aid Bangladesh visited GUK's Rohingya response activities at Ukhia of Cox's Bazar district on 13-14 January, 2018.



also present in the event.

Additional Secretary of the Ministry of Disaster Management and Relief Mr. Satyabrata Saha was present as chief guest in a materials distribution ceremony among flood affected people in Kurigram on 17th January, 2018. Deputy Commissioner of Kurigram Mr. Abu Saleh Mohammed Ferdous Khan, Project Management Advisor of UNDP Dr. Ardhendu Sekhar Roy, Programme Analyst Mr. Arif Abdullah Khan, Kurigram sadar UNO Mr. Al Amin Parvez were

High profile representatives from DFID visited GUK's Rohingya response activities in Ukhia of Cox's Bazar district on 13-14 January, 2018.





Ms. Mahabub Ara Begum Gini, MP, honorable Whip of Bangladesh National Parliament was present as the chief guest in a materials distribution ceremony among flood affected people in Gaibandha on 20th January, 2018. Deputy Commissioner of Gaibandha Mr. Gautam Chandra Pal, Police Super Mr. Mashrukur Rahman Khaled, BPM and Gaibandha sadar UNO Ms. Alia Ferdous Zahan and Nationa Consultant of UNDP Mr. Pijush Kanti Barai were also present in the event.

Mr. Kenneth Wood, Global Advisor-Inclusive Market Development and Mr. Ikramul Haque Sohel, Program Manager- Private Sector Engagement of Christian Aid (CA) visited CA supported projects' activities in Gaibandha on 1st February, 2018.



UNFPA representatives Ms. Sabina Parvin and Ms. Rumana Parvin facilitated staff orientation at GUK on 8th February, 2018 for UNFPA supported flood response project.

Ms. Oi Yuko Thama and her husband Mr. Sugioka Takumi visited GUK from 11-12 February, 2018. Thama worked as a volunteer at GUK for 3 months in 2004. They visited different activities including GUK education and skill development training programme.





Ms. Edwina Faithfull-Farmer, Director International Programs and Raine Dixon, Director-Disability inclusion from CBM Australia, Mr. Mohd. Shahnawaz Qureshi, Country Director, CBM Bangladesh and CDD representatives Mr. Nazmul Bari, Mr. Broja Gopal Saha & Ms. Razia Sultana visited CBM & CDD supported GUK's project area in Sreepur & Haripur union of Sundarganj upazila in Gaibandha on 17-18 February, 2018.

Chairperson of NETZ Mr. Manfred Kruger, Vice Chairperson Mr. Bernhard Ludger and Public Relation Officer Mr. Florian Albrecht along with Mr. Riasat Karim, Programme Manager of NETZ Bangladesh visited GUK on 20-21 February, 2018 and participated in celebration of International Mother Language Day with GUK and Bir Protik Taramon Bibi Anandalok Community primary school in Gaibandha.





Christian Aid representatives Mr. Samuel Patrick Sutherland Williams, Mr. Andrew John Campbell and Ms. Peggy Kyeiwa Ofori Amoako from UK Office and Ms. Umme Khadiza from Bangladesh Country Office visited Christian Aid supported projects' activities including on 22nd February, 2018.



UNICEF representatives Ms. Jesmin B Hossein and Mr. Ruhul Amin facilitated 2 days long staff training on WASH and Child Protection on 4-5 March, 2018 at GUK for UNICEF supported 'Recovery of WASH, Child protection & Infrastructure while strengthening emergency preparedness skill in flood-affected areas' project.

UNICEF Head of Child Protection Mr. Jean lieby & Child Protection Specialist Ms. Nguyen Thi Y Duyen from UNICEF-Vietnam and Child Protection Officer Ms. Jesmin B. Hossain UNICEF-Bangladesh visited different activities of UNICEF supported "Recovery of WASH, Child Protection and Education Infrastructure while Strengthening Emergency Preparedness Skills in Flood-affected Areas" project in Dinajpur sadar & Birol upazila of Dinajpur District on 14th March, 2018.



UNO of Gobindaganj upazila in Gaibandha Mr. Shilabrata Karmokar visited GUK's skill training program on 10th March, 2018.



Representatives from UNICEF & GIZ and government officials from various departments visited activities of UNICEF supported 'Recovery of WASH, Child protection & Infrastructure while strengthening emergency preparedness skill in flood-affected areas' project area in Fulchari upazila of Gaibandha district on 9th may, 2018.

Representative from Liliane Foundation (LF), the Netherlands, Ms. Juultje Tulfer visited LF supported 'Promoting Rights & Inclusion of the Disabled people for their Empowerment (PRIDE)' project activities on 19-20 May, 2018 in Gaibandha.



Country Director of Oxfam in Bangladesh, Dr. Dipanker Datta and Regional Humanitarian Manager, Oxfam-Asia, Mr. Paolo Lubrano visited GUK head office and different activities in Gaibandha on 21 May, 2018.





Police Super of Gaibandha Mr. Abdul Mannan Miah was present as the chief guest in closing & certificate distribution ceremony among 'Garments sewing machine operation training' participants on 28th May, 2018 at GUK training center.

Global CEO Ms. Amanda Khozi Mukwashi, International Emergency Manager Mr. Ram Krisna, Head of Finance (CA-UK) Nick pack along with Country Director Mr. Shakeb Nabi and other senior staff members of Christian Aid, Bangladesh Office visited 'Strengthening Humanitarian Preparedness and Response (SHPR)' project activities in Ukhia of Cox's bazar district on 23-24 June, 2018.





Christian Aid representatives Mr. Sanjib Biswas, Ms. Roxana Rahim and Mr. Mizanur Rahman visited CA supported 'Empowering Smallholders to Strengthen Local Democratic Governance (KHAMATAYAN)' project activities in Gaibandha on 8-9 August, 2018.



Traidcraft representatives Mr. Shawkat Hasan and Ms. Oliva Biswas visited different activities of 'Empowering Smallholders to Strengthen Local Democratic Governance (KHAMATAYAN)' project on 12-14 August in Gaibandha

Mr. Melaku Merga from Oxfam in Ethiopia, Mr. ATWAR Rahman and Mr. Mizanur Rahman from Oxfam in Bangladesh visited GUK emergency warehouse in Gaibandha and had meeting with senior staff members on 19th September, 2018.





Representative of Kerk in Actie, the Netherlands Ms. Petri Hofland along with ICCO Cooperation representatives Mr. Shahab Uddin and Mr. Moniruzzaman Mukul visited ICCO supported 'Promoting Rights of Teen-aged Girls to Improve their Access to Economic Activities (PROTIVA)' project activities including skills development training on 28th September, 2018.

Country Representative of ICCO Cooperation, Bangladesh Ms. Tessa Schmelzer along with Programme Head Mr. Abul Kalam Azad and Nutrition Expert Mr. Moniruzzaman Mukul visited ICCO supported 'Promoting Rights of Teen-aged Girls to Improve their Access to Economic Activities (PROTIVA)' project activities including skills development training on 5th December, 2018.









Hasan Court (1st Floor) 23/1 Motifheel C/A Dhaka-1000, Bangladesh Tel: 9553407, 9564972 Fax: +88-02-7124940 e-mail atik khaled@email.com website : www.atikkhaled.com

INDEPENDENT AUDITORS' REPORT To the Members of General Body of Gana Unnayan Kendra (GUK)

We have audited the accompanying Consolidated Financial Statements of Gana Unnayan Kendra (GUK) which comprise the Statement of Financial Position as at 30 June 2018 and the Statement of Comprehensive Income, Receipts and Payments Statement, Statement of Cash Flows, Statement of Changes in Equity together with Notes thereto for the period from 01 July 2017 to 30 June 2018.

Management responsibility for the financial statements

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

Auditor's Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of Gana Unnayan Kendra (GUK) as at 30 June 2018 and its financial performance and its cash flows for the period from 01 July 2017 to 30 June 2018 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

Other Matter

The project-wise financial statements under Gana Unnayan Kendra (GUK) related to these consolidated financial statements for the year ended 30 June 2018 were audited by other auditors who expressed an unmodified opinion on those statements.





Hasan Court (1st Floor)
23/1 Motifheel C/A
Dhaka-1000, Bangladesh
Tel: 9553407, 9564972
Fax +88-02-7124940
e-mail atik khaled@gmail.com
website : www.atikkhaled.com

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) In our opinion, proper books of accounts as required by law, NGOAB and MRA guidelines etc. have been kept by Gana Unnayan Kendra (GUK) so far as it appeared from our examination of those books; and
- c) In our opinion, the Statement of Financial Position and the Statement of Comprehensive Income, Receipts and Payments Statement, Statement of Cash Flows, Statement of Changes in Equity together with Notes dealt with by the report are in agreement with the books of accounts.

Dated: Dhaka 21 September, 2018

Acik Chilad chono

Atik Khaled Chowdhury Chartered Accountants



Gana Unnayan Kendra (GUK)

Statement of Financial Position - Balance Sheet

As on June 30, 2018

Particulars	Notes	Amount in Taka	
raruculars		30-Jun-18	30-Jun-17
Property & Assets			
Non-Current Assets:			
Fixed Assets (at cost less accumulated depreciation)	4.00	154,536,978	128,110,717
Fixed Assets (at cost less accumulated depreciation)-LMF	4.00	62,978,219	45,144,068
Fixed Deposits Reserve (FDR)-LMF	5.00	57,635,836	149,612,676
Sub-total	L	275,151,033	322,867,461
Current Assets:		270,101,000	022,007,101
Sundry Debtors	6.00	75,506	75,506
Advances, Deposits & Prepayments	7.00	2,625,114	2,025,243
Advances, Deposits & Prepayments-LMF	7.00	6,481,495	8,883,515
Loan to General Fund-LMF	8.00	17,299,799	23,599,799
Short-term Loan	9.00	36,682,282	21,074,199
Short-term Loan-LMF	9.00	9,241,187	9,241,187
Loan Outstanding to Group Members-LMF	10.00	1,143,862,106	706,442,322
Investment	11.00	4,022,985	1,125,425
Cash & Cash Equivalents	12.00	52,192,577	23,902,727
Sub-total	_	1,272,483,051	796,369,923
Total	=	1,547,634,084	1,119,237,384
Fund & Liabilities	-		
	-		
Capital Fund:	12.00	118 400 241	08 581 042
Capital Fund: Cumulative Surplus-LMF	13.00	118,400,241	98,581,043
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF	14.00	16,288,157	16,288,157
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account	14.00 14.00	16,288,157 62,394,661	16,288,157 52,682,911
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund	14.00	16,288,157 62,394,661 81,349,443	16,288,157 52,682,911 45,144,068
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i>	14.00 14.00	16,288,157 62,394,661	16,288,157 52,682,911 45,144,068
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund Sub-total Non-Current Liabilities:	14.00 14.00 15.00	16,288,157 62,394,661 81,349,443 278,432,502	16,288,157 52,682,911 45,144,068 212,696,179
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund Sub-total Non-Current Liabilities: Loan from PKSF (Long-term)-LMF	14.00 14.00 15.00	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF	14.00 14.00 15.00	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF	14.00 14.00 15.00	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000	16,288,157 52,682,911 45,144,068 212,696,179
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF	14.00 14.00 15.00 16.00 17.00 18.00	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF Other Loan (Long-term)-LMF <i>Sub-total</i>	14.00 14.00 15.00 16.00 17.00 18.00	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021 9,400,000	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197 9,400,000
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF Other Loan (Long-term)-LMF <i>Sub-total</i> Current Liabilities:	14.00 14.00 15.00 16.00 17.00 18.00	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021 9,400,000	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197 9,400,000 580,138,454
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF Other Loan (Long-term)-LMF <i>Sub-total</i> Current Liabilities: Accounts Payable	14.00 14.00 15.00	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021 9,400,000 743,122,823	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197 9,400,000 580,138,454 10,900,000
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF Other Loan (Long-term)-LMF	14.00 14.00 15.00	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021 9,400,000 743,122,823 8,569,815	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197 9,400,000 580,138,454 10,900,000 243,226,116
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF Confer Loan (Long-term)-LMF <i>Sub-total</i> Current Liabilities: Accounts Payable Group Members' Savings-LMF Loan/Mutual Risk Fund	14.00 14.00 15.00 16.00 17.00 18.00 19.00 20.00 21.00	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021 9,400,000 743,122,823 8,569,815 445,021,076	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197 9,400,000 580,138,454 10,900,000 243,226,116 6,274,868
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF Confrom Commercial Banks (Long-term)-LMF Other Loan (Long-term)-LMF <i>Sub-total</i> Current Liabilities: Accounts Payable Group Members' Savings-LMF Loan/Mutual Risk Fund Short-term Loan	$ \begin{array}{c} 14.00\\ 14.00\\ 15.00\\ \end{array} $	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021 9,400,000 743,122,823 8,569,815 445,021,076 14,102,583 31,378,900 4,339,385	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197 9,400,000 580,138,454 10,900,000 243,226,116 6,274,868 42,317,166 6,366,945
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF Coun from Commercial Banks (Long-term)-LMF Other Loan (Long-term)-LMF <i>Sub-total</i> Current Liabilities: Accounts Payable Group Members' Savings-LMF Loan/Mutual Risk Fund Short-term Loan Provision for Expenses Loan Loss Provision (LLP)-LMF	$ \begin{array}{c} 14.00\\ 14.00\\ 15.00\\ \end{array} $	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021 9,400,000 743,122,823 8,569,815 445,021,076 14,102,583 31,378,900	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197 9,400,000 580,138,454 10,900,000 243,226,116 6,274,868 42,317,166 6,366,945 12,162,000
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF Coun from Commercial Banks (Long-term)-LMF Other Loan (Long-term)-LMF <i>Sub-total</i> Current Liabilities: Accounts Payable Group Members' Savings-LMF Loan/Mutual Risk Fund Short-term Loan Provision for Expenses Loan Loss Provision (LLP)-LMF	$ \begin{array}{c} 14.00\\ 14.00\\ 15.00\\ \end{array} $ $ \begin{array}{c} 16.00\\ 17.00\\ 18.00\\ 19.00\\ \end{array} $ $ \begin{array}{c} 20.00\\ 21.00\\ 22.00\\ 23.00\\ 24.00\\ \end{array} $	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021 9,400,000 743,122,823 8,569,815 445,021,076 14,102,583 31,378,900 4,339,385	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197 9,400,000 580,138,454 10,900,000 243,226,116 6,274,868 42,317,166 6,366,945 12,162,000
Capital Fund: Cumulative Surplus-LMF Fund Account-LMF Fund Account Fixed Assets Fund <i>Sub-total</i> Non-Current Liabilities: Loan from PKSF (Long-term)-LMF Loan from IHSL (Housing Loan-Long-term)-LMF Loan from Commercial Banks (Long-term)-LMF Other Loan (Long-term)-LMF <i>Sub-total</i> Current Liabilities: Accounts Payable Group Members' Savings-LMF	$ \begin{array}{c} 14.00\\ 14.00\\ 15.00\\ \end{array} $ $ \begin{array}{c} 16.00\\ 17.00\\ 18.00\\ 19.00\\ \end{array} $ $ \begin{array}{c} 20.00\\ 21.00\\ 22.00\\ 23.00\\ 24.00\\ 25.00\\ \end{array} $	16,288,157 62,394,661 81,349,443 278,432,502 1,100,000 71,030,802 661,592,021 9,400,000 743,122,823 8,569,815 445,021,076 14,102,583 31,378,900 4,339,385	16,288,157 52,682,911 45,144,068 212,696,179 1,500,000 78,847,257 490,391,197 9,400,000

Sowrendra Narayan Ghose Sr. Coordinator Finance & Administration

Dhaka 21 September, 2018

M. Abdus Salam

Chief Executive

Alix Khalad Chondley

Atik Khaled Chowdhury Chartered Accountants



Gana Unnayan Kendra (GUK)

Statement of Comprehensive Income

For the period from July 01, 2017 to June 30, 2018

	N. (Amount in Taka	
Particulars	Notes	30-Jun-18	30-Jun-17
INCOME:			
Grant receipts		196,487,550	125,486,914
Income from accommodation & food		9,225,657	8,192,601
Bank interest		153,520	169,108
Bank interest-LMF		435,641	92,392
Bank interest-LMF (FDR Interest)		6,964,421	3,087,098
Service charges-LMF		161,330,043	117,497,703
Other receipts		9,957,560	22,544,939
Other receipts-LMF		2,439,884	9,885,168
Total		386,994,276	286,955,923
10(4)	Ŀ	380,994,270	280,955,925
EXPENDITURE:			
Salary & allowances		51,287,555	38,155,750
Salary & allowances-LMF		62,715,675	56,892,584
Accommodation Expenses		345,780	197,362
Administration Cost		9,785,313	6,325,890
Administration Cost-LMF		12,643,872	10,466,273
Staff Development Cost-LMF		535,500	422,049
Membership Fee, Registration & Others-LMF		207,900	180,712
Audit Fee Payment		350,000	235,000
Audit Fee & Credit Rating Fee-LMF		349,410	75,000
Communication Expenses		91,458	39,513
Communication Expenses-LMF		913,650	1,209,953
Advertisement Cost		125,000	77,500
Advertisement Cost-LMF		179,023	10,800
Service charges		8,570,000	6,010,000
Bank charges		157,802	83,590
Bank Charges-LMF		1,517,570	930,487
Interest Paid on Bank Loan-LMF		36,784,403	18,814,534
Interest Paid on Housing Loan (IHSL)-LMF		6,765,452	6,341,646
Service charge paid to HO-LMF		8,570,000	6,010,000
Savings Interest Paid to GM-LMF		10,298,508	9,156,278
Other Expenses		2,597,197	18,175,200
Other Expenses-LMF		382,222	226,217
Program Cost		138,569,255	91,556,970
VAT & Tax Payments		839,838	407,605
VAT & Tax Payments-LMF		36,125	39,752
Total Expenditure before depreciation and provision		354,618,508	272,040,665
Depreciation		1,235,780	881,910
Depreciation-LMF		815,790	678,816
Provision for Expenses		_	-
Group Members' Savings Interest Provision-LMF		-	-
Loan Loss Provision (LLP)-LMF		10,505,000	-
Total Expenditure		367,175,078	273,601,391
Surplus (Excess of Income over Expenditure)		19,819,198	13,354,532
Total	_	386,994,276	, ,
10(4)	=	380,994,270	286,955,923

This should be read in conjunction with annexed Notes.

Sowrendra Narayan Ghose Sr. Coordinator Finance & Administration

Dhaka 21 September, 2018

M. Abdus Salam

Chief Executive

Alix Kulad chondly

Atik Khaled Chowdhury Chartered Accountants



Gana Unnayan Kendra (GUK)

Statement of Receipts and Payments

For the period from July 01, 2017 to June 30, 2018

DADTICULADO	Amount in	Taka
PARTICULARS	30-Jun-18	30-Jun-17
RECEIPTS:		
Opening Balance:	21,633,277	19,576,275
Cash in Hand	661,787	365,355
Cash at Bank	20,971,490	19,210,920
Advances	2,956,870	-
Advances-LMF	20,083,905	11,174,042
Income from accommodation & food	9,225,657	8,192,601
Other receipts	9,957,560	22,544,939
Other receipts-LMF	2,439,884	9,885,168
Bank Loan-LMF	407,720,419	388,065,000
Service charges-LMF	161,330,043	117,497,703
Bank interest	153,520	169,108
Bank interest-LMF	435,641	92,392
Bank interest-LMF (FDR Interest)	6,964,421	3,087,098
Loan realized (short-term)	3,950,000	299,391
Loan realized from General Fund-LMF	6,300,000	7,500,000
Loan realized (short-term)-LMF	22,500,000	16,446,546
Loan realized from Group Members-LMF	1,139,391,827	839,724,876
Grant Receipts	196,487,550	125,486,914
Fund Receipts	78,755,619	63,193,479
Fund Receipts-LMF	35,845,076	24,083,653
PKSF Fund-LMF	-	1,500,000
Fixed Deposits Reserve (FDR)-LMF	129,976,840	10,000,000
Short-term loan received (Staff Security)-LMF	-	4,636,000
Short-term loan received (JHSL)-LMF		7,500,000
Short-term loan received (IIISE)-Elvin	12,587,453	25,048,103
Loan/Mutual risk fund received-LMF	5,646,719	4,950,952
Savings Collection-LMF	252,426,983	148,850,166
-		
Total Receipts	2,526,769,264	1,859,504,406
PAYMENTS:		
Salary & allowances	51,287,555	38,155,750
Salary & allowances-LMF	62,715,675	56,892,584
Accommodation Expenses	345,780	197,362
Administration Cost	9,785,313	6,325,890
Administration Cost-LMF	12,643,872	10,466,273
Staff Development Cost-LMF	535,500	422,049
Membership Fee, Registration & Others-LMF	207,900	180,712
Audit Fee Payment	350,000	235,000
Audit Fee & Credit Rating Fee-LMF	349,410	75,000
Communication Expenses	91,458	39,513
Communication Expenses-LMF	913,650	1,209,953
Advertisement Cost	125,000	77,500
Advertisement Cost-LMF	179,023	10,800
Program Cost	138,569,255	91,556,970
Bank Charges	157,802	83,590
Bank Charges-LMF	1,517,570	930,487

PAYMENTS:		
Advances	5,958,761	2,004,783
Advances-LMF	17,681,885	17,212,918
Interest Paid on Bank Loan-LMF	36,784,403	18,814,534
Interest Paid on Housing Loan (IHSL)-LMF	6,765,452	6,341,646
Service charge paid to HO-LMF	8,570,000	6,010,000
Savings Interest Paid to GM-LMF	10,298,508	9,156,278
Bank loan refunded-LMF	236,519,595	166,279,595
Fixed Assets	44,827,890	54,053,788
Fixed Assets-LMF	18,649,941	-
Fixed Deposits Reserve (FDR)-LMF	38,000,000	106,587,045
Fund refunded	-	433,590
Fund refunded to HO-LMF	30,907,388	9,604,717
Investment	2,897,560	575,425
Other Payments	2,597,197	18,175,200
Other Payments-LMF	382,222	226,217
VAT & Tax Payments	839,838	407,605
VAT & Tax Payments-LMF	36,125	39,752
Loan refunded to IHSL (Housing Loan)-LMF	24,816,455	21,531,888
Loan refunded to PKSF-LMF	400,000	-
Loan refunded (Staff Security)-LMF	-	12,948,400
Loan/Mutual risk fund returned-LMF	7,851,502	6,413,243
Loan disbursement to GM-LMF	1,576,811,611	1,033,157,642
Provident Fund refunded	2,145,892	6,930,660
Savings refunded to GM-LMF	50,632,023	84,666,921
Short-term Loan Payments	62,058,083	32,500,000
Short-term Loan Refunded/Repaid	37,895,212	16,939,850
Prior year payable amount paid	2,027,560	-
Total Payments	2,506,129,866	1,837,871,129
Cash & Cash Equivalents:	20,639,398	21,633,277
Cash in Hand	913,753	661,787
Cash at Bank	19,725,645	20,971,490
Total	2,526,769,264	1,859,504,406

This should be read in conjunction with annexed Notes.

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Sowrendra Narayan Ghose Sr. Coordinator Finance & Administration

Dhaka 21 September, 2018

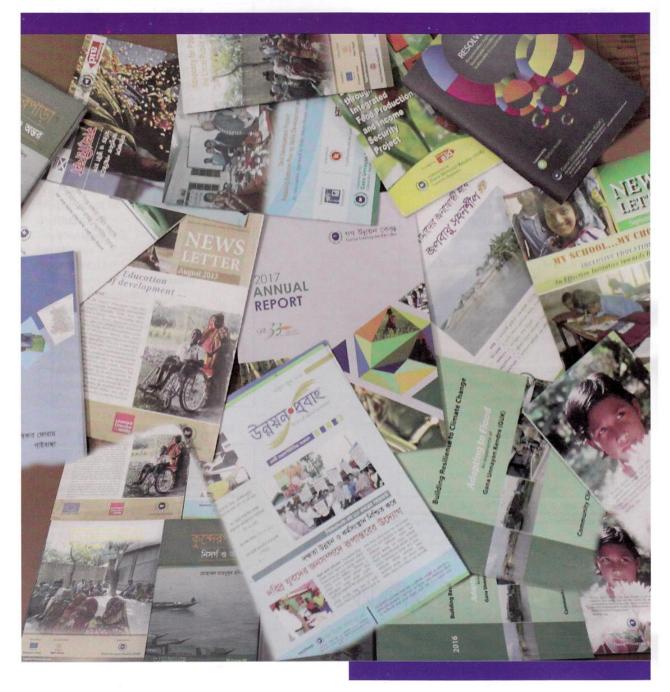
M. Abdus Salam Chief Executive

Ain Kulad chondly

Atik Khaled Chowdhury Chartered Accountants



Publication of GUK



The publication department of the Gana Unnayan Kendra (GUK) has been continuously developing since 2000. Documentation system is available by preserving each project and program based data and pictures. In the annual report these are compiled, published and edited in attractive graphics and print. The agency also publishes 'Unnayan Probaha (Development Flow)' quarterly bulletin. The portfolios of various programs and projects are made to enrich useful information. It is also formed and published on various research conducted by GUK



Conclusion

Over the last 34 years, Gana Unnayan Kendra (GUK) is working with the purpose to bring a sustainable improvement in the lives of disadvantaged poor people living in the north-western districts of Bangladesh. The organization is also working with excluded groups of people for social cohesion and improvement of their livelihoods. At the beginning, GUK started activities in Gaibandha district and gradually expanded in 11 other districts across Rajshahi, Rangpur, Khulna and Chattogram divisions. GUK started working in Ukhiya and Teknaf upazila of Cox's Bazar district for Rohingya response since November, 2017. Currently, it is implementing 6 projects through which different types of humanitarian assistance are being provided to displaced Rohingya people and affected host community. Over the period, GUK has gained well reputation and acceptance in the community as well as built good rapport with government departments, LGIs and other stakeholders. We believe that we could not reach to all poor people in our working areas. It is needed to undertake more innovative and integrated development interventions for achieving our goal to establish a poverty free equitable society.

ফটন্ত গোলাপ

কল ২০২১ প্রকল্প, গণ ভা

সহযোগিতায়ঃ অন্তক

ম ৪ মোছাঃ মজিদা বেগম কক্ষিণ বন্দবেড়

নমারী

Best things in life don't cost a single penny...



Head office

Gana Unnayan Kendra (GUK) Narshratpur, Gaibandha 5700 Post Box-14, Bangladesh. Cell: +8801713484696 Phone & Fax: +88 0541-52315 Email: info@gukbd.net Website: www.gukbd.net Facebook: www.facebook.com/gukgaibandha

Dhaka office House # 9, Road # 1/B, Banani, Dhaka-1213