# ANNUAL REPORT 2024



EMPOWERING FOR RESILIENCE
1985–2024

গণ উন্নয়ন কেন্দ্র
Gana Unnayan Kendra

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Gana Unnayan Kendra

EMPOWERING FOR RESILIENCE 1985-2024

40 YEARS OF FIGHTING POVERTY







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# MESSAGE FROM THE **CHAIRPERSON**



It is with profound satisfaction that I acknowledge the forthcoming publication of the Gana Unnayan Kendra (GUK) Annual Report for the year 2024. This publication not only reflects the accomplishments of the past year but also marks another significant milestone in GUK's enduring journey of four decades. Since its founding 40 years ago, GUK has consistently remained devoted to uplifting marginalized and underserved communities, striving to bring about transformative and sustainable improvements in their lives through inclusive and meaningful development initiatives.

Alongside its core development programs, GUK has also demonstrated commendable responsiveness in the humanitarian sector, particularly in providing timely and effective assistance to disaster-affected populations and forcibly displaced Myanmar nationals. These humanitarian actions have exemplified both professionalism and empathy, further solidifying the organization's credibility and esteem at both national and international levels.

The achievements of 2024 are a testament to the collective dedication, integrity, and hard work of all those associated with GUK. I extend my deepest appreciation to our committed staff, the management team, members of the Executive Committee and General Council, government stakeholders, development partners, civil society representatives, elected leaders, community members, and programme participants. Each of you has played an invaluable role in advancing the organization's mission. I would also like to convey my sincere thanks and commendation to the team responsible for the meticulous preparation and publication of this annual report.

Looking ahead, I convey my heartfelt best wishes to all GUK colleagues. I trust that your unwavering commitment and collaborative spirit will continue to drive meaningful impact and bring lasting change to those who need it most.

**Anup Kumar Sarker**
Chairperson



*Dr. Natalia Kanem, the Executive Director, and Under-Secretary-General of the UN, recently made a remarkable visit to the premises of GUK.*

# MESSAGE FROM THE
# FOUNDER AND CHIEF EXECUTIVE



As we mark the completion of another remarkable year, I am honoured to share that Gana Unnayan Kendra (GUK) has now entered its 41st year of dedicated service. This enduring journey reflects our collective strength, shared vision, and unwavering commitment to creating meaningful change in the lives of the most vulnerable communities across Bangladesh.

The year 2024 brought with it both opportunities and challenges. We navigated through persistent global economic volatility, inflationary pressures, and climate-induced adversities. Yet, in the face of such trials, our resolve remained firm. The resilience demonstrated by our team, the trust of our Programme participants, and the steadfast support from government agencies, local representatives, civil society, development partners, the private sector, and the communities we serve have been central to our progress.

This Annual Report encapsulates the efforts and initiatives undertaken throughout the year. Each intervention reflects our alignment with the national development priorities of the Government of Bangladesh and our continued commitment to the Sustainable Development Goals (SDGs). Our focus has remained on fostering inclusive development empowering marginalized populations, ethnic minorities, women, and youth through rights-based and participatory approaches.

In addition to our core programmes, we stood beside disaster-affected communities with empathy and urgency. Our humanitarian support for displaced Rohingya populations and host communities in Cox's Bazar remained a vital aspect of our work, guided by principles of dignity, inclusion, and humanity.

In 2024, we also initiated several social business enterprises with the aim of generating sustainable income. These ventures are designed to contribute to our long-term financial resilience, helping us to continue and expand our social and development programmes independently.

I extend my heartfelt gratitude to all who have journeyed with us our dedicated staff, Executive Committee members, partners, and community stakeholders. Your collaboration fuels our mission and strengthens our impact.

As we look ahead, we remain open to your feedback and insights, which are invaluable in helping us grow and improve. Together, let us continue striving for a just, equitable, and resilient society.

With sincere appreciation,

**M. Abdus Salam**
Founder & Chief Executive

# EXECUTIVE SUMMARY

Gana Unnayan Kendra (GUK) calendar year ending December 31st, 2024, the annual report marks once-a-year opportunity to tell the never-ending story of the people and communities, impact, and achievements. Collating information for annual reports from every district is an immense learning process of revisiting the annual initiatives. How they help to change the life of the constituencies, GUK worked for acknowledging that the experiences of 2023 continue in 2024 with its full potential and may continue till ittransforms as a self-sustain and replicable model.

Bangladesh's economy in 2024 faces many challenges, including inflation, a declining currency, and a struggling banking sector. Inflation in Bangladesh was 9.86% in January 2024, up from 9.41% in December 2023. Inflation is a major challenge for Bangladesh's development. The Banking sector is struggling due to loan defaults. The economy is slowing down. The World Bank has lowered its GDP growth forecast for Bangladesh for 2024-25. Income and wealth inequality are rising in Bangladesh. On top of everything, Bangladesh is vulnerable to the effects of climate change but negotiation with different parties is room to improve.

The year 2024 was marked by increasingly complex crises globally; poverty, hunger, injustice, inequality, and intensifying unemployment not limited to Bangladesh but rather in regional and global contexts.

It's worth mentioning that, the rising climate change and new adaptation to emergencies did impact both urban and rural life and livelihood nationally. GUK's active participation in the Climate Change Parties (COP29) Baku Azarbaizan, COP16, Riad, Soudiarabia , Conference advocated for climate justice, which included climate finance, adaptation finance, loss and damage fund and climate finance overall.

Key achievements included the successful completion of the establishment of the GUK Residential Model School and College; which aims to begin the academic session on 1st January 2025. The construction works, recruitment, enrollment, interior decoration, furniture fixation etc. have been managed by a team of experts all through the reporting period.

In 2024, GUK made significant progress in Social Development, Financial Inclusion & Economic Empowerment, Social Business, and Humanitarian Response & Disaster Management Programme. These initiatives directly contributed to improve livelihood, empower communities. Moreover these positively impacted to poverty eradication through sustainable and inclusive strategies. It reached out to approximately a total a 329,932, of them 229,946 Female, 997,82 Male, 204 Transgender across the country through its four main sectors.

Over the reporting period, GUK implemented 18 projects under Social Development Programme aligned with the four sectors and strategically these will continue onwards as GUK is committed to Eradicating Poverty and Empowering People specially female have been central of our efforts. We strengthened leadership of develop professionalism, preparing101,348 personto excel across various sectors of them 63,645 female and 37,503 male. GUK reached about 200 transgender population over the reporting period so that they can enjoy a life with dignity.

Under Financial Inclusion & Economic Empowerment, GUK has obtained a remarkable achievement in 2024. It has been continuing to ensure access to finance through loan among members 53,950; consisting of 49,163 female and 4,787 male. GUK focused on building the capacity of

# EXECUTIVE SUMMARY

women group members to voice their concerns foster inclusive enterprise/business environments and make decisions in favour of the poor and marginalised communities. Approximately BDT 507.5 crore has distributed while members' savings is BDT 59.1crore in 2024. The cumulative figure is about BDT 262.5 crore. The partinent achievement is GUK ensured diverse sector-specific loan distribution such as in Agriculture BDT 165.5 crore, Small Trade enterprise- BDT 186.1 crore and Others BDT 21.5 crore .

In 2024 , the Social Business and enterprise have given focused on 10 wings of enterprise; namely

(i) GUK Hospital & GUK Diagnostic & Physiotherapy Centre supported 5,696 patients in the 2024 calendar year among them 1653 clients who are direct beneficiaries of GUK. Programme Participants and Employees and of GUK are served with 50% discounts on all investigations.

(ii) 175 persons (Male) with addiction to different drugs were taken under counselling/psycho-therapy and among them 126 were rehabilitated at GUK De Addiction & Rehabilitation Centre .

(iii) 219 students of them 188 boys and 31 Girls completed diploma degrees in 2024 from GUK Institute of Engineering and Technology (GUKIET).

(iv) The GUK Agriculture farm produced 24,902 litres milk, and 427,958 pieces of Eggs with a market value of BDT 6,450,678. The milk and eggs fulfilled the demand for quality food in the local area.

(v) Super Tasty Food and Beverage produced food item is consumed by 2 lakh people approximately over the 9 district of northern part. A GUK school is financed by the profit of the of the profit of Super Tasty Food and Beverage

(vi) In 2024 the printing press produced products of BDT 2,150,012

(vii) The GUK Training Center hosted 52 training sessions and workshops for 740 male and 254 female in the reporting period and secured BDT 13,871,877.

In 2024, GUK implemented 07 projects Under the Humanitarian Response & Disaster Management Programme Division.The major accomplishments are inclusive of the distribution of unconditional cash to the most deserving about BDT 20 croe. Over the reporting period GUK has awarded BDT 15,013,8725 (15 Core) to for anticipatory action and response, disaster resilience livelihood, all cash transfers by digital and non-digital way, Cash for work, Dignity and hygiene kits, Two way transportation cost, Menstruation Hygiene Management (MHM) Voucher distribution etc. in the working district.

GUK utilized 89% of its approved budget, totaling BDT 92.00 Crore, across 19 audited projects, all receiving clean audit reports in 2023-2024.

GUK celebrate all the accomplishments and failures as lessons for tomorrow. All the progress of GUK is evidence to the collective efforts of our supporters, partners, consortium and Network members and more particularly, the communities we served. Our team efforts, dedication and commitment always remain uncommendable as we belong to one family. GUK will remain unique with all our diverse work. Our position to advancing our women-led humanitarian response is an innovation for other actors. Organizational gender-responsive culture, women's rights programming, solution-based climate resilience projects, and fostering innovation will continue to drive our work and shape a brighter future for all.

# WHO
# WE ARE

Gana Unnayan Kendra (GUK), a non-governmental Organization (NGO) has been dedicatedly engaged in uplifting the life of the destitute and marginalized communities, particularly those residing in the north-western region of Bangladesh, since its inception in 1985.

Over the last 40 years, GUK is implemented different types of project interventions that include the sectors particularly Livelihood and Food Security; Education and Child Protection; Technical Vocational Education &Training and Employment; Disaster Risk Reduction and Emergency Response; Climate Change Adaptation and Resilience; Safe Migration, Inclusive Finance for Micro-Enterprise; Women Empowerment and Gender-Based Violence; Inclusive Health, Nutrition and WASH; Human Rights for all ages, all sexes and all gender; Good Governance; Disability Inclusive Development; Agriculture, Value Chain and Market Linkage; Research Advocacy and Influence for Change.



# OUR VISION

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



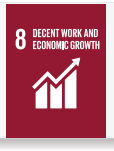
# OUR MISSION

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



OUR
# STRATEGIC OBJECTIVES

GUK has set up the following as its strategic objectives which are considered during designing any Programme or project.

| Strategic Objective | | Relevant SDGs |
|---|---|---|
| 01 | Develop Human Resources and Build Sustainable Institutions |   **Peace, justice and strong institutions:** Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels |
| 02 | Promote Quality Education for All Children |   **Quality Education:** Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all |
| 03 | Promote Sustainable Livelihoods for the Poor and Extremely Poor |     **No Poverty:** End poverty in all its forms everywhere. **Zero Hunger:** End hunger, achieve food security and improved nutrition, and promote sustainable agriculture. |
| 04 | Provide Technical Vocational Education and Training (TVET) and Employment |   **Decent Work and Economic Growth:** Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all. |
| 05 | Promote Gender Equality and Women Empowerment |   **Gender Equality:** Achieve gender equality and empower all women and girls. |
| 06 | Enhance Community Resilience through Disaster Management and Climate Change Adaptation |   **Climate Action:** Take urgent action to combat climate change and its impacts. |
| 07 | Improve Quality of Health, Nutrition and WASH Facilities |   **Clean Water and Sanitation:** Ensure availability and sustainable management of water and sanitation for all |
| 08 | Facilitate Good Governance and Democratic Environment |   **Peace, justice and strong institutions:** Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels |




*Kristine Blokhus UNFPA Representative made a remarkable visit and participated in a street drama on preventing violence against women.*

MAINSTREAMING
# ISSUES OF GUK






*Annual Work Plan and Staff Coordination Meeting of the Microfinance Programme.*




*Tribute on the occasion of the Great Independence and National Day.*

# OUR
# LEGAL STATUS

GUK is registered with the following authorities of the Bangladesh government

01 Directorate of Social Service

02 NGO Affairs Bureau

03 Microcredit Regulatory Authority

04 Bangladesh Election Commission

05 Register of Joint Stock Companies and Firms



*Dr. Hossain Zillur Rahman, former Adviser to the Caretaker Government of Bangladesh, formally inaugurated the main building of the GUK Residential Model School & College.*



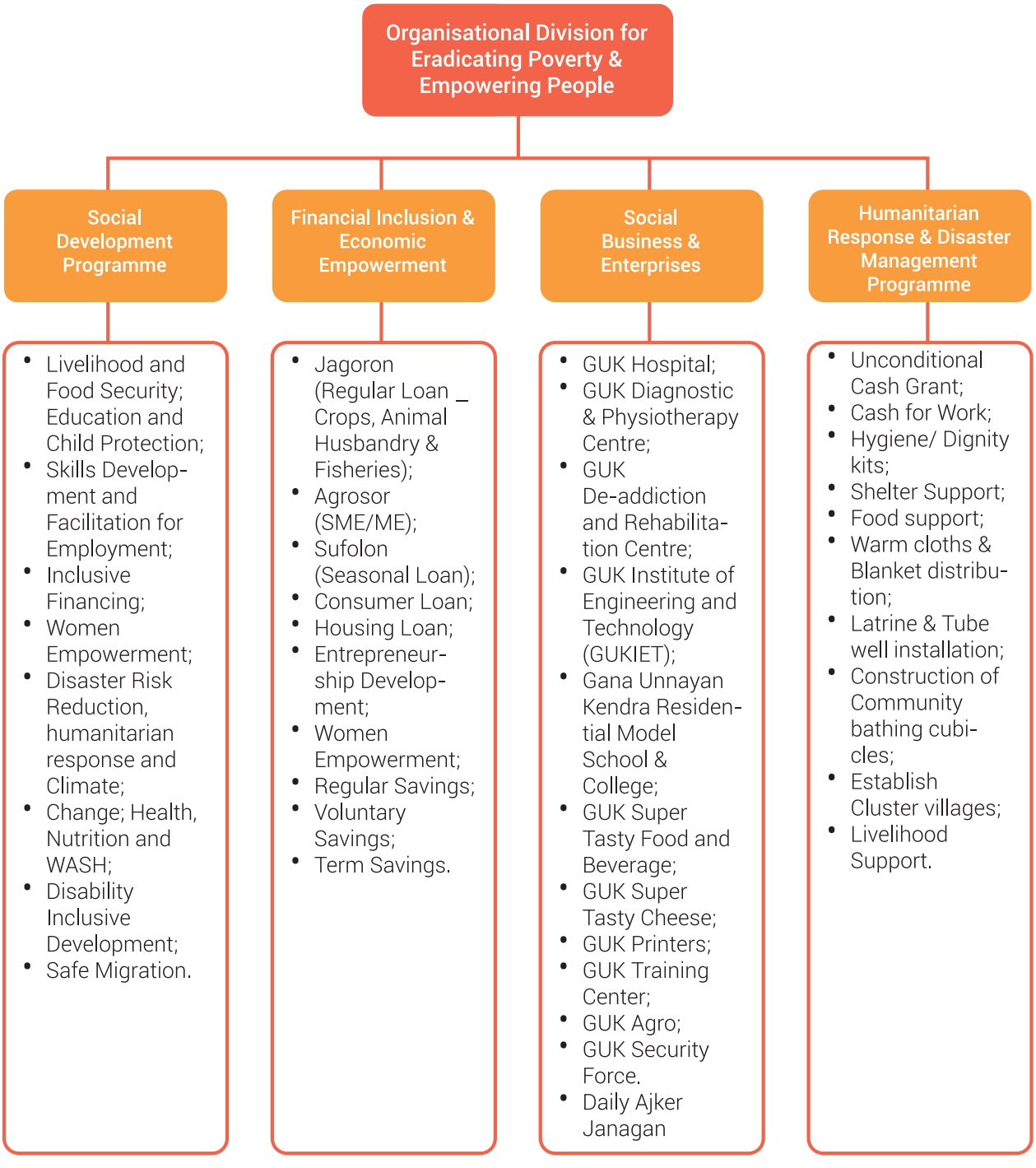

*Rally on the occasion of International and National Person with Disability Day.*




*Bangla new year celebration.*

# ORGANIZATIONAL
# FOUR DIVISION

GUK's all programmes and projects are guided by the following dimensions for eradicating poverty and empowering people. This model is a field-tested model of GUK. The four dimensions are indivisible to each other. One can't be fully separated from others and thus one can't be achieved if any one of the four remains unachievable condition. The Dimension presented below:



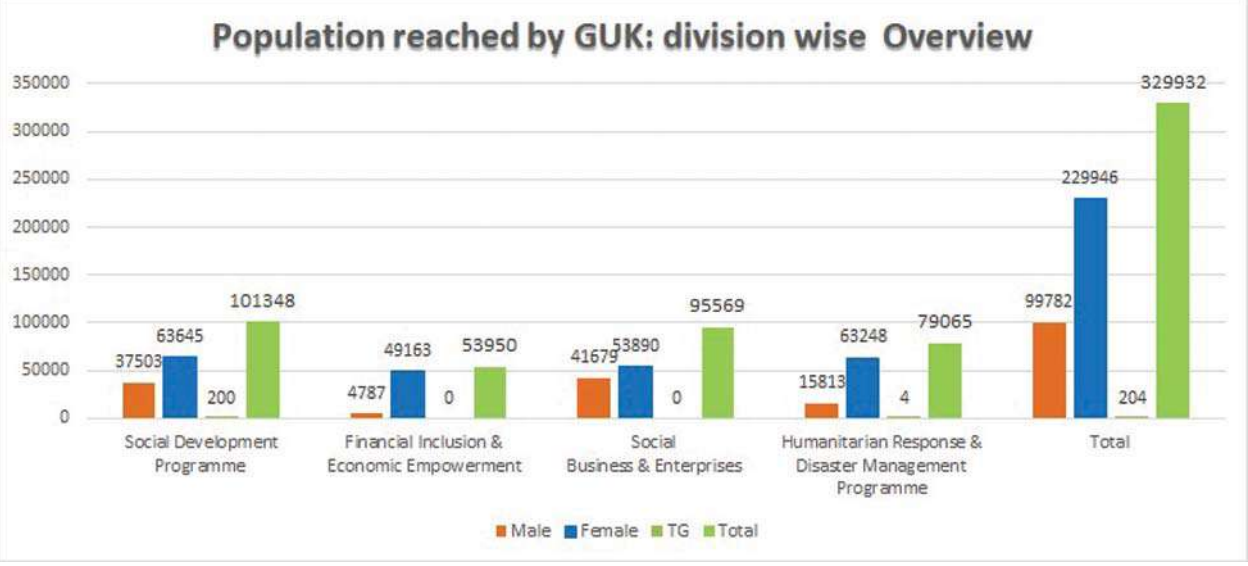



*Science fair held with the participation of students at the primary school.*




*Road construction and tree plantation aimed at community-based disaster resilience.*

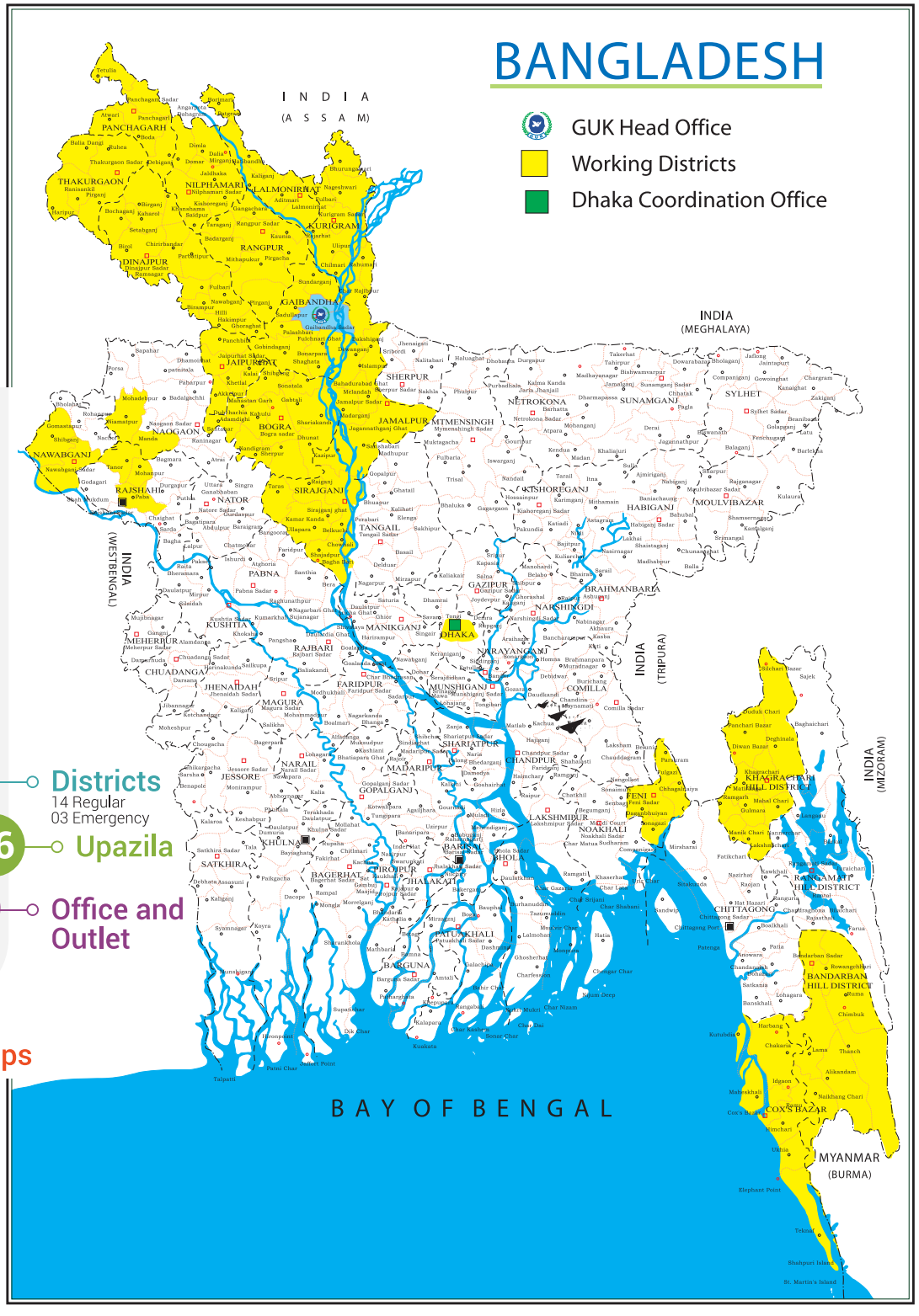
# THE TOTAL POPULATION OF **DIRECT BENEFICIARIES REACHED** DURING THE REPORTING PERIOD OF 2024



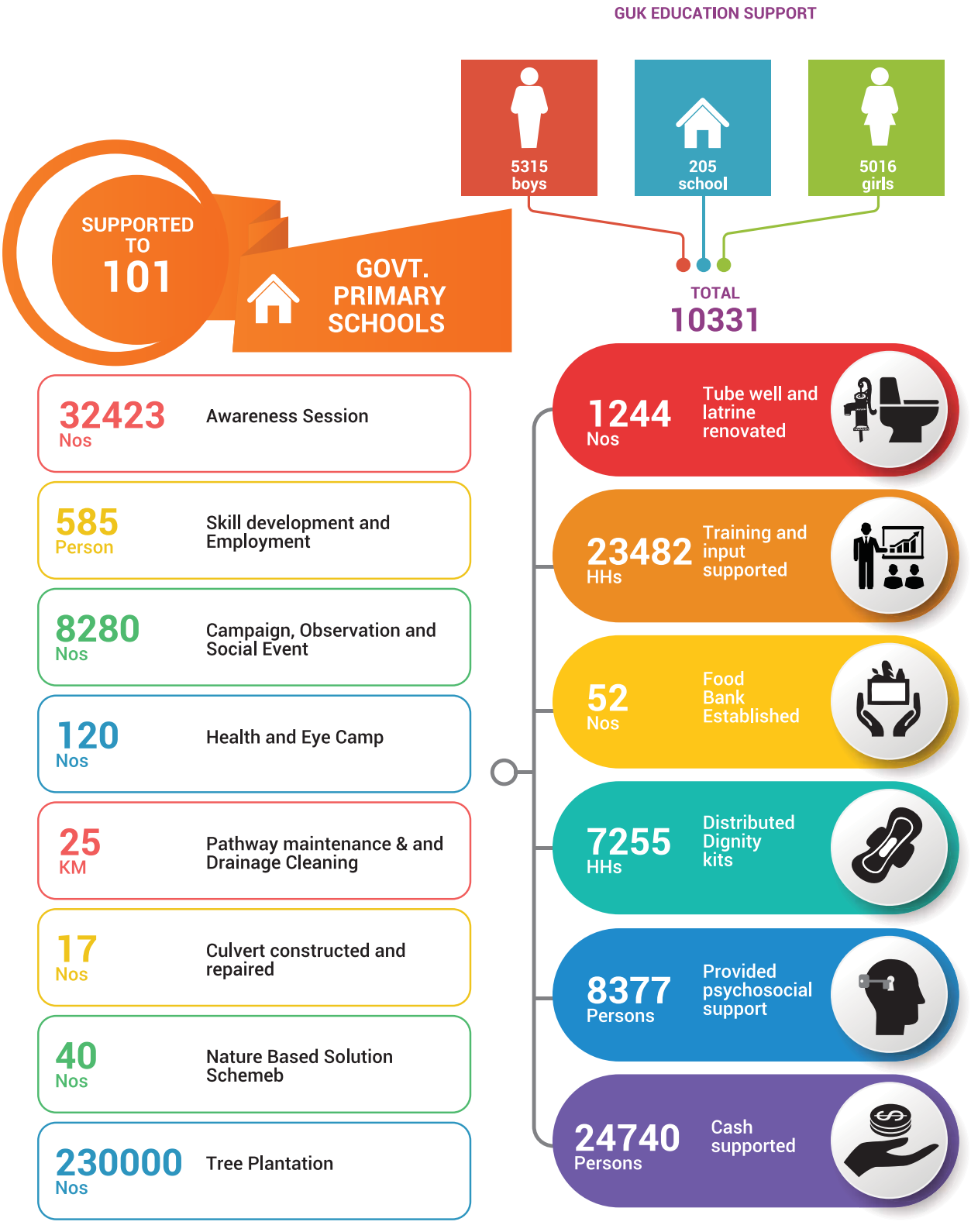



*Dignity kits distribution for flood affected family.*

# OUR COVERAGE



KEY ACHIEVEMENT
# SUMMARY





*Drain cleaning under the Cash for Work program in the Rohingya camp.*



*Drain constructed at Rohingya Camp of nature based solution.*




*Establishment of a food bank for disaster response.*



*Sako ( Bridge) constructed with community contribution.*



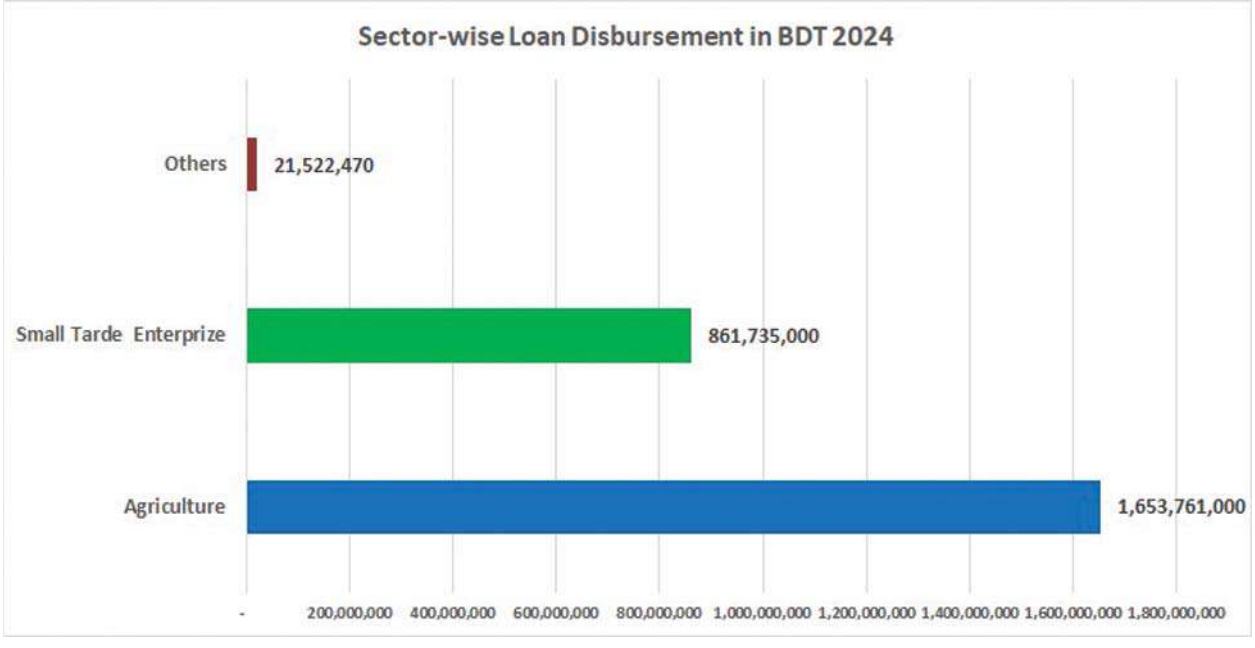

*Rally on Child Rights Week.*

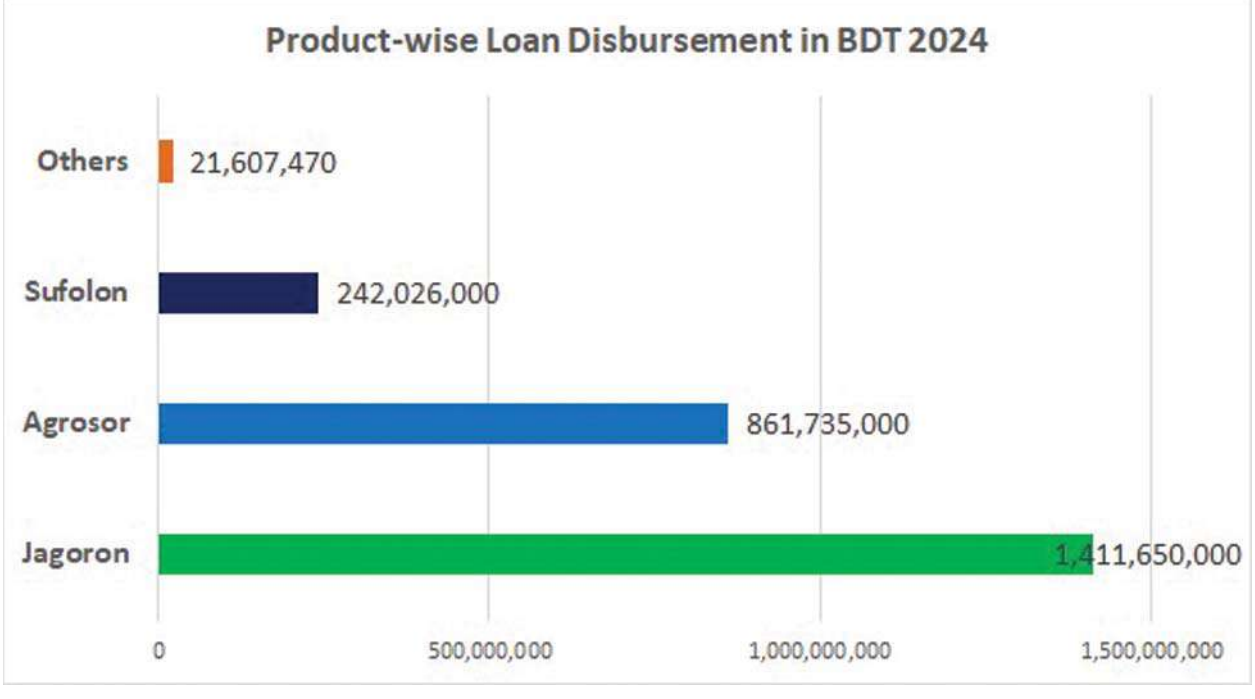



*Rally on International Day of the World's Indigenous Peoples.*

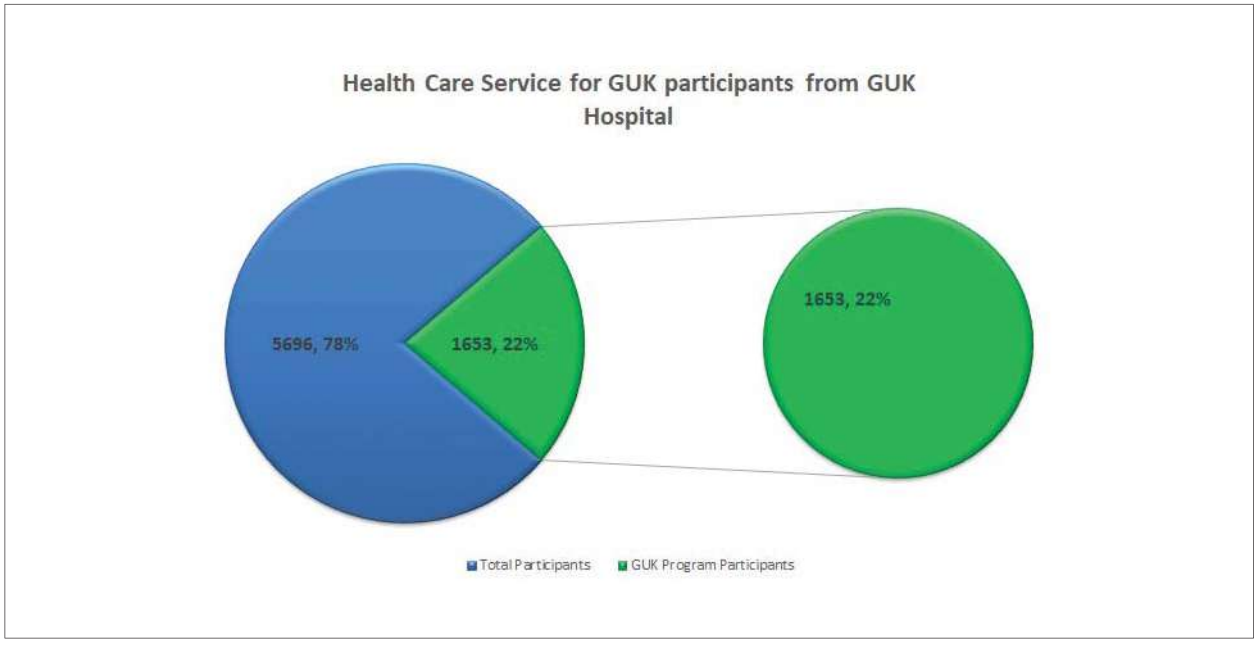
ACHIEVEMENT

# FINANCIAL INCLUSION & ECONOMIC EMPOWERMENT



# ACHIEVEMENT
# SOCIAL BUSINESS
## & Enterprises






# SOCIAL BUSINESS & ENTERPRISES

GUK Hospital

GUK Diagnostic & Physiotherapy Centre

GUK De Addiction & Rehabilitation Center

GUK Institute of Engineering and Technology (GUKIET)

Gana Unnayan Kendra Residential Model School & College

GUK Super Tasty Food and Beverage

GUK Super Tasty Cheese

GUK Printers

Daliy Ajker Janagan

GUK Training & Communication Center

GUK Security Force

GUK Agricultural Farm



*GUK Residential Model School & College Campus.*



*Quality food item supply of GUK Super Testy Food and Beverage.*

# OUR **DEVELOPMENT** PARTNERS

| | | |
|---|---|---|
| | Government of the People's Republic of Bangladesh | |
| AWO International | BRAC | BRAC University C3ER |
| BSRM (private sector) | Christian Aid | Concern Worldwide |
| International Medical Corps (IMC) | IRC (International Rescue Committee) | Kerk in Actie (KiA) |

| | | |
|---|---|---|
| NETZ Bangladesh | OXFAM | Palli Karma-Sahayak Foundation (PKSF) |
| Sightsavers | STROMME Foundation | Traidcraft Exchange |
| UNICEF | UNDP | UNFPA |
| UNCDF | Welt Hunger Hilfe (WHH) | Winrock International-FSTIP |

# SUCCEES **STORY**



The flood-prone communities of VatiKapasia and UjanBurail in Sundarganj, Gaibandha, annual monsoonal floods and river erosion from the Teesta River posed a major threat to 1,260 families, a local market, religious institutions, a school, and 400 acres of farmland.To address this, the Community Resilience Action Group (CRAG), supported by the Flood Resilience Project (FRP) and GUK, initiated a nature-based solution (NbS) to prevent canal-bank erosion. CRAG influenced the Union Disaster Management Committee (UDMC) for the intervention. The UDMC shared the CRAG's concern with the local Upazila Agriculture Office (UAO). The UAO approved the technical settings. Afterwards, FRP provided financial support for the logistics and labor costs, while the Department of Agricultural Extension (DAE) and the Department of Forestry (DoF) offered valuable guidance on the planting methods. Based on govt. and local observations, the community selected banana trees, DholKalmi, and Binnarthope plants for their strong root systems and erosion-control capabilities. Over 15 days, they planted 20,000+ plants along a 1 km canal stretch.The intervention successfully minimized erosion during floods in 2024, protecting homes, land, and infrastructure. It also fostered strong community engagement, ownership, and collaboration with local government agencies.



Iris Akter, a 35-year-old woman from Baghmara village in Kurigram, overcame significant personal and financial hardships, including the loss of her mother and her husband's failed migration to Saudi Arabia. In 2022, she joined GUK's Microfinance Group and the ITL project, receiving training in weaving. With a microloan, she started her own weaving business, gradually increasing her income and bringing her husband back to join the enterprise. Today, Iris and her husband earn around 42,000 taka monthly and employ 35 women, each earning 20,000_25,000 taka. As president of her microfinance group, she provides training and leadership in her community. Iris now dreams of entering local politics to further uplift her village. Her story reflects the power of resilience and community support.

# SUCCEES STORY



Md. Ershadul Haque, from Kurigram Sadar Upazila, grew up in poverty with five brothers and three sisters. After completing his Dakhil exam in 2001, he struggled to find work and ran a small grocery shop with his brother. Dreaming of something bigger, he started producing coconut oil under the brand "Bou-Rani" in 2011. In 2019, with support from GUK, he expanded his business. However, the COVID-19 pandemic in 2020 nearly destroyed his progress, halting production and causing major financial losses. With a COVID-19 relief loan from GUK, he restarted his operations and is now expanding further with a larger loan. Today, his factory employs 20 people and produces coconut oil and tamarind pickles, which are popular across the region. Ershadul has transformed from an unemployed youth into a successful entrepreneur and credits GUK for supporting his journey toward stability and growth.



Akash (pseudonym), from a respected family in Gaibandha Municipality, fell into addiction in class nine after a painful breakup. Initially trying cannabis out of curiosity, he later became addicted to Phensedyl and sleeping pills. Emotional distress and family pressure led to self-harm, prompting his admission to the GUK De-Addiction & Rehabilitation Center in 2021. Although he recovered, lack of follow-up counseling led to relapse, and he was temporarily abandoned by his family. With the help of a GUK counselor, he returned to rehab in 2024, resumed his studies, and passed his SSC exams with a GPA of 3.35. Now clean for almost a year, Akash is pursuing his HSC at Gaibandha Vocational College, determined to become a marine engineer and build a better future.

# SUCCEES **STORY**



Mohammed Sahed, a 23-year-old trans-gender individual *(Hijra)* from Myanmar, now living in Camp 26, overcame social stigma and hardship to support his family after the loss of his father. Once involved in begging, he left that life behind to seek dignity through community service. His life changed when GUK included him in the cash-for-work scheme under the NRM project, allowing him to work in Drain Cleaning Activities. This opportunity provided financial stability and helped him earn respect in his community. Sahed's story is a powerful example of how inclusive DRR interventions can empower marginalized individuals and foster resilience and dignity.



Khatija, a 30-year-old Rohingya woman, fled Myanmar with her husband and seven children in 2018 due to violence and unrest. After settling in Camp 12 of the Rohingya Refugee Camps in Bangladesh, they faced severe challenges, including going without food for days. Her life began to change after attending a Gender-Based Violence (GBV) awareness session organized by GUK, where she learned about GBV, early marriage, and women's rights-topics previously unknown to her due to cultural restrictions.Encouraged by GUK, she visited the Women and Child Learning Center (WCLC), where she was inspired by other women learning tailoring and handicrafts. She expressed interest and was eventually enrolled in a handicraft training program. After completing the training, she began earning incentives and used the money to open a small tea stall with her husband. This new income allowed her to support her family, invest in her children's education, and save 7,000 Taka.Now, Khatija dreams of starting a handicraft business and further contributing to her family and community, embodying a powerful story of resilience, empowerment, and hope for the future.



*This woman has become self-sufficient by rearing livestock with a loan from GUK's Microfinance Programme.*




*Public hearing on safe migration and prevention of human trafficking.*



*After successfully completing a one-year internship, the Korean volunteers received crests from Chief Executive M. Abdus Salam.*




*Blanket distribution among cold affected poor people.*




*40 years celebration and Pitha Utsob Of GUK.*



*Monthly Community Group Meeting.*

## Partnership with Financial Institution

- Palli Karma-Sahayak Foundation (PKSF)
- South-Bangla Agriculture & Commerce Bank PLC
- Global Islami Bank PLC
- NRB Bank PLC
- ONE Bank PLC
- Jamuna Bank PLC
- Southeast Bank PLC
- Mercantile Bank PLC
- Premier Bank PLC
- Trust Bank PLC
- Uttara Bank PLC
- Community Bank Bangladesh PLC
- EXIM Bank PLC
- IPDC Finance Limited

## Affiliation with Global Network

- United Nations Economic and Social Council (UN ECOSOC)
- United Nations Framework Convention on Climate Change (UNFCCC)
- United Nations Convention to Combat Desertification (UNCCD)
- Climate Action Network South Asia (CANSA)
- Network for Empowered Aid Response (NEAR)
- Green Climate Fund
- Banking With the Poor (BWTP) Network, Australia
- The Adaptation Fund NGO Network, Germany
- World Forum

## Affiliation with National Network

- START Fund Bangladesh
- National Alliance of Humanitarian Actors, Bangladesh (NAHAB)
- Association for Development Agencies in Bangladesh (ADAB)
- Credit and Development Forum (CDF)
- NIRAPAD (Network for Information, Response and Preparedness Activities on Disaster)
- Right to Food Campaign
- We Can Alliance
- Disaster Forum
- National Forum of Organisation Working with Disabilities (NFOWD)
- Citizen's Platform for SDGs, Bangladesh
- National Char Alliance (NCA)
- Civil Society Alliance for Scaling Up Nutrition, Bangladesh (CSA for SUN, BD)

## Affiliation with Cluster/Working Group

- Food Security Cluster
- Education Cluster
- WASH Cluster
- Nutrition Cluster
- GBV Cluster
- Child Protection Cluster
- Shelter Cluster Bangladesh
- GBV Sub-sector, Cox's Bazar
- Livelihood Skills Development Sector (LSDS), Cox's bazar
- PSEA Network, Cox's Bazar
- Food Security Sector, Cox's Bazar
- WASH Sector, Cox' Bazar
- NGO Platform, Cox' Bazar
- Needs Assessment Working Group (NAWG), Bangladesh
- Localisation Technical Working Group (LTWG)

# Closing **Remarks**

As we reflect on the journey of 2024, Gana Unnayan Kendra (GUK) takes pride in the progress made toward uplifting marginalized communities, despite facing a number of formidable challenges. Political instability, economic constraints, and climate-induced disasters tested our resilience, but they also strengthened our resolve to serve those in greatest need with dignity and integrity.

Challenges such as delayed project approvals, logistical hurdles in remote areas, and resource limitations often posed barriers to timely implementation. However, these obstacles have reinforced the importance of robust planning, strategic partnerships, and adaptive management approaches.

Among the most valuable lessons learned is the need for deeper community engagement and stronger local ownership of development initiatives. We have seen firsthand that inclusive participation_especially from women, youth, and persons with disabilities_creates more sustainable and impactful outcomes. Strengthening our internal systems, investing in staff capacity, and embracing innovation in project delivery also emerged as critical success factors.

Looking forward, GUK remains committed to enhancing transparency, accountability, and program effectiveness. We aim to scale our impact by integrating climate resilience, promoting disability-inclusive development, and expanding income-generating opportunities across our programmes. Our future dream is a just, inclusive society where no one is left behind_where every individual has access to education, healthcare, livelihood opportunities, and a voice in the decisions that affect their lives.

This journey would not be possible without the unwavering support and coordination of our stakeholders_government agencies, donors, development partners, civil society



# ANNUAL REPORT 2024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