Cover page

Annual Report-2015

Picture of AID Foundation

[Monogram] AID Foundation

Reverse page

Bangladesh Map indicating working areas

Our Vision

To build a democratic, rightful, accountable and just society & nation to establish the dignified life of the people that is to ensure a just, enlightened, healthy and democratic society free from hunger, poverty, exploitation and environmental degradation irrespective of cast, race, religion, sex and age.

Our Mission

To aware and upgrade socio-economic condition of the disadvantaged people in Bangladesh such as women, children, people with disability, laborers and farmers so that they can collectively play the active role to establish a rightful, accountable and just society and nation.

Our Goal

The ultimate goal of AID is to upgrade the living standard of the underprivileged and poverty stricken people through their development and positive change in socially and culturally

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Message from the Founder & Chief Executive

One more feather of experience has been added to the Crown of AID Foundation with successful completion of the year 2015. During this long journey of 23 years we have gained very precious experience and developed ourselves. Though the path we traversed during the last two eras was not always smooth, rather we have encountered many challenges in all sectors of program-implementation. The challenges we faced in past are the priceless learning that made us successful in our endeavors. We, as members of the team, have witnessed and enjoyed all the happy moment as well as the sad experience of the by-gone days. We also believe that sorrows can never obliterate the joy of success.

At this happy moment of publication of this Annual Report-2015, we would like to express our unqualified thanks to all the skilled and dedicated colleagues at AID Foundation whose tremendous efforts played a vital role to make our endeavors successful. We also pay our gratitude to the members of the General Committee, Executive Committee and the Advisory Committee who are the think-tanks of the organization and always played an auxiliary and constructive role to move forward to the vision of the organization. Cooperation from different stakeholders of Government and Non- Government sectors has accelerated the journey towards a positive change of the society. The beneficiaries of all programs and projects actually contributed a lot for successful implementation of the programs.

We hope, this report will focus on a critical analysis of last one year of AID Foundation. We also expect, as we are on the road of march and advancement to our goals, this report will provide us a clear picture of our progress made so far in the recent years.

In fine, we would like to thank those who were involved in the making of this report so nicely and precisely. Let peace and happiness down pour on all of us in the days to come.

Thanking all,

(Tarikul Islam palash)

Founder & Chief Executive AID Foundation

From the desk of the Executive Director

We are pleased to present the annual report of AID Foundation for the year of 2015 to the members of AID family, donors, Govt. officials and other development partners. The report highlights major initiatives and achievements of AID Foundation during this year.

AID Foundation has been implementing different programs/projects for improving the well-being of the rural and urban poor people. The multi-pronged efforts are promoting programs, relating to microfinance, health & sanitation and nutrition, education, agriculture, environment, risk and disaster management, child development and so forth. AID Foundation implements its programs through a holistic approach. The approach helps its beneficiaries in finding their way out of poverty.

Members of Executive Committee, General Committee and Advisory Committee have been continually contributing to AID Foundation's growth and development. Sincere thanks and gratitude to the members for their contributions to develop policies and guidelines for implementing its programs/projects. Also we would like to express our appreciation to donors, government organizations, and national and international development organizations to help for achieving the goal and objectives of AID Foundation. Our sincere thanks go to the beneficiaries for their cordial support and continuous cooperation to the organization.

Finally, we would like to thanks our colleagues for their dedication to achieve the goal of AID Foundation and simultaneously special thanks to those who were involved in the making of this report so nicely and precisely.

We hope, the Annual Report- 2015 will serve as a good source of information on AID Foundation for all concerned.

(Aminul Islam Bakul)

Executive Director

ABBREVIATION AND ACRONYMS

ACTC	AID Central Training Center	PDC	Planning and Documentation Cell
ADAB	Association of Development	PRT	Primary Rehabilitation Therapy
	Agencies in Bangladesh Action	PROTECT	People's Response On Tobacco law
AID	In Development		Enforcement through Campaign
AABAD	Access Creation and Association		against Tobacco
	Building for Agricultural Development	RPDC	Research, Planning Documentation Cell
AID-CCTC	Climate Change Tracking Cell	RTI	Reproductive Tract Infection
ATMA	Anti-Tobacco Media Alliance	SDF	Sustainable Development Forum
BARC-	Bangladesh Agriculture Research	SHS	Solar Home System
ATTP	Center- Agriculture Technology	SLF	Stichting Lillian Fonds
	Transfer Program.	SMC	School Management Committee
BATA	Bangladesh Anti-Tobacco Alliance	SRH	Sexual Reproductive Health
BLAST	Bangladesh Legal AID Service Trust	SSP	Special Savings Program
BNF	Bangladesh NGO Foundation	STD	Sexually Transmitted Diseases
BSAF	Bangladesh Shishu Adhikar Forum	SWA	Social Welfare Activities
CAMPE	Campaign for Popular Education	TABINAJ	Tamak Birodhi Nari Jot
DREAM	Demand for Rights of the Excluded	UNEP	United Nation Environment Program
	And Marginalized	UNHCR	United Nations High Commissioner
ССВА	Cold Chain Bangladesh Alliance	UNFCS	For Human Rights.
DEC	Dalit and Excluded Community		United Nation Fund for
DWA	Department of Women Affairs	VDC	Contemporary Slavery
ECD	Early Childhood Development	VERC	Village Development Committee
EHCLB	Eradication Hazardous Child Labor in	VGD	Village Education Resource Center
	Bangladesh	WBB	Vulnerable Group Development
FR	Fundamental Rights	Trust	Working for Better Bangladesh Trust
HIV/AIDS	Human Immunodeficiency Virus /		
	Acquired Immune Deficiency		
	Syndrome		
ІСТ	Information Communication		
	Technology		
IDCOL	Infrastructure Development		
	Company Limited.		
IGA	Income Generation Activity		
MRA	Microcredit Regulatory Authority		
MJF	Manusher Jonno Foundation		
NFOWD	National Forum of Organization		
	Working with the Disabled		
NGO	Non-Governmental Organization		

Profile of AID

Background:

AID Foundation is a national level non-government organization. The name AID Foundation has been derived from Action In Development-AID publicly declared on 17 December 2015 with a view to work in broad aspect. Action In Development-AID, started its journey on 17 December, 1992 initially as a club for helping the poor and meritorious students in the locality through distribution of books, clothes and other accessories among them, under the leadership of the present Founder & Chief Executive along with some young energetic and committed youths who had progressive political background. Blood donation among the needy ailing people was also a main activity of its. To meet up the increasing demand of charitable activities, the initiators transformed it into a non-governmental organization as "Action In Development – AID" with an aim to contribute and promote national development through upgrading the socio-economic condition of the disadvantaged and the under-privileged people in the society. Since its inception, AID was also committed and sincere to ensure the rights of the women, children, disabled people and the farmers.

With a desire to work in a suitable environment, AID established its office in a panoramic location on the bank of river Nabaganga at the east of Jhenaidah town as AID Complex. It was a modern establishment with an attractive and natural atmosphere. Over the years AID has undertaken number programs and project in response to need of the society and target people in order to improve their socio-economic condition.

Target Beneficiaries

AID works to develop the socio-economic condition of the disadvantaged targeting deprived women, children, adolescent, youth, People with Disabilities (PWDs), farmers, hazardous child laborers, informal laborers, drug users, disaster affected people, legal aid deprived people, floating sex workers and trafficked people.

Legal Status:

- NGO Affairs Bureau : 1319 ; 30 November 1998
- Department of Social Welfare : Jhe- 129/96 ; 1 August 1996
- Department of Youth Development : Jhe-13 & Sadar-3 ; 3 August 1996
- Micro credit Regulatory Authority : 01493-01429-00032 ; 5 Sep. 2007

Human Resources:

Types of staff	Male	Female	Total
Regular staffs	413	76	489
Project staff	35	10	45
Part-time staff	15	10	25
Volunteer	105	95	200
Total	568	191	759

Working Area and Offices:

Area Coverage		Program/Project Branch offices		
Division	02	Microfinance Program	28	
District	12	Disable Children Rehabilitation Program(DCRP)	01	
Upozila	63	Solar Mission Program	37	
		Biogas Program	11	
		Improved Cooking Stove(ICS) program	11	
		Solar Irrigation Program(SIP)	01	
		S4 program	06	
		PROTECT Project (People's Response On Tobacco law Enforcement through Campaign against Tobacco)	11	
		Demand Rights of Excluded and Marginal (DREAM) project	07	
		Mobile Banking	03	

Policies of AID:

AID has the following 9 polices to operate its all program activities and management at all level. Such as:

- Personnel Policy
- Financial Policy
- Savings and Credit Policy
- Gender Policy
- Procurement policy
- Vehicles policy
- Child Safety Policy
- Right To Information Policy
- Environment Policy

The network Membership with national and inter-national networking organizations:

- Anti-Tobacco Media Alliance (ATMA)
- Association of Development Agencies in Bangladesh (ADAB)
- Bangladesh Anti-Tobacco Alliance (BATA)
- Bangladesh Shishu Adhikar Forum (BSAF)
- Campaign for Popular Education (CAMPE)
- Child Sight Network
- Coordinating Council for Human Rights in Bangladesh (CCHRB)
- Governance Coalition (GC)
- National Forum of Organization Working with the Disabled (NFOWD)
- Padakkhep Network
- Planet Finance (France)
- Provat Network, CDD
- Sustainable Development Forum (SDF)
- Tamak Birodhi Nari Jot- TABINAJ

Funding Partners:

i. Present Partners

- The Union-France
- Stichting Liliane Fonds-STICHTING LILIANE FONDS-SLF, NETHERLANDS, Netherlands
- Manusher Jonno Foundation-MJF
- Department of Women Affairs, Government of Bangladesh
- Bangladesh NGO Foundation
- Working for Better Bangladesh (WBB Trust)
- Padakhep Consortium
- Banks: DBBL, IFIC, SBL, Modhumoti, TBL, NCC, FSIB, FarmersBank, Mercantile Bank, BCBL, SBL and Prime Bank.

- BARC-ATTP
- NGO Forum
- United Nation Fund for Contemporary Slavery-(UNFCS)
- Winrock International under CCBA project of USAID

ii. Previous Partners

- Deaf Child Worldwide
- European Union
- USC- Canada Bangladesh
- Dhaka Ahsania Mission
- 1% Development Fund, UN
- OPAM- Italy
- Center for Disability Development (CDD)
- Village Education Resource Center (VERC)
- JOBS, USAID
- Interlife Bangladesh
- Bangladesh National Lawyers' Association (BNWLA)
- HESPERIAN Foundation
- JICA-Japan
- Canadian International Development Agency (CIDA)
- Concern Bangladesh
- Proshika RSDN
- German Embassy
- Embassy of Japan
- Bangladesh Development Partnership Center (BDPC)
- Rights-Jessore
- Bangaldesh Legal Aid Service trust (BLAST)
- Servite Sister, England
- Abilise Foundation
- Padakhep , SEDAB

Projects /Programs	Activities	Achievements		
		As on 2014	2015	Cumulative
Microfinance Program	m	I		I
i. Micro credit for	Group formation	658	690	1348
the poorest women.	Group members-	10597	13555	24152
	Savings	Tk.2,29,51,652	Tk. 30744750	Tk.5,36,96,402
	Borrowers-	46,850	19681	66531
	Loan Outstanding	-	Tk.23,11,34446	Tk.23,11,34446
ii. Housing	Beneficiaries	259	46	305
	Loan disbursement	Tk.79,35,900	Tk.14,19,100	Tk.93,55,000
iii. Savings Program	SSP Depositors:	5668	10614	16282
	Amount:	Tk.46,92,927	Tk.5610614	Tk.10293541
	FD R Depositors:	-	55	55
	Amount:		Tk.12,10,000	Tk.12,10,000
	FD R Depositors:	-	04	04
	Amount:		Tk.22,00,000	Tk. 22,00,000
Disable Children Ref	abilitation program			
i. Promoting	Physical Therapy for CWD	2295	100	2395
Rights and	Educational support	438	75	513
Inclusion through Community based	Health service	304	20	324
Rehabilitation for	Self-help group	02	05	07
Liliane-DRRA	Credit support-	Tk.946500	Tk.2, 50,000 Benif	Tk.11,96,000
alliance in		Benif: 121	19.	Benif.140
Bangladesh	Meeting with School	57 nos.	30	87
_	managing committee			-
	Skill development	215	20	235
	Inclusive Education	75	-	75
	training for guardians			
	Inclusive Education for	10	01	02

Chapter II : Statistical Report on Achievement for FY 2014-2015

ii. Social inclusion of Deaf Children	Bangla Sign language training for the guardian-	123	04	127
and young people in Bangladesh	Child protection training for the guardian	40	-	40
	Bangla Sign language training for DYP	20	-	20
	ECD Center	03	01	04
VGD (Vulnerable	Beneficiaries	13084	3477	16561
Group	Savings collection	70,00,320	1409636	84,11,356
Development)	Life Skills training	14,584	3477	18061
	IGA training	14,584	2400	13984
Prevention of Early	Direct Beneficiaries:	200		200
Marriage	Awareness campaign	05	-	05
Polygamy & Family	Legal support for the	07	-	07
Repression among	Household expenditure	400 families	-	400
Dalit Community (PEMPFRDC)	Law and implementation orientation meeting	02	02	04
	Courtyard meeting	15	02	17
	Life skills training	25	13	38
	Monthly meeting-	15	09	24
	Legal orientation meeting	07	Oi	08
	Local Professional representative	04	-	04
People's Response	Sensitizing Training and	119	12	131
On Tobacco law	Taskforce Meeting	906	235	1141
Enforcement	Mobile Court operation	630	223	853
through Campaign against Tobacco	Smoke free Public places	2177	679	2856
(PROTECT).	Smoke free public	20444	-	20444
	Smoke free City	07	17	24
	Smoke free Campus	11	07	18
	Smoke free Guide line adopted in Municipalities	37	-	37
	Anti- Tobacco student group SUBASH formation	50	-	50
Solar Home	SHS distributed	1267	2578	3845
System	Loan disbursed:	Tk.24,59,9241	15,88,285	40,48,209
Improved Cooking	ICS installed:	575	2097	2672
Biogas	Biogas Plant installed-	56	201	257

Solar Irrigation	Established Solar	04	11	15
Demand for Rights of the Excluded	Meeting with Beneficiaries:		1440	3022
and Marginalized-	Meeting with support at Ward/ Union level	422	408	830
(DREAM)	Meeting with support group at upazila / district	52	52	104
	Training for Primary /Beneficiary group	-	11 Batch	11 Batch
	Training for Support groups at Upazila/District Level	02	03	05
	Training for Support groups at Ward/UP Level	01	02	03
	Mass awareness & Mobilization Related Activities (Only for	173	151	324
	Published & Distributed IEC Materials:	-	108	108
	Capacity Development/ Sensitization & Advocacy initiative for Service	-	21	21
	Referral & Linkages with institutions	-	15	15

chapter III: Narrative Reports on Projects

Sector A : HEALTH

Disable Children Rehabilitation program

- Project No. 1 : Promoting Rights and Inclusion through Community based Rehabilitation for Liliane-DRRA alliance in Bangladesh.
- Project No. 2 : Social inclusion of Deaf Children and young people in Bangladesh
- Project No. 3 : AID Disability Welfare Fund

Tobacco control Project for saving public health

Project No. 1 : People's Response On Tobacco law Enforcement through Campaign against Tobacco (PROTECT)

Disable Children Rehabilitation program

Through improving the health of the people, especially the poor and the people with disabilities and promoting the capacity of the community to deal with health problems the health program of AID Foundation contributes to achieving the its objectives. AID Foundation started its health interventions from the very	About more than 10% of the population in Bangladesh are either physically or mentally disabled and some of are the cases are combination of these two. Anybody may be disabled naturally from his/her birth time or from accident during the period of this/her lifetime. Person's has nothing to do against this fate, but unfortunately their family or society does not accept it easily and as a result they have to passed their life with negligence or on sympathy of others. Naturally they are treated as liabilities of family or society. But AID believes that if the PWDs are provided with appropriate supports they could be turned into human resources and contributes to our development process significantly. AID started its rehabilitation program for the peoples with disability (PWD) in 1996 and now has been working with the following two projects; Project No-1 : Promoting Rights and Inclusion through Community Rehabilitation by Liliane-DRRA alliance in Bangladesh This project is initiated in 1998 with the financial support of SLF, Netherland with an objective "to integrate the Children with disabilities in the mainstream of the society through different rehabilitation activities."
capacity of the community to deal with health problems the health program of AID Foundation contributes to achieving the its objectives. AID Foundation started	Netherland with an objective "to integrate the Children with disabilities in the mainstream of the society through different

The project is now being implemented at 4 Unions under Jhenaidah Sadar Upazila named Pourashava, Kalicharanpur, Porahati and Paglakanai Unions

:	The key activities and achievement during 2015
	• Provide Physical therapy provided: 100 PWDs;
	• Provide educational support: 75 CWD
	• Provide credit support: 19
	Conducted meeting with School
	Management Committee: 30
	• Skill development training :20
	• Training for school teachers on Inclusive
	Education: 01
	• Provided training for the parents of CWD on
	Inclusive education : 05
	• Self-help group formation: 05
	• Provide health service: 20 CWD

Project No-2 : Social inclusion of Deaf Children and young people in Bangladesh

The project has been implementing at 3 Unions under Jhenaidah Sadar Upazila and in Jhenaidah Municipality area with the financial support of Deaf Child Worldwide, UK, through Centre for Disability in Development(CDD), Dhaka, since2014.

Objective of the project: To establish social rights of the Deaf Children and young people through developing their Communication skills.

Activities taken and achievement:

- Bangla Sign language training for the guardians or parents of deaf children: 04
- Training course on child protection for guardians or parents of deaf children; -
- Training on Bangla Sign language for DYP: –
- ECD (Early Child hood Development) Centre-1
- Bangla Sign language Session for teacher- 201
- Bangla Sign language Session for student- 27
- Sessions on Child protection- 08
- Sessions on health caring- 18
- Arranged an annual gathering- 01

Project No-3 : AID Disability Welfare Fund

Fund raising is the important factor for doing welfare of the peoples with disabilities. As AID is a humanitarian organization and very much concern with the people with disabilities, so it has established a Disability Welfare Trust through which fund has been rising from the donation of the people of all classes in the society including ZAKAT, FITRA, and Skin selling of Korbani (sacrificed) animal. With this Disability Welfare Trust fund the PWDs are provided with artificial limbs, crutches, and wheel chairs, stand in tables, corner chairs, educational support, financial support, treatment support, worm cloths etc. Till to date 524,000 taka loan has been disbursed among the PWDs with soft terms and conditions and provided warm clothes to 30 PWDs for the year.

A success story of Imon

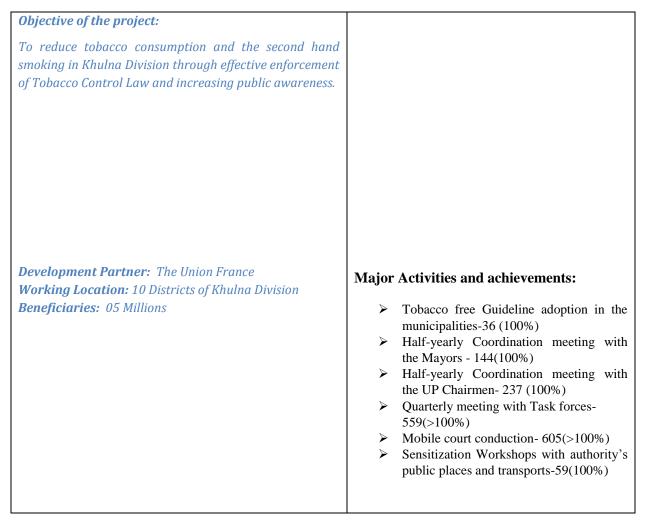
Disability of Imon Islam is a irony of fate as the disability a "divine decree of evil" goes the superstation within our society. Imon Islam, an uncommon name who has proved this wrong idea of the society as false. He lives with his parents at Park Para, Jhenaidah. His father Babul Hasan is a Motor Mechanic and mother Mrs. Afroza Begum is simply a house maker. Out of one sister and one brother Imon is younger one. Economically they belong to a lower middle class family but their surrounding environment on the whole is good. He is a child with C.P. Diaplegia disability. In spite of his normal birth he was affected with Pneumonia and jaundice. After getting treatment by a quack doctor he became cure but at his 7 months age he again affected with rickets. During this time he was injected 7 ampoules that was a guite wrong treatment of rickets. Later on he had to go under the treatment of qualified doctors of a public hospital. In spite of getting he did not able to gain physical physically well-off strength to walk and even to stand. Feeling worried about future his parents again went to doctor for his treatment but all the efforts went in vain. At that time the AID staff knew about him and took necessary steps to provide Physiotherapy treatment from 2001 under the project of Disability Children Rehabilitation Project that was being implemented with the financial support of SLF. Regular PTR made him much improvement. Now he could sit and use his hand for holding anything. After then, he was admitted to the school and started his education. With his own efforts and close family support he stood first in class-I and established himself as meritorious student. His family was feared about to continued his education as they had no ability to bear the expense of education. Under this situation Imon was listed in the education support program of SLF and provided with all sorts of education materials. SLF also provided him a tri-cycle for his movement.

Now Imon goes to school and private tuition regularly, walking about friend's houses and moves outsides. He is very attentive to his study. In 2012 he successfully passed in the Primary School Certificate examination with GPA+. He sit for the examination of JSC in this year. Teachers have much affection and love for Imon. They think that Imon will achieve a good result in all the examinations by conquering his disability, if he gets appropriate support. His parents are grateful to SLF for the success of their son, as it was not possible on their part to continue the education of Imon without getting the schooling support of SLF. Imon also expects that after completion of study he will be a real man and will do better something in his life

Project No-1 : People's Response On Tobacco law Enforcement through

Campaign against Tobacco (PROTECT).

For saving the public health from the harmful effect of smoking and using tobacco products, the Government of Bangladesh enacts 'Smoking and using of Tobacco products (Control) (Amendment) Act, 2013.' In order to effective enforcement of the law, particularly the section 4 as Smoking prohibited in public places and in the vehicles and section 5 as Prohibition of advertisement of tobacco products, AID has taken initiative its Tobacco control project since 2009. During the period AID has implemented 3 projects with the financial and technical support of The International Union against Tuberculosis and Lung Diseases, Inc. (The Union). Among these project the last one **"People's Response on Tobacco law Enforcement through Campaign against Tobacco (PROTECT)**" has been implemented during the period 01 October, 2013 to 31 September, 2015. For effective enforcement of this law it was needed to involve local government authorities, activate the tobacco control law enforcement authorities and sensitize mass people with appropriate activities.



\checkmark	Organize anti-tobacco student association in college	
	and universities-36(100%)	
\succ	Quarterly meeting with the anti-tobacco student	
	Association- 310(100%)	
\triangleright	Half-yearly Coordination meeting with the partner	
	NGOs- 40(100%)	
\succ	Advocacy Workshops with health professionals-	
	10(100%)	
\triangleright	Sensitization Workshops with the DEO, DPEO and	
	authorities and educational Institutions-02(100%)	
\triangleright	Tobacco free City Campaign-20(100%)	
\triangleright	Tobacco free Campus campaign-13(100%)	
\triangleright	Leaflet and sticker Campaign-20(100%)	
\triangleright	WNTD observation- 20(100%)	
\triangleright	Information dissemination through posters, leaflets,	
	signage, newsletters, videos etc.; (100%)	
	- <u>B</u> <u>B</u>	

Sector B : EDUCATION

Project No. 1 : School for the Poorest

Project No. 2 Special Education for Children with Disability

Bangladesh has made significant progress in the education sector, having achieved a primary enrolment rate over 92 percent and gender parity at both primary and secondary levels. But, however, high dropout rate, particularly among girls and lack of universal access remains problem. Access to education is an issue particularly

for children with disabilities and children living in remote areas from extremely poor households or ethnic minority.

AID foundation started its education program in 1998 with inclusive education of disable children initially through 03 centers. Over the period AID includes adult education, non-formal primary education and basic education for the children involved in hazardous work place in its Education program. At present AID is implementing two projects for Pre-school education for the economically poor families' children and Special Education for Children with Disability.

Special Education for Children with Disability

Most of the people of Helai village of Kaligonj Upazila under Jhenaidah district are illiterate and live with the poverty. Due to their illiteracy and poverty they are not interested to send their children into the school as they are not able to afford the educational expenses. To provide basic education among the children of economically poor families AID established a school in 2007 with the support of the European Commission and lets them to continue the support by Save the Children. At present, it has been runing by the AID of its own financial support. There are 30 children of the poorest family studying the pre-primary education following the government curriculumn in each year.

Achievements:

Children get access in the school in each year- 30

Realizing limitation of access of children with disabilities in schools due to lack specialized facilities , AID has provided the special education for the children with disability at community level of Jhenaidah

School for the Poorest

district named "Speech and Hearing Impaired School" by the support of Stichting Liliane Fonds-SLF, Netherlands. This is an ongoing project since 2006. This school provides the basic education and made them able to admit in the mainstream school through the Auditory, Oral and Sign Language method.

Objective of the project:

To ensure the basic education for the speech and hearing impaired children and rehabilitate them in the main stream education system.

The major actitivities performend in 2015:

- Provide the education materials among children with disability- x
- Children with disability continuing their education- 25
- Provide hearing aid among the hearing impaired students – 07
- Provied stipend for the children with disability –07
- Provided school dress for the children with disability - 10

Major Achievement in 2014:

- 100% students are able to read, write and counting in the school;
- 73% students communication skills has developed among the children with disability;
- 12 students admitted in main stream education in each year in Jhenaidah;
- 03 students passed from class four to five in this year;
- 01 students passed form class three to four in this year;
- 08 students have successfully passed in the Primary School Certificate examination

SECTOR C : ECONOMIC DEVELOPMENT

Project No. 1	: Micro Finance Program
Project No. 2	: Rural Housing for the Poorest
Project No. 3	: Special Savings Project (SSP)

In Bangladesh, the poor have traditionally been denied access to the formal banking system, as they are unable to provide collateral for loan and typically deal in small amount in money. This means that they have few opportunities to save, borrow and invest. Taking this opportunity moneylenders from the informal credit markets provide loan to the poor people charge very high interest rate.

Making credit available to the poor especially to the women may consider as an essential strategy in reducing income poverty. AID launched its Microfinance program in 2002 with aims to make credit available to poor especially, women at reasonable price to promote their economic development and to operate self-sustaining credit activities.

Micro Finance Program: AID launched its Microfinance program in 2002 with aims to make credit available to poor especially, women at reasonable price to promote their economic development and to operate self-sustaining credit activities. AID believes that the poor people have enormous potentiality to improve their economic vulnerability if they are provided with money to invest it in productive activities. On the other hand Economic empowerment of the women is very essential for their enlightenment, voice raising and decision makes process within family and society. The major components of the program are Micro Credit for the Poorest Women, Rural Housing for the Poorest and Special Savings Program (SSP)

Project No-1 : Micro Credit for the Poorest Women

AID has initiated its Micro credit program since 2002 with an objective **"to make the grass root level** disadvantaged people self-employed and self-dependent through providing them Micro Credit to initiate Income Generating Activities (IGA) with and by developing their skills and capacities".

At present AID have 28 microcredit offices across the Khulna and Dhaka Division providing small size loan for the rural women those are most vulnerable and marginalized. Utilizing this loan through

different activities such as, small trading, cow rearing, goat rearing poultry rearing, paddy husking etc the vulnerable women are changing their position in the society and family by coming out from the economical dependency on male guardian. Thus the microcredit is not only contributing the women empowerment but also contributing in the national economy.

General features of AID Micro credit:

- It provides the loan only for women for their empowerment;
- Developing the entrepreneurship by the rural women;
- Developing weekly savings habit for their future economic development;
- Raising awareness among the rural women for their rights;
- Developing the leadership quality among the rural women through group formation;
- Providing loan for the women those are excluded from the mainstream society the (*Dalits*);
- Developing democratic culture among the rural women; and
- Skill development of the micro credit borrowers.

Working Area: Working Area:

- District cover- 06(Jhenaidah, Magura, Chuadanga, Meherpur, Jessore, Dhaka);
- Upazila cover- 14
- No. of Branch- 28

Key Activities and Achievement in 2015:

- Group formation- 1348
- Group members- 24152
- Savings- Tk.5,36,96,402
- Loan Disbursement for the year-23,62,54,000
- Borrowers- 19681
- Loan Outstanding-23,11,34,446
- Loan Recovery rate- 99.74%

Development Partners:

UCBL, NCC Bank Ltd, Padakhep, Dutch Bangla Bank, Standard Bank, IFIC Bank, Modhumoti Bank, Trust Bank Ltd., ' FSIB, Farmers Bank, Mercantile Bank, BCBL, SBL and Prime Bank.

Human resource training for the micro credit Borrowers:

For the skill development of the micro credit borrowers AID conduct the human resource training among the clients. Through the group based training provided by the AID it has developed the life skills of the poorest women and enlarging their capabilities.

Project No-2 : Rural Housing for the Poorest

One of the major needs of an individual is housing. But most of the rural and urban poor have no proper housing facility or no house at all. Realizing the situation AID initiated the project Rural Housing for the poor in 2003 to provide credit support with lower interest rate with an objective to reduce the rate of the houseless people by the financial assistance of Bangladesh Bank Housing Fund.

The main features of rural housing for the poor are-

- Construct the strong and storm protected house;

- Develop the safe and comfort house in rural area;

- Provide credit with lower interest rate (5%).

Development Partners: Bangladesh Bank Housing Fund

Working Area: 5 Upazila of Jhenaidah District

Key Activities and Achievement up to 2015:

- Beneficiaries- 306
- Loan Disbursement Tk.93,55,000
- Loan Outstanding- Tk. 33,21,427
- Loan Recovery rate-99.20%

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Project No-3 : Special Savings Program (SSP)

Savings provide security for old age and serve as contingency fund during disaster. It may also be used as fund for consumption, childes education and other investments. So it is essential for all to deposit savings for their own interest. Microfinance program has given an opportunity to its microfinance group members and the people outside the group members to deposit their savings with any category of the scheme under this Savings Program. This savings program has three categories of scheme, such as, monthly deposit with a fixed amount of range from Tk 100 to 10,000 for 10 years known as "Special Savings Program (SSP)", Fixed deposit at least Tk 50,000, at a time for 5 years known as FDR and 3 years duration monthly interest receivable FDR.

At the end of tenure period the accumulative savings amount with calculative interests can be withdrawn

Objectives: To develop a savings habit among the people and to contribute in the growth of national economy.

Achievements:

- i. SSP depositors: 16282, Amount: Tk. 10293541
- ii. FDR depositors; 55 Amount: Tk. 12,10,000
- iii. FDR (monthly interest) depositors: 4 Amount: Tk.22,00,000

Rate of interest of this AID savings program not at all less than any other schedule Bank rather greater to a some extent

Picture and Text

SECTOR D : SOCIAL DEVELOPMENT

- Prevention of Early Marriage Polygamy & Family Repression among Dalit Community (PEMPFRDC)
- Vulnerable Group Development Program

AID Social Development Program aims to promote greater awareness of social, political and economic issues. The program staff provides assistance to the community members whose rights are being seriously infringed. AID believes that women must be aware of their rights to protect themselves from discrimination and exploitation and be encouraged to take action when their rights are infringed. To take such steps, women often need external assistance, such as the help of a lawyer or the police.

Project No. 1 : Prevention of Early Marriage Polygamy & Family Repression among Dalit Community

(PEMPFRDC)

The people mostly Hindu by cast in our country who are untouchable and kept apart from the mainstream society known as Dalit. They are treated as an expelled class in the society. Poverty, malnutrition, illiteracy, superstitions, human rights violation, and gender discrimination are their constant companions. Repression of women among Dalit Community is a common phenomenon. They are most vulnerable victims of gender violence within the home and community because of their lack of knowledge on legal rights and opportunities. The patriarchal social attitude of the Dalits community leads the male members into polygamy and other family repression. Similarly female children are the

It is noticed that two million Dalit people (indigenous schedule cast and untouched Hindu) living in 63 districts in Bangladesh. Around 3,500 Dalit people live in Jhenaidah district. To prevent early marriage, polygamy and family repression among the Dalit Community AID has taken an initiative for creating awareness among them about their rights through "Prevention of Early Marriage, Polygamy and Family repression among the Dalit Community (PEMPFRD)" project in 2013. The project has been implementing in Jhenaidah Sadar Upazila by the financial support of Bangladesh NGO Foundation (BNF). Along with awareness building they were also provided with the life skills training for developing their self-confidence.

Major Activities:	No. of Beneficiaries (Direct and Indirect)
• Household expenditure survey in	
200 families	
 Law and implementation 	
orientation meeting- 01	
 Courtyard meeting -02 	
 Life skills training -13 	
 Monthly meeting- 9 	
 Legal orientation meeting- 02 	
• Local Professional representative	
workshop-	
 Legal support for the victims- 	
Achievements:	
• 100% of the awareness on early	
marriage, polygamy, family	
violence grow up among the Dalit	
community in the project areas;	
04 Community based awareness raised on early marriage polygomy	
raised on early marriage, polygamy and gender rights; and	
 80 % Women rights and legal based 	
orientation achieved among the	
community.	
•	

Life Skills Training:

38 Dalit women those who are most vulnerable in the society and family have received Life Skills training. Through this action it has developed a self-confidence among the *dalits* women and raised the awareness about the early marriage, polygamy and gender violence

Vulnerable Group Development (VGD) Program

Vulnerable Group Development (VGD) Program is the largest social safety net program of the Government of Bangladesh. VGD programs covers the poorest women, who own no land, has little or no income or a widow or a divorced.

VGD is a collaborative program involving three partners including Govt. of Bangladesh, World Food Program and AID to serve the ultra poor. AID has been working in the districts of Southwest part of the country to implement VGD program since April, 2010. At present it has been working in 02 Upazilas (Harinakundu and Sailkupa) under Jhenaidah District from......

The objective of the VGD program is alleviating poverty of the hard-core poor by providing longterm sustainable income and employment opportunities through food assistance, training and access to credit facilities.

Beneficiaries: 3477

Key Activities and Achievements:

- Staff training- 13 persons;
- Beneficiaries- 3477
- Savings collection- Tk.14,09,636;
- Life Skills training- 3477
- IGA training-2400;

Life skill training:

Under VGD program, AID was organized 3-day long basic training on life skill to make aware the beneficiaries about Disaster and Risk Mitigation, Health and Cleanliness, HIV/AIDS, Food and Nutrition and Women Empowerment

Income Generating Activities and Entrepreneurship Development:

AID is working as a catalyst of this project to make the VGD card holders women self motivated to improve their socio-economic status. For the purpose, a 6-day long training on Income Generating Activities and Entrepreneurship Development are conducted for the vulnerable women. These were mainly poultry rearing, cow rearing, goat rearing, vegetables gardening, food & nutrition and using local resources. This training would be helped to increase their income for poverty reduction. Being motivated by AID, every woman is saving forty taka per month at the rate of taka ten per

Sector E : CLIMATE CHANGE AND ENVIRONMENT SUSTAINABILITY

Bangladesh is one of the most vulnerable countries to climate change impacts and natural calamities. In 2000 the devastating flood destructed inhabitant's life and livelihood in the south west region where AID Foundation took part for mitigating the situation. Since then AID keeps continuing its activities on Climate change and Environmental Sustainability. Under the program AID has been working in the field of campaign, advocacy, technical support, alternative livelihood, low carbon emission, water resource management and reporting. In 2014 AID has implemented a project 'Beel Campaign Movement for the Environmental Sustainability' with the cooperation of CSRL, GROW, Oxfam and USS with an objective was 'to increase awareness on climate change, adaptation and mitigation of the community people and ensure the beel water management, food security and livelihood of the beel depended people' at Putia Beel and its surrounding area under Jhenaidah district. In 2015 AID Foundation has performed the following activities under the program:

Afforestation: Tree plantation for afforestaion is a regular activity of AID Climate Change and Environmental Sustainability program. Plantation of 2760 seedlings of different trees covering 4 KM road have been made in the year with an intention to keep the environment ecological balance. Mayor of Jhenaidah Municipality inaugurated the plantation program.

> **Releasing fishes and cockles into the fish sanctuary:** Naboganga is a local but biggest non-nevigable river crossing the number of districts, towns, bazaars including Jhenaidah district. But it has been polluted in different ways. AID has developed the planned and working for the water bio-diversity management of Naboganga River. As whole the part of work AID ensures five Kilometers clean area of Nabognaga River and it is going to further progress. By this action it created the regular water flow

and the clean water of this river The Nabogonga River very adjacent to AID Complex is declared as fish sanctuary by the competent authority where in the reporting yearkg fish andoyster are released with a view to protect bio-diversity.

Sector-G: GREEN ENERGY

Due to lack of clean, efficient and affordable energy the rural people in Bangladesh generally depend on fire woods, cow dung, crops residues, poultry wastes, , etc. Dependable on wood is the cause of trees cut down and forest disappearance that creates soil erosion, drought, floods and pollution threaten livelihood of millions of Bangladesh and greenness of nature. A decentralized energy system promoting renewable energy technologies can be a solution to the energy needs of the rural people as well as urban areas. Solar Home System (SHS), Improved Cooking Stove (ICS), Biogas and other technologies of renewable energy can be a possible way to Green Energy revolution.

Project No. 1	:	Solar	Mission
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Solar Mission is an AID program to provide Solar Home System (SHS) technology mainly to the rural people to meet up their energy thrust. , has been initiated since 2012. A country without energy cannot progress economically. But there is a remarkable gap between electricity generation and demand in our country. On the other hand a vast number of people are living in the off- grid rural areas in darkness. They cannot scale up or upgrade their economic activities for want of electricity. Therefore, it is an utmost need to find out alternative energy source for the people of the off grid area to rescue them from energy poverty. Solar Home System (SHS) a technology of Renewable energy can be an answer to the problem which tap the sunlight to provide lighting and power for running small electronic equipment such as mobile phone, TV, Radio, etc. at the same cost as the kerosene used by the villagers for their daily life. It is an	 Objectives: To rescue the rural people of the off-grid area from energy poverty through distributing the approved Solar Home Systems (SHSs) in household levels where grid electricity is absent or unlikely to reach in the near future; To scale up or upgrade the economic activities of the rural people; To create opportunities for the rural people to get access in ICT; To contribute in national level to meet up the energy crisis of the country; and To accelerate the dissemination of SHS across Bangladesh by extending loans or micro credit to households in the program areas.
villagers for their daily life. It is an environment friendly technology	Working Area: Jhenaidah, Magura and Chuadanga district
produces energy without creating any environmental degradation. The solar	under Khulna Division.
energy system can also be used to	Development partners: Dutch Bangla Bank, Trust bank, Modhumoti Bank and NRB Global Bank Ltd.
power computer and bring internet to the villages.	Achievement: Installed 2578 SHS units for the year.

Project No-2 : Improved Cooking Stove (ICS):

For cooking, rural people of Bangladesh mostly depend on traditional Chulla. This type of Chulla is comparatively inefficient for producing heat energy but emits huge smoke which causes of our in-door air pollution affecting women and children. Improved Cooking Stove (ICS) can protect women and children from in-door air pollution and it requires about 50% less fuel. It reduces health hazards and is easy to construct and maintain by usual local materials. It also protects forest areas as fewer trees are cut-down due to less fuel consumption for using in cooking. So, obviously it's a cost effective and environment friendly cooking system. AID has initiated this program in 2014 as a Partner Organization (PO) of IDCOL. Before partnership of IDCOL, AID had 5 (five) years past experience on this program that was implemented by the technical support of VERC, a Nongovernment Development organization its own fund

Objectives:

To bring about the behavioral change of cooking habit of the rural people and to protect health risk of women and children from indoor air pollution through making smoke free kitchen at the rural households by introduced ICS.

Working Location: 4 Upozilas under Jhenaidah District (Sadar, Harinakundu, Sailkupa and Kaligonj)

Achievements:

2097 ICSs installed in the project areas

Project No-3 : Biogas

The average cooking requirement per family per day is estimated to be 5 hours in rural households In Bangladesh. Each household needs about 3 tons of biomass per year for cooking purposes. Assuming that 55 percent of households use biomass for cooking, about 40 million tons of biomass fuel will be required every year for cooking alone. Supply of such large quantity of biomass is one of the causes our forest destruction. Biomass smoke emits during cooking is also a cause of indoor air pollution affecting the public health, particularly the poor and vulnerable women and children. Use of agriculture residues and animal waste for cooking purposes rather than for its use as an organic fertilizer has adverse effect on maintaining the soil fertility, thereby reducing crop production and productivity of land. Biogas needs only cattle dung/ poultry droppings and water, which is commonly available in the rural households. The materials used for the construction of biogas plant are bricks, sands, aggregates, cement and pipes, which are locally available. Operation and maintenance is not difficult at all. Any person with one day training can operate and maintain the plant easily. The slurry is a residual product of biogas, can be used as good organic fertilizer, which maintain the soil fertility and increase crop production.

AID has initiated the Biogas program in 2014 as a Partner Organization of IDCOL in order to prevent further environmental and agricultural deterioration. The program is now being implemented in Jhenaidah, Magura, and Chuadanga District. For sustainable and clean source of energy in Bangladesh, it is essential to promote biogas.

Objectives of project:

- To bring about the behavioral change of cooking habit of the rural people through use of agriculture residues and animal waste in biogas plant;
- To reduce health risk of the rural women and children from indoor air pollution through adapting biogas plant;
- To enrich agricultural soil fertility by using biogas plant wastages;
- To reduce greenhouse gas effects by reducing CO2 emission in the air;
- To prevent further environmental and agricultural deterioration; and
- To accelerate the dissemination of domestic biogas plants across the country.

Achievements and Impact:

- 201 Biogas Plant installed for the year in 4 upazilas.
- People are now aware of adverse effect of use biomass in cooking purposes and interested towards biogas plant.

Project No-4 : Solar Irrigation

Bangladesh is a country of highest population density. So, to meet up the food requirement of the huge population it needs utmost utilization of land with highest production. Irrigation is one of the major factors for producing more crops. Irrigation by Deep Tube-wells (DTW) or Shallow Tube-wells (STW) are generally operated by electricity or diesel. But frequent load shedding of electricity and highest market price of the fuel oil and sometime its crisis of availability hamper the irrigation that affects the production cost and productivity. Moreover the diesel engine has a negative impact on environment whereas the solar energy with PV systems has a smaller environmental footprint compared to conventional power systems. AID has been working with Solar Home System (SHS) over three years with a strong confidence on solar energy technologies. AID also works in agriculture sector since its inception in order to ensure the rights of the farmers on government provided services and to encourage them to produce safe agriculture products using organic fertilizer and no harmful pesticides. So for irrigation with less hampering of environment, AID initiates its Solar Irrigation Project (SIP) as a new and innovative technology with financial and technical assistance of IDCOL in 2014. Being selected as a Participating Organization (PO) of IDCOL in 2014 AID has installed o4 Solar Irrigation Projects in Jhenaidah district.

Objectives of the project:

- To install Solar Irrigation System in the rural areas with solar energy without hampering environment;
- To introduce rural farmers with new agricultural technology.
- To contribute in national level to meet up the energy crisis of the country
- To reduce air pollution
- To introduce people with the unlimited natural resources.
- To save farmers from fuel and energy crisis for irrigation.

Achievement and Impact:

- Irrigation pump installed for the year is 11 and till to date is 15.
- Interest is growing up among the farmers with this technology;
- Farmers have no tens with fuel oil crisis; and It has got an acceptance among the mass people.

Sector G : SUSTAINABLE AGRICULTURE AND FRMER'S RIGHTS

- Demand for Rights of the Excluded and Marginalized-(DREAM)
- Save Agriculture, Save Farmers, Safe Food, and Save Environment`- S⁴ Program
- Improving livelihoods through expansion of summer vegetable production, management and access to market

Bangladesh mainly is an agrarian country where more than 70% populations are directly or indirectly dependent on agriculture. The performance of this sector has an overwhelming impact on major macroeconomic objectives like employment generation, poverty alleviation, human resources development and food security. Small and marginal farmers and the agro-based landless people are key actors of this sector who are the victims of marginalization and exploitation. But, in fact, the agriculture sector is a neglected one in our country, especially the farmers. They are not getting fair price of their crops, but the price of all agricultural inputs including seeds, fertilizers and pesticides is gradually going up and by this time it is gone beyond the purchasing capacity of the poor and marginal people. AID initiates its Agricultural Development Program with an aim to ensure the rights of the farmers and the accessibility of farmers to the government provided facilities and technological support and to ensure economical security of the farmers through this program. Under this program, besides its own initiatives on different agriculture activities, AID has already successfully implemented a projects 'Access Creation and Association Building for Agricultural Development (AABAD)' during the period January 2009 to July 2013, funded by MJF with an overall objective" to ensure the rights of the farmers and their accessibility to the government provided facilities and technological support". At present another one project DREAM supported by the MJF is now being implemented.

Project No-1: Demand for Rights of the Excluded and Marginalized-(DREAM)

"Demand for Rights of the Excluded and	nutrition and education for the excluded and
Marginalized-(DREAM)" as a thematic continuation	marginalized people in the local level
of 'Access Creation and Association Building for	
Agricultural Development (AABAD)' that was	
successfully implemented during the period January	
2009 to July 2013, funded by MJF with an overall	
objective" to ensure the rights of the farmers and their	
accessibility to the government provided facilities	
and technological support". DREAM is being	
implemented from August 2013 at six Upazila under	
Jhenaidah district and will be ended on July 2016.	
Through this project AID is working to establish the	
farmer's rights and supports them to develop their	
capacity in the different arena including institutional	
responsiveness, and other services relating to health,	

Project No-2:

[']Save Agriculture, Save Farmers, Safe Food, and Save Environment[`]- AID- S⁴ Program

During implementation of the projects AABAD and DREAM, AID experienced that the soil fertility was losing day by day as well as it was found the adverse effect on public health due to application of higher doses chemical fertilizers for food crops production. Another adverse effect of chemical fertilizer was degradation of environmental ecosystem. AID always gives priority to serve mass people and very much concern with public health. Hence to save the public health and environmental ecosystem AID is committed to bring about the behavioral change of the farmers in case of using high doses chemical fertilizer. So, AID has developed a project "Save Agriculture, Save Farmers, Safe Food, Save Environment - S⁴ program", with an aim to demonstrate a Green Union through promoting indigenous knowledge and green practices of the community people, where environment will remain natural and green. The project is embodied with Biogas and ICS for reducing smoke emits during cooking, Solar Home System and Solar Irrigation for lighting the rural villages and irrigation, Vermi compost for reducing application of higher doses chemical fertilizers for food crops production, marketing outlet of save food, afforestation, income generating activities, Cowrearing and Milk production and promote and preserve indigenous culture of the locality.

Objective of the program: 1. To ensure green environment and alternative livelihoods providing ICS, Biogas, Solar Home System and SIPS. 2. To produce poison free food by using organic fertilizers and pesticide and indigenous seeds instead of chemical fertilizer and pesticide and GM(genetically modified) seeds for saving public health and environment. 3. To ensure fair market price of produced safe food following value chain process through marketing in the shopping malls of city areas and in the local markets. 4. To create income generating opportunities for the people of the targeted area, especially women, traditional through food processing and handicrafts. 5. To promote traditional folk culture.

The project has primarily started its operation since 01 August, 2015 with the following activities that will be implemented throughout Porahati Union under Sadar Upozila of Jhenaidah district with the financial assistance of Midland Bank Ltd.

Vermi Composting.

The use of high doses of agro chemicals creating the biological drought and reduces the fertility of land and agricultural production. The adverse consequences of the agro-chemicals on health and agrological

is more evident all over the world. Studies indicate that there is significant amount of 'residual pesticides' contaminating our food stuff long after they are taken away from farms for human consumption. According to United Nation Environment Program (UNEP) and the World Health Organization (WHO) nearly 3 million people suffer from 'acute pesticide poisons' and some 10 to 20 thousand people die every year from it in the developing countries. Unlike other countries Bangladesh faces the critical situation for the agrochemical in the agricultural and health concern. Hence AID has taken initiatives under its S⁴ project to produce vermicompost so that people are encouraged to use the organic compost in food crops production.

Achievements:

i. Establish 20 Vermicompost unit

Organic Pesticide production: Organic Pesticide are producing here by using cow urine, Bordo mixture (a mixture of onion, mustard oil and detergent/soap), and neem oil to protect the crops plant from fungus and other pests. This initiative will bring about the behavioral change of the farmers from the use of high dose of harmful chemical pesticide.

Cow rearing and Milk production: Initially 4 milchcows of high yielding variety are rearing here for milk production. Gradually this number will be increased to meet the growing needs of pure milk of the locality and encourage the target people of the of the project area for cow rearing. This alternative income generating activity will contribute to their economic upliftment.

Poultry and Duck Rearing: One of the components of S-4 program is to Poultry and Duck Rearing where Poultry and ducks of local breed will be rearing here to meet up the demand of animal protein of the locality through ensuring the supply of eggs and meat produced by the project. Initially the project is rearing 250 ducks of local variety and this number will be increased latter on according to the need of the local

people.

Biogas Plant: A biogas plant has been installed for utmost utilization of the cow dung for producing gas for cooking instead of biomass as the biomass smoke emits during cooking is a cause of indoor air pollution affecting the public health. On the other hand, the slurry a residual product of biogas can be used as good organic fertilizer, which maintain the soil fertility and increase crop production

Save food production and marketing: As a part of 10 Safe food production technology promotions, the Paddy, rice, wheat, pulse like onion, garlic etc. and vegetables free from the chemical fertilizers and pesticides are being produced here by the farmers under the direct supervision of the project. A marketing outlet has already been established by the project to sell this save foods to the people.

Seed production: During the peak agricultural season farmers fail to arrange quality seeds in time with even higher price. Day by day farmers are becoming losers by purchasing adulterant seeds, but no measures are existed to protect the situation. Hence the project has taken an initiative for production, processing, packaging and marketing linkage of 10 variety of quality seeds.

Project No-3: Improving livelihoods through expansion of summer vegetable production, management and access to market

The project is aimed at increase the income by building the capacity of high value agricultural commodities like summer vegetables, i.e. Tomato, Balsam, Arum Stick, Lady's Finger, Snake Gourd and Parble producers or farmers. The project will help to ensure sustainable production and facilitate value

chain development with sustainable market linkage among the farmers, contractor, big market/food company, private sectors. The activities are aimed at building the capacity of the producer group or farmers that is focused on introducing contract farming and then marketing products at fair market prices. With the support of farmers and project targeted beneficiaries, proper technical assistance will be provided to the producers or farmers groups so it can grow and process market-based quality summer vegetables like tomato and then create a supply chain for the producers with the linkage of the private sectors, i.e. cold storage owners, business men. Contract farming approaches with the summer vegetables like tomato produces and the contractor facilitate to ensure sustainable market of the producers and reduce the risk factors.

Location of the project: 3 Upozilas (Chuadanga Sadar, Alomdanga and Jibonnagar) of Chuadanga District and 2 Upozilas (Faridpur Sadar and Madhukhali) of Faridpur Districts.

Development Partner: Winrock International under CCBA project of USAID

Duration: June 2015 to November 2016 **Project beneficiaries:**

Direct beneficiaries: 5,000 small and marginal farmers/producers and 100 contractors/big market/food company/cold store owners/ business men

Indirect beneficiary: 7,500 farmers and union chairmen members, social leaders, volunteers, and project staff.

Major objectives the project:

- To increase capacity of small and marginal farmers to grow high-value agricultural products or commodities;
- To Improve agricultural market efficiency and planning at community level;
- To increase private sector investment and capacity in cold chain management; and
- To increase compliance with internal food safety standards.

Activities of the project and achievement for the year 2015:

i. Feasibility or baseline survey and market assessment- 40 base line survey in 2 districts

ii. Formation of cluster and Core Service Providers (CSP)- 02 cilusters

iii. Capacity building of the CSP and the producers or farmers - 40

vii. Market linkage with the food processing company, shopping mall and private sector-x

viii. Innovation and technologies and diversify the product- One Company and Shopping mall.

Sector H : MOBILE BANKING

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With the expansion of modern technology the money transfer and transaction system in the country or abroad within shortest time has been more eased. In accordance to it, AID has started its Mobile Baking activities in 2014 for providing Banking service to the people of all sectors, especially poor and marginal people. As a result of these efforts, the marginalized people are enjoying the facilities like other schedule Bank provides within their abilities and a positive effect has been made over national economics due to their regular financial transition.

Objectives of the project:

- To involve all targeted people, staffs, workers and well-wishers with Mobile Banking activities;
- To assist the targeted customers to access Mobile Banking facilities and to play an active role for making the people savings oriented; and
- To make the Mobile Banking Program self-reliant in respect of financial and human resources.

Development Partners for Micro-finance project:

- DBBL
- IFIC Bank

Working Location:

- In Jhenaidah District- Sadar, Sailkupa, Harinakundu, Kaligonj, Kotchandpur and Maheshpur Upazila
- In Khulna District- Sadar, Terokhada, Sonadanga and Rupsha Upazila
- In Dhaka District- Mohammadpur, Adabar, Shyamoli and Sher-E-Bangla Nagar

Sector I : KNOWLEDGE AND CAPACITY BUILDING

Knowledgeable and skilled staff is an integral part of an organization for its growth and expansion as the total performances of the staff is the performance of the organization. To increase knowledge and capacity one should undergo some process or action. For the purpose AID Foundation has the following program and sectors, such as:

- AID Central Training Centre (ACTC)
- Research, Planning and Documentation Cell (RPDC)
- Information and Communication Technology Sector (ICTS)

AID Central Training Centre (ACTC)

From the beginning AID has incorporated training as integral part of all development programs in order to inform and educate the employee and improve their knowledge, skills and behavior. The training program formally established in 2002 in the name of AID Central Training Centre (ACTC) with a goal is to improve the management competencies and fulfill the capacity development needs of AID program professionals and to enhance the human and operational skills of the program participants. ACTC is a well-equipped complete training center with capacity 42 residential facilities. It is a three storied building with a natural beauty situated in the bank of river Nabagonga. The training centre has also a skilled and experienced trainer's pool who is engaged to develop all sorts of training modules as per need and conduct training for both in-house and external organization's training programs. There Activities performed in 2015: is also a scope in the centre for the other I. In House Capacity Building Training: organization to arrange training, workshop or Nos. of Training courses-25 seminar on rental basis. Nos. participants- 991 in 25 batches II. Training conducted by other organizations: • Nos. of Training course- 11 Nos. participants- 340 •

III. Meeting, workshops and conferences: 120 days

Research, Planning and Documentation Cell (RPDC)

For building an active, robust and self-reliance organization, documentation tasks occupy major role. The Cell RPDC has been working significantly since the very beginning of AID. The major responsibilities of the cell are as follows:

- Preparing Project Proposals;
- Interpreting;
- Annual Report; Brochures, Update organizational profile etc
- Paper works for baseline survey, evaluation and case study report for the various projects;
- Paper scanning;
- Preserve relevant papers and documents; and
- Corresponding with national and international agencies and organizations.

During the reporting period RPDC has submitted 36 Project Proposal and concepts papers to the different donors and developed update organization brochure with organization profile both in Bangla and English

Information and Communication Technology Sector (ICTS)

This is the age of digitalization. The Bangladesh government is committed to build a Digital Bangladesh where all technologies will be operated electronically. AID also believes that effective use of information technology can play a major role in development aspect. Hence AID Foundation has established its Information and Communication Technology Sector (ICTS) in 2015 with an objective to provide in-house support to the organization's extensive network of information systems and to make its employee electronically skilled. The sector is responsible to oversees ongoing process of computerization of AID all offices which will promote timely and effective dissemination of information. Out of its multiple activities, internal communication, media relation, publicity materials and advertisement development, exposure programs, website communication towards ensuring a proper understanding of AID and its activities by internal and external audiences are the major functions.

A view of ICTS office	

Sector- J : ART AND CULTURE

- Mohana Cultural Academy
- Nakshi Bari

Every nation has its own traditional art and cultures. No nation can be progressed by neglecting their traditional art and culture. It is always an inspiration of the present generation to go ahead. With the advancement of knowledge and technology of human being this may be developed or get a new shape according to the need of the time but its original essence will have to be remained unchanged. It is a matter of regret but very true that our traditional cultures are being abolished day by day due to aggression of prevailing satellite culture. AID is very much sensitized and committed to promote and preserve our traditional cultures along with the spirit of our independence. Hence AID Foundation has initiated the project Mohana Cultural Academy and Nakshi Bari to promote and preserve our local art and culture.

Mohana Cultural Academy.

Mohona Cultural Academy is a cultural wing of AID Foundation has been established on 20 December,2002. AID Foundation through its Mohana is trying tirelessly to sensitized and inspires the local people about their traditional cultures. This cultural wing has a Executive Committee comprise of 07 members is responsible for organizing or arranging different activities of the Mohana.

Goal: To Build a good nation having human values through upholding Bengali cultures and its research and preservation

Objectives:

a. To awake human values and sense of patriotism among the people irrespective ages and occupations having cultural minded through organizing them into a group and after then involving in cultural activities like, recitation, songs, drama, dance and art.

b. To form village, Union or Thana level organization and to prepare a greater development plan through inter-relation communication in order to expand the organization's goal and establish an intimate relation among the groups

c. To help the cultural activists with the financial and technological assistance through identification of income generation project

d. To build public awareness about anti-communalism, drug addiction, terrorism, dowry, women rights, prejudice, and citizen rights. e. Provide training on cultural related and the technical training on implementation of income generating project for the likeminded organized all institutions.

j. To arrange mass publicity of the folk culture which are almost disappearing by rescuing and research on its.

k. To observe national and international days and organize locally a special cultural function in each year.

1. To arrange the activities on the spirit of liberation war, welfare for the neglected freedom fighters, and preservation the memory of martyrs.

Key Activities and Achievements:

- Cultural Function
- Film show-

Nakshi Bari

Nakshi Bari project, a handicrafts center of AID Foundation, has been initiated in 2015. Women of our society are comparatively more oppressed. Poverty is the main cause of the oppression as the women are the economically dependent on their mail counterpart. Suicidal tendency is also increasing in some cases for this reason. Getting escape from this cursed situation it needs to create an employment opportunity for the women. Nakshi Bari is such an initiative which serves the twin purposes, one is to create an employment opportunity for the women and other is to promote and preserve our traditional art culture.

Goal of the Project: To enhance the standard of living of the poor, helpless, oppressed and disadvantaged women in the society through creating an employment opportunity by handicraft and to promote our traditional art and culture through training, production, marketing, research and preservation.

Objectives: -To organize the women who are capable of doing work

- To provide necessary training for increasing their working skill

-To built the poor people particularly the women as development partners

- To assist more production through increasing working skill and to encourage the people for using health friendly local commodities.

- To increase the utmost utilization of local resources and to make the product easily obtainable for the public.

- To create a revolving funds in coordination with the development partners for sustaining the project.

- To reduce the crimes of women oppression through building public awareness.

- To increase public awareness and to exposure the expansion of commodities with the necessary information's of the project through publications.

- To make the quitted and useless materials into resource through use of it.

- To expand the local handicrafts in the global market

-To create happy coordination between lives and livelihoods of selling and expansion of handicrafts by exposure this traditional culture through arranging cultural festivals

- To provide training, ensure production and preserve of the handicraft

- To initiate related necessary program in order to accelerate national development.

- To built a network with the related and likeminded organizations.

Activities and Achievement:

- Development partners Selection of.
- Trainings of development partners.
- Materials Supply
- Production
- Quality Controlling
- Establish sale centers

- Network based programs for getting popularity in the global market

- Participation in multipurpose exhibition fair.
- Revolving funds creation

CHAPTER-IV

GOVERNANCE & FINANCIALS

Governance and Financials promoting the transparency and accountability of the organization.

Executive Committee (EC)

AID Foundation consists of 7 members who are distinguished with highly reputation in business profession in the locality with pro-poor mindset, elected to the Executive Committee to bring their diverse skill and experience to the governance of AID Foundation. Among the members Tarikul Islam Palash, General Secretary of EC is the Chief Executive and Founder of the organization. Four meeting and an Annual General Meeting (AGM) were held in 2015.

Composition of AID's Executive Committee:

A view of EC meeting

 Israil Hossain Shanti Chairman
 Ehteshamul Haque Nutun Vice-Chairman
 Tarikul Islam Palash General Secretary
 Afrina Yasmen Asst. General Secretary
 Nurun Nahar Kusum Treasurer
 Shahidul Islam Latu Executive Member
 Siddiqur Rahman Executive Member

Internal Audit Team

Through reviewing the financial condition of the organization, the effectiveness of the internal control system of the organization the findings and recommendations assist the EC for appropriate remedial action. Generally 100% audit is conducted where irregularities are detected in course of normal audit, which is on a sample basis. Frequency of normal audit in each branch, project and head office is at least once in a year but two or more audits are conducted where need to feel to keep the branches or projects in closed watch. A total of 28 audits are conducted in 28 different branch and projects offices during 2015. A report on findings received after audit is submitted to the management committee for corrective measure. Audit Committee consists of 03 members headed by an Internal Auditor directly reportable to the Founder & Chief Executive

External Auditors

As a part of our financial transparency the organization also appoint the external Audit Farm to conduct audit for the donor funded projects. Five external audit have been conducted in the four projects for the year 2015. AID Foundation appointed 02 Audit farms as external auditors to audit the donor funded projects and general audit. They are S K Barua & Co. audited the Tobacco Control project, Microfinance

program and General and Ahmed Zakir & Co. audited Biogas and Improved Cooking Stove(ICS) projects respectively and after then submitted their audit reports duly signed to the organization and NGO Affairs Bureau separately. The concern donor accepts these reports.

Finance and Accounts Division

Finance and Accounts Division of AID Foundation plays an important role in improving program efficiency, enhancing decision-making capabilities of the management and transparency and accountability of the organization. Financial data of all transaction carried out by different offices under the organization are collected and preserved by the Finance and Accounts Division. Data useful for decision-making is processed into information and adequate control to safe guard organizational assets. The financial and accounts Division also prepared AID financial statements in accordance with international reporting standard to ensure transparency.

Internal Monitoring Team

Internal Monitoring Team of AID Foundation comprised of 6 members headed by Deputy Director(Admin). Monitoring is a mechanism of internal for controlling programs which, using selected indicators conduct periodic analysis to enable managers to determine whether the key activities are being carried out as planned and are having expected impact on the target population. In AID the monitoring method are followed in implementing the project are meeting with different stakeholders, group discussion, field/spot visit, individual interview, key informant interview, literature review, quantitative and qualitative analysis of data and reporting and dissemination. Monitoring findings are disseminated to the relevant field level managers during data collection and to the management through report submitting immediate after completion of monitoring. The frequencies monitoring in AID are weekly, monthly, quarterly and on emergency/need based depending the nature of project and programs. Apart from this two impact monitoring in Microfinance Program and DREAM project have been made by our Internal Monitoring Team in the reporting period.

in different programs and projects are conducted in 2015.

Administration Department

Administration Department of AID Foundation works to enforce procedural justice, intensify transparency and equity and ensure working environment where AID staff are nurtured and treated with dignity and respect. Administration department of AID is comprised of 22 staff and 06 sections such as, Performance management, Staff recruit and placement, Staff information system, Gender justice, Communication, Logistics management. The team of administration department is led by a Deputy Director (Admin) directly reportable to the Founder and Chief Executive of the organization.

Procurement

It's a separate department but works under the AID Administration department that manage the requisitioning of purchase for the programs. In all aspect it follows the AID Foundation Procurement

Policy guideline which is transparent and developed in accordance to international procurement standard.

Investigation

For all complaints regarding misadministration, abuse of discretion, oppression, nepotism, indecent behavior, etc, AID conduct investigation by the Investigation Committee comprised of senior and experience neutral managers formed in the management committee meeting in a democratic way or by the Founder & Chief Executive in case of emergency. On the basis of the Committee report necessary decision is taken in the monthly meeting of Management Committee. This mechanism upholds the organizational ethics and values and ensures greater transparency and accountability of overall management and internal observation procedure.

Management Committee

Apart from General Committee and Executive Committee, AID Foundation has also a Management Committee. Under the leadership of Founder & Chief Executive the management committee pursues the day to day activities following the policies and guidelines formulated by the EC. It includes one Executive Director, 2 Deputy Directors and 9 Program Coordinators and holds meeting once in each month.

1. Tarikul Islam Palash	Founder & Chief	
	Executive	
2. Aminul Islam Bakul	Executive Director	
3. Md. Abdur Rashid	Deputy Director	
	(Admin)	
4. Md. Ashabul Haque	Deputy Director	
	(Program)	
5. Dowa Baksh Sheikh	Training Coordinator	
6. Paritosh Kumar	Finance Coordinator	
Ghosh		
7. Chandan Basu Mukto	Program Coordinator	
8. Bahaduzzaman	Program Coordinator	
9. Tonmoy Kundu	Program Coordinator	A view of Management
10 . Nesar Uddin	Internal Auditor	Committee meeting
Ahmed		

AID has a general body (known as General Committee) and a governing body (known as Executive Committee) to provide policy guidelines and directions to AID management.

General Committee

Α

General Committee (GC) is comprised of a group of 21 members from highly qualified and experienced professionals and dignitaries of the society. It holds at least one general meeting annually in a transparent and democratic process. The GC provides overall policy guidelines and direction for the efficient functioning of AID and approves the activities of the Executive Committee.

Audit Raport as at June30,2015

SL	Particulars	Observation Date	Associate Organization
01	International Mother Language Day	21 February	Own efforts of AID
02	International Women Day	8 March	Own efforts of AID
03	World Tuberculosis Day	24 March	Civil Surgeon Office
04	Independent Day	26 March	Own efforts of AID
05	National Disability Day	4 April	SLF, Netherlands
06	International Health Day	7 April	Civil Surgeon Office
07	Bangla Nabobarshaw	14 April	Bishaw Shahitya Kendra
08	May Day	1 May	The European Commission
09	Mother Day	10 May	Own efforts of AID
10	International No Tobacco Day	31 May	Own efforts of AID
11	International Environment Day	5 June	Upazila Administration
12	National Literacy Day	8 September	САМРЕ
13	Women Child Day	30 September	Own efforts of AID
14	Elderly Day	1 October	District old Association
15	World Hand washing Day	15 October	Social Welfare Department
16	International Poverty Elevation Day	17 October	САМРЕ
17	National Sanitation Month	20 October	District administration
18	International Eye Sight Day	27 October	Child Sight Foundation
19	International Youth Day	1 November	Department of youth
20	Child Abuse Prevention Day	19 November	WWSF Switzerland
21	International AIDS Day	1 December	Civil Surgeon office
22	International Disability Day	3 December	District Administration
23	International Human Rights Day	10 December	NGO Coordination Committee
24	Victory Day	16 December	Own efforts of AID
25	21 th Anniversary of AID	17 December	Own efforts of AID

National and International Days observation

AID Publications

$GBW \ m^{1}/_{2}xZ$

mey‡Ri gv‡S jvj m~h©, w`‡K w`‡K ev‡R RqZzh© H †kvb gyw³i Mvb, G‡mv ü`‡q ü`q wgjvB m‡e K‡É K‡É Zzwj Zvb|| mv[±]g[¨]i eviZv kvwšĺi cvqiv w`‡K w`‡K wb‡q Qz‡U P‡j‡Q GB‡Wi ^mwbK wbwf©K n‡g m‡e gvby‡li ü`‡q wg‡k‡Q Kvw•ÿZ m~h©wU Avb‡ev wQwb‡q †gviv hvq hw` hvK GB cÖvY|| Avgiv Rvwb Avgv^{*}i wVKvbv A‡bK A‡bK Lvwb `~i Pjvi c bq‡Zv †mvRv eoB eoB eÜzi Zey †gviv GK mv‡ cvwo ‡`e A‰ mvM‡ii evb

AID Anthem

Amid the green helps the red sun The war drums riago out all around Hear the song of freedom afar Let's exchange out hearts together And create new tune of Chorus.

The pigeon, The harbinger of peace Spreads its wing with the message of equality The brave soldiers of NGO-AID Have found place in human heart The desired sun must we pluck No matter, we all live or die.

We know our goal is far ahead The course of journey is not strewn with rose It's very uneven and zigzag Yet we shall sail together So cross over the mighty ocean.

GBW Gi cÖZ[°]vkv

Dbœq‡bi Rb["] hy× Kwi, Avgiv Rxe‡bi Rb["] hy× Kwi nv[‡]Z-nvZ Kuv[‡]a-Kuva GwM[‡]q Pwj DbcqbKg©x Avgiv GBW Kg©x| weR‡qi gv‡m weRq Djøv‡m R‡b¥wQ Õ17 wW[±]m^{¤^}i RvM[‡]ev Avgiv, RvMv[‡]ev gvbyl gyw³i m~h©Uv Avbevi k^awgK-K...l‡Ki i³Nvg, w`‡Z n‡e Zvi b¨vh¨ `vg cÖwZeÜx Amnvq gvby‡li AwaKvi msMÖvg Avgv[‡]`i mgZvi fvjevmv Dbœqb Kg©, gvbeZv Avgv‡`i ag©, †f v‡f fz‡j wg‡jwg‡k n‡ev GKvKvi vK‡e bv †kvwl‡Zi nvnvKvi Av[‡]jvwKZ Avgiv n[‡]ev, Av[‡]jvwKZ Avgiv Ki‡evB Avgiv `~R©q-`~e©vi, my>`i AvMvgxi cÖZ[.]vkvq| aŸwbZ ‡nvK `"ß K‡Ú GB †køvMvb mv‡g⁻i †mvcvb Mo‡ev Avgiv Avb‡ev GK bZzb Aa["]vq|

Aim of AID

We fight for development We fight for better life, Hand-in-hand we flock together We are the worker of AID. We are the workers of development We took our birth on 17th December-With joy in the month of victory, We shall wake from the slumber We shall awake others as well To pluck the sun of freedom. We must pay for the blood and sweat Of the millions of workers and tillers of the soil We fight for the rights of the disabled, We fight for the equality amongst all, We love our works of development Our motto is the love of mankind. We shall shun all differences And we shall stand together, never to part There shall be no human cry at all, We shall enlighten ourselves We shall equally enlighten others, We are unconquerable and indomitable We shall build up a future bright Let this slogan be resounded ever-We shall create a better world of equality And create a new chapter.