

# ANNUAL REPORT 2022-23



Uttaran

Draft



# DIRECTOR'S MESSAGE

Uttaran, driven by its unwavering commitment to social justice and equality, stands poised to embark on a new chapter of development and empowerment. Our 39-year journey, from our humble beginnings in Satkhira to our current status as a leading voice for the marginalized across



the coastal belt of Bangladesh, is a testament to the transformative power of collective action against climate vulnerability, social injustice, unequal distribution of social resources, and human rights violations. Drawing from the lessons and opportunities identified during the implementation of the previous five-year strategic plan, we are now moving to our eighth strategic plan. This plan, meticulously crafted after a thorough analysis of challenges and opportunities, draws upon our extensive contextual experience in identifying subject vulnerabilities and addressing the structural

marginalization of the poor and individuals with intersectional vulnerabilities. It charts a course towards a future where climate and social justice, gender rights, social cohesion, reversing environmental degradation, disaster risk reduction, food security and sustainable development take centre stage, offering hope and prosperity to our most vulnerable communities.

We recognize the magnitude of the tasks before us, from combating the ever-increasing impacts of climate change to overcoming entrenched social inequities. In the near future, there's a lot left to achieve, especially as we're witnessing the increasingly visible impacts of climate change and global warming in Bangladesh's coastal regions. Agriculture is declining, finding alternative livelihoods is proving difficult, and disasters are occurring more frequently, making it seem nearly impossible to prevent these challenges. On top of this, system deficit, social stratification, discrimination against the less privileged, and unequal distribution of resources have worsened the situation. Nevertheless, despite these immense obstacles, through our tireless efforts, we are making changes

While Uttaran initially started as a human rights organization and achieved notable success in water governance and land rights, in recent years, it has assumed a leading role in advocating for climate justice across the southwest coast of Bangladesh. From investing in AI to collaborating with marginalized households to develop HH contingency plans and establishing climate-smart villages, Uttaran has broadened its efforts to ensure intergenerational equity and contribute to a more resilient future.

We have played a pivotal role in the development of marginalized communities, actively working to increase women's access to public resources and their inheritance rights. This commitment has made a significant contributions to women's empowerment, reducing gender gaps, and dismantling the structural marginalization of landless farmers, thereby contributing significantly to the rural economy. Uttaran has remained true to its commitment of facilitating landless farmers in securing their land rights, aligning with the policies outlined by the Government of Bangladesh.

We have also facilitated Community-Based Organizations (CBOs), empowering them with direct access to global resources to address each community's unique needs. This has not only enhanced resilience to climate change but has also substantially reduced the risk of disasters, with a dedicated focus on forecasting and early actions. Furthermore, our contributions have been instrumental in supporting communities to recover from disasters, fostering social cohesion, ensuring food security, and promoting rural economic development. Lastly, I want to underscore our noteworthy efforts in working with climate migrants or those displaced by climate-related issues in urban municipalities, prioritizing their dignity, rights, and livelihoods.

I also want to acknowledge that our work would not have had this impact without our two invaluable allies, the People's Committees—the Paani (Water) Committee and Bhumi (Land) Committee. Through our facilitation and collaborative advocacy, we have played a crucial role in implementing the People's Plan of Action, focusing on managing tidal rivers and facilitating landless farmers' access to public Khas land under the Government of Bangladesh (GoB).

We draw strength from our proven track record of successful interventions and the unyielding spirit of our colleagues, especially our young professionals. As we step into the new year, let us unite in shared purpose, driven by the unwavering belief that a more just and equitable society is within our reach.

Together, let us write a new chapter in the story of Uttaran aiming to create a society where no one remains unprivileged.

I also want to take this opportunity to express gratitude to our partners, donors, the Government of Bangladesh, our stakeholders from civil society, and, most importantly, the communities with whom we work or partner. There is much more to do in the future, and I hope Uttaran continues to strengthen the partnerships and trust that we have already established.



# CONTENTS

I. Who We Are

II. Programs and Contribution Towards SDGs

III. Impact Data & Reach

IV. Our Policies

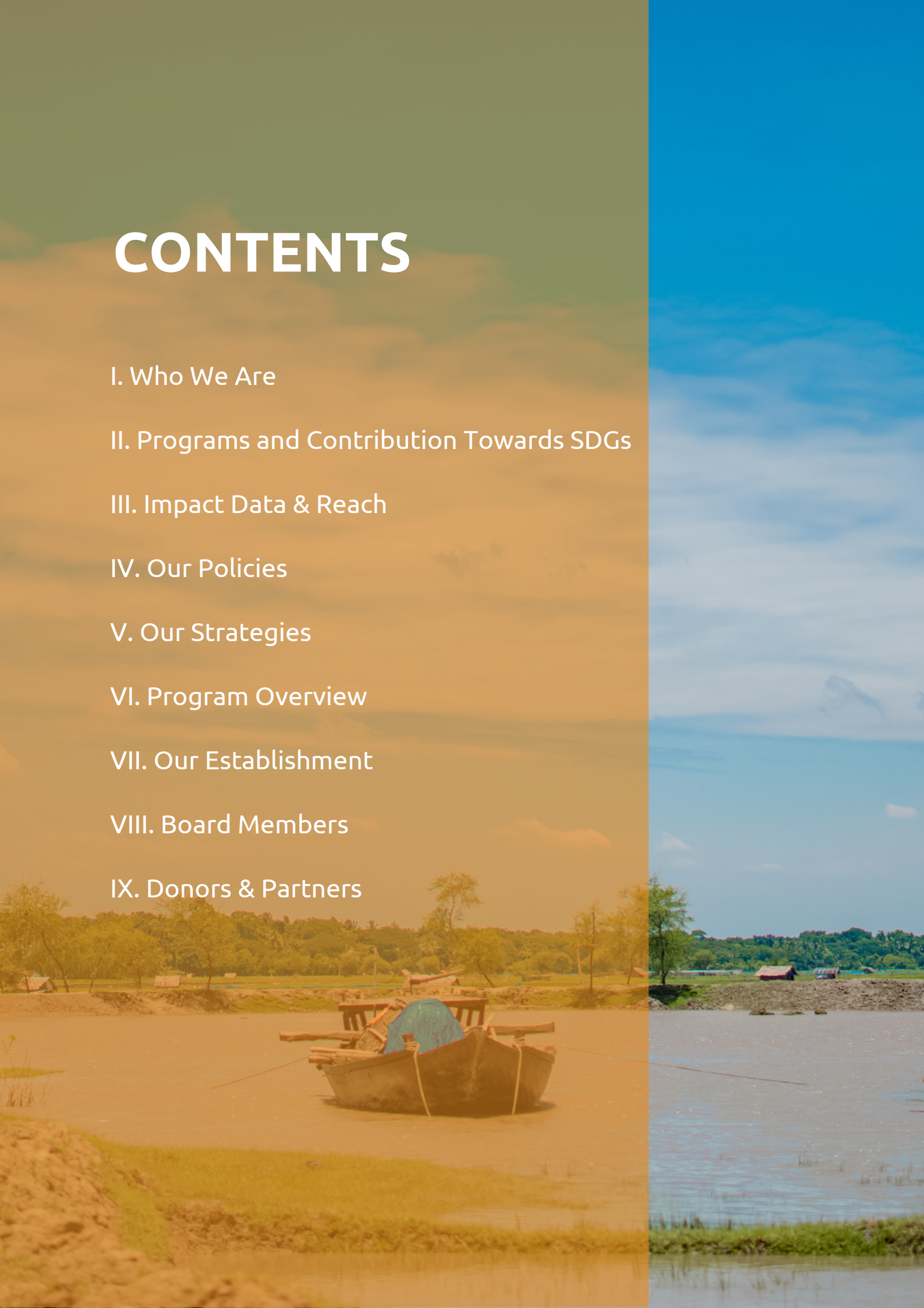
V. Our Strategies

VI. Program Overview

VII. Our Establishment

VIII. Board Members

IX. Donors & Partners



# WHO WE ARE

Established in 1985 in a small village in southwest Bangladesh, a journey that began with disaster relief and improving education in Satkhira has expanded to wider areas, ensuring lasting changes in the humanitarian and development sector of Bangladesh. For over 38 years, Uttaran has been pursuing its aim to build a society free from all inequalities where everyone can access and is aware of their basic rights. Uttaran advocates for the people by employing a rights-based approach to eliminate poverty, expand livelihood opportunities, and empower vulnerable communities.

In the history of Bangladesh's social landscape, Uttaran stands as a highly esteemed and trustworthy organization in the southwest region. In the fiscal year 2022-2023, Uttaran was able to directly benefit 266,531 households, focusing especially on the landless, underprivileged women, outcastes, and untouchables who are victims of structural marginalization, adversely affected by climate change, and a male-dominated society.

With a vast network of 52 offices, Uttaran has rectified its communication and operational capabilities, supported by a team of 624 experienced staff, where 37.4% are female and backed by 950 volunteers. This strong infrastructure has garnered Uttaran an unwavering trust from communities and the esteemed Government of Bangladesh. Uttaran extends heartfelt gratitude to our valued partners, donor organizations, and international NGOs, steadfast allies in our mission to guide the people of Bangladesh through this transformative journey. Uttaran feels humbled to be a partner of choice for the development journey of Bangladesh. Just as the needs of this rapidly growing country are changing, so is changing Uttaran's operation to stay aligned with the needs of times.



## VISION

A society with gender, class, and caste equality

## MISSION

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

# Uttaran's Programs & contributes towards SDGS

## Right, Gender and Social Justice



## Food Security and Nutrition



## Education and Youth Action



## Climate Change, WASH & Water Governance



## Disaster and Humanitarian Action



## Integrated Rural Development



Community  
Mobilization



Poverty  
Eradication



Environmental  
Justice

# IMPACT DATA & REACH

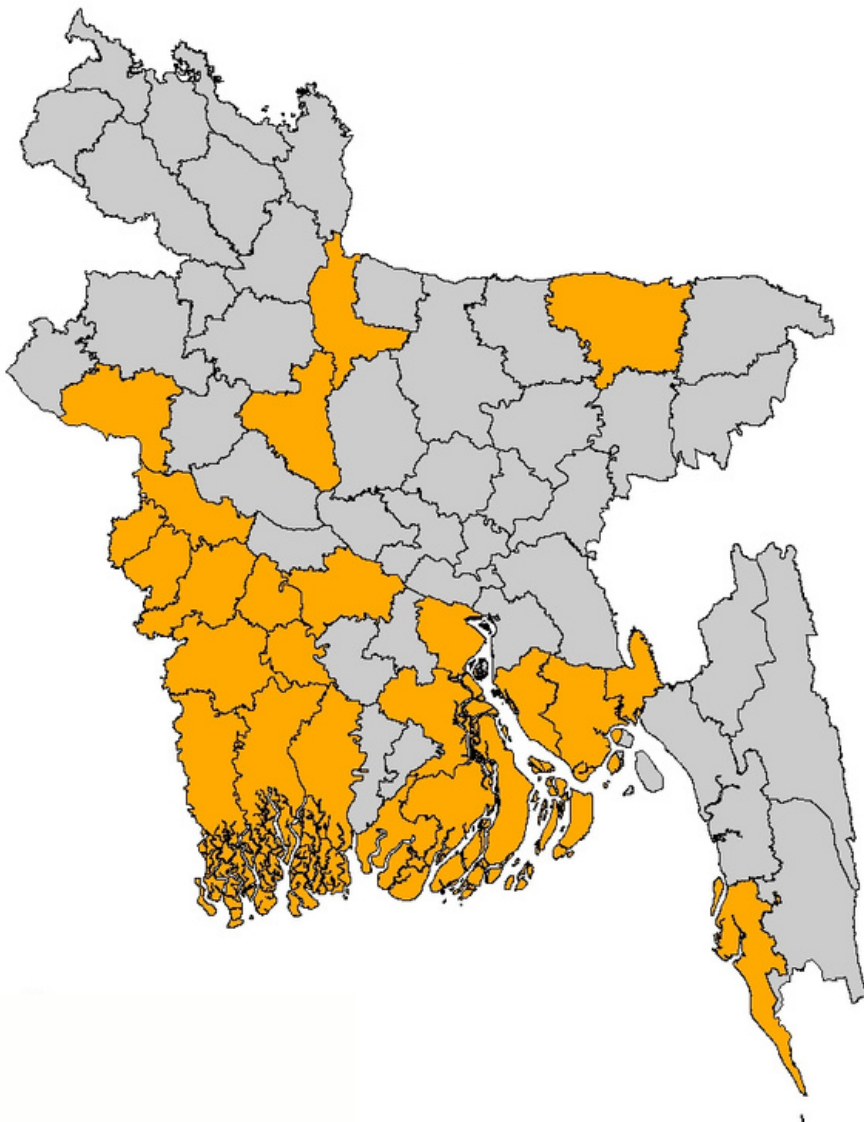
Reach FY 23 (July 2022-June 2023)

**Projects**

**33+**

**People Reach**

**Over 1.1M**



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



# OUR POLICIES

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

# OUR POLICIES

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



# OUR STRATEGY

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



# PROGRAM OVERVIEW

## Rights, Gender and Social Justice

Uttaran is dedicated to advocating for the constitutional and societal rights of marginalized groups, including the extreme poor, women, landless individuals, untouchables, and religio-ethnic minority communities from its inception. The organization's overarching goal is to empower these groups by providing them with the necessary tools to strengthen their voices in decision-making processes and the broader societal power structure. Poverty due to structural marginalization, implementation deficit in policies, maladaptation and climate change around the coast of Bangladesh is highly concerning. Recent initiatives under this program have played a pivotal role in assisting these communities, helping them navigate challenging circumstances, and mitigating losses and damages they may face.



### Project

- AMAR - Asserting Marginalized Access to Rights
- VGD



### Reach

10,652



### Districts

Satkhira  
Khulna



### Donors

European Union (EU), The  
Ministry of Women and  
Children Affairs



# Key Milestone

- 1 32,800 marginalized landless people can now assert their rights to access public resources and services.
- 2 Led the pioneering effort to ensure marginalized women claim their rightful inheritance, marking a significant step toward equality and empowerment.
- 3 2051 marginalized landless HH have received 477.84 acres of permanent settlement, including DCR and Waterbody, securing diverse livelihoods and restoring dignity.
- 4 Legal support (mediation, lower court, and higher court assistance) provided to 618 marginalized households, advocating justice and fortitude.
- 5 Facilitated by Uttaran, 260 local government representatives under 20 Union Parishad are practicing good governance for ensuring services, landless certification, women inheritance certification to marginalized people.

## Impact story



Thakur Das Mondal, a landless resident of Paschim Patibunia village in Magurkhali Union of Dumuria Upazila, finally secured possession of 0.50 acres of khasland (government owned land) in his name after lots of struggle....



Scan to know the full story of Thakur Das's long-awaited dream coming true

# Food Security and Nutrition

Uttaran has tirelessly provided its efforts to eradicate hunger, ensure food security, and promote sustainable agriculture in partnership with the Government of Bangladesh and other collaborators. With a goal to end hunger by 2030, Uttaran is already making significant strides in this direction. Leveraging its extensive expertise in sustainable development, Uttaran strives to guarantee communities access to ample, nutritious food while safeguarding the environment and fostering economic growth. Bangladesh, as a developing nation, prioritizes nationwide food security and nutrition. Despite being one of the most densely populated countries globally, a considerable portion of its people grapple with food insecurity and malnutrition. Insufficient food access, limited resources, and flawed distribution systems remain primary contributors to this issue. Especially the women and children in the coastal areas face heightened challenges due to recurrent natural disasters like floods and cyclones, disrupting food production and distribution.



## Project

- Advancing Sustainable Indigenous Agro-ecological Livelihood (ASIA-Livelihood)
- SAFAL for Integrated Water Resource Management (IWRM) Project



## Reach

**54,600**



## Districts

Satkhira, Khulna, Bagerhat,  
Cox's Bazar



## Donors

Both ENDS, Helvetas,  
Swiss Intercooperation  
(HIS), Solidaridad  
Network Asia





# Key Milestone

- 1 10,000 small-scale farmers practice regenerative, climate-smart agriculture, which increases production and quality, reducing environmental damage.
- 2 515 youths have become catalysts for disseminating climate-smart agricultural practices, impacting 13,000 marginalized individuals through hands-on implementation and peer-to-peer learning methodologies across 24 villages.
- 3 Local youths and small-scale farmers from 216 villages are actively engaging with the local government to manage their landscape for mitigating and reducing climate-induced disasters and increasing agricultural productivity.

## Impact story



### A New Beginning: How Md. Mosharaf Hossain Found Success in Dragon Fruit Cultivation

Md. Mosharaf Hossain, a 35-year-old resident of Uthali village in Satkhira District, owns 33 decimals of cultivable land. However, due to high production costs and low yields, he was not making a profit from his agricultural land and was struggling with poverty along with his four family members. After enduring numerous challenges, he came to know about a Project and decided to join the activities.....



Scan to know the full story of how climate-adaptive farming knowledge changed Mosharaf's life



Scan to know the full story of how Anjali Rani transforms lives

### A River Reborn: Transforming Lives through Canal Re-excavation

"Before this canal was dredged, our family experienced a lot of financial instability. There was scarcity in our household. To fulfill the family's needs, our daily work routine had to change. For the past 4-5 years, due to the lack of water at the right time, fish farming wasn't feasible, and excessive rainfall caused the embankment to breach, resulting in significant losses for us..."



# CLIMATE CHANGE, WASH AND WATER GOVERNANCE (CCWG)

Uttaran started its journey in the southwest region of Bangladesh—a region particularly susceptible to climate impacts, engaging directly in local grassroots initiatives. Throughout the years, Uttaran has focused on building the capacity of local governments and vulnerable communities, equipping them with anticipatory, absorptive, adaptive, and transformative skills to effectively address and mitigate the adverse impacts of climate change. Climate change disproportionately impacts marginalized communities, despite their minimal carbon footprints. At Uttaran, Climate Change, WASH, and Water Governance (CCWWG) program lies at the heart of our strategy to support and empower climate-vulnerable communities and governments, striving for climate justice. This program is actively operating in climate-vulnerable areas throughout Bangladesh. Our program embraces participatory approaches, ensuring the development of sustainable solutions. We provide financial and technical support to empower climate-vulnerable individuals, enabling them to adapt to the challenges posed by climate change. Uttaran collaborates closely with these communities, focusing on mitigation, loss and damage reduction, and overall improvement of their circumstances.



## Reach

722,530



## Donors

MISEREOR, Simavi, GIZ, NRC, UNOPS, WASTE, Both Ends, WHH



## Project

1. Financial Inclusion Improves Sanitation & Health (FINISH) Mondial project of Kalaroa Municipality under Satkhira district.
2. Restoration of Essential Services for the Climatic Displacement Affected Communities of Bangladesh (Strengthening Climate Resilience through community Led Actions)
3. Sustainable River Basin Management (SRM): Adapting Climate Change in the Southwest Bangladesh (Phase IV)
4. WASH and backstopping support to goat beneficiaries under UMIMCC/UMML project
5. WASH SDG-WAI extended Programme Bangladesh -Tala Upazila Three Unions (Nagarghata, Khalishkhali, Jalalpur Union) of Satkhira district, Kalapara Municipality of Potuakhali District
6. WASH SDG WAI Bangladesh Sub programme Implementation Phase 2 of Satkhira Sadar Upazila (Balli, Agardari & Jhaudanga Union), Satkhira, Kalaroa and Barguna Municipality.
7. Women Empowerment and Climate Adaptation Nexus programme (WECAN)
8. Strengthening the capacity of those displaced by disasters and climate-related causes to cope with adverse situations.
9. SHARE Project
10. Increased Resilience for Women through the Provision of WASH Services
11. Tides are Changing: A People Plans for Upscaling Ecosystem based adaptation in the Tidal Rivers of Bangladesh



## Districts

Satkhira, Khulna, Barguna, BhasanChar Camp (Cluster-7, 16, 17, 50, 60, 61), Hatiya, Noakhali, Jashore, Patuakhali, Sunamganj



# Key Milestone

- 1 3,116 marginalized households and climate-displaced populations have successfully transformed their lives by integrating climate-resilient livelihood options and gaining access to public resources and services.
- 2 Supported 1667 landowners of Pakhimara TRM beel in process of receiving compensation from government of BDT 10,16,75,368.80
- 3 381,962 people will benefit from the ongoing Betna and Morichchap river excavation project allocated BDT 475.26 crore initiated by GoB, a result of Uttaran's continuous advocacy along with Paani committee and stakeholders.
- 4 260 elected representatives were mobilized by the Paani committee facilitated by Uttaran, and a memorandum was presented to the secretariat to restore 8 tidal rivers based on the people's plan of action.
- 5 First Climate Migrants census is being initiated by Satkhira Municipality in coordination with Uttaran.
- 6 Empowered 17 CBOs to take locally led adaptive actions to respond to climate change and build disaster resilience.
- 7 23,708 people now have knowledge, access and infrastructure for safely managed WASH and reduced health risks.





# Impact story



## Rebuilding Lives, Restoring Dreams: Nalta Village's Inspiring Story of Transformation

Once plagued by recurring floods and economic fragility, Nalta Village in Tala Upazila of Satkhira district has emerged as a beacon of hope and resilience. The story of this village exemplifies how a community, with the aid of sustainable development initiatives, can overcome adversity and transform their lives for the better...



Scan to know the full story of Nalta Village's Transformation



Scan to discover how Nargis Khatun became the WASH Model House for the community

## House of Change: The Journey to Becoming a WASH-Model for the Community

Nargis Khatun, a 26-year-old housewife, resides in Baganbari, Ward No. 5, Satkhira Municipality. After the Uttaran WASH project began, a committee was formed, including mothers from the area. Nargis Khatun became a member of this committee. The committee meets every three months to discuss issues such as safe water, hygienic latrines, cleanliness, menstrual health management, and the benefits and drawbacks of regular and proper handwashing. Realizing the root cause of her family's health issues during the committee meetings, Nargis discussed this matter with her family members....



Scan to know the full story of Lipika's survival journey as a mother

## Yearning for Motherhood: Lipika Mandal's Journey to Welcome Another Child

Lipika Mandal, aged 27, resides in Dayarghat village of Sadar Union, Assasuni Upazila. This village is situated near the Kholpetua River, where storm floods have become a daily challenge for the residents. Eight years ago, when Lipika was pregnant, her life took a miserable turn due to a severe water shortage. Lipika had to manage all her household chores and travel 2-3 (perhaps 5) kilometers for safe water. On certain days when her health was particularly compromised....

# Disaster & Humanitarian Actions

Bangladesh, with its strategic geographical position and dense population, remains highly vulnerable to the devastating impact of disasters. Over the past decade, the convergence of climate change, inadequate planning, and insufficient infrastructure has exacerbated the frequency and intensity of these calamities. Just in the past year of 2022-23, we have faced significant challenges such as Cyclone Mocha, fire outbreaks, and more. In the midst of these challenges, Uttaran, a grassroots organization operating in the coastal regions, has played a crucial role in assisting underprivileged and vulnerable communities. Our focus is on enhancing disaster resilience, adapting to climate change, and reducing risks. With a team of 70 skilled professionals and 500 dedicated volunteers, Uttaran swiftly responds to emergencies, reaching over 4 million people in coastal districts since 2010. Their unwavering dedication ensures aid reaches even the most remote areas, serving as an inspiration to all.



## Reach

241,737



## Donors

European Civil Protection and Humanitarian Aid Operations (ECHO), Misereor, The Share Trust Inc., Norwegian Refugee Council (NRC) - internal funding from NRC Sweden Office



## Project

1. Winter Cloth and LPG Cylinders Refill Support for the Host Communities and forcibly displaced Myanmar Nationals (FDMN) in Cox's Bazar and Noakhali District
2. Emergency NFI support for the fire affected families of camp 11 and education materials support for the host families of Cox's Bazar district
3. COVID-19 Impact Mitigation for Forcibly Displaced Myanmar Nationals (FDMN) and Host Communities in Cox's Bazar and Noakhali District
4. Locally Led Disaster Risk Reduction in the Bangladesh Coastal Region Project
5. Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Host Community in Cox's Bazar and Bhasan Char
6. Supporting Harmony, Improving Nutrition, and the Environment for the Rohingya and Host Community (SHINE)
7. STEP
8. Interim Protection Arrangements for Flood Affected Most-at-risk Women and Girls
9. Humanitarian assistance to the most flood affected unreached population-Alert B042
10. Emergency Humanitarian Assistance to Flood Affected Communities in Sunamganj District of Bangladesh
11. Emergency Aid after Flooding in the Northeast of Bangladesh.
12. Emergency Humanitarian Assistance to Flood Affected Communities in Sunamganj District of Bangladesh
13. Emergency support for Fire affected Rohingya and Host community families of Cox's Bazar District



## Districts

Satkhira, Noakhali (BhasanChar), Cox's Bazar, Teknaf, Patuakhali, Barguna, Khulna





# Key Milestone

- 1 58000 FDMNs were supported with WASH, Livelihood, TVET, NFI support uplifting lives with care and dignity.
- 2 3770 FDMNs HH have reduced their net carbon emissions by 40% by switching to LPG fuel for cooking.
- 3 Supported 15,035 HH with emergency relief (Food Item, MPCG, Shelter materials, Evacuation support, Hygiene kits) and recovery support (CFW, Wash infrastructure development, Community Infrastructure development, WASH support)
- 4 1800 households and 20 Disaster Management Committees have been capacitated and sensitized in Forecast-based Action/Financing, reducing disaster impact on individuals by 30%.
- 5 Created and solidified 4 Community Cohesion centers in Ukhiya and Teknaf for the Rohingya Community camp, uniting over 1600 women and girls from Cox's Bazar's host and Rohingya communities to enhance their lives and reduce conflicts.

# Impact story



## It's time for a change; a change in behaviour!

Rina (19) is a hygiene promotion volunteer for the Uttaran Wash project funded by Welt Hunger Hilfe (WHH) and German Federal Foreign Office (GFFO) at Bhasan Char. She lives in Cluster 51 with her parents and three brothers. Rina received extensive training from Uttaran-WHH, including theoretical and practical hygiene promotion aspects.

There are eight hygiene promotion volunteers who work in four clusters, and Rina is one of them...



Scan to know the full story of Rina's WASH Volunteering journey at Bhasanchar Camp

# Impact story



## Warmth Amidst Struggles

Sanjida, a 35-year-old Rohingya refugee who was forcefully displaced from Myanmar in 2017, found shelter in sub block-e of Balukhali camp No. 9 in Ukhiya upazila of Cox's Bazar district. Sanjida has a family of six members, including her husband and four children, three sons and a daughter. Unfortunately, Sanjida's husband, Osman, is often ill, and the family struggles to earn daily livelihood in the camp. Although she received a secured place to live, warm clothes support during the winter season remained a concern...



Scan to know the full story of Sanjida at Rohingya camp



Scan to discover the full story of Sukhi, paving the way for her community

## Paving the Way: Shukhi Begum's Quest for Water Security in Boulotoli Village

Shukhi Begum resides in Boulotoli Village of Dhulashar Union under Kolapara Upazila. Her husband is a day laborer and lives from hand to mouth.

One day, Shukhi was informed about the community consultation meeting near her house. She participated in a Community Consultation Session near her residence in January 2023. She shared her views on the necessity of drinking water, highlighting the struggles faced by women in her village, including herself, who suffer while collecting drinking water from a distant place on a regular basis. This is especially challenging for women who are menstruating or pregnant...



## Fazal Mohammad's Journey of Transformation and Community Empowerment



Scan to know the full story Fazal's Journey of Transformation

Fazal Mohammad, a 50-year-old farmer in Rongikhali village, Ward No. 7, Hnila Union, supports his family by cultivating the land with his wife, Ramisa Begum (40 years old). Their family includes three daughters and one son, all going to school. However, the cost of education is a heavy burden due to their single source of income. Fazal faces challenges in sustaining farming and covering the educational expenses for his children due to financial constraints and traditional farming practices...

# Projects in Cox's Bazar

The coastal areas of Bangladesh are highly vulnerable to the adverse impacts of climate change, and Cox's Bazar, in particular, bears the brunt of various climatic hazards such as cyclones, tidal surges, storms, and floods. Compounded by its deltaic position, Cox's Bazar experiences significant devastation from these disasters almost every year. Moreover, the influx of Rohingya refugees has further amplified these challenges. Presently, approximately one million forcibly displaced Myanmar nationals (FDMNs) reside in camps across Cox's Bazar district, exerting immense pressure on the local ecosystem, Bangladeshi host communities, and existing facilities and services. Since July 2018, Uttaran has been actively providing humanitarian assistance to the Rohingya community in the camps and the host communities in the Ukhiya and Teknaf upazilas of Cox's Bazar.

## Project Key Areas

- Establishing social cohesion within and between FDMN and Host communities
- Enhancing WASH, Food Security and Nutrition
- Ensuring economic development for FDMN and host communities
- Meeting immediate needs through NFIs supports
- Enhancing disaster risk reduction and early action
- Promoting COVID-19 preventive measures



## Reach

**18772 HH**



## Donors

Helvetas, Misereor,  
Welthungerhilfe (WHH) and  
GFFO



## Project

1. Winter Cloth and LPG Cylinders Refill Support for the Host Communities and forcibly displaced Myanmar Nationals (FDMN) in Cox's Bazar and Noakhali District
2. Emergency NFI support for the fire affected families of camp 11 and education materials support for the host families of Cox's Bazar district
3. COVID-19 Impact Mitigation for Forcibly Displaced Myanmar Nationals (FDMN) and Host Communities in Cox's Bazar and Noakhali District
4. Preparedness and response support in Water, Sanitation and Hygiene to Rohingya Refugees and Host Community in Cox's Bazar and Bhasan Char
5. Supporting Harmony, Improving Nutrition, and the Environment for the Rohingya and Host Community (SHINE)
6. Emergency support for Fire affected Rohingya and Host community families of Cox's Bazar District

# Impact story



## Sayed Noor's dreams come true

Sayed Noor lived in Ali Akbar Para of Hnila Union under Teknaf Upazila. He is 31 years old, and his family consists of 4 members, including two children. Out of two children in their family, one is three years old, and another is one year and six months old. In the very beginning, he and his family faced poverty and no food security for their family members. Initially, he cultivated 60 decimal of his land as paddy and cultivated 33 decimal land through sharing with other farmers....



Scan to know the full story of Sayed Noor



Scan to discover the full story of Sumie Rakhain

## Sumie Rakhain radiates joy receiving school bags and educational materials

Sumie is a bright student currently enrolled in the 6th grade at Chauphaldandi Sagarmani High School. However, her educational journey has been impeded by her family's limited financial resources. Delays in receiving essential educational materials from her family due to their constrained income have presented challenges to her studies, leading to frustration...



# Education and Youth Action (EYA)

Uttaran dreamt of a development journey with the establishment of a school in Jatpur village, Satkhira district in 1982 aiming to provide quality education to children particularly from poor, extreme poor households, ethnic minorities, and female headed households, so that these people can have a better future and access their rights in the society. Since then, it has expanded its reach, creating elementary and secondary schools, a college, technical education centers, and libraries. More than 285,000 students have benefitted from Uttaran's support in both formal and technical education. Focused on youth development in the southwestern coastal regions of Bangladesh, Uttaran emphasizes capacity building, leadership, human development, social engagement, environmental awareness, and youth involvement in decision-making. With the active participation of 1200 youth volunteers, Uttaran drives various social initiatives. Uttaran ardently believes in the transformative power of education and endeavors to bridge educational gaps in areas where access remains a challenge. Efforts are directed toward preventing dropouts by providing non-formal education, life skills training, and alternative pathways for those transitioning from formal education.



## Project

- 1.From work to school: education, training, and protection for children in hazardous child labor in the coastal areas of Bangladesh
- 2.Skills for Employment Investment Program (SEIP)
- 3.Youth Empowered: Preventing Child, Early and Forced Marriage in Bangladesh
- 4.Muktijodha Abdus Salam Library - Pathok Forum
- 5.Shishutirtho School
- 6.Shaheed Muktijoddha College
- 7.Samakal Secondary School



## Districts

Satkhira, Khulna



## Reach

67,027



## Donors

ADEY foundation, Educo Bangladesh, Global Affairs Canada (GAC), Government of Bangladesh, Palli Karma Shahayak Foundation (PKSF), World Vision Bangladesh



## Key Milestone

- 1 244 dropout adolescents impacted by climate vulnerability returned to school, while 151 received vocational training, actively contributing to economic development to adapt and mitigate loss and damages.
- 2 Providing training to more than 1000 marginalized youths where 70% success rate in securing gainful employment.
- 3 Ensured quality education for 2300 children of the southwest coast of Bangladesh where education is a rare privilege.
- 4 4 schools have been established and running for children associated with hazardous labour
- 5 More than 67,000 women and girls have received SRHR advocacy training and hygiene kits to combat health problems, reduce miscarriages, and prevent child early and forced marriage in coastal areas.

## Impact story



### Meet the courageous Rumana

A young girl from the village of Waria in the Jhaudanga Union of Satkhira Sadar Upazila. Rumana, comes from an economically disadvantaged family, where she has three siblings - two sisters and one brother. Her father makes a living as a hardworking farmer, striving to provide for the family. Rumana is a Class VIII student at Jhaudanga Secondary School. She is part of the Youth Empowered Project as a youth member. Through active participation in their monthly meetings, she became increasingly aware of the detrimental effects of child marriage, the laws surrounding it, and the significant implications for sexual and reproductive health. These found her to be inspired to stand up for her own future.....



Scan to know the full story of Rumana's courageous step against child marriage



### **Aktaruzzaman is a successful entrepreneur**

Md. Aktaruzzaman grew up struggling with poverty since childhood. He is the youngest of four children of a day laborer father. His education was stopped at the age of 10 after attending the local Jhapali Government Primary School till class IV. From there he worked with his father and elder brother as day laborers and catching fish and crabs in the river. In 2021, Uttaran started a bridge school in Kashmiri Union of Shyamnagar Upazila with the financial support of Educo Bangladesh to educate the dropout children, Aktaruzzaman again enrolled in this school...



**Scan to explore the complete story of Aktaruzzaman's return to school.**

## **Integrated Rural Development**

The Integrated Rural Development program esteemed from Uttaran's earlier initiative, Human Development, launched in 2006. This program has a singular focus: eradicating poverty and enhancing the quality of life for extremely impoverished and underprivileged communities through comprehensive, integrated community development interventions. It operates on a rights-based approach, aiming to promote and safeguard the rights of marginalized groups, with particular emphasis on landless individuals, women-headed families, destitute households, untouchables, religious and ethnic minority communities, and outcast minorities.

The program aims to empower these underprivileged communities by providing them with a unified voice and enhancing their capabilities across various social, environmental, rights-based, and developmental spheres. Organized groups receive access to financial resources and training in social entrepreneurship to alleviate poverty. Additionally, they receive support and training in healthcare, education, agriculture, nutrition, and WASH (Water, Sanitation, and Hygiene). Presently, Uttaran operates in 1064 villages across 357 Unions and 21 upazilas, engaging 22,888 savings members and 18,873 borrowers within 1257 PO.

Uttaran currently has 2 separate loan schemes out of which two are interest free loans:

1. Rural Micro credit
2. Micro enterprise and Women development enterprise
3. Bio Gas Loan





### **A Tale of Transformation**

In the heart of Batiaghata Thana, nestled within the boundaries of Khulna district, there existed an unnoticed village where Nasima Begum, a destitute woman, resided with her husband and their four children. Life was a constant struggle for Nasima, surviving on meager earnings, and there were days when they had to skip meals to make ends meet.



**Scan to explore the complete story of Nasima**



# UTTARAN'S ESTABLISHMENT

Uttaran believes in community empowerment and the most effective way to do it is to help communities build their own development and educational institutions. Uttaran also continuously advocates for community institutions to build a more just society free from all sort of discrimination as it helps progress in an more collective approach. In this regard for the past 38 years Uttaran have build and help shaped various development and educational institutions for the community it works with.

## **Educational and Development Institutions:**

- Samakal Primary and Secondary School - Satkhira
- Institute of Development Research and Training - IDRT - Satkhira
- Shaheed Muktijoddha College - Satkhira
- Shishutirtho Elementary and Kindergarten School - Satkhira
- Shimanto Technical Training Center - Satkhira
- Chuknagar Technical Training Center - Khulna
- Technical Business & Management College - Satkhira
- Ashto Bigha Primary School - Satkhira
- Muktijodha Abdus Salam Library - Satkhira
- Village Food Bank - Khulna
- Jatpur Women led rice mill - Satkhira
- Uttaran Chuknagar Technical Training Centre (Dumuria upazila of Khulna district)
- Uttaran Shemanto Technical Training Centre (Debhata upazila of Satkhira district)
- Uttaran Tala Technical Training Centre (Tala upazila of Satkhira district) and
- Rajapalong Uttaran Technical Training Centre (Ukhyia upazila of Cox's Bazar district).





# People's forum of Uttaran

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

## People's Forum to bridge the Gap:

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



Our community drives us forward

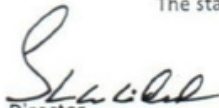


# FINANCIAL STATEMENT

**UTTARAN**  
Microfinance Program  
Statement of Financial Position  
As at 30 June 2023

Particulars	Notes	Amount in Taka	
		30 June 2023	30 June 2022
<b>PROPERTIES &amp; ASSETS</b>			
<b>Non-current assets</b>			
Property, plant & equipment	5	25,699,598	25,988,323
<b>Total non-current assets</b>		<b>25,699,598</b>	<b>25,988,323</b>
<b>Current assets</b>			
Loan to members	6	333,303,552	308,974,409
Short term investment	7	55,292,442	61,190,776
Advance, deposit, prepayments	8	2,407,987	1,685,483
Cash and cash equivalents	9	5,407,723	7,342,500
<b>Total current assets</b>		<b>396,411,704</b>	<b>379,193,168</b>
<b>Total properties &amp; assets</b>		<b>422,111,302</b>	<b>405,181,491</b>
<b>CAPITAL FUND &amp; LIABILITIES</b>			
<b>Capital fund</b>			
Cumulative surplus	10	73,866,704	70,317,449
Statutory reserve fund	11	8,207,412	9,384,011
Loan loss expenses (1% on regular loan)	12	3,231,711	2,996,208
<b>Total capital fund</b>		<b>85,305,827</b>	<b>82,697,668</b>
<b>Non-current liabilities</b>			
Loan from banks- long term	13	155,721,389	159,800,203
<b>Total non-current liabilities</b>		<b>155,721,389</b>	<b>159,800,203</b>
<b>Current liabilities</b>			
Members savings deposits	14	152,106,910	134,755,926
Member welfare fund	15	13,372,235	13,055,818
Staff provident fund payable	16	6,768,718	6,618,718
Staff welfare fund payable	17	1,600,000	1,600,000
Security deposit of staff	18	1,238,162	1,456,432
Loan loss expenses	12	5,167,363	5,139,226
Payables & provision for expenses	19	830,698	57,500
<b>Total current liabilities</b>		<b>181,084,086</b>	<b>162,683,620</b>
<b>Total capital and liabilities</b>		<b>422,111,302</b>	<b>405,181,491</b>


The statements of financial position is to be read in conjunction with annexed notes

  
Director

  
Coordinator (Accounts and Finance)

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

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

  
Signed by:  
Md. Aftab Uddin Ahmed FCA  
Senior Partner  
ICAB Enrolment Number # 804  
DVC: 2310020804AS240668

02 October 2023  
Dhaka, Bangladesh

**UTTARAN**  
Microfinance Program  
Statement of Income and Expenditure  
For the year ended 30 June 2023

Particulars	Notes	Amount in Taka	
		2022-2023	2021-2022
<b>INCOME</b>			
Service charges on microfinance operations	20	33,844,688	27,416,177
Donation		18,597,700	13,598,800
Project shared management costs		1,909,606	-
Other operating receipts	21	2,946,979	2,698,765
<b>Total</b>		<b>57,298,973</b>	<b>43,713,742</b>
<b>EXPENDITURE</b>			
<b>Financial expenses</b>		<b>32,480,139</b>	<b>21,336,655</b>
Interest on borrowings	22	19,630,550	10,546,768
Interest on members' savings	23	12,849,589	10,789,887
<b>Administrative expenses</b>		<b>21,672,980</b>	<b>20,240,057</b>
Salary & allowances		14,206,224	12,457,039
Other administrative expenses	24	6,914,391	6,676,757
Loan loss expenses	12	263,640	674,377
Depreciation expenses (schedule -A)	6	288,725	431,884
Provision for income tax for the year	25	773,198	-
<b>Total expenditure</b>		<b>54,926,317</b>	<b>41,576,712</b>
<b>Net surplus/(deficit)</b>		<b>2,372,656</b>	<b>2,137,030</b>

The statements of income and expenditure is to be read in conjunction with annexed notes.

  
Director

  
Coordinator(Accounts and Finance)

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

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



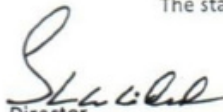
Signed by:  
Md. Aftab Uddin Ahmed FCA  
Senior Partner  
ICAB Enrolment Number # 804  
DVC: 2310020804AS240668

02 October 2023  
Dhaka, Bangladesh

**UTTARAN**  
Microfinance Program  
Statement of Financial Position  
As at 30 June 2023

Particulars	Notes	Amount in Taka	
		30 June 2023	30 June 2022
<b>PROPERTIES &amp; ASSETS</b>			
<b>Non-current assets</b>			
Property, plant & equipment	5	25,699,598	25,988,323
<b>Total non-current assets</b>		<b>25,699,598</b>	<b>25,988,323</b>
<b>Current assets</b>			
Loan to members	6	333,303,552	308,974,409
Short term investment	7	55,292,442	61,190,776
Advance, deposit, prepayments	8	2,407,987	1,685,483
Cash and cash equivalents	9	5,407,723	7,342,500
<b>Total current assets</b>		<b>396,411,704</b>	<b>379,193,168</b>
<b>Total properties &amp; assets</b>		<b>422,111,302</b>	<b>405,181,491</b>
<b>CAPITAL FUND &amp; LIABILITIES</b>			
<b>Capital fund</b>			
Cumulative surplus	10	73,866,704	70,317,449
Statutory reserve fund	11	8,207,412	9,384,011
Loan loss expenses (1% on regular loan)	12	3,231,711	2,996,208
<b>Total capital fund</b>		<b>85,305,827</b>	<b>82,697,668</b>
<b>Non-current liabilities</b>			
Loan from banks- long term	13	155,721,389	159,800,203
<b>Total non-current liabilities</b>		<b>155,721,389</b>	<b>159,800,203</b>
<b>Current liabilities</b>			
Members savings deposits	14	152,106,910	134,755,926
Member welfare fund	15	13,372,235	13,055,818
Staff provident fund payable	16	6,768,718	6,618,718
Staff welfare fund payable	17	1,600,000	1,600,000
Security deposit of staff	18	1,238,162	1,456,432
Loan loss expenses	12	5,167,363	5,139,226
Payables & provision for expenses	19	830,698	57,500
<b>Total current liabilities</b>		<b>181,084,086</b>	<b>162,683,620</b>
<b>Total capital and liabilities</b>		<b>422,111,302</b>	<b>405,181,491</b>

The statements of financial position is to be read in conjunction with annexed notes

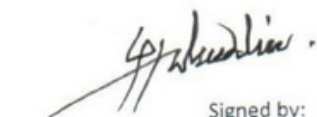
  
Director

  
Coordinator(Accounts and Finance)

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

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

02 October 2023  
Dhaka, Bangladesh

  
Signed by:  
Md. Aftab Uddin Ahmed FCA  
Senior Partner  
ICAB Enrolment Number # 804  
DVC: 2310020804AS240668



# OUR BOARD MEMBERS



Sarder Md. Rezaul Karim  
**Chairperson**



Bidya Sagor Sarker  
**Vice Chairperson**



Shahidul Islam  
**Director**



Rahima Khatun  
**Treasurer**



Dr. Nazrul Islam  
**Member**



Meherun Nesa  
**Member**



Achintya Kumar Saha  
**Member**

# OUR DONORS & PARTNERS



#বাঁচারলড়াই  
#BacharLorai





# Uttaran

Website- [www.uttaran.net](http://www.uttaran.net)

Facebook- <https://www.facebook.com/org.uttaran>

Instagram- [www.instagram.com/org.uttaran/](http://www.instagram.com/org.uttaran/)