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Dhaka Ahsania Mission

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' Dhaka Ahsania Mission

Contributors

All Divisions and Institutions of DAM

Compilation

Dr. M. Ehsanur Rahman

Editing

Kazi Ali Reza

Graphics Design

Md. Aminul Hoq

Printing

Shabdakali



Dhaka Ahsania Mission

Road # 12, House # 19, Dhanmondi R/A, Dhaka-1209

Tel : 8115909, 8119521-22, Fax : (880-2) 8143706, 9144030

Email : dam.bgd@ahsaniamission.org.bd, dambgd@gmail.com

Website : www.ahsaniamission.org.bd

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DAM Founder



Khan Bahadur Ahsanullah (R.)

Khan Bahadur Ahsanullah (R) founded Dhaka Ahsania Mission in 1958 with the motto of Divine and Humanitarian Service. He dedicated his entire span of life for the social and spiritual development of humankind.

He was the first Indian Official to become a member of the Indian Education Service. As an Assistant Director of the Education Department of Bengal and Assam of British India, he made substantial reforms in the education system. He introduced the system of writing of roll number instead of name of examinee on the answer scripts to avoid communal favouritism. He was conferred the Khan Bahadur title in 1911 for his outstanding contribution towards educational development.

He was the first Muslim Senate and Syndicate Member of Calcutta University. In that capacity, Khan Bahadur Ahsanullah (R), as a Member of Calcutta University Commission 1917-1919, played significant role in the setting up of the University of Dhaka in 1921. He received active support from Sher-E-Bangla AK Fazlul Haq and Nabab Nowab Ali Chowdhury in his endeavours.

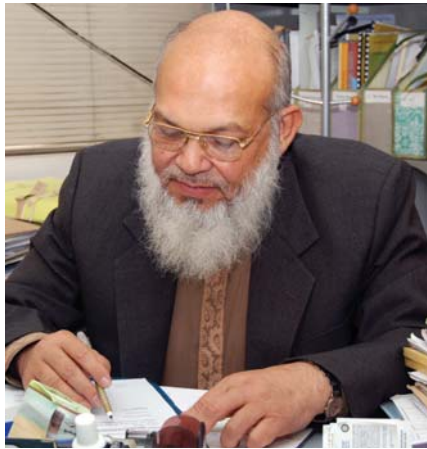
He made relentless efforts in founding of more than 20 secondary schools - both for girls and boys - during his tenure of office. He set up Fuller Hostel in Rajshahi and Becker Hostel, Taylor Hostel, Charnichael Hostel and Muslim Institute in Calcutta. He also established Makhdumi Library and Provincial Library in Calcutta so that writers of neglected

community can publish their books. He has to his credit more than seventy-three publications on different subject. He had great love for Bangla language which is manifest from the fact that all but two of his publications are written in our mother tongue.

He was a great advocate of non-communalism. He motivated backward Bengal Muslim community to pursue learning English. He also created opportunities for Madrasha students to receive higher studies in colleges and universities. At the same time he was thoroughly mindful of the needs of the students of other religions.

Ahsania Mission is the outward manifestation of his vision and mission - the inherent beauty of his being. In his own words: I have set my life's goal to serve people living far away from the cities. The pleasure that offering of service gives, cannot be found in personal aggrandizement. Boundless love will not come unless the element of 'self' is negated. If there is no love for the creation, there cannot be any love for the Creator. The aims of my life are to extend brotherhood, fraternity and spreading the message of peace. (Amar Jiban Dhara - 1946). By establishing DAM he gave his thoughts and philosophy an institutional shape.

Born in 1873, the great saint, philosopher and renowned educationist Khan Bahadur Ahsanullah (R) breathed his last in 1965 at his village home in Nalta, Satkhira.



Foreword

Dhaka Ahsania Mission (DAM) started its journey fifty-seven years ago with the avid pledge of alleviating the suffering of the common people. All through these years, DAM has pursued the motto of its founder - Divine and Humanitarian Service - and could achieve remarkable recognition in undertaking numerous initiatives of peoples' interest - be it education, health, hygiene or livelihood. These of course could not have been possible without the continuous and magnanimous support from the government offices, donor communities and philanthropists. In this regard, the kind help of the Prime Minister of the Government of Bangladesh towards Dhaka Ahsania Mission Cancer and General Hospital deserves special mention. We would fall back if we fail to recognize the help and cooperation other Ministers, Secretaries and high officials extended towards the Mission.

The tireless collective efforts and streams of creative ideas of the Mission staff contributed significantly towards achieving the cherished goals of the Mission and enable it to compete and win national and international awards and acclamations. We acknowledge and greet them for all they have done to materialize the dreams of the founder.

In its forward looking vision, DAM has embarked upon a number of new projects - Ahsania Mission Children City, Senior Citizens Complex, Vocational Training Centre, Polytechnic Institute Rajshahi, Primary and Secondary Schools etc are some of them - the completion of which will require people's overwhelming support. In this context we would like to gratefully acknowledge that people from all walks of life have so far reposed their deep confidence in the work of the Mission as we are marching forward towards building a just and inclusive society free from hunger, illiteracy, deprivation and joblessness.

We have a dream - a dream that will make us committed more than ever before to serve the humanity. We believe in change - a positive change; a change that will bring smile to the downtrodden. And we are determined to touch the finish-line knowing full well that we have a long way to go before we sleep.

Kazi Rafiqul Alam
President



The Year in Review

One more successful year has been appended to the long journey of Dhaka Ahsania Mission (DAM) in its efforts of alleviating human sufferings. Adapting itself to the changing needs and demands of the society, DAM has aligned its activities to support the government in achieving the MDGs and attaining national development. Education, poverty alleviation, health, hygiene, environment, climate change, human rights and social justice sectors received top priority during the reporting period.

Education being the prime building block of national development, DAM has tailored most of its activities to assist the learners of all categories and all stages through its formal and self-invented strategy. Some of DAM's educational initiatives have received national and international recognition.

Human rights and social justice is one of the core areas of DAM's intervention that promotes self respect and ensures human dignity. Improvement of the conditions of women, men, children, adolescent, elderly, marginalized, socially excluded and disabled persons and groups are the prime targets of this sector.

DAM's Micro-Finance is a major livelihood development intervention which played a positive role in improving socio-economic conditions of the poor through creating employment opportunities, raising income and attaining resources.

Environment, Climate Change and Disaster Management activities also received major attention. Based on the experiences gained over the years, DAM has shifted its focus from relief activity to disaster preparedness approach; and ultimately transition to a comprehensive DRR process. To build resilience among the victims of the climate-induced calamities, DAM has been partnering with local level institutions providing adaptation training and undertaking awareness raising activities.

More than two dozens of institutions - educational, technical, vocational, moral and ethical development - are putting their best possible efforts to spread, across the country and beyond, the Vision and Mission of its founder Khan Bahadur Ahsanullah (R).

The Mission has undergone fathomless changes. Beginning its journey in 1958 with the motto of Divine and Humanitarian Service through Quranic education, DAM has now branched out even to most challenging task of treating the cancer patients - thirty per cent of whom receiving free treatment - through setting up of a Cancer Hospital of international standard in Dhaka.

In fact DAM has been relentlessly striving to forge unity among diversity through its multifarious activities.

Yearly Skeleton



Prime Minister Sheikh Hasina speaking with a doctor of Ahsania Mission Cancer & General Hospital in Uttara, Dhaka after inaugurating the hospital. She inaugurated the 500-bed international standard hospital on 9 April 2014.



Noted Architect Prof. Jamilur Reza Choudhury receiving Khanbahadur Ahsanullah Gold Medal 2012 in a program held at DAM head office auditorium on 24 August 2013. DAM President Kazi Rafiqul Alam, BIRDEM ombudsman Prof. Wahid Uddin Ahmed, AUST VC AMM Shafiullah and former DU Professor Dr. Aminur Islam attended the program.

Yearly Skeleton



Joynul Abedin, a rickshaw puller, has won the 2013 Chand Sultana Award. He has been conferred the award for his outstanding contribution to health and education. Mr. Abedin has set up a school and founded a hospital on the bank of river Brahmaputra in Mymensing for the poor people in the area.



The Second National Conference of Teachers-2013 was held at city's Ahsanullah University of Science and Technology (AUST) Auditorium on 4 October 2013. Education Secretary Dr. Kamal Abdul Naser Chowdhury spoke as chief guest while DAM President Kazi Rafiqul Alam, ED Dr. M Ehsanur Rahman and DU Professor of Bangla Department Abul Quasem Fazlul Huq spoke on the inaugural ceremony. Bangladesh Reading Association (BRA), in collaboration with Dhaka Ahsania Mission (DAM), Campaign for Popular Education and International Reading Association organized the conference for the second time.

DAM As on June 2014

Founder

- Khan Bahadur Ahsanullah (R.)

Date of Establishment

- 9 February, 1958

Legal Status

- *DAM is registered in Bangladesh with a number of authorities:*
- Department of Social Welfare registration number: 316/1963
- Registered under the Societies Act: Registration no. S5682 (799)/06
- Registered with the NGO Affairs Bureau: Registration no. 246
- Registered with the Micro-Credit Regulatory Authority: License no. 00109-2243-00300

Affiliations with United Nations Agencies

- Consultative Status with UN ECOSOC
- Consultative Status with UNESCO

Motto

- Divine & Humanitarian service

Founding Aims

- To develop the social and spiritual life of the entire human community
- To annihilate the distinction between human beings
- To cultivate unity and brotherhood and inspire divine love
- To teach one one's insignificance and shun one's pride
- To enable one to recognize and realize the relation between the Creator and the creation
- To enable one to realize the duty of man to his Creator and his fellow beings
- To render all possible help to the suffering humanity at a large

Geographical Coverage in Bangladesh (FY 2013-14)

- Field based programmes are spread over in 46 districts reaching 171 upazila and 1177 unions, having 140 field offices.

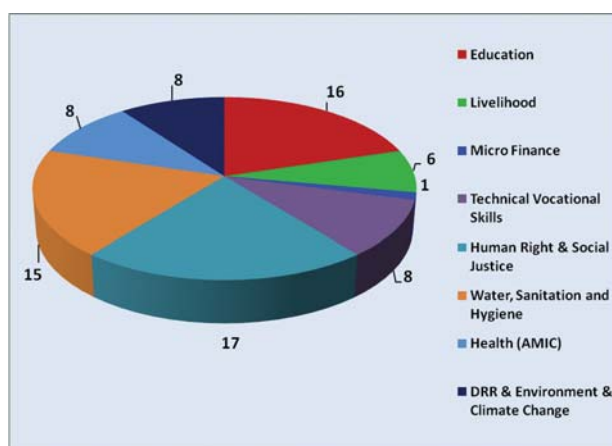
International Offices and Representatives

- Offices: UK, USA
- Representatives: India, Canada, Australia

Human Resources (as on June 2014)

DAM total human resource (including front line work force)	6,984			
Head Office personnel	218	(Male 170,	Female 48)	
Field personnel (including front line work force)	5,487	(Male 2,038,	Female 3,449)	
Institutions based human resource	1,279	(Male 798,	Female 481)	

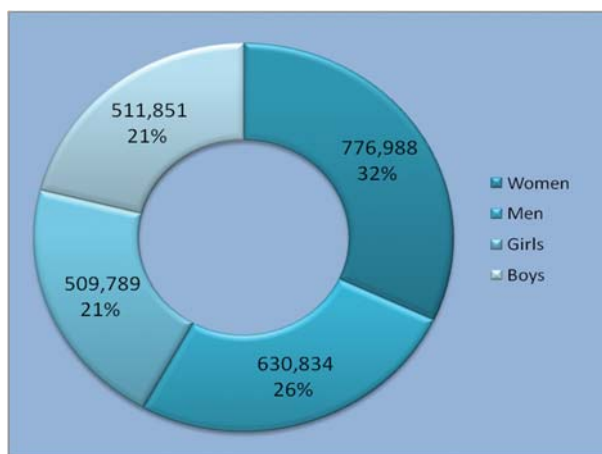
During the year, 79 projects have been implemented under following eight programme clusters.



Total Programme Direct Participants

(FY 2013-2014): - 2,429,462

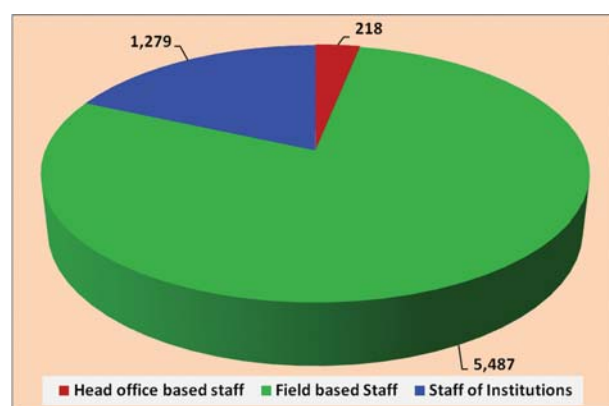
Women	Men	Girls	Boys	Total
776,988	630,834	509,789	511,851	2,429,462



Human Resources as on June 2014:

Total human resources

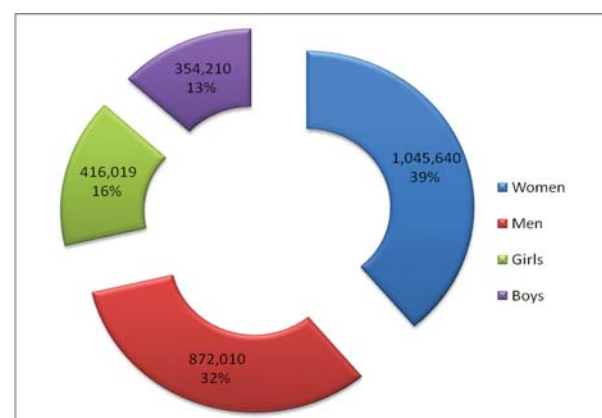
(Including front line work force) - 7,695



Total Programme Indirect Participants

(FY 2013-2014): - 2,687,879

Women	Men	Girls	Boys	Total
1,045,640	872,010	416,019	354,210	2,687,879



DAM INSTITUTIONS

(AS ON JUNE 2014)

Education & Training Institutions

1. Ahsanullah University of Science and Technology, Tejgaon, Dhaka
2. Khan Bahadur Ahsanullah Teachers' Training College, Shymoli, Dhaka
3. Ahsania Mission College, Pallabi, Dhaka
4. Training & Material Development Division, Dhaka
5. Ahsania Mission Syed Sadaat Ali Memorial Education & Vocational Training Centre, Shymoli, Dhaka
6. Centre for International Education and Development, Dhaka
7. Ahsania Books for Creative Learning, Dhaka
8. Ahsania Mission Book Distribution House, Dhaka
9. Ahsanullah Institute of Technical and Vocational Education and Training, Tejgaon, Dhaka
10. Vocational Training Institute, Mirpur
11. Ahsanullah Institute of Information & Communication Technology, Dhaka
12. Vocational Training Institute, Pallabi, Mirpur, Dhaka
13. Vocational Training Institute, Jessore
14. Vocational Training Institute, Gazipur
15. Ahsania Institute of Technology and Business, Dhaka
16. Hoque Bulu Ahsania Vocational Training Centre, Patuakhali

Economic Development Institutions

1. Nogordola (Dhamondi, Banani, Bashundhra City, Gulshan, Chittagoan, London)
2. Hajj Finance Company Limited (Bangladesh-Malaysia joint venture), Paltan, Dhaka
3. Ahsania e- Solutions, Dhanmondi, Dhaka

Health Sector Institutions

1. Ahsania Mission Cancer & General Hospital, Uttara, Dhaka
2. Ahsania Mission Cancer & General Hospital, Mirpur, Dhaka
3. Addiction Management & Integrated Care (Shymali, Changkharpur, Gazipur, Jessore, Patuakhali Comilla, Uttara)
4. Ahsania Mission Institute of Medical Technology, Dhaka
5. Hoque Bulu Ahsania Hospital, Patuakhali

Institutions for Children & Women protection & Development

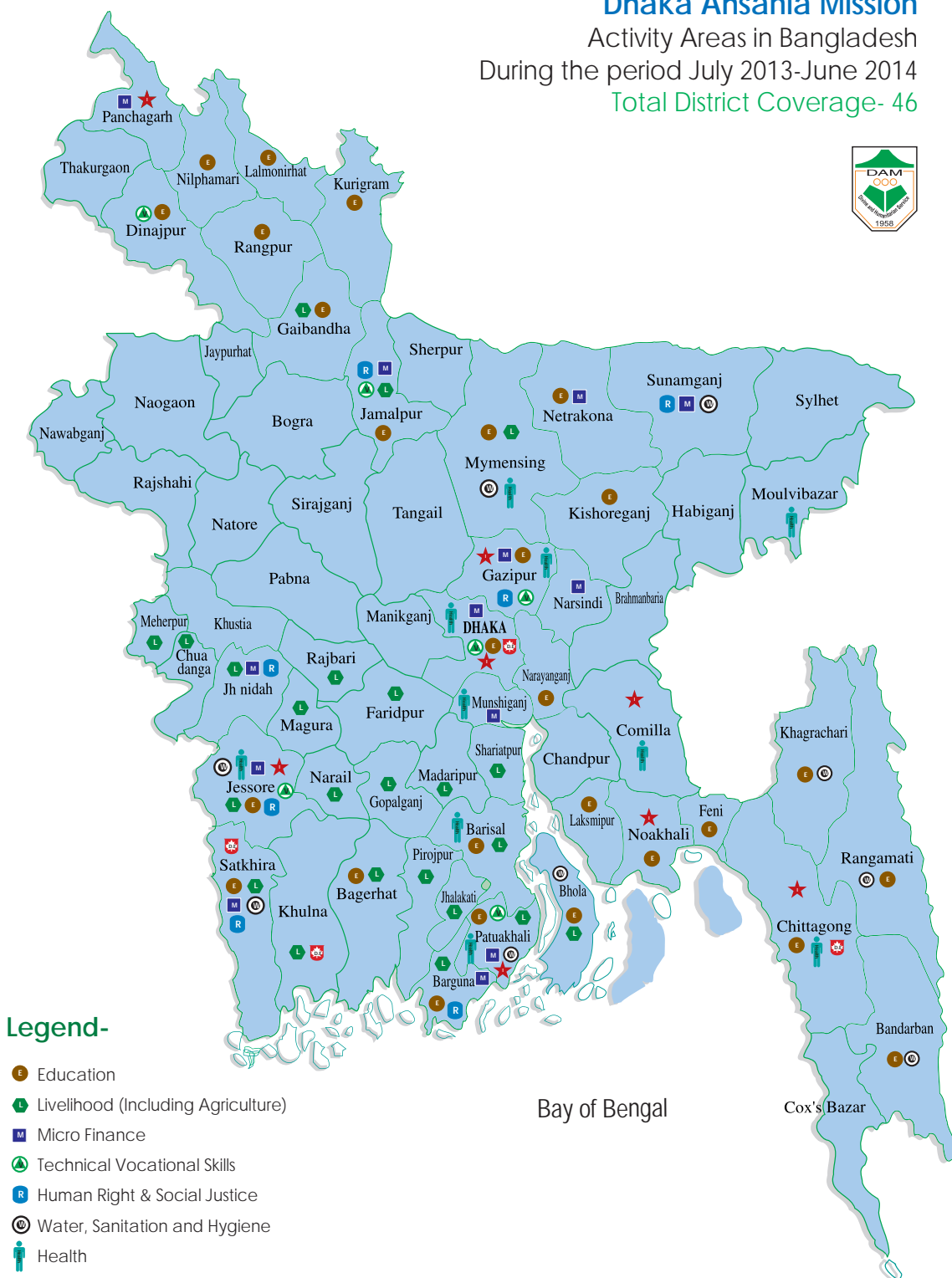
1. Shelter Home for Victims of Trafficking, Jessore
2. Ahsania Mission Children City, Savar, Panchagar

Spiritual Development Institutions

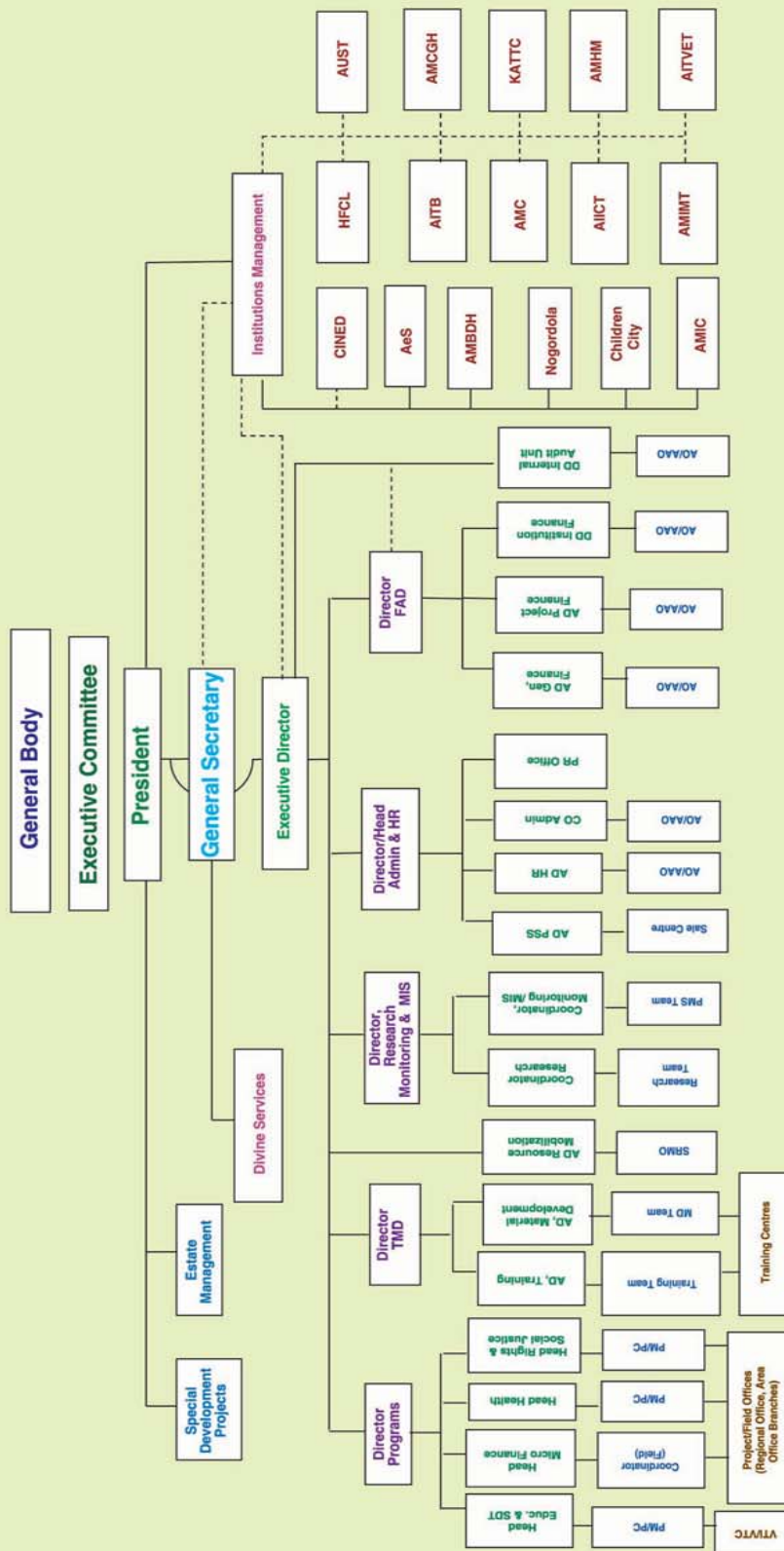
1. Ahsania Malaysia Hajj Mission, Dhaka
2. Ahsania Institute of Sufism, Shymoli, Dhaka
3. Ahsania Mission Publication Trust

Dhaka Ahsania Mission

Activity Areas in Bangladesh
During the period July 2013-June 2014
Total District Coverage- 46



Organogram



Education

Dhaka Ahsania Mission (DAM) has always prioritised education as a nation building element. Since its inception, the organisation has been assisting the learners of all categories and at all stages through formal and self-invented strategy.

Early Childhood Development (ECD) Programme

DAM works with communities, civil society, government and other stakeholders to implement ECD programmes for the marginalised population with a view to helping the children (0-6 years). ECD programmes engage parents, caregivers and teachers in the programmes' interventions and offer opportunities to them to enhance capacities and skills to support the young children. The uniqueness of DAM's ECD programmes are identified as parenting programme with the mothers of children aged 0-3 years, community-based ECD centres for children aged 3-5 years, SBK (Sishu Bikash Kendra) and pre-school for children aged 5-6 years.

Under Education Sector of DAM, a number of projects execute ECD programme components. During the reporting period, the following projects were implemented through ECD interventions:

- Early Childhood Development Support Programme-Bangladesh (ECDSP-B)
- Unique Intervention for Quality Primary Education (UNIQUE II) Project
- Children Education and Community Care (CECC) Project
- Quality Primary Education Project (at Jaldhaka)

- Quality Primary Education Project (at Sreepur)
- Providing Bangladeshi Working Children with Functional Education and Marketable Skills Project-II (WCP)
- Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) Project
- Reading for Children (RfC) Programme

During the reporting period, a total of 57,735 beneficiaries were directly engaged in ECD programmes. Among them, the number of children aged 0-6 years was 25,213 (boys 11,646 and girls 13,567) and number of parents and caregivers was 32,522 (men 14,256 and women 18,266). DAM has developed an innovative IECD model through ECDSP-B project which has eventually come up as a replicable IECD Package. The Asia-Pacific Regional Network for Early Childhood (ARNEC) has accepted DAM's IECD programme as a remarkable good practice and prepared a video documentary on the programme.

Primary Education

DAM ensures learning needs of all children particularly out-of-school, dropouts and hard to reach children through appropriately designed life-based educational programme in the target areas following NCTB curriculum. DAM covers primary education in 77 upazilas of 30 districts in Bangladesh. In non-formal setting,



DAM provides primary education to Out Of School Children (OOSC) aged 6-14 years. It also works with formal primary schools in a bid to improve school governance and promote quality education. It follows a child centric learning approach using Multi-Grade Teaching Learning (MGTL) procedure which facilitates children's joyful learning. A number of projects implemented non-formal primary education programme. These are:

- Unique Intervention for Quality Primary Education (UNIQUE II)
- DAM Children Learning Centre (DAM-CLC)
- Children Education and Community Care (CECC)
- Empowering Adolescents for Social Transformation (EAST ALOKON)

Formal Primary Education service related projects are:

- Quality Primary Education (QPE) at Sreepur, Gazipur
- Quality Primary Education (QPE) at Jaldhaka, Nilphamari
- School Feeding Programme (SFP) for poverty-prone area (Mymensingh)
- School Feeding Programme (SFP) for poverty-prone area (Barisal)

A total of 358,956 school-going children received High Energy Biscuit (HEB) for feeding practice on regular basis. Attendance rate increased and drop-out rate decreased due to HEB support. Besides this, WFP also supplied nutrient biscuits among the learners of some

CLCs under UNIQUE II Project of Dhaka, Barisal, Khulna, & Satkhira districts.

In 2014, UNIQUE II project established 185 LRCs in each working union as a community learning centre. In 2013, the pass rate of PSC students was 99% and in 2012 it was 97.14%. Through camps, selected low performing students could overcome their academic difficulties. A total of 7,467 students improved their performances through 300 camp schools.

Secondary Education (Non-formal)

Secondary Education (non-formal) has been integrated into the vast working areas of DAM Education sector in 2000. The target people are children of 12-18 year age-group, dropouts from schools, working children, children with disability, children of seasonally migrated families and children from ethnic or socially excluded minority groups, learners of formal primary schools, migrant workers, unemployed (skilled, semi-skilled) youths from poor families having vocational skills, women from underprivileged families living in rural areas having the potential and aspiration to find overseas employment. Moreover, supervisors and trainers, parents of learners and community people around the schools, SMC and PTA members, LGI and education standing committee members, GoB personnel at upazila, district and national level are also included in the interventions. DAM renders secondary education in 51 centres where the number of learners is 3,240 (boys 1355 and girls 1885).

Through Secondary Education programmes, DAM renders Junior Secondary Education (JSE) to urban working children covering grade six to eight and empowers adolescent boys and girls through mainstreaming in higher classes, employable vocational skills training, life skills education, leadership & empowerment training. It might be considered as second chance education for adolescent boys and girls from Ultra-Poor/displaced and seasonally migrated households.

During reporting period, secondary education programmes conducted advocacy and social mobilization at local level through "Adolescent Development Forum" and Solidarity groups where 206 (boy 81 and girl 125) members are in 103 groups. Involvement of 1,845 (boys 1,005 & girls 840) working children from community with "Amader Thikana," a Child Resource Centre, provides continuing education, job information, make linkage with expected institutes and promotes barrier-free society for working and disadvantaged children. At the same time, 2,623 adolescent boys and girls received VTI and life skills trainings. Eventually, professional skill training for 700 FE graduates and 100 adolescents on livelihood training courses were completed.

Literacy and Continuing Education

The conventional concept of literacy is limited to reading, writing and numeracy skills. Other ways of understanding "literacy" have emerged to address the diverse learning needs of individuals in knowledge-oriented and globalized societies. Literacy is a right, not only a right, but it is fundamental human right and a foundation for lifelong learning as well as a tool of personal empowerment and a means for social and human development. On the other hand, continuing education is an all-encompassing term within a broad spectrum of post-literacy learning activities and programmes. General continuing education is similar to adult education. Continuing education is fully essential to social and human development in its ability to transform lives into better well-being and livelihoods. Literacy and continuing education programme of DAM is considered as a major contributor of social progress and its major focuses are enhancing people's ability to reading, writing and maintain accounts, involving neo-literates, drop outs and discontinued adolescents and adults in a continuing education process for lifelong learning. Moreover, DAM provides market-oriented vocational skills and livelihood opportunities to the targeted people.

For over 31 years, DAM worked to ensure that literacy remains a priority on national and international agendas. Besides, the programme adopted three approaches: centre-based approach, each one teaches one and multi-grade teaching learning approach. During the reporting year, several projects like Children Education & Community Care project,

Functional Education & Marketable project-II, Safe Labour Migration, Light of Light-a Change Project have played a significant role for literacy & life skill service for illiterate, neo-literate, drop outs, adolescents, women and adults. Besides, to literate the illiterate mothers, Maa Literacy Campaign was launched to bring the light of education to illiterate mothers.





The specific aim of literacy & continuing education has been designed and implemented in such a way that it helps individuals and community to empower them to survive, to live and to work with dignity, to improve one's life, to fully participate in community development. The major interventions in this programmes include need-based life-oriented basic literacy programme for children of 11+ age group to make them capable of reading, writing and counting, providing market-oriented vocational skills and livelihood opportunities to adult marginalised people, rendering vocational skills and linkages for income and employment generation, educating mothers through Maa Literacy Campaign and finally, achieving gender equality in enrollments and ensure girls and women-friendly learning environment towards women empowerment. The programme was also lauded globally.

During the reporting period, a total of 13,591 adult members got adult education through 887 Ganokendra (people's centres) and 42 Community Resource Centres in 23 upazilas of seven districts. A total of 2,937 adolescent girls received vocational training on poultry & cattle farming, sweater linking, sweater netting, readymade garments, basic computer training etc. & life skills development training on reproductive health, early marriage, marriage registration, family planning and disaster risk reduction etc. Besides, about 30,239 illiterate mothers will be literate through Maa Literacy Campaign by December, 2014. On the other hand, for providing vocational and life skills training support to migrant workers, three migration advisory counseling centres (MACC) have been functioning to support 545 potential migrant workers on overseas employment information, communication & remittance service in Dhaka, Jamalpur & Jessore districts. A total of 2,280 beneficiaries got awareness & support on passport making, form fill up, payment of passport fees, brokers' activity and government circular etc. In addition, National Alliance for Migrants' Rights Bangladesh (NAMR,B) has been formed for providing continuous support to migrants workers.

In support of government's commitment to EFA and MDGs, DAM has engaged itself in literacy and non-formal adult education. DAM worked in support of government to adopt the NFE policy framework with the scope for involving NGOs in the delivery of NFE for literacy and continuing education. DAM also provided technical support to BNFE for capacity development in collaboration with UNESCO. UNIQUE II project is implementing Family Life Education (FLE) Programme which envisions enhancement of parents' life skills on child-care, health, hygiene education, income, literacy and community-based nutrition. FLE activities are being piloted in Mymensingh region through 10 FLE centres. This programme is now being implemented in two upazilas of Netrakona and Mymensingh Sadar upazila. Six hundred mothers received life skills orientation from the Family Life Education Programme.



Inspired Shahin Mia

Shahin Mia is a boy of Chakpara village of Katharbill union of Dewangonj Upazila under Jamalpur district. He lives with his parents and four other sisters. His father Zabir Hossain, is a poor rickshaw puller. With the income of his father, their family is surviving under extreme hardship. Youngest among four siblings, Shahin always would want to go to school, but could not avail himself of the opportunity as the nearest formal school was located far from his house. As a result, Shahin's education has stopped as he cannot maintain the timing of formal school. But when CECC project opened Community Learning Centre (CLC) at their village which offers flexible mode of Multi-

Grade Teaching Learning Approach, active learning time, flexible assessment & joyful learning, then he discussed it to his parents. Project staffs also described the facilities of CLC. As the school time is flexible, he can easily help his father's work after schooling. Then his parents agreed.

Shahin feels happy and he is now on grade two. His parents are happy that their only son can read and write. Shahin is struggling everyday for education. Though Shahin is helping his father after his school but he finds the CLC as a source of great relief and inspiration.

Livelihood

Dhaka Ahsania Mission (DAM) has been implementing a number of projects under livelihood Programme including Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO II), "Cross border Transfer of Agricultural Technologies, Institutional and Market Development "(CATT), Improved Food and Livelihood Security in Bagerhat District in the context of Increased Disaster Risk and Climate Change (IFLS) and VGD. During the reporting period a number of activities have been undertaken for establishing a society free from poverty and exploitation with expanded opportunities for improved livelihood of disadvantaged people as per their preference and capacity.

Dhaka Ahsania Mission has commenced implementing three years long project "Cross border Transfer of Agricultural Technologies, Institutional and Market Development "at five upazillas (Jamalpur sador, Melandaha, Madergong, Sharishabari, Dewangonj) of Jamalpur district since January 2012, funded by European Union, with the partnership of Concern Universal-Bangladesh and Helvetas Swiss inter-cooperation-Bangladesh. There are four packages under the project-technology transfer, Market & Enterprise Development, Human & Institutional development and Knowledge transfer. Under the project a total of 15000 beneficiaries were in those five upazilas of Jamalpur district

Improved Food and Livelihood Project (IFLS) project was implemented in Chilla and Chandpai Union in Mongla Upazilla, Rayenda, Dhansagor and South Khali Union in Sharonkhola and Banstoli, Rampal and Perikhal in Rampal Upazilla under Bagerhat district. 18 demo farms were established and 10 low cost solar light were provided during this time while 462 person's input support were follow up. Family income of beneficiary households has increased and food security has significantly improved.

SHOUHARDO-II Program working areas are in vulnerable Haor area of Nandail, Phulpur and Tarakanda Upazila under Mymensingh District. In the development discourse, the issue of securing food and other basic needs in the poor and extreme poor households remains a challenge for long. Food security is one of the important development intervention strategy integrated with capacity building and empowerment of the poor and disadvantaged along with strengthening the institutional accountability of the public and private service providers. In this context, SHOUHARDO II programs undertakes multi facet programs to transform the lives of the poor and extreme poor households so that poor become problem solver and have increased access to services to improve their living condition.

During the period, different training has been conducted at COG level as a result livelihood pattern has changed among the programmatic participants. Of 1555 basic & 2719 refresher of COG Training & input coverage achieved from LOA target.

120 basic and 240 refreshers fisheries beneficiaries has been continuing cultivation in the pond a different types of layer. Moreover



Comprehensive Homestead Development (CHD), Income Generating Activities (IGA), Vocational and Skill Development and Positive Deviant Farmer (PDF) training has been conducted during the period.

After receiving training program supported inputs to the participants. So that, they are utilizing their resource for increase income getting input support. Input distributed for CHD- 3583 HHs, for Field Crop- 1555 HHs, Field Crop Follow-up-1175 , IGA-=2432 HHs and fish for 150 HHs,. Now their goats given birth goat kids and ducks laid egg. They are selling those in the local market and earning money thus their economic conditions are gradually improving

SHOUHARDO II Program runs 33 EKATA centres to empower women and adolescent girls. As on June 2014 EKATA group collected as an amount BDT 55600.00 and 12 nos bank account opened. EKATA groups are operating generating income activities. In this year the major activities performed like as Quarterly learning sharing meeting with EKATA &, Organize special training for ECCD facilitators, EVAW and NNPC meeting etc.

USAID Ag Extension Project

The USAID Agricultural Extension Support Activity (Ag Extension Project) is particularly notable in that it was the first large project under the USAID Forward initiative. The goal of the Ag Extension Project is to strengthen the existing agriculture extension system in southwest and central Bangladesh in order to improve sustainable food security and nutrition for smallholder farmers, with a focus on women. The project is currently working in 12 districts in the central and southwest areas of Bangladesh.

Highlights from each of the project's four components are given below:

Since inception, the project has established approximately 1,600 Farmer Producer Groups (FPGs) which represents approximately 40,000 farmers. Approximately 10,000 of these farmers are women. Each of the groups is focused on one of six value chains - jute, mung bean, beef fattening, dairy cattle, fish or chili. The project may incorporate additional value chains, such as tomato, ground nut and watermelon, next year. As a key activity in increasing access to extension services, over the past six months

nearly 300 FPGs were formally linked to government ag extension agents from DAE, or Dept. of Fisheries or Dept. of Livestock Services, as well as private sector extension agents (inputs retailers, for example) depending on the value chain crop. New linkages were made through introductory meetings during which farmers and extension agents discuss issues and commit to work together.

A key focus of the project is the development of user-friendly ICT tools and applications to increase access and utilization of extension services by farmers. Project partner mPower has been hard at work developing and field-testing a number of applications including an Agro Knowledge Bank portal, an information management tool for SAAOs, and a Farmer Query app which allows infomediaries or advanced farmers to submit queries to remote experts in order to troubleshoot particular problems in the field.

In early April two mPower reps escorted two Department of Ag Extension representatives in attending the Regional ICT in Agriculture conference held in late March 2014 in Kenya. The visit was a part of the project strategy to positively affect Department of Ag Extension attitudes about using new approaches for extension agents and farmers to share technical information.

The project is now officially working with its first 300+ ag extension agents and introducing them to Farmer Producer Groups. During 2014, the project persistently worked to facilitate increased participation of extension agents in project farmer group activities as part of the slow process of building rapport that will ultimately lead to increased provision of extension services. In the coming months, the project is prepared to conduct focus group discussions with a sample of extension agents in the process of developing a more holistic capacity building strategy that goes beyond the existing ICT capacity building strategy.

To date, approximately 1,600 FPGs have selected one of six value chain products on which they will receive training and technical assistance from the Ag Extension Project as part of increasing their access and utilization of

agricultural extension services. Value chains include jute, chili, mung bean, beef fattening, dairy and aquaculture.

During the month of August 2014, 50 Ag Extension Project staff received nutrition-related TOT-style training from USAID's SPRING nutrition project. Several participants who received the training then replicated it in two additional two-day batches to reach even more staff members. Dissemination and sharing of the modules and nutrition messaging will now be incorporated into producer group activities.

Duck Rearing shows ray of hope



Shorifa, wife of Abdur Rashid is a poor dweller of Goespur village at Gangail union in Nandail Upazila under Mymensingh district. Her family contains twelve members including husband, son daughter, daughter in law and grandson. Abdur Rashid is a marginal farmer while two of Shori's sons earn money by catching Kuicha (snake type fish) and sale in the market. She manages to live with great difficulties this earn and a few harvest. Although Abdur Roshid is president of village development committee and he always tries to help extreme poor by enlisting first serials as training participant. This is why Shorifa wife of Abdur Rashid is selected as a trainee of comprehensive homestead development of Dhaka Ahsania mission SHOUHARDO II Program.

Shorifa receives comprehensive homestead development training. Afterwards, she buys some ducks with the consultation of her husband. Shorifa engaged to duck rearing inside the home. On the other hand, Abdur

Rashid engages to duck rearing outside the home. Shorifa receives comprehensive homestead development refreshers training in September-2013, as per program roles. She was given four ducks in November 2013 from SHOUHARDO II program as follow up support. As a result, her total duck reached to 50. Meanwhile, Abdur Rashid takes a pond lease. On the other hand, Shorifa started to cultivate vegetable and rearing chicks in unused land nearby her house according to the direction of training. After a few days almost all duck started to lay egg. These eggs are more than family's demand of protein and she sales the additional eggs in the market. She sold all the ducks in February, 2014 with BDT 12500. Then Shorifa buys 400 chicks and all the family members get involved to rear these chicks. The growth of chicks is satisfactory. At present, the market price of these ducks is almost BDT 50,000. She wants to continue her duck rearing activities as a profitable small business.

Micro-Finance

Micro-Finance Programme (MFP) is a major livelihood development intervention of DAM targeting the beneficiaries for their self-employment. In two decades, DAM's Microfinance Programme has played a positive role in improving socio-economic condition of poor people through creation of employment opportunities, raising income and attainment of resources. For improvement of services, DAM combines skill development training, agricultural extension services, employment support services and disaster risk reduction along with its micro-finance programme. Over the years, MFP increased its working area at different locations of the country with diversified savings and credit products. At present, DAM offers savings, insurance, rural micro-credit, micro enterprise development, agricultural extension services, finance for seasonal activities, support for rural housing, water and sanitation enterprises, marketing support value chain, disaster risk reduction and special credit support for ultra-poor. Now, DAM implements MFP in 36 upazilas of 11 districts covering 1,141 villages through its 43 branches and serving 72,354 members of 3,156 groups.

Overview of 2013-14

Micro Finance Programme at a Glance

Inception of MFP	1993
No. of Districts covered	11
No. of Upazilas covered	36
No. of Unions covered	212
No. of Branch offices	43
No. of Area offices	08
No. of groups	3,156
No. of members	72,354
No. of borrowers	60,517
Total amount outstanding	628,856,531
Total member savings	218,167,718
Recovery rate	98.53 %

During 2013-14 fiscal year, DAM undertook several programmatic and institutional development measures for MFP. Under the institutional development measure, payscale of MFP staffs were reviewed. To ensure transparency and accountability, DAM decided to give MFP a separate institutional shape and thereby an initiative has been taken to register MFP as DAM Foundation for Economic Development (DFED). For programmatic development, both staffs and beneficiaries capacity development has given greater emphasis. Besides, Agriculture and Agro-based Micro entrepreneurship development has been chosen as the priority sector for investment, employment generation and food security. Moreover, with a view to reaching the poorest section of society, credit support for ultra poor gets priority.

Ultimately, the dimensions of microcredit have been expanded and the service of DAM is no



longer confined to only administering microcredit for income generating activities. Instead of microcredit, the term "microfinance" that encompasses diversified savings and credit programme, has been adopted. During the year, DAM MFP focused on providing demand-driven diversified savings and credit products to its beneficiaries. To bring diversity in its microfinance programme, Islamic Microfinance Programme has been introduced as pilot project and two Islamic microfinance products

"Murabaha" and "Izara" have been introduced as pilot scheme. An initiative has been undertaken for automation of Microfinance programme so that quick and efficient service can be provided to the beneficiaries. Moreover, DAM MFP has restructured its policy and brought necessary changes in the existing MF system at implementation level for ensuring compliance of Microcredit Regulatory Authority Rules 2010 during the year.



Highlights of MFP in 2013-14

Agriculture and Food Security through Microfinance

Bangladesh is known for its agro-based economy where small and marginal farmers are the main driving force of agriculture. To ensure food autarky in the country, there is no

alternative to increasing agricultural production. The main constraints in achieving food security are less agricultural output, lack of investment, adverse impact of climate change in the form of natural disaster, lack of appropriate technology, lack of technical knowledge and skill as well as land degradation. It is possible to contribute significantly through MFP by transferring appropriate technology and providing necessary fund to farmers thereby increasing food production, improving rural livelihood and promoting agriculture as an engine for pro-poor economic growth.

With an objective of achieving increased yield through diversification and intensification of agricultural products, DAM MFP has undertaken the microfinance programme on agriculture to improve poor people's livelihood with financial assistance from PKSF. While undertaking different agricultural schemes, DAM MFP gives importance on linkage among farmers' group and the Agriculture Extension Department of government as a strategy to promote group-based learning process on agricultural extension and adoption of farming techniques of new variety. In the year 2013-14, a total of 22,525 MFP members received credit support amounting to Tk 630.70 million for agricultural development, which is 68% of total disbursement of MFP.

Seasonal Loan: DAM MFP has been implementing the Seasonal Loan Scheme with the objective of increasing agricultural production and promoting agri-business. Under the scheme, an amount of Tk42.94 million was disbursed among 2,862 beneficiaries for undertaking different seasonal agricultural pursuits during the year.

Micro-Enterprise Development

Micro-entrepreneurship development is the main objective of DAM's Micro-Finance Programme. It is really difficult for poor entrepreneurs to qualify for loans and allied financial services from banks and other financial institutions. Generally, progressive borrowers of microfinance needs large capital to scale up their small venture. DAM supports the initiatives so that progressive borrowers can avail themselves of larger amount of credit.

DAM also provides entrepreneurship development training and necessary guidance to the entrepreneurs to expand their enterprises. Technical and financial supports are provided to group members with the aim of creating their employment opportunities as well as for others in the community. DAM provided credit support amounting Tk123.04 million to 2,461 members for developing micro-enterprises during reporting period.

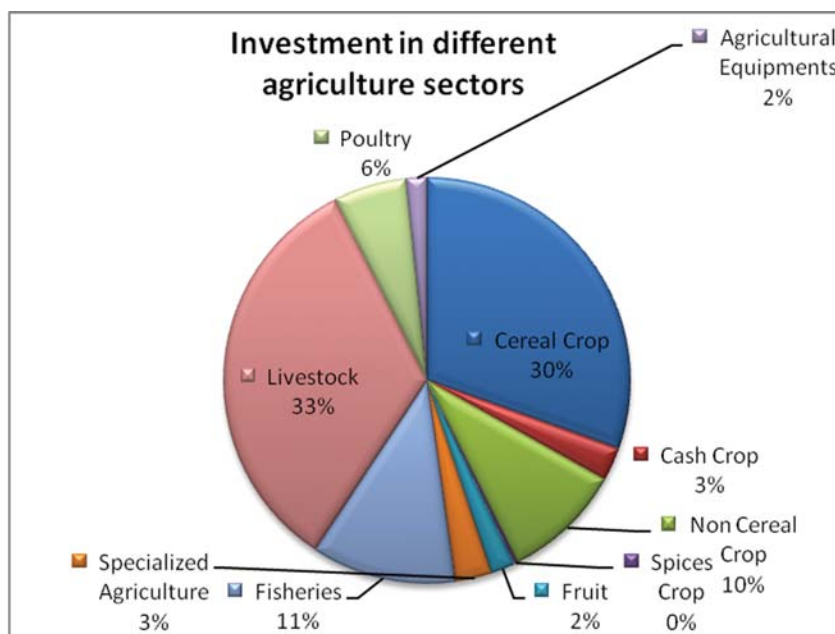
Rural Micro Credit

Access to financial services is important for poor people, enabling them to tackle risks and avail of the opportunities. Availability of fund for poor households is necessary for reducing vulnerability and increasing poor people's income. Through micro-finance, poor families get accessibility to better nutrition, healthcare and education. DAM MFP gives them accessibility to fund, which they can invest profitably to raise family income. Under Rural Micro Credit Scheme, MFP has disbursed an amount of Tk763.85 million as credit support to 44,932 members of 3,156 groups during the year.

Reaching the Poorest

Ultra-poor or the poorest of the poor are the people who are at the bottom of the socio-economic ladder. Ultra-poor people remain ignored and the safety net or protection fails to rehabilitate them from the curse of poverty. Ultra-poor people are victims of deprivation. They are unable to take benefits from poverty eradication interventions. Because of social exclusion, ultra-poor people cannot avail of the services provided through the microfinance programme. The general perception is that ultra-poor people face too many challenges. This is why, they are unable to repay loan. The greater challenge being faced by ultra-poor people is that they lack a stable source of income. Low income makes it difficult for them to formulate a plan for their lives. A stable source of income would help them attain their accessibility to education, healthcare and financial services.

Considering the reality, DAM has been implementing the Ultra-Poor Programme (UPP) with support from PKSF. DAM provides skill development training on different IGAs like livestock, poultry and small business to ultra-poor people for proper utilisation of credit. During 2013-14 period, DAM extended Tk8.23 million credit support to 968 ultra-poor people for undertaking different income generating activities.



Anju blossomed thru' flower cultivation

Flower is a symbol of holiness and purity. Anju Sarker of Mulgram under Keshabpur upazila in Jessore district rose to the peak of success by cultivating flowers. Local people have identified her as 'Phool Boudi.' To Jessore people, Anju Sarker is a brave woman who has won the battle for life. She has emerged as a successful lady entrepreneur by conquering poverty doing flower trade. Now, she travels from place to place riding her own private car.

Even a decade ago, she used to distribute flowers to people for free walking on foot. Sometimes, people passed objectionable remarks to her. But she overcame the hurdles. Ultimately, she attained success by dint of her sincerity, perseverance and hard toil.

People will be astonished to hear the struggle of 'Phool Boudi'. After marriage, she found nothing but some cooking utensils at her husband's house. Her husband was a farmer by profession. His condition was so pitiable that he could not manage even three times' meal a day for wife and son. Responding to the call of life, she joined her husband to cultivate lands. She learnt how to cut paddy, sugarcane, what not? Even then, the couple failed to ensure their daily square meal. In a bid to get rid of want and hardship, Anju, along with her husband and children, went to India.



There she took shelter at the house of one 'Didi' (elder sister). Her 'Didi' managed to find a job for her at a flower farm. This is the beginning of Anju Sarker's prosperity. She quickly learnt the art of flower cultivation, planting the saplings and marketing of flowers.

After acquiring primary knowledge on flower farming, she decided to come back to Bangladesh to do flower cultivation for earning a living. It was 2005 when she came back to Keshobpur carrying a few saplings from her mistress's house. She planted the saplings at the courtyard of her house. Although she laid the foundation of flower cultivation but she had no capital to start a business. She went to her neighbour for a suggestion who asked her to enroll with Ashroy Ganokendra, a people's centre, that was established at her native village by Dhaka Ahsania Mission (DAM) that year. She came to know about the activities of DAM. She learnt that DAM helps alleviate poverty of the backward population through educational, health and economic development. She also learnt that DAM imparts various skill development training to poor people at Ganokendra. Not only that, DAM also provides small loan to them under its Microfinance Programme.

Anju's remaining story is like a fiction. DAM extended its hands of cooperation to her observing her keen interest in flower cultivation. Initially, DAM provided her 25,000 taka loan. Adding her own family savings to the loan, she, with the help of husband and two sons, started cultivation of flowers like 'rajanigandha' (tuberose), marigold, jasmine, dahlia and gypsy. At the initial stage, she sold flowers walking on foot. Later, she sold flowers at Keshobpur bazaar. Alongside, she bought roses and other flowers at cheap rate from Gadakhali bazaar in Jhikorgachha to sell those at her locality at high price. Because of timely repayment of loans, DAM raised her loan ceiling every year. She extended her areas of flower cultivation taking others' lands as lease and making good use of loans and her sales proceeds. Anju established a show room of flowers at Keshobpur bazaar that she named 'Suvecchha Phool Ghar'. She not only engaged herself in flower trade but also engaged in decorating houses during pre-wedding 'Gaey Holud,' wedding, 'Hal Khata' on

Pahela Baishakh (Bangla New Year), VIP and politicians' functions. She takes 15,000-20,000 taka as remuneration of a house decoration for social functions. Now, she extended her business by opening two new shops at Khulna and Satkhira.

Anju already spent a decade doing flower trade. Story of her journey towards economic emancipation may sound unbelievable. Within the period, she bought four decimals of land at Keshobpur bazaar whose present price is Tk 14 lakhs. She sent her younger son to Kuwait. She also bought 230 decimals of land at her native village for the sole purpose of flower cultivation. She carries flowers to various districts by her private car. Despite her amazing success, Phool Boudi still remains a same simple woman whose only passion is flower trade. In the early morning, she picks up flowers from her farmland and brings them to her shop. At present, daily sales proceed of Anju Sarker stands at Tk 15,000 while her annual income stands at Tk 14 lakhs. An amount of Tk 6 lakhs remains her net profit.

Anju has employed 20 poor women and meritorious school and college-going students at her business establishment. Her dream is to extend flower business to every nook and cranny of the county. As a recognition to her struggle, she received the prestigious Joyita Award in 2013. As a participant of DAM, Anju earned the rare honour of securing second position as the Best Microentrepreneur in Agriculture category of the Ninth Citi Microentrepreneurship Award-2014.

Actually, Anju Sarker has blossomed herself like a flower by pursuing flower cultivation.

Human Rights & Social Justice Sector

DAM envisions a society promoting human rights and social justice where people can live with dignity and where there will be no discrimination among human beings. It is one of the four core sectors of DAM. The projects and programmes of the sector targets women, men, children, adolescents, elderly people, marginalised, socially excluded and disable persons and groups. During the reporting year, 13 projects were implemented covering 25 districts, 48 upazillas, 270 unions across Dhaka, Khulna and Barisal divisions of Bangladesh. The major projects of this sector are Drop-in Center for street and working children and young people in Dhaka City, Cross Border Child Trafficking Missing Child Alert (MCA), Reaching the Excluded for Access Creation of Haor (REACH), Bangladesh Action for Combating Trafficking in-persons (ACT) Project (BACTP), Advocacy and Communication with Communities to Empower for Accessing Social Services (ACCESS) Health & Empowerment. Total number of full time staff worked in the sector was 249, both male and female. The major donors who supported the projects of the sector are GoB/UNICEF/CARE Bangladesh, DAM UK, Cordaid the Nederland's, Cafod-UK, Comic Relief UK, Plan International Bangladesh, USAID/Winrock International, Manusher Jonno Foundation and UNODC.

Coverage of the target beneficiaries

There are four categories of direct beneficiaries. A total of 3,50,000 people from poor households of the working areas received support and services to improve their living standard. Of the total, 1,48,000 (41%) were women, 65,000 (18%) men, 22,875 (6%) adolescents and 1,25,000 (35%) children. The following diagram shows the ratio of percentage of targeted beneficiaries reached by the sector during the reporting period.

Progress highlights:

Protection and Participation: The main target groups of these interventions are children, adolescent girls and boys and young women

and the objectives are;

- Prevention of child marriage
- Prevention and protection of girls and young women from violence
- Support to the vulnerable families, victims and survivors for economic and social rehabilitations and reintegration
- Capacity building and empowering the vulnerable and victim groups for sustaining the process

Changes and impacts: The interventions of social justice sector contributed to reduce child marriage, prevent incidents of eve teasing, physical and mental torture of women, divorce, separation, sexual abuse and exploitation, reduced incidents of trafficking of children and women in the working areas.



It also helped the targeted beneficiaries for rehabilitation, development and family and community reintegration of the survivors and victims to lead a self-dependent normal life in the mainstream society with dignity. The projects which have contributed to the achievements are 1) Action to Combat Trafficking (ACT) in Person; 2) Missing Child Alert (MCA); 3) Drop In Center for Street and Working Children in Dhaka City (DIC); 4) Shelter Home Support to Trafficked Survivors by UNODC; 5) Girls Power Project (GPP) and 6) Stop Child Marriage (SCM).

Institutional governance and people's access to services:

The main objective of this intervention was to create increased access of people to the information and services of public institutions for which they are entitled. The major strategy and approaches followed were: 1) community capacity building; 2) institutional capacity building; 3) extend limited supports and services and 4) networking and advocacy. The following are the main achievements under the interventions during the reporting year.

Results and impacts: The major focus was creating access to information and services on health, education, agriculture, safety net and disaster related service of union parishad, upazila parishad for which the people are entitled. These has contributed to reduce dependency on others for information and knowledge, reduce child and maternal mortality rate, reduce stunting growth of children, reduce loss of life and property through disaster preparedness, increased school enrollments, increased primary school completion rates, more deserving adults and school children were brought under safety-net and stipend programmes. Through dialogues between Ganakendra (people's centres)/community groups with the upazila and union parishad administration of the working areas, the monitoring of the field based services of the government agencies were strengthened. The projects which have contributed to this are 1) ACCESS (H & E), 2) ACCESS-Cafod, 3) Strengthening Community Clinics, 4) Maternal and Young Child Nutrition Security Initiative (MYCNSI) project 5) Reaching the Excluded for Access Creation in Haor Region (REACH) and 6) Strengthening Social Protection Programme (SSPP).

Activities	Number of events implemented	Number of direct targeted people reached
Activation the Union Health, Education, Agriculture extension and Safety net and Disaster related standing committees	70 union parishads covered in 13 districts	500 health 110 education, 33 agriculture and 242 safety net standing committee members
Strengthening community clinics	6 Clinics	120 community support group members
78 Management Committee members		
Human chain and public hearing	2 unions	2000 participants
Dialogue with local media workers	1 batch	20 media workers
Develop folk song groups	18 persons	18 persons
Supports to upazila health complexes and community clinic	4 Upazilas and 44 community clinics	Reached to 77,529 (0-36 months) children with nutrition food messages including demonstrations of food preparations
Counseling to pregnant and lactating mothers to prevent stunting growth of children	44 Unions in 4 upazilas	Reached to 16,425 mothers
Activating School Management Committees and Parents Teachers Associations for good governance	10 Unions 55 schools	17,000 primary school learners benefited
Supports to 595 Ganakendra, Community Action Groups and Farmers Club	595 numbers in 6 districts in 11 upazilas	Reached to almost 70,000 members
Supports to 51 Community Resource Center (CRC)	51 CRCs consisting of 1020 members. Each CRC supports 10 to 12 Ganakendra (people's centres)	60,000 community people have access to CRC services

Human trafficking and shelter home support:

An estimate says almost 40,000 people are trafficked each year from Bangladesh to other foreign countries; The Indian state of West Bengal offers a major transit route. The destinations are Kolkata, Mumbai, Delhi, Middle Eastern Countries and Malaysia. Combating human trafficking particularly prevention and protection of within the country and cross border trafficking of children and women for sex and organ trade is a high priority issue addressed by the sector. DAM believes that human trafficking is a gross violation of human rights. DAM implements comprehensive awareness and sensitisation campaigns for communities, government organisations, civil society organisations and groups using direct and indirect media in the vulnerable unions, upazilas and districts. The key messages against human trafficking have been disseminated from door to door in the vulnerable areas. DAM

worked on rescue, repatriation, offering package supports and services for rehabilitation, development and reintegration of the victims and survivors in the family and community.

During the reporting year, the shelter home received and supported 269 survivors referred by ACT project, 115 others supported by USAID / Winrock International, by UNODC supported project 35, World Vision Bangladesh 20. The remaining others were rescued and referred by Missing Child Alert (MCA) project and the Shelter Home itself. The shelter home further offered lifeskills training to 220, leadership training to 37, vocational skills training to 70, non-formal primary education to 269, counseling services to 269 and job placements of 19 survivors. Among the supported survivors, over 90% were females and girls.

Naj establishes herself in nursing profession



Naj Akhtar, 20, is an inhabitant of Melandaho upazila under Jamalpur district. She is the youngest among 3 siblings. When she was eight years old, her father remarried to another woman and abandoned them. At this stage, a love affair developed between Naj and a boy of the neighborhood. But he was a cheat and with his conspiracy, she was trafficked to Dhaka and kept in several places. She was tortured because she did not agree to the proposal of love and marriage.

Her mother lodged a general diary (GD) with the local police station. Later, Naj was rescued by police. But the culprits managed to escape. A case was lodged against the culprits, but some people threatened Naj and her family to withdraw the case and they complied with their proposal because they were helpless.

Naj was scared of the culprits and began to live with her sister at her home. At one stage, she enrolled herself with DAM' Jamalpur Transit Shelter Home where she received counseling under ACT Project of Dhaka Ahsania Mission. She underwent a 3-day skill development training which was followed by small entrepreneurship training, human rights and leadership training. Later, she was appointed as a cook at Jamalpur Transit Home (ACT project). She got admitted to Open University.

For her further self-development, she took a 5-month training on nursing at a local clinic. Later, she emerged herself as a nurse. Now she is serving at Zia Health Complex in Jamalpur with a monthly salary of Tk 8,000. She participated in different awareness building activities as a member of Anirban Survivors Voice Group.

WatSan

Water and Sanitation is a focused programme of Dhaka Ahsania Mission, which has emerged and developed as an important sub-sector in last 14 years with diversified range of activities and approaches to serve the disadvantaged poor community as well as school students including Hard-to-Reach in different geographic areas of the country. Following long term attachment with different development partners, DAM has covered 15.6 million people under 48 upazilas. DAM had a wide exposure in coastal belt. The WSS

programme mainly benefited the poor and Hard to Reach people of the coastal belt in partnership with 27 local NGOs.

DAM had given major thrust during recent projects for introducing technology focused entrepreneurship development in WatSan service delivery. Capacity building of community and local government institution especially the Union Parishad has been addressed as a cross-cutting agenda in DAM WatSan interventions.



Some efforts have been made during this period for linking WatSan with Microfinance and livelihood and this has been demonstrated through establishing new financing mechanism for social marketing of environment friendly appropriate and improved sanitation technologies. DAM has also played a strong supporting role to LGD for policy review, publication of sanitation technology at national level. DAM WatSan Programme is being implemented in 17 upazilas covering 5,65,951 people where Community Led Total Sanitation (CLTS) approach is being implemented for poor and pro poor people and also provides 176196 school students under 815 schools so that they have access to WASH services.

Three projects related to WatSan have been phased out last year and they are "WASH in School" in November 2013, "SuJol" in December 2013 and "Community Managed Water Supply and Sanitation (CMWS)" in June 2014. A 3-year new project "Community Managed WaSH for Health (CMWSH)" was launched after the current reporting period i.e. 01 July 2014 with the financial help of DAM-UK. The projects currently going on under WatSan programme are:

- Ensuring Water and Sanitation facilities towards Disaster Risk reduction (EWSDRR) project
- Water Drupples Project/Dutch lottery fund
- Max Value for Wash project
- Women initiative sanitation and Hygiene (WISH) project
- WASHplus project
- HYSAWA Project
- Amader Kolaroa Project (AKP)
- Amader Fulbaria Project (AFP)
- CMWSH Project

Current geographical coverage of WatSan with the current projects is presented in the following table:

District	Upazila	Union/ Pourashava	Ward/ Para	CBO/ Gonokendra	Beneficiary coverage
9	17	59	402	1218	565,951

Target and Achievement of the Projects at a glance

DAM's endeavor to promote the availability, accessibility and utilisation of safe water and sanitation services and facilities in both software and hardware was going on throughout the year. For that reason different training courses for the capacity development, both field and central level staff along with different stakeholders, has been conducted. Orientation courses were conducted for teachers, students, SMC member and LGI representatives etc. At the same time, different promotional materials i.e. handbooks, guideline, sector and project brochures, technology album, training manuals, and IEC-BCC materials on water supply, improved sanitation and hygienic behavior were developed and used. The innovation of DAM for the last fiscal year was to develop a draft operational guideline for operating water treatment plant at individual level as a part of its social business with water to ensure safe water for the community people. To make the activities of WatSan programme more dynamic, DAM is thinking to rename it as DAM-WASH giving it a shape of separate institution under DAM. The bondage of DAM with its development partners remains as usual. This year also DAM received a significant amount of fund from its development partners for the development of WASH sector in Bangladesh. The major development partners of DAM are Concern Universal Bangladesh, CORDAID, UNICEF, EMF-NL, Voltea, Proportion Foundation, Max Foundation, Oxfam GB, Plan Bangladesh, WaterAid Bangladesh, WSP-World Bank and DAM-UK.

I wash my hands regularly



Nykongchhori is the remotest upazila among the seven upazilas of Bandarban hill district, close to Myanmar border. People of various ethnic communities live in the upazila. There is no adequate treatment facility for suffering people of the far flung area. Even, many people do not know the ABC of necessary sanitation, hygiene and health-related practices. As a result, many people frequently suffer from various diseases. Unfortunately, they do not know the reason behind their illness.

People of Chakma community who live in this upazila remain scattered. They are influenced by Marma community. Mayeo Chakma is a group in this locality.

Mayeo Chakma is an inhabitant of Tumromno Headman area in Ghumdhum union. Her parents are day-labourers. She is the youngest among her four brothers and sisters. Her brothers also work like their parents.

Kanak studies in Class-VII at Ghumdhum High School. When Dhaka Ahsania Mission (DAM) launched WASH in School programme in this school in 2013, she had no idea about it.

Mayeo Chakma said, "One day a teacher from DAM came to our school and highlighted the WASH programme. He narrated to us in a simple manner about the programme. We were delighted to listen to his lecture.

The other day, he again came to our school and formed village-wise 'Students' Brigade'. From the five brigades I was included in the Health-related brigade. I knew that health is the root of all happiness. If someone falls ill, s/he cannot enjoy study, games and sports etc.

While working in the health brigade, I came to learn that we should wash our hands with soap before eating food and after using the latrine. I also learnt that washing hands is a five-step process and it should last at least 20 seconds. While doing the activity at school, a question arose in my mind. "Why don't we practice it at home?" One day after returning from school, I briefed my family members about the idea of washing hands. Nobody paid heed to my advice. A few months passed. Then, after attending the orientation programme of 'Students' Brigade', again I tried to convince my mother. I also talked to my father and elder brother and informed them that if we wash our hands with soap we would be able to protect ourselves from many diseases. Washing hands have many advantages. Finally, they understood my point. Since then, all the members of our family wash hands with soap appropriately before eating food and after using latrine every day."

"I also motivated other inhabitants about the importance of washing hands and encouraged them to practice it regularly. I must acknowledge that the WASH in School programme is very effective and helpful for students as well as common people," Mayeo Chakma maintained.

Disaster Management

Dhaka Ahsania Mission (DAM) has developed a perspective plan (2006-2015) as a strategic guide for programme development in consideration with interconnected sectoral approach and DRR and CCA got priority in the strategic paper. DAM's DRR strategy paper has been prepared for next five years (2011-2015) considering the global, national and local context. DAM's current DRR approach has been over years based on its learning from the field and through continuous efforts of organisational capacity building. The developments over the years witnessed a gradual shift from relief activity to disaster preparedness approach and ultimate transition towards a comprehensive DRR process.

DAM has undertaken a massive drive by creating a Disaster Management Unit (DMU) for implementing the programme, establishing linkage and effective coordination among the sectors, government institutions and climate change (CC) specialists. Policy lobbying is one of the strategic approaches for attainment of result of the advocacy. Under the endeavour, DAM will have the opportunity to be involved in national as well as other levels. It is very important to maintain regular lobbying and advocacy relationship with policy makers, government officials, politicians, development organisations, journalists and other concerned organisations

The Government of Bangladesh has undertaken appropriate initiatives for mainstreaming DRR process and prioritise CC issues. DAM is also committed to achieve a paradigm shift in disaster management from conventional response and relief to a more comprehensive risk reduction culture. Reducing disaster risks is an integral part of DAM's mission

to alleviate poverty and improve people's living condition. DAM has fostered a 'culture of safety'' based on its experiences of being affected by a variety of disasters in different programme areas in Bangladesh. DAM also developed its own 'disaster-resilient culture' by mainstreaming disaster risk reduction in longer-term development policies and plans.

Considering the adverse impact of CC and the factors, Dhaka Ahsania Mission has prioritized issue of long term climate risks and uncertainties as an integral part of organizational development planning. The broad objective is to expand the concept of risk reduction to include Climate Change (CC). This is to be done by reflecting CC concerns in key policy documents of DAM and also in all programme implementation.

DAM's DRR Approach:

The strategy was developed on the basis of strategic choice and perspective plan of the organisation in line with the Hyogo Framework of Action. DAM puts DRR by focusing the issue of climate change adaptation. At present, DAM is working directly with vulnerable communities by using Ganokendra (people's centres) as community platform and a strong linkage mechanism that exists with schools and local government institutions. The initiative works with communities so that community people are able to analyse local risk and vulnerability to plan and implement and to critically monitor the changes that occur. Ganokendra has a strong institutional base to mobilise resources in disaster risk reduction. The strategic direction of DAM on DRR is obviously community based and this is titled Community

Managed Disaster Risk Reduction (CMDRR) approach.

Programme Coverage:

DAM has both past and long term strategic plans on DRR. At present, seven DRR projects are being implemented in five disaster-prone districts of Bangladesh. DAM already generated 800 Ganokendra (200 being already self-sustainable) and has the objective of generating a total of 3,000 Ganokendra in its Ten-Year Perspective Plan (2006-2015). DAM will also continue mainstreaming DRR through other programmes.

Major Interventions/ Activities :

DAM as the secretariat of CMDRR Forum

Community Managed Disaster Risk Reduction (CMDRR) Members Forum is a forum formed with financial assistance of Cord Aid. The forum was launched in March 2010 to exchange experience and learning among 13 members of Cordaid.

Community Risk Assessment

Community Risk Assessment (CRA)/Urban Risk Assessment (URA) process is a pre-requisite to any DRR action as it allows community



members to identify their hazards and vulnerability and thereby establish a scenario of their disaster risk. Once this scenario is established, community stakeholders jointly develop a Risk Reduction Action Plan (RRAP) in order to increase community resilience to disasters. In 2013-14, 14 CRA & URA process have been completed. It follows the GoB/CDMP guidelines, which are based on a three-ward data collection process that uses different PRA tools such as focus group discussions, hazard mapping, social mapping leading to data compilation at union/wards level.

School Safety Planning

School children are the most vulnerable group during any disaster. A large number of municipal and privately managed schools operate in various urban centres. Many of the schools are built in congested areas and are exposed to various hazards. Inadequacy in the structure and lack of preparedness measures can have disastrous consequences during earthquake. In school safety programme, there is a need for building school on a certain level. Moreover, there should be emergency preparedness and response plans, schedule time in the busy school day to practice drills to respond efficiently and effectively to occurrences that might be encountered, and to check plans to be sure that the information is complete and up-to date.

Contingency planning

DAM has diversified its development interventions with expansion of programme coverage, both geographically and considering total population. DAM systematically identified its programme operation areas and gradually expanded it taking into consideration local context in terms of socio-economic conditions, climate change impact, frequent disaster risk, propensity of internal migration, poverty scenario due to lack of employment and income opportunities and literacy rate etc. DAM's current programme operation areas are divided into seven geographical locations e.g. poverty stricken northern districts, middle eastern riverine and

haor districts, central riverine chars districts, southwestern districts including the Sundarbans, south and south-east coastal districts, hill districts and urban municipal areas. It also covers the most vulnerable community to different types of threats/hazards like earthquake, cold wave, flashflood, river erosion, regular floods, long coastal range and mangrove forest susceptible to heavy impact of climate change which includes high salinity, arsenic concentration, natural calamities like cyclone, tidal surge and erosion. Considering the proposition, DAM has developed its organisational contingency plan and regional contingency plan of Barguna region. It also developed 134 contingency plans at union, school and Ganokendra level for effective emergency response.

Networking

DAM maintains networking through CMDRR Forum Bangladesh with national and international forum / networks as such: National level Exchange Solution Network, Department of Disaster Management, NARRI, NIRAPAD, Education Cluster, WASH Cluster and Disaster Forum etc. International level: UNISDR /Prevention Web and Stockholm Environment Institute - Oxford (SEI), CMDRR Forum, Nepal etc. DAM's four implementing partners of UNIQUE (education) project--PADAKHEP, SUROVI, DORP, CCDB-- all were involved and represented in different training and DRR project implementation. A school network is now functioning in Mirpur, Dhaka, and the network was formed in 13 secondary high schools with technical assistance from DAM.

Advocacy

DAM has been doing advocacy and creating public awareness with the help of media. A structured advocacy process was planned and implemented by CMDRR forum. Main issue of the advocacy was to include CCA/DRR related topic in primary curriculum. Considering the issue, different activities such as round table discussion, discussion session with policy and lawmakers, publication of article, TV talk show and so on are underway.



Finally, National Curriculum & Textbook Board, Dhaka, BD has included some major topics on DRR and CCA in the primary curriculum from the academic year 2013. It is expected that the learners will be in driving force to accelerate the process. It also holds photo exhibitions, workshops, celebrates International Day for Disaster Reduction (IDDR), National Disaster Preparedness Day (NDPD), organise TV talk show, publishes supplementaries in the national daily news papers jointly with the government. Moreover, school-based awareness programme and simulation and exercise as well as documentary video show are organised regularly.

Coordination and Communication

DAM has given great emphasis on advocacy and public awareness initiatives through different activities following the best practices and successes. During the reporting period, a number of joint DRR and CCA initiatives were undertaken. DAM makes a bridge to steer the process through maintaining active cooperation. DAM maintains good relationship

with the media by organising exposure visit for journalists to DRR project areas and other activities.

DAM considers it imperative to organise a national experience sharing workshop to communicate and share the key findings, lessons learnt and IEC materials to improve awareness of the benefits of incorporating DRR into NFE curriculums. DAM envisaged this workshop as an important first step in the large scale replication of this concept across Bangladesh. Moreover, exposure visits, DP fair, district level advocacy workshop and photo exhibition were also organised for sensitising the key DRR stakeholders at all levels.

Environment and Climate Change

Bangladesh rated world's most vulnerable country of climate change. Bangladesh is also one of the largest deltas in the world, which is highly vulnerable to Natural Disasters because of its geographical location, flat and low-lying landscape, population density, poverty, illiteracy, lack of institutional setup etc. In other words, the physical, social as well as economic condition of Bangladesh is very typical rather than any vulnerable country in context of natural disaster in the world. Moreover, the adverse affects of Climate Change - especially high temperature, sea-level rise, cyclone and

storm surges, salinity intrusion, heavy monsoon downpours etc. have reduced the overall economic development scenario of the country.

The affect of climate change and its induced events cannot be mitigated, but people's resilience could be increased and they could



be prepared to face the impending disasters. DAM is implementing four projects in this regard- Mangrove for the Future (MFF) project with the support of International Union for Conservation of Nature (IUCN), Community Climate Change Project (CCCP) with the support of Palli Karma-Sahayak Foundation (PKSF), Restoration and Conservation of Bio-diversity in denuded Hills of Banskhali (RCBDH), Chittagong, funded by the USAID through Arannayk Foundation and Advocacy and Communication for Communities to Access Education and Social Services (ACCESS) funded by the ACCU to that end. The project for restoration and conservation of bio-diversity in the denuded hills of Banskhali, Chittagong, is to save the naturally regenerated tree species through community participation. In the ACCESS project, Shymnagar, Satkhira, people are being mobilised and sensitised against resource extraction from the forests in a bid to reduce people's dependency on the Sundarbans.

The projects under this unit developed a functional model for collaborative management of forests. The projects also worked to create alternative livelihood opportunities for the forest-dependent poor and extreme poor people to reduce dependence on forests and allow natural regeneration increasing their resilience to impending disasters. Through CCCP project resilience and coping capacity to climate change-induced events and shocks increased for poor and extreme poor households of the Sundarbans-Dependent Poor and Extreme Poor Communities to Climate Change through Empowerment and Livelihood Support. And the MFF project works create a shield with mangrove plantation to protect the embankment and adjacent communities from impending climate change-induced cyclones and tidal surges. Highlights of the activities under both projects as on June 2014 are given below.

Development of 30 local level institutions (groups) of the forest-dependent poor people in Banskhali with a total membership of 893 people. It has also developed 38 groups under community climate change project (CCCP) in Shymnagar and 40 groups and five village

level group were formed. Formation and operationalisation of two-tier people's organisations (groups), union federations (UF) facilitated collective conservation of bio-diversity, management of the core and buffer zone and provide livelihood support, empowerment of extreme poor people. The continuous process of awareness raising, motivation and regular congregation in the meetings not only cemented bondages among the members but also instilled in them the confidence to collectively stand for their rights and entitlements. A grant fund was provided to the union federation to provide loan to organised group members under revolving loan fund (RLF) scheme to undertake income generating activities. In Banskhali, the federations disbursed BDT 1,973,147 as loans to 270 beneficiaries on eight IGAs of their choice. In Shymnagar, the federations disbursed BDT 379,350 to 289 beneficiaries and total savings accrued is BDT 254,350. Furthermore 1,550 beneficiary households were supplied with vegetable seeds for plantation in their homesteads. Besides these 193,425 nos. seedlings have already been planted in both the forest and the household. 160 hectares mangrove forest planted adjoins of Sundarban to create a shield with mangrove plantation to protect the embankment and adjacent communities from impending climate change-induced cyclones and tidal surges under the Mangrove for the Future project.

Fuel efficient ovens are promoted as a means of income generation for some beneficiaries. In Banskhali, 689 improved cooking stoves were distributed till June 2014. Of the stoves, 615 have been installed and are now in use. In Shymnagar, 245 improved cooking stoves were distributed among the beneficiary households at subsidised rates. Three school-based Eco-clubs in Sadhanpur Beat area of Banbkhali and four Eco-clubs in Shymnagar were formed. The objective was to raise awareness among students about forests and bio-diversity, importance of forest conservation, negative consequences of deforestation and its link towards climate change.

TRAINING AND MATERIAL DEVELOPMENT DIVISION

DAM Training and Material Development Division (TMD) provides technical support to improve the socio-economic condition of poor and marginalised population. The annual performance for FY 2012-14 shows the relevance of the organisational strategic vision and demonstrates to strengthen capacity of faculties and functional units. TMD continued its efforts and exertions for enrichment of management and leadership capacity of development professionals in FY 2013-14. The team of TMD has been continuously exploring new routes to reach emerging clients and using new approaches to increase both engagements with the investment of capacity building and resource package development.

The TMD provided institutional development support to development actors for institutions in training and resource development in diverse arena including education, livelihood, health, human rights and social justice sectors both nationally and internationally. Besides offering professional training courses, TMD develops resource material for literacy and continuing education, manuals for teachers' professional development, curriculum for inclusive skills development training program in different trades, life skills courses, organisational development, youth development programme, gender and inclusive policy advocacy issues.

The TMD offered services to its stakeholders through three different units; such as (i) Human Resource Development (HRD) unit (ii) Social Development unit (SDU) and (iii) Service and Business Development (SBD) unit.

Human Resource Development (HRD) unit

Human Resource Development (HRD) unit of TMD renders technical support to improve the professional capacity of staff at different level for DAM projects and other institutions. The major focus has been given to education, livelihood, health, human rights and social

justice sectors, skills sector etc. The HRD in joint collaboration with SBD unit developed materials on diverse issues and different format as Booklet, Manual, Flipchart, Card set, Flash Card, Poster, Billboard, Monitoring Chart, Score Card, Pie Chart, Puzzle, festoon and brochures. In FY 2013-14, the unit developed 16 curriculums, 14 manuals and 41 supplementary materials in collaboration with other units of TMD and DAM segments.



During FY 2013-14, the HRD organised project-based training courses for 3,057 people (female 1,874 & male 1,183) in 61 batches and provided school brigade orientations on wash issues for 34,380 people (Girls-19,375 and boys 15,005) in 191 batches. For awareness building and behavioral change on wash issues, the unit has developed 15 curriculums, four in English version, four training manuals and 11 supplementary materials with the support of Max Foundation.

Life Skills Training

The unit customises pre-departure life skills manual for potential migrant workers with limited reading skills for "Promoting Decent Work through Improve Migration Policy and its Application in Bangladesh" project, funded by

ILO. The main focus of the training is to build awareness on safe migration cycle. A total of 99 participants were trained in Dhaka, Jessore and Jamalpur districts.

Standardize and Inclusive RMG sectoral Curriculum

The HRD has taken an initiative for standardization of trade based curriculum to achieve the national competencies and inclusion standard. In this connection HRD unit developed two curriculums; Sewing Machine Operation equivalent NSC-1 and Floor Supervisor for RMG sector.

DAM Youth Development Programme

Development of youths as leaders and entrepreneurs is one of the prime commitment of DAM and the HRD has taken couple of initiatives for achievement of the goal. To develop youths as future leaders, encourage them to contribute for positive social change, reduce discrimination against girls and women, eliminate unemployment is the main focus of DAM youth development programme. The HRD unit developed curriculum and manual and provided technical support for achieving the objectives.

The unit developed training manual and provided training on life skills based small entrepreneurship and youth leadership development at Barguna district under EAST project of DAM which developed a link with Unicef enabling Environment for Child Rights (EECR) project. A total 98 adolescent girls received two-day training in four batches and received Tk 15,000 as stipend to continue their education.

Teachers' professional development

The HRD unit has taken a new initiative for professional development of Non-Formal Primary teachers. A six-month course was designed to ensure the quality of Non-Formal Primary Education.

The HRD unit provided training on capacity development for teachers under UCLC and EAST project. The course focused on general and subject-based pedagogy for the primary & junior secondary teachers in order to achieve quality education. The unit also provided life skills training to a batch for the students of Ahsania Mission College.

As a regular activity, the HRD unit published 12 easy-to-read monthly newsletter Alap on different issues. From January 2014, Alap covered DAM regional thematic issues as advocacy tools and the voice of diverse underprivileged people of Bangladesh both in rural and urban areas.

Regional Training Centres

The two Regional Training Centres (RTC) of Chittigong & Noakhali, offered facilities for organising training courses by DAM & other institutions. During FY 2013-14 RTCs' facilities utilised for 237 days, out of which, 124 days for Chittigong and 113 days for Noakhali.

Social Development (SDU) unit

The SDU of TMD has passed one year since its establishment materialising DAM's philosophy and objectives. During FY 2013-2014, the SDU strove hard to promote the positive image of TVET to meet the emerging national demand. SDU also supported DAM projects and programmes.

Promotion of Technical Vocational Education and Training (TVET)

To promote and popularise TVET, the SDU worked at five unions of Jessore districts- Arabpur, Chachra, Deara, Kashimpur and Noyapara. The SDU designed and adopted a comprehensive programme targeting people from different professions and age groups. The SDU started its social awareness programme by staging drama. With the assistance of CRC, the SDU staged 16 drama shows at field level. About 10,000 community people learnt about the activities of TVET through drama shows.

The SDU also conducted tea stall sessions, high school-based debate competition and youth assembly at local level. The initiatives reached to 1,500 people (approximately). A meeting with local level journalists was held to promote the TVET as an alternative choice for self-reliance of young generation via newspapers.

For effective implementation of the initiatives, series of sharing and sensitising meetings were held at field level with DAM projects & VTI staff, CRC committee members and high school teachers. Several discussion meetings were held with sectoral focal persons at central level. During the period, the SDU has developed the IEC and resource materials on TVET promotion,

in the form of poster, leaflet, drama script, songs, discussion paper and concept paper etc.

The SDU produced radio drama in local language of Barguna that was broadcast through Community Radio named Loko Betar.

songs). They developed leaflets, paper advertisement, banner, a logo, theme song, Kabbo Natyo (drama in verse mode) for promoting Maa literacy campaign.

Maa literacy campaign

The SDU initiated promotional activities of Maa literacy campaign. This was initiated at satellite villages of Barguna as part of the ECDSP-B project. After the training, the trainees organised cultural programme (drama &





Wall magazine "Amader Patrika"

A grass roots-based monthly wall magazine titled 'Amader Patrika' has been developed and printed on regular basis with the technical support of the SDU from urban and rural community-based organisations to explore their inner potentialities.

Special event

Every year, the SDU has been providing technical support to organise various DAM-led special events on regular and periodical basis. These are given below:

- The SDU assists in organizing the Chand Sultana Award giving ceremony.
- The SDU played a significant role in organizing events like book fair and DAM annual conference.

Service & Business Development unit

The major activities of the SBD unit are promoting business towards institutional development of TMD. Besides, the unit has played a role to review, reprint and sales promotion of DAM published materials. The SBD unit is assigned to resource development for different projects/programmes & institutes.

During FY 2013-14 the DTC facility was used for 208 days, of which 98 days were used by 49 external agencies. Rest of 110 days were used by DAM's own projects/institutes.

The SBD unit took initiative for promotion and extension of DTC services through different activities, such as, development of brochure and circular for promotion of DTC, developing new rate chart (for food & other services), visit to different training providing organisations/institutes to compare & update the DTC services, prepare two years' plan for renovation & beautification of DTC, design, develop & distribute greeting cards among DTC users/clients, prepare & regular updating of DTC clients' list (2009-2013) and develop draft web template for providing DTC information.

The published materials are

- i. From Darkness to Light (Case study booklet) for shelter home
- ii. Bengali version of DAM Child Protection Policy
- iii. Child protection related - code of conduct festoons
- iv. Community Risk Assessment (CRA) Banner for IFLS

DAM Resource Centre cum Library

DAM has a resource center cum Library running under the HRD unit to give support to staff. The resource centre has been collecting publications from different sources and regularly prepares synopsis of new arrivals for circulating among DAM staff.



During the reporting period, the centre received and collected 7,160 printed books, 374 training manuals/guidebook, and nine curriculums on skills development trades. In 2013-14, nine interns were provided with necessary support from the Resource Centre to collect 116 publications from different projects and other organisations.

DAM Resource Pool

From FY 2012-13, DAM has been managing a human resource pool tapping experts from DAM and elsewhere. The resource pool continued to extend technical support for development interventions of DAM and other organisations. It would also promote partnership with professional organisations at national and global level.

Knowledge Management Forum

The KMF brings together all the endeavors to provide a common platform for the members to share their experiences, lessons learnt, successes and failures and other information. This has directly contributed to professional development of DAM staff members. All presentations along with short profiles of presenters were uploaded to DAM website as future reference for readers.

Institutional Gender Mainstreaming

According to the forward planning of institutionalising gender mainstreaming at Technical Vocational Education and Training (TVET), the TMD organised three days' training programmes for 16 TMD and VTI staff. The aim of the training programme was to accelerate gender inclusion in TVET.

Vocational and Technical Training Institutions

It is almost two decades now that DAM has been offering technical and vocational education and Training (TVET) facilities to students of 13 different courses in the field of readymade garments, light engineering and informal economy through six Vocational and Technical Training Institutions (VTIs). The institutions are

1. Vocational Training Institute, Mairpur, Dhaka
2. Ahsania Mission Sayed Saadat Ali Memorial Education and Vocational Training Centre, Shaymoli, Dhaka
3. Vocational Training Institute, Pallabi, Dhaka
4. Vocational Training Institute, Gazipur
5. Vocational Training Institute, Jessore
6. Haque Bulu Ahsania Vocational Training Centre, Patuakhali

Besides, there are two rural vocational training centres in Jamalpur district, one is located at Sarishabari and the other at Dewanganj.

DAM also provides technical support to two government (Department of Women Affairs) run handicrafts and agriculture based training institutes for women and women with disabilities in order to scale up their technical and life skills.

- Shaheed Sheikh Fazilatunnesa Mujib Women's Training Academy, Zirani, Gazipur where DAM is extending technical support since 2011
- Women's Handicrafts and Agriculture Training Centre, Basherhat, Dinajpur, where DAM is extending technical support since 2012

(1 January-30 June 2013)

The uniqueness of DAM TVET programme is construction of its courses considering social and life skills and inclusion of persons with disabilities throughout the process of trainees selection to job placement service.

The TVET programme components include:

- Trade specific technical and vocational skills training,
- Disability and inclusion responsive teaching techniques,
- Special coaching for trainees with disabilities (residential facilities)
- Life Skills and relevant social skills training,
- Employment support service,
- Market linkage support for self-employment,
- Social mobilization to increase social acceptability of TVET,
- Training resource development,
- Networking and partnership development.

As on June 2014, there are 93 technical staffs who are involved in conducting technical and vocational training courses as instructors. As mentioned above, the following 13 courses were conducted through various VTIs/VTCs during FY 2013-14

Trainees covered up to June, 2014

During the period from 2001 to 2014, DAM provided technical and vocational education and training to 19,368 men 6,435 women, 12,933 adolescents and youths boys and girls in different courses. Out of 19,368 trainees, 6,500 were males and 10,383 females. They placed in suitable jobs. For FY 2013-14, VTI /VTC wise enrollment, graduation and job placement status is given below:

The following courses are being conducted through various VTIs/VTCs.

Electrical work: Domestic & Industrial (432 contact hours for over six months)

Electronics: Domestic & Industrial (432 contact hours for over six months)

Refrigeration & Air conditioning: Domestic & Industrial (432 contact hours for over six months)

Mobile phone: Servicing (432 contact hours for over six months)

Beautician: Beautification & hair dressing for females (432 contact hours for over six months)

Dress Making & Tailoring: Domestic (432 contact hours for over six months)

Embroidery: Machine & Hand: Domestic & Industrial (216-432 contact hours for over 3-6 months)

Leather craft: Domestic & Industrial, except footwear (180-360 contact hours for over 3-6 months)

Block Batik & Screen Printing: Domestic & Industrial (216-432 contact hours for over 3-6 months)

Garments Machine Operator: Export oriented Industrial (384 contact hours for over two months)

Sweater Knitting Operator: Export oriented Industrial (384 contact hours for over two months)

Sweater Linking Operator: Export oriented Industrial (384 contact hours for over two months)

Kurthcupi & Jori Chumki : Domestic (216 contact hours for over three months)

For reaching the excluded and marginalised section of people, DAM has developed an inclusive TVET strategy. DAM helps them at the levels of community, family, participants,

institutions and regulatory bodies so that trainees from diverse social and cultural background get access to the world of higher education and world of work.

Khan Bahadur Ahsunullah Teachers' Training College

Since 1992, Khan Bahadur Ahsunullah Teachers' Training College (KATTC) has been successfully conducting B. Ed programme under the National University. Since its inception, the college has been maintaining a high standard of education and training, performing multi-dimensional functions aiming to realise the objectives of the teachers' educational

curriculum and training. The trainees learn to organise learning resources, device effective curriculum transaction strategies, conduct instructive classroom teaching, evaluate the outcome of learning and implement compensate education progress. They acquire competency to prepare teaching aids and organise educational programmers.



The B.Ed course is being conducted with an aim to impart quality teaching and training to produce hardworking, devoted and dedicated teachers with renewed zeal and enthusiasm for raising the standard of teaching at the secondary level of education being faced by innumerable problems including lack of adequate trained teachers. Now, the college runs the 23rd batch of B.Ed course.

Important features of the college training courses are: selection of work techniques, taking steps to accomplish, conduct classes and exams of B.Ed course, co-curricular activities and practice teaching. The M.Ed course started during 1999-2000 session on the same campus under the Faculty of Education of Ahsanullah University of Science and Technology. At present, the 15th year of the course is underway. This year, the result of B.Ed is 96.21% pass where 86 trainees obtained 1st class and 23 got 2nd class while this year's M.Ed course result is 100% pass. Students of both the courses organised a picnic at the National Park. The trainees also participated in various co-curricular activities. Like every year, the college organised the literary and cultural week from March 14 to March 20. The college also launched the digital classroom teaching procedure. Creative questions are prepared considering the necessity of teaching learning process.

At present, the use of science and technology is increasing fast in our country. So, more importance has been given on digital classroom to improve teaching-learning process. Through creative questions, examination and evaluation tests are held.

We know that two teachers of every school are getting training and teaching aids for digital classroom teaching through the government programme. The teachers are being trained to make and evaluate creative questions. Recently, over 8 lakh teachers have been accommodated in all primary, higher secondary school and madrasas of government and non-government organisations. But over 60% of teachers are unable to conduct digital classroom teaching, make creative questions and evaluation. This is

because, it is time consuming. But it is high time to make efficient teachers suiting to the need of time.

Realising the requirement, KATTC conducts training to would-be teachers in such a manner that they can improve their professional skill and ensure quality of education. KATTC has already completed two batches successfully. And it is going to start the digital classroom teaching for the trainees and teachers. KATTC has made a work plan for five years. Our future plans are: digital classroom teaching, development of subjective skills of school teachers, development of creative question, building network and re-union ceremony of all trainees, training of school teachers on life skills. Monitoring the activities of all trained teachers graduated from KATTC and silver jubilee celebration of KATTC.

Ahsanullah University of Science and Technology

Ahsanullah University of Science and Technology (AUST) was established in 1995 by Dhaka Ahsania Mission after the name of Hazrat Khan Bahadur Ahsanullah (R).

Now, AUST has emerged as one of the leading private universities in Bangladesh. Initially, the university started functioning at a rented house at Tejguri Bazar in the capital with only a small number of students.

AUST is the first private university of the country who has shifted to its permanent campus, built on five bighas of land at Tejgaon Industrial Area, Dhaka, in April 2008. The campus has a 10-storied building with around 4 lakh sq. ft. floor space with all modern facilities. There are 65 class rooms, 55 laboratories, 18 offices, one multipurpose hall room with a capacity of 600 seats, one seminar room (200-seat capacity), one jury-cum-exhibition room, games room,

prayer room, ladies common room and so on. All the rooms and halls are well equipped and air-conditioned.

AUST has been established with the aim to become a premier centre of excellence in science, engineering and technological education and business disciplines by creating and transferring knowledge to young generation in such a manner that they, in turn, can enhance the quality of life of people in Bangladesh and beyond.

The object was to meet the ever changing needs of the society in the perspective of the highly complex and globalised world. In order to achieve the target, it produces quality graduates imbued with the spirit of ethical values and knowledge and skills suiting to the needs of the fast changing world.

As of June 2014 there are nine departments under four faculties/school, viz:

Faculty & Department/School	Degree/Diploma	Duration
Faculty of Architecture and Planning		
Department of Architecture	B. Arch.	5 years
Faculty of Business and Social Sciences		
School of Business	BBA	4 years
	MBA (Regular)	2 years
	MBA (Executive)	1.5 years
Faculty of Engineering		
Department of Civil Engineering	B. Sc. Engg. (Civil)	4 years
	M. Sc. Engg. (Civil)	1.5 years
	PGD (Civil)	1 year
Department of Computer Science and Engineering	B. Sc. Engg. (CSE)	4 years
Department of Electrical and Electronic Engineering	B. Sc. Engg. (EEE)	4 years
Department of Textile Engineering	B. Sc. Engg. (TE)	4 years
Department of Mechanical and Production Engineering	B. Sc. Engg. (IPE)	4 years
	B. Sc. Engg. (ME)	4 years
	M. Sc. (Mathematics)	1.5 years
Department of Arts & Sciences		
Faculty of Education		
Department of Education	M.Ed.	One year



Within a short span of time, AUST has been able to emerge itself as a pioneer specialised university of the country. Some criteria are followed during admission of students and other operative fields, viz-

- i) At present, we have more than 7,000 students enrolled in different undergraduate and post-graduate programmes at AUST.
- ii) Students are being admitted to different undergraduate programmes strictly on the basis of GPA earned in SSC and HSC examinations.
- iii) For the last consecutive semesters, students below GPA 10 in SSC + HSC did not get scope of admission in the Engineering and Architecture disciplines.
- iv) AUST always allows competitive pay package for its faculty members, officers and staff.
- v) The Government of Bangladesh has recognized AUST by issuing "Permanent Certificate" on October 07, 2013. AUST is the first private university in Bangladesh to receive the same.
- vi) A number of memoranda of understanding (MoU) have been signed between AUST and other foreign universities including Erasmus Mundus Mobility with Asia (EMMA) under which faculty members, officers and students get an opportunity to visit the European universities for higher studies with full financial support.

There are 850 seats in undergraduate level in Spring semester and 650 seats in Fall semester at Bachelor level in Engineering and Architecture disciplines. On the other hand, 150 to 200 students are enrolled in BBA programme in each semester. Due to limited seats, the university experiences tremendous pressure at the time of admission during allocation of subjects to the prospective students.

Considering the fact, AUST has a plan to expand its campus in future. Already 18 kathas of land have been purchased adjacent to the existing permanent campus to shift one or more faculties/departments there. The university also purchased 25 bighas of land at Ashulia with a plan to establish a full-fledged campus where provisions will be made for field for sports and games, halls/hostels/dormitories for students and quarters for teachers, officers and staff along with administrative and academic buildings.

Opening of more programmes at Master's level with research facilities is also under active consideration. Initiative has already been taken in this regard. It is expected that the university would be able to start M. Arch. and M. Sc. Engg. in EEE soon. Drafting works of syllabuses have been completed by the departments for opening Masters of the remaining departments to place in the Academic council. In future, there is a plan to open the Department of Pharmacy and Bio-Medical Engineering and other departments at the university.

AUST has a dream to emerge as one of the leading universities of the subcontinent.

Ahsnullah Institute of Information and Communication Technology

AIICT started its journey in 2001. The aims were to produce high quality graduates in the field of Information and Communication Technology (ICT) and Business Administration, to provide quality service to society in the field of dissemination of information technology, to produce high quality graduates in the field of engineering and business at an affordable cost, to upgrade and extend educational service and facilities according to the need and demand of society and to contribute to build a digital society through imparting ICT training to students.

Youths between 18-22 years of age are the targets. Students passing Higher Secondary Certificates (HSC) or equivalent examinations from home and abroad are eligible to avail of the education provided by AIICT. Students from the families of relatively lower income are encouraged to take education at AIICT.

Courses

AIICT has affiliation of National University, Gazipur. According to National University curriculum and syllabus, following courses are offered by AIICT:

- Bachelor of Business Administration (BBA)
- Bachelor of Science (Hons) in Computer Science and Engineering (CSE)
- Bachelor of Science (Hons) in Electronics and Communication Engineering (ECE)

Only academic programmes are offered by AIICT since its establishment under National University, Gazipur at undergraduate level. The criteria for getting opportunity to study are set by National University, the affiliating authority.

Future Plans

- AIICT has proposed to offer Master of Business Administration (MBA) to the business graduates and graduates from other disciplines. The official process for getting approval from National University, Gazipur, is underway.
- We are also going to establish AIICT Debating Club and Computer Club in order to make the students more involved in brainstorming.
- AIICT is trying to collect affiliations from local public and private universities to offer new courses to broaden the academic activities.
- Collecting affiliations from international universities and operate globally and overseas campus extensions.

Centre for International Education and Development

The Centre for International Education and Development (CINED) is an organisation meant for providing consultancy services. During the reporting period, CINED closely worked with the International Research and Training Centre for Rural Education (INRULED) based in China.

Shahnewaz Khan, CEO, CINED, jointly with an Indian expert developed a set of eight regional training modules for INRULED for capacity building of Local Government Representatives (LGRs). CINED provided consultancy service to UNESCO, Dhaka, to consolidate good practices and lessons learnt from piloting of NFE

Delivery framework in Bangladesh under UNESCO's CapEFA programme.

In 2013-2014, CINED continued its support to small entrepreneurs through "Small Entrepreneurs Support Unit" (SESU) in partnership with the daily newspaper "Alokito Bangladesh". The SESU website www.alokitobangladesh.com/sesu has now become a popular website for new and small entrepreneurs in Bangladesh. Success stories, information, booklets and video materials on informal skills training are freely available in this website. CINED is promoting its publications as



Open Educational Resources (OER) which are freely available online for everyone to use.

In December 2013, the CEO of CINED attended Seventh Pan-Commonwealth Forum on Open Learning (PCF7) in Abuja, Nigeria. He shared innovations of CINED in the informal skills training sector in different forums of PCF7.

Under the UNESCO Participation Programme 2012-2013, CINED organised a Sub-regional Workshop on Capacity Building of NFE Managers for Effective Use of ICTs in Literacy and Skills Training in Dhaka in March 2014. Participants from Bangladesh, Bhutan, India and Pakistan attended the workshop. The sub-regional workshop addressed key issues and emerging needs for development and application of ICTs in non-formal education and skills training.

In April 2014, CINED organized two workshops in Sylhet and Rangpur in cooperation with FIVDB and RDRS respectively to support UNESCO Dhaka's pilot project on "Strengthening NFE Delivery for Sustainability of CECs for Quality Literacy and CE through Local Supporting Mechanisms" to disseminate a model of collective material development process involving Local Government and Literacy Stakeholders at the community level for sustainable literacy programmes.

CINED has been providing technical assistance to different projects and institutions of DAM. Throughout the reporting period, CINED provided technical support for operational management and quality enhancement of Ahsania Mission Children City (AMCC) project. At the initiative of CINED, "KNH-Ahsania Centre for Destitute Women and Children" has been established in Mirpur, Dhaka, to provide services to abandoned children of 0-5 age group and destitute women who are victims of sexual violence. CINED provided technical support to RMG-Mid level Management Training project for designing and organising training courses for developing skills for socially marginalised poor women.

CINED worked closely with Bangladesh Reading Association (BRA) and provided technical assistance to various activities. CINED

also provided technical assistance to "Ahsania Mission Cancer and General Hospital".

During the reported period 'CINED Media House' provided its photography and other audio-visual support services to different divisions and institutions of DAM. 'CINED Media House' produced several video documentary for different projects and programmes of DAM and provided camera and video editing support to many other external clients. Under CINED Media House, production of a television serial on street children is continuing.

Ahsanullah Institute of Technical and Vocational Education and Training

A Memorandum of Understanding (MoU) was signed between Bangladesh Technical Education Board (BTEB) and Ahsanullah University of Science and Technology (AUST) on October 25, 1995, for launching the Diploma-in-Engineering Programme at AUST. The Institute of Technical and Vocational Education and Training (ITVET), an institute of the University and the first of its kind in private sector in Bangladesh, has been offering mid-level technical education through its qualified faculties and Lab facilities.

The Institute now offers programmes in eight disciplines, viz. i) Architecture Technology, ii) Civil Technology, iii) Computer Technology iv) Electrical Technology, v) Electronic Technology, vi) Chemical Technology, vii) Telecommunication Technology and viii) Textile Engineering leading to the award of Diploma-in-Engineering Certificate. The programmes are open to candidates having SSC certificates or its equivalent qualifications. Now the programmes are operated in two shifts as shown in the chart below:

Name of Course	No. of Seats in the 1st Semester	
	Morning Shift (8:00 am - 1:15 pm)	Afternoon Shift (12:30 pm - 6:00 pm)
Architecture Technology	40	40
Civil Technology	40	80
Computer Technology	40	80
Electrical Technology	40	80
Electronic Technology	-	80
Chemical Technology	-	40
Telecommunication Technology	40	-
Textile Engineering	-	80

As per BTEB circular, 20% extra students may be admitted to cover possible dropouts. This innovative aspect of the programme has opened up new opportunities to those who

aspire to attain or improve their skills and competence in technology. The duration of the programme is eight semesters in 4 years' time. Semester final examinations are conducted by Bangladesh Technical Education Board (BTEB).

One hundred and four highly qualified and experienced teachers are engaged to run the curriculum effectively and successfully. Of the teachers, 60 are regular faculty members and 44 are deputed as part time. Twelve skilled and experienced laboratory attendants are engaged in conducting practical classes.

Six administration and office staffs are engaged in running the programme successfully.

Six hundred ninety students were admitted to first semester class of different technologies in 2013-2014 session. Of them, 625 were males and 65 females. The total number of students enrolled in different technologies during 2013-2014 session were 2,250.

DAM offered full free and half free studentship to a number of poor and meritorious students in each semester of different technologies. DAM also offered financial help to poor and insolvent students.

All female students and 50% male poor and meritorious students get Technical Education stipends under the STEP project of World Bank at the rate of Tk 800 per month.

The Ministry of Education, Government of Bangladesh and World Bank jointly organised Skills Competition-2014 for Diploma level students of 93 selected Public and Private Institutions. AITVET obtained first position from among the competitive institutions across the country. Certificates, prizes and crests were awarded to the winners.

The Institute organized a freshers' reception programme for the students of first semester and a farewell programme for the outgoing students of different technologies for the session 2013-2014.

According to the curriculum of Bangladesh Technical Education Board (BTEB), the students of 8th semester of Diploma in Engineering and Diploma in Textile Engineering programme were provided with Industrial Training of 12 weeks' duration in different industries/ organisations to acquire practical skill and experience.

Bangladesh Technical Education Board (BTEB) selected AITVET as the examination centre for conducting Diploma in Engineering and Diploma in Textile Engineering examinations of other institutes and AITVET.

On completion of the course, graduates get jobs while many others pursue higher education at home and abroad.

Ahsania Mission College

Ahsania Mission College (AMC) is a pioneer institution of the country. It was established in 2002. Since its inception, the college has earned name and fame by doing well in all public examinations.

Additional classes are held here to ensure excellent results in PSC, JSC, SSC and HSC examinations. Every year, the college performs extraordinary results.

Sports and cultural competitions are held regularly at the college so that the students can

flourish themselves spiritually, mentally and physically.

During the reporting period, the college authorities arranged study tour and observed different National Days in a befitting manner. The college authorities introduced both Bengali and English version from class I to class III. Since 2013, the students pursue extra-curricular activities through Science Club, Debating Club and Spoken Club. Teachers were imparted necessary training so that they can teach students by adopting modern technique of education.

Ahsania Mission Book Distribution House

Ahsania Mission Book Distribution House (AMBDH) was established in 1995 with a view to providing educational services collected from home and abroad.

AMBDH has an excellent show room in Dhanmondi with all modern facilities. Foreign book procurement within the fastest possible time is one of the key activities of AMBDH where libraries of the major institutions of the country can rely upon. AMBDH is associated with almost all the reputed international publishers. Another retail outlet of AMBDH, named as 'Boi Bazar', is

now being operated on the AUST campus, where students can purchase books and stationery at affordable price.

During the FY 2013-14, AMBDH published and reprinted several textbooks of English medium schools. It has already taken plan to promote of reading habit among enlightened section of people of the country; make books published and printed in Bangladesh and abroad available throughout the country, export books published in Bangladesh to different countries of the world and creating a demand for those books.

Ahsania Books for Creative Learning

Ahsania Books for Creative Learning (ABCL), sponsored by Dhaka Ahsania Mission, started its journey back in 2012 to help create a creative nation. The main objective of the project is to develop printed and multimedia materials for learners and teachers at different levels. Materials developed by ABCL are interesting and enjoyable so that learners can acquire lessons in joyful ways while teachers can also teach them in a more effective and efficient ways. This is why, the slogan of ABCL is 'Learning is Fun!'

During the last year (July 2013 to June 2014) ABCL produced and published seven books to serve academic and non-academic purposes. They are:

1. A Passage to the English Grammar and Composition (part -1)
2. A Passage to the English Grammar and Composition (part -2)
3. ABCL Grammar Analysis and Blank-filling
4. Techniques of Smart Reading and Deep Thinking
5. সজ্ঞানশীল চিন্তা এবং দীর্ঘমুগা বিকাশের প্রকৌশল
6. ABCL Creative Speaking and Listening
7. The English Sentence

Two other books on Creative Math and Creative Bangla Grammar have been developed and are going to be published soon.

ABCL has expanded its network in 24 districts including Dhaka and nearby seven areas. Through the selected libraries in these districts,

ABCL is operating its business. Also, people from any corner of the country can buy our products by paying through bKash. Products are sent to them by courier services.

As a means of promotional activities, ABCL conducted seminars on Creative Writing and demonstrated its products in many schools and colleges.

In the near future, ABCL wants itself to be seen as a web-based platform for learners and teachers, which will provide them with creative learning and teaching material on all basic areas of skill and knowledge, covering most of the basic branches of knowledge.

ABCL will, in collaboration with selected television centers, establish a Media Campaign Platform to create mass awareness in learners and teachers of the necessity of creative thinking and active or participative learning, especially focusing on the basic streams of skill and knowledge which are essential for building strong foundation for other skills and knowledge.



Ahsania E Solutions

It was established in July 2009 with the aim of working in the field of IT and ITES. Initially it concentrated on Graphic Designing works and providing comprehensive training on Graphics. However, it expanded its operation over time and now provides following services:

Outsourcing Digital Image Processing

It is also called as offshore BPO of ITES. AES is providing graphics outsourcing services to companies located in United States, Canada and many European countries. Apart from earning remittance, AES is making an important

contribution in generating job opportunities for youths having basic ICT knowledge. Students trained by AES are given preference in the outsourcing services section. Outsourcing services are Clipping Path, Image Masking, Shadow Creating, Photo Editing, Retouching, Restoring, Object Editing and Removing, Image Stitching/Neck Joint, Adjusting Color etc.



Creative Graphic Design Service

AES has a team of experienced and professional designers capable of providing the best graphical solutions according to client's requirements and instructions. The AES team keeps pace with technological advancement and provides solutions expeditiously in the area of Desk Top Publishing (DTP). AES develops and produces Company Logos, Annual Reports, Books, Brochures, Catalogues, Magazines, Flyers, Folders, Newsletters, Calendars, Posters, Advertisements, Billboards, Product Packaging, etc.

Website Designing and Development

AES has a highly qualified team of professionals prepared to accomplish a full range of web services which include: Domain registration & Web hosting services, Web Design, Web Development, e-commerce, Component Design/ Presentation, Support and Maintenance etc. In AES web development technology are PHP - PHP Hypertext Processor with MySQL for database, Client-side Technology: AJAX, Java Script, Codeigniter etc. and application used for the purpose are Adobe Dreamweaver CS5, C M S: Zen-Cart, CS-Cart, Joomla, Wordpress etc. Database: MySQL, Microsoft Access DB etc.

Training

AES provides training in various fields of ICT with the assistance of a team of qualified trainers, a few of whom are drawn from external specialized institutions. Training is provided on Basic Graphic Design, Advanced Graphic Design, Graphics Outsourcing, Web Design and Development, Search Engine Optimization (SEO), Basic Computer Operation and Internet use, Office Applications and Internet use, Accounts Management through the use of software, Online earning etc.

Job Site

Services provided through www.alokitojobs.com are for Job seekers: Free ResumØ Submission, Special Job Notification, Job Oriented Training, Rich Employer List, Career Advice, ResumØ Writing Services, Job Hunt Strategy, etc. and for Employers: Online Job Posting, Hot Job Announcements, Corporate Membership, Online CV Bank Access, Executive Search Services, ResumØ on Demand, etc.

Hajj Finance Company Limited

Hajj Finance Company Limited (HFCL) is a Shariah-based non-banking financial institution licensed by Bangladesh Bank under the Financial Institution Act 1993. It obtained license in September, 2006. The company follows the model of Malaysia's pilgrims fund and management institution, popularly known as "Tabung Haji" which focuses on mobilizing savings from would-be pilgrims who intend to perform Hajj in the Holy Land. It invests its excess fund in Shariah-based activities.

The authorized capital of the Company is Tk 200,00,00,000 (Tk 200 crore) divided into 20,00,00,000 shares of taka 10 per share. The paid-up capital is Tk 74,26,70,000 (Tk 74,26,70,000) divided into 7,42,67,000 shares of Tk 10 per share.

Currently, the company operates two branches namely Principal Branch at Dilkusha, Dhaka, and Baitul Mukarram Masjid Complex Branch at Purana Paltan, Dhaka.



Save for Hajj. হজ্জের জন্য সঞ্চয়

Product and Services

Deposits

- Mudaraba Monthly Hajj Savings Scheme
- Al-Wadia Hajj Savings Scheme
- Mudaraba Hajj Development Term Deposit
- Mudaraba Term Deposit
- Mudaraba Savings Scheme
- Mudaraba Profit Withdrawal Term Deposit
- Mudaraba Monthly Savings Scheme
- Mudaraba Double Savings Scheme

Financing Products

- Motor Vehicles (Private and Commercial) Financing.
- Capital Machinery Financing
- Working Capital Financing.
- Properties (Residential and Commercial) Financing.
- As-Safari Hajj Financing Scheme.

Financing Modes

- Ijarah Wa Iqtina.
- Bai-Muajjal.
- Hire Purchase Shirkatul Melk.
- Musharaka Mutanaqisa.
- Murabaha Local Purchase Order.
- Bai-Murabaha

Financing Portfolio as on June 30, 2014

Figure in Tk.

Disbursement					
Name of The Branch	Disbursement up to 31-12-2011	Fresh Disbursement in 2012	Fresh Disbursement in 2013	Disbursement in 2014 (Up to 30-06-2014)	Total Disbursement
Principal Branch	116,57,51,000	34,76,32,500	75,95,20,000	55,01,30,000	282,30,33,500
BMMC Branch	82,08,00,000	33,61,31,500	33,53,99,876	56,70,29,000	205,93,60,376
Total	198,65,51,000	68,37,64,000	109,49,19,876	111,71,59,000	488,23,93,876

Financing Portfolio Allocation

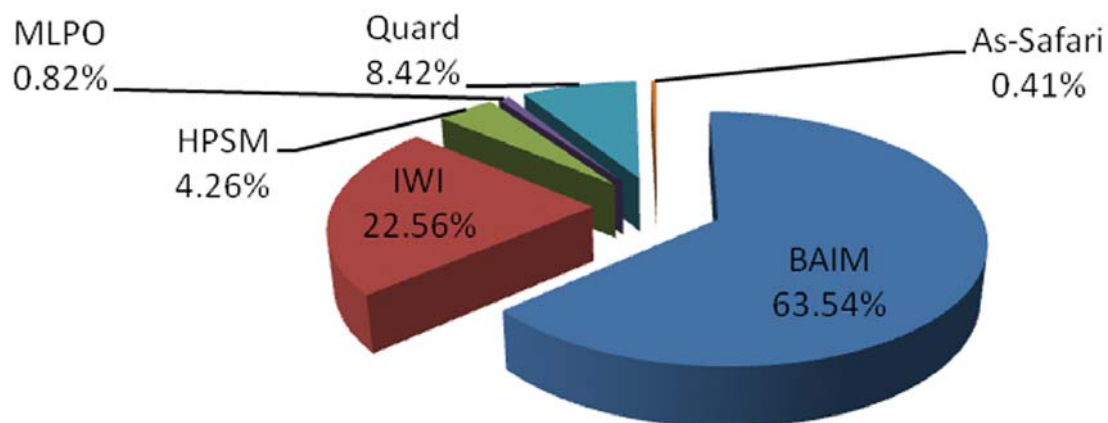
Allocation of financing through different financing products is one of the preferred strategies to diversify the credit risk. In our allocation of assets the Trade Financing (Bai-Muajjal) is the highest in order followed by Lease Financing (Ijarah-Wa-Iqtina) and other potential products.

Financing Portfolio Allocation among different Financing Products, up to June 30, 2014

Figure in Tk.

Type of Financing	Disbursed by		Total Disbursement	(%) of Allocation
	PB	BMMCB		
BAIM	201,27,50,000	108,93,50,000	310,21,00,000	63.54
IWI	48,10,23,908	62,04,55,376	110,14,79,284	22.56
HPSM	10,11,39,592	10,67,60,000	20,78,99,592	4.26
MLPO	3,98,80,000	66,000	3,99,46,000	0.82
Quard	17,86,20,000	23,22,94,000	41,09,14,000	8.42
As-Safari	96,20,000	1,04,35,000	2,00,55,000	0.41
Total	282,30,33,500	205,93,60,376	488,23,93,876	100

Financing Portfolio Allocation as on June 30, 2014



Credit Rating

Credit Rating Information and Services Limited (CRISL) conduct a credit rating exercise on Hajj Finance Company Limited. The rating grades assigned by CRISL to HFCL were as follows:

Long Term Short Term

- Entity Rating A- ST-3
- Outlook Stable
- Date of Rating July 23, 2013

Marketing Activity

a. Campaign in 7th Hajj & Umrah Fair :

HFCL participated in Seventh Hajj & Umrah Fair at Bangabandhu Convention Centre held between March 27-30, 2014.

b. Campaign in Showcase Malaysia Fair:

HFCL participated in Showcase Malaysia Fair this year at Hotel Pan Pacific Sonargoan where renowned local and foreign companies participated. As a Malaysian joint venture company, HFCL participated to exhibit its investment and deposit products.

NOGORDOLA

Bangladesh historically inherits a great culture and tradition that includes crafts in daily life and livelihood. The rural-based infrastructure has made it a potential ground for development of numerous items. The items produced by the past craftsmen were not only beautiful but also represented country's identity, art, heritage, tradition and customs. With the passage of time, new modern styles and designs have been adapted and this has paved way for a unique blend of the old and the new. Dhaka Ahsania Mission, being a reputed NGO, realised the present needs of rural artisans and interests of buyers which include members of high society and visitors from abroad.

Another tendency that has been observed is to show interest in western styles and designs and adapt the same in lifestyles which are challenging in promotion of handicrafts and handloom sector of our country as well as conservation of traditional art, heritage and cultural identity of Bangladesh. To address the issues, Dhaka Ahsania Mission launched "Nogordola" in April, 2007. "LIVE WITH CULTURAL IDENTITY" is the slogan of Nogordola that has been working for golden heritage and cultural promotion, sustainability of handicraft and artisans in line with modern style and technology.





Our main focus areas are:

- Benefits to rural artisans, craftsman and weavers
- Creating a new dimension of product line
- Theme-based design work in products
- Income generation of rural people
- Increasing marketing and sales promotion of traditional crafts to develop opportunities and providing financial support to rural community
- Capacity building of artisans, craftsmen and weavers
- Creating a colourful lifestyle for the people of Bangladesh Increasing the product line according to fashion trend
- Export of local products to international markets

Our target people are our consumers who are basically teachers of universities, colleges and schools; executives of national and multi-national banks; corporate officers; government executives; NGO executives; elites, members of different clubs, chambers, trust funds, Mohila Samity as well as general customers consisting of teenagers, school and colleges boys and girls as well as children etc.

Within a few years, Nogordola emerged as a leading fashion house in Bangladesh. It has been able to create a massive demand for its products in local and International markets for its quality, colour variations, eye catching design and presentation of its products. The products include men's and women's wear, knit wear, handicraft items, boutique, leather goods, bamboo, jute and wood- made items, candles and a wide ranges of children's collections.

Nogordola, being a member of the organisation of 10 famous fashion houses 'Deshi Dosh', has been conducting its business competently for the last five years. There are now two super shops, one in Dhaka and the other in Chittagong. The shops are being supervised by Deshi Dosh. This year, Nogordola opened a new branch of Deshi Dosh on Gulshan link road. This is the third outlet of Deshi Dosh.

In the coming fiscal, Nogordola has a plan to open two more showrooms, one in Dhaka and the other in Sylhet. We have a target to export our products to the markets of USA, Canada and Australia. We dare to dream that Nogordola would be a leading fashion house in Bangladesh.



Ahsania Mission Cancer and General Hospital, Uttara

Dhaka Ahsania Mission has undertaken a bold initiative to build a 500-bed world-class cancer hospital at Sector-10 in Uttara of the capital. The architectural design was done by "Design Alliance", a US-based architectural firm. Ahsania Mission Cancer and General Hospital, Uttara, started its journey on April 9, 2014. Prime Minister Sheikh Hasina inaugurated the hospital. It is a 'State of the Art' 500-bed modern hospital situated on the bank of the Turag in the northern part of Dhaka Metropolitan City. It is a 13-storied modern building with two basements having facilities for treatment of both cancer and general patients.

Its objective is to create a venue for world class treatment of cancer and cancer-related diseases in Bangladesh within reach of common people. The AMCGH will be a Centre for Excellence in the field of cancer control. This is being run on NO PROFIT-NO LOSS basis and 30% of services are being provided free of cost or at a subsidized rate to poor and needy patients. It will also minimise the number of patients who go abroad for treatment thereby saving foreign currency.

In the first phase, the hospital was launched with CT Simulator & LINAC modern radiotherapy machine. Chemotherapy has also been started. Laboratory & Radiology have been established.

Limited OT and indoor facility are available. Besides this, Day Care, OPD and Pharmacy facilities are also available at the hospital. Gradually, a greater number of cancer patients started rushing here. The radiotherapy department remains operative in two shifts every day.

Construction of the hospital building is now almost completed. Finishing work of OT, administrative floor and other departments is going on. It is hoped, the rest work will be completed within one and a half years. The second LINAC machine, Brachtherapy, CT Scan, MRI, Mammography, OT equipment, endoscopy and other electro-medical equipment have been procured. Qualified and experienced manpower have been employed. There are provisions for donors to sponsor different facilities of the hospital. Donors may name the facilities after them or their near and dear ones, if they wish. Banks, individuals and corporate sectors donated money for construction of the hospital. GoB also contributed significantly.

The total budget of the hospital is Tk 3,830 million. Of the amount, Tk 1,405 million has been raised. An amount Tk 600 million, allocated by the government, is meant for purchase of medical equipment. (JDCF) is in the pipeline. The total expenditure was so far BDT 1,065 million.

Present status of Phase- I, AMCGH, Uttara

Radiotherapy, Chemotherapy, Day Care, OPD, Laboratory, Radiology, Pharmacy, OT Service (Limited Scale), Limited Indoor Service and Limited Emergency Service.

In-Patient Department (IPD), 500 beds of AMCGH, Uttara

Surgical Oncology, Medical Oncology, Surgery, Medicine, Gynaecology, Neonatology, Intensive Care Unit, Coronary Care Unit, Gastroenterology, Orthopaedics, Head & Neck (ENT), Nephrology and Neurology.



Audience at the inaugural of AMCGH

Ahsania Mission Cancer and General Hospital, Mirpur

As per plan of Dhaka Ahsania Mission, each division of the county will have a cancer detection and treatment centre to provide essential health services to the poor, women and deprived population. The centre at Mirpur is meant for Dhaka division. It is a 50+ bed cancer hospital with treatment facilities for general and cancer patients. It is a non-profit hospital, where 30% patients are given free treatment.

This hospital has the following departments:

- i) **Cancer & general treatment with ultramodern laboratory:** A diagnostic laboratory for detection of cancer where most of the investigations including Microbiology, Histopathology and Bio-chemistry are performed. Radiology department has all the facilities for imaging including X-ray, Mammography and USG. The hospital has consultants/specialists in Oncology, Surgical oncology, Orthopedics, Head and Neck Surgeon, Gynecologist, Dental and Facio Maxillary Surgical facility and Physiotherapy.
- ii) **Intensive Care Unit (ICU):** A full scale five-bed ICU with required components has recently been established to manage the incoming critical patients.
- iii) **Breast Care Centre for Cancer:** The hospital has a breast care centre. Breast Care Month is observed every year. Our medical officers are also experienced in treating cancer patients.

- iv) **Maternity:** Recently Gynecology and Obstetrics have been empowered with full strength with maternity services including normal and Cesarean deliveries.
- v) **Pediatric Oncology and Neonatal Facilities:** A Pediatric Specialist with Pediatric Oncology expertise joined the hospital and an ultramodern Baby Incubator is purchased and made functional for high risk delivery and Neonatal disease management.
- vi) **VIA Camp & Video-Colposcopy for treatment of Cervical Cancer:** For Cervical Cancer detection, an ultramodern Vice Colposcope unit has been established with a most ultramodern Video Colposcope and trained Gynae-Obstertrics Colposcopists. Monthly VIA camp followed by Colposcopy and Pap Smear are being conducted at an affordable cost for poor patients.

The hospital treats our cancer patients through surgery, chemotherapy and palliative methods. For radiotherapy, we refer our patients to the radiotherapy (LINAC) centre at AMCGH-Uttara. The hospital has two Operation Theaters (OT) & Endoscopic facilities.

AMCGH Mirpur provided services to one lakh and seventy thousand patients (approximately) till December 2013. During a period from 2001 to 2008, as many as 9,800 cancer surgeries were performed. Most of the patients got chemotherapy. (Ten malignancies among both sexes): Lung (16.7%), Cervix (10.4%), Breast (10.3%). Unknown primary (6.2%), Lymph node & Lymphatic (5.5%), Larynx (5.0%), Oesophagus (4.0%), Oral Cavity (3.9%), Bones & cartilages (3.3%) and Stomach (3.1%).

The hospital has 24-hour outdoor and emergency facilities. Outdoor treatment and indoor admission can be made at any time of the day. Since 2001, we treated 1,39,250 patients till June 2012m.

Newly diagnosed cancer patients enrolled in the year 2011 was 776. From 2001 to June 2012, more than 10,000 cancer surgeries were performed. Considerable number of patients got chemotherapy. Among various cancers, lung cancer, breast cancer, stomach cancer, oesophagus cancer, colon cancer, gall bladder cancer, cervix cancer and carcinoma cancer are common. Majority of the patients were between 40-60 years of age and 55% were males & 45% females.

Ahsania Mission Institute of Medical Technology

Ahsania Mission Institute of Medical Technology (AMIMT) has been approved by the Health & Family Welfare Ministry of the Government of the People's Republic of Bangladesh. It was registered by the state medical faculty of Bangladesh on January 6, 2008. It is an institute to produce paramedics who are in great demand in job market.

At the initial stage, a four-year diploma course on three subjects was introduced. The subjects are Laboratory Medicine, Radiography and Physiotherapy. Each department has a capacity to admit 25 students.

Competent MBBS doctors and efficient technical teachers are engaged in teaching students. The total number of students is now 38. The rate of pass in final exam in January 2014 was 100%.

The AMIMT campus is located at Mirpur-14, Dhaka. Female students have hostel facility on the campus.

Addiction Management and Integrated Care

Ahsania Mission Drug Treatment & Rehabilitation Centre, Gazipur

In 2004, DAM established a drug treatment and rehabilitation centre under AMIC at Gazipur adjacent to Bhawal National Park. The 120-bed treatment centre started functioning at a four-storied building built on 1.5 acres of land.

During the reporting period (2013-2014), the AMIC centre conducted 340 psychosocial assessments according to set format. A total of 338 clients received in-patient treatment services including two weeks' detoxification,

664 psychosocial session, life skills training (communication skills, personal skills, coping skills, stress management, enhancement of self-esteem, decision-making skills and anger management etc), medical services and 84 clients received psychiatric treatment.

Voluntary Counseling and Testing (VCT): Usually drug users have different high risk behavior which may lead them to HIV. To maximise our service the AMIC centre introduced VCT service for clients which is the first of its kind in the country. During the reporting period, 113 clients received VCT services.



Ahsania Mission Drug Treatment & Rehabilitation Center, Jessore

In 2010, AMIC started its drug treatment and rehabilitation center in Jessore at a rented building to cover the southeastern part of the country. The centre was shifted to a new five-storied building of DAM built on 2.5 acres of land in Vacutia, Jessore. Construction of the building was partly supported by DAM, UK.

During the reporting period (2013 - 2014), a total of 103 clients were admitted at the centre. Of them, 88 clients completed six-month treatment programme and 15 clients were dropped-out. Both centres use a combination of programmes which include therapeutic community and 12-step programme of narcotics anonymous with other behavior shaping tools. All clients went through two weeks' detoxification period and later they went through a long term treatment and rehabilitation programme for six months. They were given psychosocial education, counseling, occupational therapy and recreation etc.

Urban Primary Health Care Services Delivery Project (UPHCSDP)

UPHCSDP, DNCC, PA-05, Uttara, Dhaka

Dhaka Ahsania Mission is implementing the UPHCSDP project in partnership agreement area PA-5 on behalf of Dhaka North City Corporation. Our aim is to improve access, equity, utilisation and institutional sustainability of urban primary health care services in Dhaka North City Corporation, particularly for poor women and children. During a period from July 2013 to June 2014, the total population coverage was 1,79,751. We are serving in Uttara (Ward No-1 and Ward No-17 and adjacent unions) with 132 staff.

ESP Service: DAM provided Essential Services Delivery ESP+ service to 1,40,552 women and 39,199 men. Total 1,79,751 population out of 3,83,367 population under Dhaka North City Corporation Zone-1, Ward Nos-1 & 17. We

covered 46.88% of population. Of them, 39.15% were Red Card holders, meaning that they (Red Card holders) will get full free service with medicine.

Clinical activities: Specified public health service based on the national expanded Essential Services Delivery (ESP+) package is being provided to people through Six Primary Health Care Centres (PHCC) and one Comprehensive Reproductive Health Care Centre (CRHCC).

The ESD+ consists of Maternal Care, Family Planning Service, Neonatal Care, Child Health Care, Reproductive health care, Adolescent care, Nutrition, Communicable Disease control, Limited curative care, BCC, Diagnostic service, VAW, Miscellaneous. At each PHCC there are 16 staffs consisting of Doctor, Paramedics, Admin Assistant, Counselor, FWV, FWA, Lab technician, Field super visors, Service promoter, Receptionist, Aya and Peon. Specialist physician G&Obs and Pediatrics, Sinologist are also serve here. All kinds of deliveries are conducted here.

Satellite Clinic Activities: Every PHCC has two Satellite teams. Every day, 12 Satellite Clinics are organized in different places at community level. Satellite services are being conducted at 72 spots every week. Satellite sessions are being conducted at slum, high risk areas, high schools and poor neighbourhoods on a fixed day of the week. These are run by paramedics & supported by field workers at different spots from 9:30am to 2:00pm & adolescent schools session are conducted from 10:00am to 11:30 am The satellites are well branded and main service receivers are hard-core poor people. Services are provided free of cost.

EPI Service and NID Observation: DAM took part in national programmes like Vitamin A Campaign, NID programme. We also provide EPI vaccination to children, adolescents and women in our working areas. Some statistical data about EPI is given below:

Family Planning Service: DAM regularly conduct Family Planning programme in government offices (Beneficiaries 66,5618 couple) in Dhaka North City Corporation area wards 1 & 17).

Family Planning Clinical service like long term Methods (Norplant, Cut), VSC, MR, etc are available. A statistical data is given below:

Red Card service : There are nearly 73,016 households in our service area. To provide full free service among the poor, the project served about 35,000 households except high rise buildings. In September, 2013, it completed the survey and found the number of ultra poor households 10,138 and the number of poor households 6,818. In January, 2014, DAM delivered 16,956 Red Cards to poor and ultra poor people. The Red Card holders and their families will get full-free service and necessary medicine.

Special Service for Adolescents : DAM provides special service to adolescents. Every Saturday, all PHCCs and CRHCCs provide free service with medicine for adolescents. There is also an adolescent corner for them. They gather there in groups. Girls and boys have different groups. A counselor explains them different topics. After every four months, the group member changes with a new person.

UPHCSDP, CoCC, PA-1, Comilla

Since July, 2013, AMIC is implementing the UPHCSDP project in Comilla City Corporation area with its support.

ESP Service: During a period from July 2013 to June 2014, we provided ESP service, to 77,033 men, 14,948 women and 49,334 children and adolescents. A total of 1,41,262 out of 2,00,925 urban people under Comilla City Corporation received the service. The coverage of

population is 70.32%. Among them, 35% are Red Card service beneficiaries.

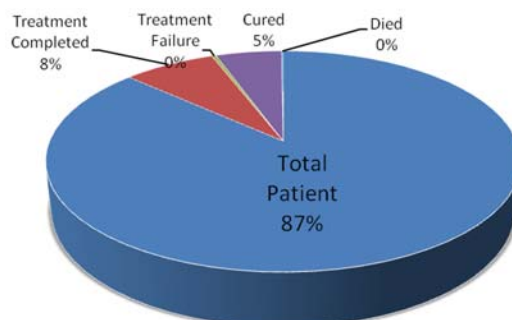
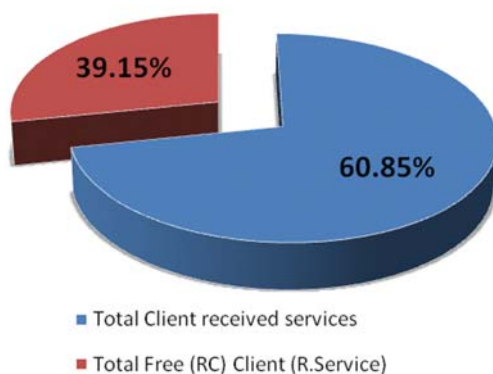
Satellite Clinic activities: Every week, satellite services are being conducted from 72 spots. Satellite sessions are conducted in slums, high risk areas, high schools and poor neighbourhoods on a certain day of the week

EPI Service and NID Observation: DAM took part in NID round programme in collaboration with Comilla City Corporation.

Family Planning Service: DAM delivered Family Planning services to 70,888 couple in government offices (police) in Comilla City Corporation area. Family Planning Clinical service like long term Methods (Norplant, Cut), VSC and MR are available at the clinic. A statistical data is given below:

DAM observed National & International Days in a befitting manner. The Days were observed on March 24-World TB Day, April 7-World Health Day, May 28- World Motherhood Day, May 31- World No Tobacco Day, July 11-World Population Day and December 1-World AIDS Day.

Tuberculosis (TB) Control Project: AMIC started TB control project with support from BRAC under GFATM, RCC Phase-II in Uttara area, Dhaka. Staffs find out suspected patients, diagnose the disease and provide proper care and treatment to the patients. Positive patients get free medicine from our DOTS center. Under the project, AMIC runs three labs to identify and examine TB patients. During the reporting period, following progress was achieved:





Haque-Blue Ahsania Mission Hospital

Dhaka Ahsania Mission established "Haque-Blue Ahsania Mission Hospital" at Shiali in Patuakhali in collaboration with Haque-Blue Trust. It is being operated since January, 2013.

Following the motto of DAM, AMIC is operating the hospital for betterment of poor and disadvantaged people of coastal areas. During reporting period, the hospital launched a full-fledged operation theater (OT) and in-patient service is being provided to patients from the hospital. At present, a team comprising medical officers, nurses, paramedics, lab technicians and other technical staffs are delivering the services. People of the surrounding areas get OPD service at a nominal cost. During a period from July 2013 to June 2014, around 5,238 patients received services from the hospital. The hospital is meant for providing general health service, specialty care & services, maternal & child healthcare, satellite services and health education to the needy.

AMIC- EVERY ONE Campaign Project

AMIC has started Health and Hygiene awareness project (Branded as EVERY ONE Campaign project) with the support of Save the Children International (SCI) funded by SIDA from May, 2014. The project's geographical area covers Moulvi Bazar (Kulaura), Chittagong

(Satkania) and Barisal (Muladi). Sixty schools will be cover under the project. Its main objects are disseminating information for protecting and promoting children's health and reduce mortality. During the reporting period of May, 2014-June, 2014, a workshop was organized at district level.

Higher Level Advocacy on HIV/AIDS to Create Enabling Environment

During the reporting period, AMIC implemented the project 'Higher level advocacy on HIV/AIDS to create an enabling environment' at ministry level with the support of Save the Children International. About 800 higher level government officers of various ministries/departments have been sensitized through 13 high level advocacy meetings.

HIV Testing and Counseling (HTC) Project:

Aiming to extend HIV prevention in Bangladesh and HIV testing and counseling to people who are at risk of the deadly disease, the project was launched in January, 2014.

AMIC launched the HIV Testing & Counseling (HTC) project being funded by Save the Children International under Global Fund RCC II to conduct HIV testing and counseling services at Gazipur, Tongi, Uttara, Khilkhet, Ershad Nagar (through drop in centres-DICs being operated by different organizations). AMIC provides HTC service to the injecting drug users and female sex workers. The mobile HTC team provides pre-test counseling and facilitates informed consent, and the HIV testing is done using rapid test. AMIC is following the UN policy i.e. adherence to "3Cs-counseling, confidentiality and consent (informed)" for counseling.

AMIC - MODHUMITA - HIV & STI Prevention Project for IDU(s)

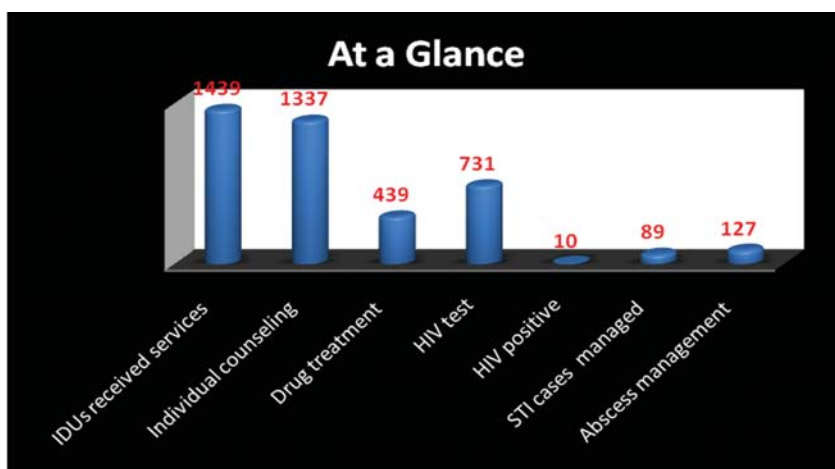
The tenure of July 2013-June 2014, a total of 1439 people received different services like counseling as individual, group and family, STI treatment, BCC session, condom promotion, syringes and needles exchange, and day care services and drug treatment both short term as detoxification and long term as rehabilitation program from the project. Among all the service receivers, 439 clients received drug treatment where a portion of clients came for only detoxification service of 14 days and others came for rehabilitation program of three months. Long term treatment and rehabilitation program is linked up with AMIC's Gazipur centre and MODHUMITA project and refer the clients for service on procurement basis. During the reporting period, 89 STI cases have been managed by MBBS doctors. As many as, 1,337

individual counseling sessions have been conducted through a systematic process prioritizing to prevent HIV and drug addiction and the prior to prevent HIV and STI 21,040 condoms were distributed among the clients and ensuring for the effective use of it, 2,435 condoms demonstration session have been conducted during the last year. Abscess is common with the injecting drug users and 127 clients received abscess management service form the project and it was closely monitored by the project doctor.

Improvement of the Real Situation of Overcrowding in Prisons in Bangladesh (IRSOP) project of AMIC

Concern of the Improvement of the Prison, there are shortcomings in the prison system in Bangladesh for various reasons. One of the most urgent problems is that Bangladeshi prisons are overcrowded. Majority of prisoners are undertrial prisoners, which is about 70% of the total inmates.

The project is being implemented with the Ministry of Home Affairs of the Government of Bangladesh and the Prison Directorate and GIZ. It is financed by the German Ministry for Economic Cooperation and Development and Co-financed by Spain and the UK. It has been agreed by the Bangladesh Government to work with GIZ for 35 districts and expected to run it till 2018. Under the project, the following services are conducted. These are (I) Paralegal Service (II) Restorative Justice (III) Recidivism and (IV) Empowerment through information.



AMIC Centre - a ray of light for female drug users

Sulekha Zaman (not her real name), aged 17, a student of class IX at a school at Mohammadpur in Dhaka, became addicted to drug due to peer pressure. The orphan girl, who is the lone child of her mother, started smoking cigarette when she was just a student

of VII. Later, she was involved in modeling when she started using wine and Shisah, which worried her mother.

The girl admitted that she took the path of drug due to peer pressure. She could not avoid the peer pressure.



As her friends paid the prices of drug, the girl got it free. Many teenage girls and boys of the school are also addicted to drugs. At first, they take drugs for enjoyment. Later, they become addicted, which hamper their studies.

Many students smoke and take wine on the school premises. But the school authorities did not bother to take steps for prevention of the menace of drug, the girl said. She said that she could realise that drug addiction is harmful to her, but she failed to come out of the dark world. The situation turned worse when she began to ignore her mother who forbade her not to take drug.

The girl has a boy friend who was also a drug addict. But, he tried to prevent his girl friend from taking drugs, but it went in vain.

Taking the matter seriously, the girl's mother forcibly took her to a rehabilitation centre being run by Dhaka Ahsania Mission at Mohammadpur.

The girl confessed that initially she declined to get admitted to the centre. But she said that after admission, she realized that her condition improved due to physical treatment, psycho-social education and other services at the centre. Being a drug addict, she developed breathing problem. But the problem was solved during her stay at the centre.

Sulekha is not alone there, but there are many girls, even some of them married.

Jahanara Khan, 32, (not her real name), a resident of Konabari in Jatrabari of Dhaka city, is a married woman. She is mother of a son, aged 12 years, and her husband is a motor parts trader in Dhaka city.

As her husband is lives separately, she became alone. In a bid to get rid of loneliness, she at first began to smoke. Later, she regularly took Phensidyl. She faced no problem in managing the drug as one of her maternal uncles provided her with drug. He was also a drug addict.

Observing her bad condition, her relatives admitted her to the Ahsania Mission rehabilitation centre in Mohammadpur where she is gradually improving. Jahanara regretted for taking drug.

According to an AMIC executive, drug addiction among girls and women is increasing day by day. As females are physically weak, the problem has become a matter of concern. Moreover, female drug addicts do not easily admit their fault while male addicts easily do.

According to DAM, most female drug addicts, aged below 20 years are addicted to Yaba while the middle-aged female drug addicts are found to take sedative drugs.

Women have taken the path of destruction due to different reasons, which include peer pressure, frustration, economic cause, imitation of western culture, complexity over love affairs and family background of taking drugs. Besides, wrong parenting style and early marriage are two other important causes. Many other women resort to drug due to mental diseases, said DAM.

Considering the gravity of the situation, DAM established the female drug treatment and rehabilitation centre at Mohammadpur in the capital in 1990.

The centre aims to change the behavioral pattern of female drug addicts, imparting them moral education and building them in such an atmosphere so that they can solve their own problems of life along with medical treatment. There are other programmes taken up for improving relationship between the addicts and their family members.

At the DAM-run centre, affected women are provided with psychological counseling along with treatment as per decision of physicians.

The issue of drug is a mental and habitual problem. When a woman falls in the trouble, she loses her life skill. Psycho-social education is one of the processes by which she can come out of the problem. Such education is provided at the centre by counselors.

A female drug addict has to stay for three months at the centre. In some cases, complex patients can stay more than that period.

Ahsania Mission Children City

Ahsania Mission Children City (AMCC) was formally launched at Jalapara village under Hafizabad union in Sadar upazila of Panchagarh district amid great enthusiasm and people's spontaneous participation on June 7, 2013. DAM President Kazi Rafiqul Alam presided over the launching ceremony while it was attended by Panchagarh Additional Deputy Commissioner Shamsul Azam and Superintendent of Police Abul Kalam Azad as honourable guests. Among others, Country Director of donor agency KNH Germany Maruf Mamtaz Rumi and Shahnewaz Khan, CEO of the Centre for International Education Development of DAM were present on the occasion.

Since its launching till date, a total of 176 (2013-142, 2014- 34) children were enrolled here. But after reintegration and rehabilitation, at present there are 89 children. Number of staff - 19; Males- 12, Females- 7.

List of annual activities:

1. National Seminar
2. Formation of an effective network on Street Children Activities Network- SCAN
3. Training like- Case management and Counseling, Counseling support and caregiver techniques training, etc





4. AMCC's world cup football tournament 2014; five team- Argentina, Brazil, Germany, Spain and AMCC; Champion- Argentina, Runner-up- Brazil, 1-0
5. Holding of various workshops
6. Local and legal guardians meeting
7. Donor and management committee member's visit
8. Various government officers visit
9. Observance of days
10. Sports and cultural events
11. Participation at national events

During the year, a total of 89 street children were enrolled in the children city. In the upcoming year, a total of 150/200 children are likely to be enrolled. The children are being imparted with education. Teachers are given refresher's training every month for keeping them updated.

At AMCC, the children undergo regular health check-up by a competent physician. The routine health check up was made compulsory for all children every week. A provision was made for making emergency call and patients' admission at Panchagarh Sadar Hospital during emergency.

AMCC processed all formalities with local government institutions for birth registration of resident children. So far, 89 children were provided with birth registration certificates.

Nutritious foods are being supplied to resident children as per recommendation of the Department of Social Welfare, UNICEF and nutrition experts of Dhaka University. Besides, clothes, shoes, sandals and school uniforms are also supplied to them on regular basis. Full secured residential accommodations with modern facilities are provided to children. Cleanliness and all hygiene practices are followed at the children city.

Recently, a cultural function was organised for AMCC children. They actively took part in various events. They took part in drawing competitions, they sung songs, participated in dance and poetry recitation programme. Many of them participated in events like Quran Telwat, Hamd O Naat. They enthralled the audience by their performance. The annual sports competition was also held where the children participated spontaneously. They vowed to enhance their abilities in games and sports. Many of them hoped that one day they would also participate in competitions at national level.

Ahsania Institute of Sufism

Since 2005, Ahsania Institute of Sufism (AIS) has been imparting training on 'Elme Tasawf' to Alem-Ulema, Imam, Madrasa teachers and teachers of Arabic, Islamic History and Philosophy of school, college and university. In the meantime, weeklong refreshers' course has been introduced for the training recipient

alongside regular course. During the period, three regular courses and a refreshers' course were held on Elem Tasaof. Among the 180 applicants, 160 participated and 140 persons completed the courses. The Islamic Foundation of Bangladesh has recognised this organization as a dignified organisation.

Ahsania-Malaysia Hajj Mission

With a view to easing Hajj process of Hajj pilgrims, Ahsania-Malaysia Hajj Mission was established in 2006 under the joint initiative of Dhaka Ahsania Mission and Hajj and Omrah Company of Malaysia. It has also launched Hajj

Scheme and received money in installments for Hajj. During the period, Ahsania Malaysia Hajj Mission sent successfully a total of 217 Hajj pilgrims to Saudi Arabia to perform Hajj.

Ahsania Mission Publication Trust

DAM Publication Trust was established by the founder of the Mission back in 1962. Initially, a committee was formed consisting of dedicated members. It was a 16-member committee with A W Khan Chowdhury as its chairman and Munsef Ali as secretary. The main task of the Trust is publication, sales and distribution of books and stories written by DAM founder Khan Bahadur Ahsanullah (R).

Despite various odds, the Trust published, sold and distributed books of the DAM founder over the last few decades. In 1992, the committee of the Trust was reconstituted and a fund was created for the Trust with an allocation of BDT 6.50 lakh. During the year 2013-14 a book of Khan Bahadur Ahsanullah (R) title "Moslemer Nitya Gatobbo" was reprinted. Moreover another book "Amar Jibondhara" became ready for reprint.

DAM-UK Chairman's Report



Martin Shirley, Chairman, DAM-UK

Dhaka Ahsania Mission UK is making great strides and since our last report has been through a period of very notable transformation.

For longer than most of us can remember, Zina Fear, as our volunteer Fundraising Coordinator, has been the mainstay and the lynchpin of our charity; she has raised the best part of £2 million for DAM's work with some of the most needy people in Bangladesh, and she has been superb at maintaining positive contact with our colleagues in Dhaka and with funding bodies, principally in the UK.

We now have our first full-time employee, Emma Crump, in the post of Programme and Funding Manager. Emma has brought admirable levels of skill and commitment to the job, not least where there is scope for networking, and she has made a very successful first visit to Bangladesh, which enables her to speak to funders with real insight and knowledge about the projects that we aim to support. Zina is gradually handing many of her responsibilities over to Emma, while still playing a most valuable part in helping to keep our work going, and it is most satisfying that they have readily established an effective working partnership. Emma also has the invaluable benefit of regular local support from our Consultant, Dave Sternberg.

Emma is working at an office which was provided to her by Education for Health in Warwick, where she organised a most successful office launch, as performed by :

- Councillor Bob Dhillon, Mayor of Warwick
- Dr. Ehsanur Rahman, Executive Director, DAM
- Chris White, MP for Warwick and Leamington and Member of the International Development Select Committee

We were particularly pleased that Ehsan was able to be present at the office launch and the subsequent meeting of our Council of Management; he briefed us most encouragingly on developments at DAM and on the process of producing DAM's Strategic Plan for 2015-2025, "Directions and Milestones", on which we have been able to submit what we trust are some constructive comments.

We have maintained our fund-raising priorities as:

- Two Drop In Centres in Dhaka for street and working children
- Water and Sanitation project in Satkhira district
- Urban Community Learning Centres in Dhaka
- Empowering Adolescent Girls project in Barguna district.

The current climate of economic austerity is not helpful for fund-raising by an organisation such as DAM UK, and the chances of getting a major bid accepted seem to be typically about 1 in 20. We are considering how best to build up our reserves so as to ensure that we cover our core costs in the foreseeable future, while concentrating on supporting our priority programmes in Bangladesh.

Proper governance and procedures are ever more crucial for organisations like DAM UK, and they require the commitment and good will of our staff, our colleagues in Dhaka, our supporters and especially the dedicated members of our Council of Management. When our Memorandum and Articles of Association were drawn up nearly 20 years ago, their definition of our charitable objects was worded so as to include, "to relieve poverty, distress and suffering". The main DAM website says, "DAM works to enhance people's capacities to maximally utilize their inner potentials in addressing living needs."

My heartfelt thanks as ever to all our members, friends, colleagues and supporters who help us in pursuing these aims.

Martin Shirley, Chairman, DAM-UK

DAM USA Charity

DAM-USA Charity's main focus is to extend support to the establishment of the 500-bed Ahsania Mission Cancer & General Hospital (AMCGH) in Bangladesh, which is now the highly prioritised project of DAM. DAM-USA Charity has been organising fund-raising events

in USA at regular intervals over the last few years to mobilise funds from USA for the AMCGH. It has so far been able to raise over Tk 9.00 million from individual donors in USA, mostly from Bangladeshi community.

Representation of DAM in Australia and Canada

The representatives of DAM in Australia and Canada are also raising funds mainly for the AMCGH. In addition to arranging periodical fund raising events, DAM Australia has established a partnership with Rotary Australia for raising fund for the AMCGH.

The representative of DAM in Canada has also continued to organize awareness creation programs against cancer and Fund Raising Campaign for the AMCGH.

Human Rights and Social Justice Sector Team visits New Delhi

A five-member delegation headed by the Deputy Director and head of Human Rights and Social Justice Sector of Dhaka Ahsania Mission Mr. Dewan Sohrabuddin visited Indian capital New Delhi in June 2014. The purpose of their visit was to share and gain experience and enjoy activities of street and working children in

Dhaka City and in New Delhi. In addition, they also paid visit to four other organisations working in this field-Saalam Balaak Trust, Butterflies, Don Bosco and CHETNA. They brought back a wealth of information and knowledge which is expected to benefit the Mission work in this field.



DAM President meets Bangladesh expatriates in USA

Attending a gathering of Bangladeshis, living in New York, USA, on 18 May 2014, DAM President Kazi Rafiqul Alam briefed the audiences about the progress of the mega project- Ahsania Mission Cancer and General Hospital in Bangladesh. He informed them that the 500-bed AMCGH would hopefully be completed

and fully operational by June 2016. He thanked the expatriates for their strong support in this great endeavour and requested them to continue their support in the future. The gathering was attended, among others, by Ahsania Mission-USA President, an eminent educationist, Dr. Mansur Khan.



Literacies - the power to change: Discourses at Oxford



DAM Executive Director Dr Ehsanur Rahman participated at the World Literacy Summit 2014 (WLS 2014) as a Speaker and a Panelist, at the invitation of the WLS 2014 Board of Directors. 'Literacies - The power to change' had been the key theme of the World Literacy Summit 2014 (WLS 2014), held at Oxford, UK from 14-16 April 2014, where multi-dimensional importance of literacy in the rapidly changing world was discussed. The WLS 2014 gathered education and literacy specialists with diverse backgrounds, who share a common passion: championing literacy. Sponsored by Oxford University Press, the WLS 2014 was rounded up with the Oxford Declaration-a commitment from the literacy practitioners and promoters from around the world with an urge to invest effectively for meaningful expansion of literacies.

Representing DAM, Dr. Rahman in his presentation shared the organizational experience of grassroots level's scopes for learning for acquiring life skills and for access to information and application of learning skills. The micro-macro experience of DAM was highlighted pointing towards the vision of developing a learning society: the approach - deeply rooted in the Ganokendra model of DAM.

Turkish Ambassador visits AMCGH

Turkish Ambassador to Bangladesh His Excellency Huseyin Muftuoglu visited Ahsania Mission Cancer and General Hospital (AMCGH) at Uttara on 24 April 2014.

Referring to the growing number of cancer patients across the world, the Ambassador highly appreciated the initiative of Dhaka Ahsania Mission and stressed on employing quality doctors, nurses and other manpower. He also called for exploring the possibilities of

exchanging doctors and nurses between Bangladesh and Turkey. Kazi Rafiqul Alam, President of Dhaka Ahsania Mission, and other senior staff members of the hospital were present during the visit. AMCGH, the first ever and the largest cancer treatment facility in Bangladesh, was inaugurated by Prime Minister Sheikh Hasina on April 9. Run on 'No loss-No profit' basis the hospital will treat 30 percent of the poor patients at free of charges.



IYCG visits RfC programme

A team of Investing in Young Children Globally (IYCG) from Washington, USA visited Reading for Children (RfC) program of DAM at CLC/Ganokendra on 16 June 2014.

The team from Washington, USA through Aga Khan Foundation, visited Reading for Children (RfC) programme of Dhaka Ahsania Mission at Mirpur, Dhaka. Children and their mothers are participating in RfC session. UCLC learners

staged a cultural programme for the visitors.

DAM has been implementing the programme based on its Ganokendra/UCLC, both in urban and rural areas. Reading for Children-RfC program promotes the parents and caregivers of the children to read books with children, telling story and spending more time with the children and for the children.



GPE delegates visit UNIQUE project

On February 9, 2014, two delegates from Global Partnership for Education (GPE) Thomas Jeffrey Ramin, Regional Team Leader-Asia, MENA, LAC and Aya Kibesaki, Senior Country Operations Officer, and Libuse Soukupova, First Secretary, EU visited a Children Learning Centre (CLC) of UNIQUE II at Manda, Shabujbagh, Dhaka. It was managed by Dhaka Ahsania Mission's partner organisation Surovi.

The visiting team observed the class activities, children's participation in learning and co-curricular activities, wall-displays and learning materials and talked with students. They also

discussed with the project staff on different issues including the situation of out-of-school children of the project area and the project's contribution towards addressing the situation. It has been reported that 330 out of 934 out-of-school children are enrolled with the CLC. The team also talked with the parents and CMC members. In response to a question, the community members informed that the on-going CLC activities have contributed to their children's education significantly as they did not have the opportunity to go to primary school located at distant places.



Development Partners

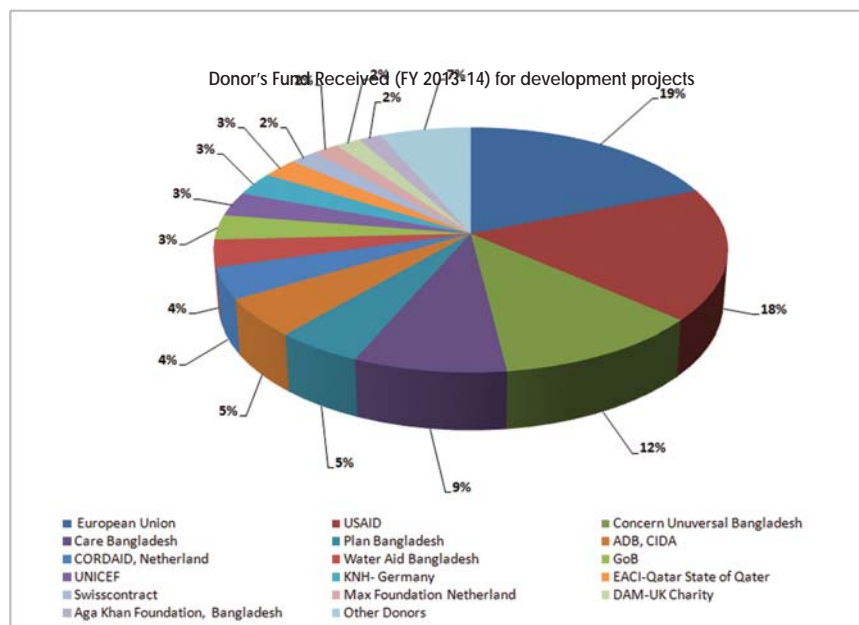
Dhaka Ahsania Mission passed the year 2013-14 with the financial and technical support of different Development Partners. Among all Development Partners (DP), the highest financial inflow in FY 2013-14 was from the European Union (19%), second highest inflow from USAID (18%) and 12% from Concern Universal Bangladesh.

Moreover, Care Bangladesh, Plan Bangladesh ADB, CIDA, CORDAID Netherland, Water Aid Bangladesh, Gob, UNICEF, KNH-Germany, EACI-Qatar State of Qatar, Swisscontact, Max Foundation Netherland, DAM UK-Charity, Aga Khan Foundation Bangladesh contributed 47% of the total Fund.

An outstanding example of tripartite support is financing the establishment of Ahsania Mission Cancer & General Hospital (ACGH) at Uttara, Dhaka by Government, corporate sector and

individual donors. During FY 2013-14 about 208 million have been mobilised for AMCGH, of which 152 million (73%) from corporate sector and 57 million (27%) from individuals. Besides, an amount of 600 million has been approved by the Government in FY 2013-14, under Japanese Debt Cancellation Fund for procurement of medical equipment.

It may be mentioned here that AMCGH is a BDT 3830 million mega project of DAM to set up an international standard specialized hospital as a social enterprise. Through a massive fund raising drive, first of its kind in Bangladesh, up to June 2014 BDT 1,451 million was mobilized, out of which Tk 528 million from public sector (government) Tk 422 million from corporate sector and Tk 402 million from individuals. DAM's own contribution was to the amount of Tk 99 million.



Development Partners and Field-based Projects

FY 2013-2014

Development Partners	Funded projects	Relevant Sectors/Programs
ACCU	ACCESS (Advocacy & Communication for Communities to Access Education and Social Services) Shymnagar	Climate Change & DRR
Aga Khan Foundation & CIDA	Early Childhood Development Support Services (ECDSPB)	Education
ALOKON Trust	Empowering Adolescents through education and vocational skills training to become the Agents of Social Transformation (EAST-ALOKON)	Education
Arranyak Foundation	RCBDH (Restoration & Conservation of Biodiversity in the Denuded Hills), Banskhali	Climate Change & DRR
CAFOD, UK	Improved Food and Livelihood support in the context of Climate change in Bagerhat district (IFLS)	Livelihood
	Advocacy and Communication with Communities to Empower for accessing Social Services (ACCESS-CAFOD-II) - D-220	Human Rights & Social Justice
CARE Bangladesh	Providing Working Children with Functional Education and Marketable Skills Project- Phase-II (WCP)	Education
	Light of life A Change (LiLAC)	Education
	SHOUHARDO-II	Livelihood
	Maternal and Young Child Nutrition Security Initiative (MYCNSI) Project	Human Rights & Social Justice
Comic Relief UK	Drop-in Center for street and working children in Dhaka City (DIC)	Human Rights & Social Justice
Concern Universal	Cross-border transfer agricultural technologies, institutional and market development project, Jamalpur. (CATT Project)	Agriculture
	Building a Disaster Resilient Bangladesh (DIPECHO-VII)	Climate Change & DRR
	Ensuring Water and Sanitation for Disaster Risk Reduction (EWSDRR)	Water, Sanitation & Hygiene (WASH)
	Dutch Lottery Fund Project	Water, Sanitation & Hygiene (WASH)
CORDAID, The Netherlands	Advocacy and Communication with Communities to Empower for Accessing Social Services Health & Empowerment (ACCESS H&E)	Human Rights & Social Justice
	DAM Children's Learning Centres Educate a Child Initiative (DAM CLC--EOSC)	Education
	Health monitoring and advocacy on Safe Motherhood	Human Rights & Social Justice
	Strengthening the health service at grass root level of Bangladesh. (SRHSGRLB)	Human Rights & Social Justice
	Children Education & Community Care (CECCP)	Education
	CMDRR Forum Bangladesh	Climate Change & DRR
CTFK (Campaign for tobacco free kids)	Advocacy for Comprehensive Implementation of Tobacco Control Law in Dhaka City	Tobacco Control program
DAM-UK Charity	Empowering Adolescents for Social Transformation through UCLCs (EAST-UCLC)	Education
	Community managed Sanitation and Water Supply Project (CMAWSP)	Water, Sanitation & Hygiene (WASH)
	Community Managed Water Sanitation (CMWS)	Water, Sanitation & Hygiene (WASH)
	Empowering Adolescent Girls through Education and Vocational Skills training to become the Agents of Social Transformation (EAST-Barguna)	Technical Vocational Skills
	Community Managed Water, Sanitation and Hygiene (WASH) for Health	Water, Sanitation and Hygiene

Department of Women Affairs, GOB	VGD- Program	Livelihood
DPE/GOB	School Feeding Programme (SFP-Mymensing & SFP Barisal)	Education
EACI, Qatar	DAM Children's Learning Centres Educate a Child Initiative (DAM CLC)	Education
EMF (Ecological Management Foundation), NL Govt.	Sujol the Bangladesh Project (Sujol)	Water, Sanitation & Hygiene (WASH)
European Union	Unique Intervention for Quality Primary Education (UNIQUE II)	Education
GFATM (BRAC)	TB Control Program (GFATM- Round 10)	Health Program of communicable disease control
GIZ	RMG - Mid Level Management Training for Disadvantaged	Technical Vocational Skills
	RMG Textile Industry Inclusive Skills Development Training for Female Trainees	Technical Vocational Skills
	Improvement of the Real Situation of Overcrowding in Prisons (IRSOP) Project	Rehabilitation and capacity development program
GoB- World Bank	Rural Piped Water Supply (RPWS)	Water, Sanitation & Hygiene (WASH)
Government of Bangladesh under Local Government Division (LGD), ADB and SIDA	Urban Primary Health Care Services Delivery Project (UPHCSDP)	Maternal and Child (Primary) Health Care
Gueldenpfennig	SDT (Skill Development Training for Garment Workers	Technical Vocational Skills
HYSAWA	HYSAWA in CHT	Water, Sanitation & Hygiene (WASH)
ILO	Safe Labor Migration	Education
	Revision, Translation, editing, cover page design, graphics design and printing CBLMs	Education
International Reading Association	Global Literacy Professional Development Network (GLPDN)	Education
IUCN (International Union for Conservation of Nature)	Building Resilience of the Sundarbans-Dependent Poor to Climate Change-Induced Events and Shocks (BRSDPCIES)	Climate Change & DRR
Kindernothilfe (KNH- Germany)	Integrated Development Program for Most Vulnerable & Disadvantaged Street Children (MVDSCIDP)	Human Rights & Social Justice
Knights Apperal (American Buyer)	RMG Training to Disadvantaged Women	Technical Vocational Skills
Manusher Jonno Foundation (MJF)	Reaching the Excluded for Access Creation of Haor (REACH) Project	Human Rights & Social Justice
	Strengthening Social Protection Program (SSPP) Project	Human Rights & Social Justice
MAX Foundation	Community Managed WaSH and Health for Mothers and Childs (CMWH) Project	Water, Sanitation & Hygiene (WASH)
	Disaster Risk Reduction: Knowledge & skill, Health, Water and Sanitation Facilities and life skills (Waterdruple)	Water, Sanitation & Hygiene (WASH)
	Women Managed Initiatives for Sanitation, Hygiene and safe Water for improved Health (WISH) Project	Water, Sanitation & Hygiene (WASH)
Oxfam, GB	Oxfam Humanitarian Capacity Building (OHCB) Project	Climate Change & DRR
PKSF	Micro Finance Program	Micro Finance Program
	Build Resilience of the Sundarbans-Dependent Poor and Extreme Poor Communities to Climate Change through Empowerment and Livelihood Support (CCCCP)	Climate Change & DRR
Plan International	Quality primary Education (QPE) Project, Gazipur	Education
	Quality Primary Education (QPE) Project, Jaldhaka Model at Jaldhaka	Education
	Stop Child Marriage Project (SCM)	Human Rights & Social Justice
	Girls Power Project (GPP)	Human Rights & Social Justice
	Cross Border Child Trafficking Missing Child Alert (MCA)	Human Rights & Social Justice
	Disaster Preparedness and Mitigation (DPM Project)	Climate Change & DRR
Save the Children (GFATM)	Expand Higher level Advocacy on HIV & AIDS to Create Enabling Environment	Advocacy on HIV
	Strengthen existing VCT Center Run by Other Organizations	Health program of HIV prevention
Save the Children (SIDA)	Creating Youth Advocates of Health in Bangladesh	Health and nutrition program
Save the Children	Every one Campaign (EOC)	Health
Swisscontact	Skills Training for Unemployed & Underemployed Training	Technical Vocational Skills
UNICEF	Diploma in Primary Education	Education
	WASH in School	Water, Sanitation & Hygiene (WASH)
USAID	USAID Agricultural Extension Support Activity	Agriculture
	HIV/STI Prevention Project	Health
WaterAid Bangladesh	Amader Fulbaria Project (AFP)	Water, Sanitation & Hygiene (WASH)
	Amader Kolaroa Project (AKP)	Water, Sanitation & Hygiene (WASH)
	Addressing WASH in Southwestern Bangladesh (WASH Plus)	Water, Sanitation & Hygiene (WASH)
Winrock International	Bangladesh Action for Combating Trafficking in-persons (ACT) Programme	Human Rights & Social Justice
World Bank DTE	Skill Training Enhancement Project (STEP)	Technical Vocational Skills

DAM Governance

DAM General Body (GB) consists of 122 members. The members were brought from various segments of society. They include educationists, social thinkers, professionals and philanthropists.

During the year, the Annual General Meeting of DAM GB was held on 9 November 2013 and approved the General Secretary's annual report for 2012-13, annual audit report for 2012-13 and budget for 2013-14. GB also elected the Executive Committee members.

DAM Executive Committee (EC) consists of 21 members, elected by the general body for two years term which provides policy guidelines to DAM and its institutions. The General Secretary of the EC takes care of constitutional affairs of DAM and convenes the meeting of GB and EC.

DAM EC meets on quarterly basis or bi-monthly if so required discussing on policy and macro planning issues. During FY 2013-14, eight EC meetings were held.

DAM has four functional divisions and a number of institutions and specialised units. The President is DAM's chief functionary who oversees the macro-management affairs of the organisation and its institutions on behalf of DAM Executive Committee. The functional divisions are headed by respective directors or divisional heads at DAM headoffice. DAM-sponsored institutions are managed by the institutional CEOs under the guidance of the respective governing bodies and within the broad framework set by DAM Executive Committee. The field-based projects are managed by respective project heads with technical and administrative support from program management. The Executive Director (ED) manages the organisation and implement programmes in cooperation with the divisional heads and sector team leaders. The ED is also

ex-officio member of the institutional management committees. He acts to bring cross organisational synergic links. DAM organogram on page 14 shows the governance structure and macro-level line management in the organisation.

The Internal Audit Unit works as autonomous unit in DAM under the guidance of the Audit Committee formed by EC with three members. The Monitoring and MIS Unit works under the guidance of the Executive Director but closely work with the functional divisions. These two units collectively ensure programmatic quality assurance, financial transparency, accuracy and accountability.

Strategic Planning 2015-2025

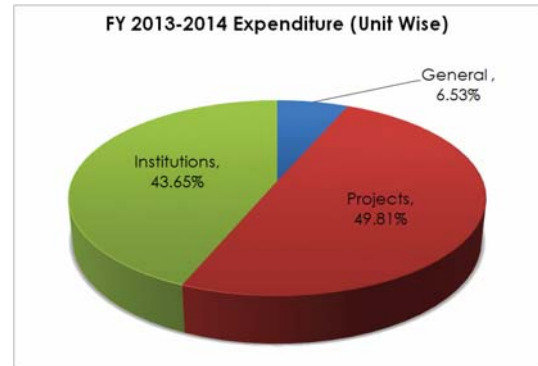
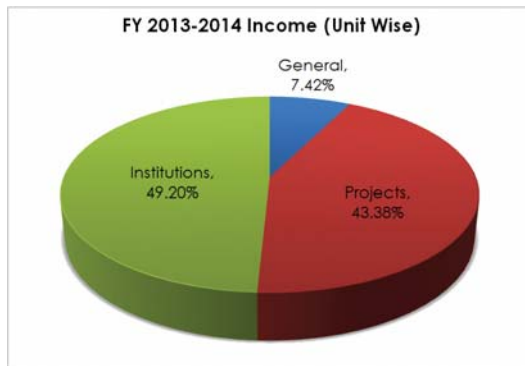
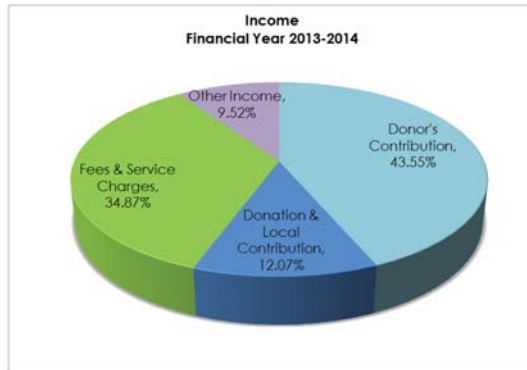
As the finishing line of MDGs target date draws closer and the world community looks forward to Sustainable Development Goals (SDGs), DAM embarks on a decade-long post-2015 critical planning directions viz. Strategic Planning. This important initiative - Strategic Planning 2015-2025, is being built on the outcomes of the DAC 2014 (held in March 2014) and a series of other important consultations held at different times and various levels.

Though the preparatory work began during January 2014, it was not before May-June of the year that the first draft was completed and placed for internal review. The document was then placed at a couple of meetings within DAM for further review, comments and necessary feedbacks. In June it was placed at the DAM Executive Committee who subsequently formed a sub-committee to provide detailed and holistic feedback on the document. Once all comments/observations were received, the Strategic Planning document was shared with the Consulting Team - Results Matter UK - with request to prepare an updated version incorporating the significant views reflected on it during the process. The entire strategic planning exercises - an internal one and still continuing - is being coordinated smoothly by an in-house resource team.

The document is expected to provide possible future directions and help guide framework for developing individual plans in different segments of the organizations. Through the collective works of all, DAM will be able to further strengthen its footing to extend need-based quality service efficiently to achieve its

cherished goal of serving distressed humanity and social and spiritual development of all humankind.

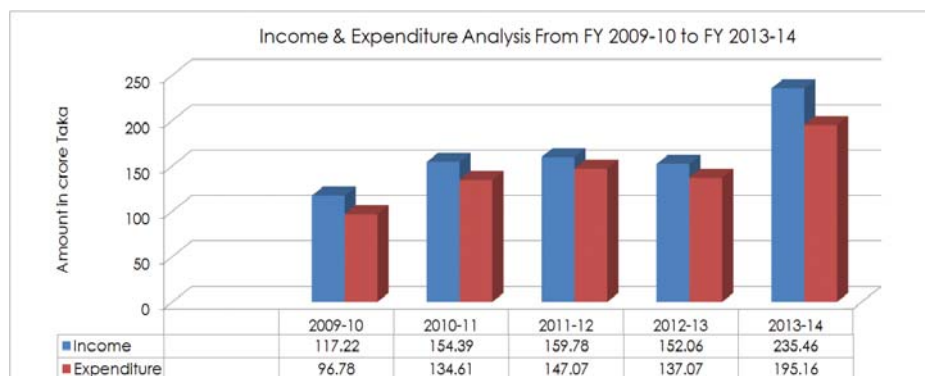
The Strategic Planning 2015-2025 will hopefully be finalized in February 2015.



DAM's major sources of fund inflow are grants from external donors, fees and service charges for institutional services and contributions from local donors and individuals. During FY 2013-14, from external donors grants contribution was BDT 1025 million which was 43.55% of total fund receipts.

Expenditure analysis of FY 2013-14 shows that three major fields of expense were for implementation of field based projects (49.81%), expenses for activities of various institutions (43.65%), and 6.53% expenses were to meet general.

DAM growth in terms of financial turnover of last five years show a steady position creating a sound base for future organizational development.





AZIZ HALIM KHAIR CHOUDHURY

Chartered Accountants

Exclusive Correspondent Firm of PKF International

Independent Auditors' Report

To the Management of
Dhaka Ahsania Mission

We have audited the accompanying financial statements of DHAKA AHSANIA MISSION, which comprise the Consolidated Balance Sheet as at 30 June 2014, and Consolidated Income & Expenditure Account, Consolidated Receipts & Payments Account for the year ended, and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Accounting Standards (BAS). This responsibility includes: designing, implementing and maintaining internal control relevant to preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in circumstances.

Auditors' responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstance, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above give a true and fair view of the financial position of the organization as at 30 June 2014, and its financial performance for the year ended in accordance with Bangladesh Accounting Standards (BAS) and comply with the applicable laws and regulations.

We also report that

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of account have been kept by the organization so far as it appeared from our examination of those books;
- c) the organization's Balance Sheet, Consolidated Income & Expenditure Account and Consolidated Receipts & Payments Account dealt with by the report are in agreement with the books of accounts; and
- d) the expenditure incurred was for the purposes of the organization's.

29 October 2014
Dhaka.


Aziz Halim Khair Choudhury
Chartered Accountants

Dhaka Ahsania Mission Consolidated Balance Sheet

As on 30 June 2014

Sl.No.	Particulars	30-Jun-14 Taka	30-Jun-13 Taka
A.	Fixed Assets (Written Down Value)	4,994,511,021	4,717,433,245
B.	Pre-Operational Expenses	180,386,350	129,977,811
C.	Non Current Assets:		
	Investment	605,930,908	30,200,000
D.	Current Assets	3,091,464,862	2,693,850,885
	Inventory/Stock	59,832,753	69,566,393
	Accounts Receivables, Loan & Advances	1,558,728,006	1,362,117,786
	Accrued Interest	24,564,071	16,961,044
	Cash & Bank Balances	1,448,340,032	1,245,205,663
E.	Total Property and Assets:(A+B+C+D)	8,872,293,140	7,571,461,941
F.	Current Liabilities	1,468,593,722	816,815,142
	Net Assets: (E-F)	7,403,699,418	6,754,646,799
	Represented by	7,196,600,072	6,629,115,272
G.	Capital Fund	4,035,934,064	3,123,909,250
	Other Funds	3,096,397,389	3,347,859,682
	Donor's Fund	64,268,620	157,346,340
H.	Loans	207,099,346	125,531,527
	Total (G+H)	7,403,699,418	6,754,646,799

For detail, may be read in detailed consolidated Balance Sheet marked as Annexure-A.


Director - Finance & Accounts
Dhaka Ahsania Mission


Executive Director
Dhaka Ahsania Mission

Note: Previous year's figure has been rearranged where necessary.

29 October 2014
Dhaka.


Aziz Halim Khair Choudhury
Chartered Accountants

Dhaka Ahsania Mission

Consolidated Income & Expenditure Account

For the year ended 30 June 2014

Particulars	2013 - 2014 Taka	2012 - 2013 Taka
A: Income:		
Sales (Inventories)	96,271,675	111,157,545
Training	19,565,210	15,691,675
Monitoring	16,381	218,288
Research	-	139,714
Donation	264,529,798	112,103,786
Project Service Charge	54,964,217	33,499,601
Project/Programme received	1,025,329,623	595,110,535
Bank Interest	56,878,971	23,694,479
Fees & Charges	652,672,069	502,708,793
Accommodation Charge	2,736,781	594,665
Service Charge on Loan	110,564,237	93,824,832
Own/ Community Contribution	19,677,990	15,384,415
Milad Income	542,023	511,416
Zakat Income	9,722,411	4,816,144
Prize Money	470,655	-
Miscellaneous	40,650,216	11,182,954
Total Income:	2,354,592,258	1,520,638,841
B. Expenses:		
Purchase(Inventory)	75,172,573	67,182,264
Training	63,491,575	55,728,515
Monitoring	2,944,412	2,837,281
Research	-	13,172
Donation	1,738,102	2,148,632
Service Charge on Central Management	54,480,470	23,375,346
Registration & Other Fees	12,052,071	723,414
Bank Charge	2,536,164	3,865,754
Salary & Allowances	900,046,822	653,249,468
Honorarium	21,323,441	34,646,830
Travelling Expenses	25,401,005	22,966,467
Conveyance	201,217	205,842
Insurance	160,665	121,245
Utilities	31,548,882	22,675,676
Vehicle Expenses	21,617,723	11,117,109
Repair & Maintenance	21,948,804	14,818,796
Advertisement	4,906,353	6,202,989
Audio Visual Expenses	34,782	-

Aziz Halim Khair Choudhury
Chartered Accountants

Particulars	2013 - 2014 Taka	2012 - 2013 Taka
Contingency	348,601	602,577
Accommodation	50,332,773	39,827,159
Milad Expenses	587,688	595,995
Entertainment	3,089,822	2,567,196
Legal Expenses	5,649,598	1,786,291
Medical Expenses	10,113,460	1,032,463
Magazine & Newspaper Supply	136,373	588,542
Meeting Expenses (Community Level)	2,244,112	7,816,617
Membership Fees	133,816	17,725
Photocopy Expenses	153,190	128,265
Postage & Courier	4,093,223	3,371,437
Printing & Stationery	17,695,100	11,872,951
Rent, Rates, Taxes & VAT	11,930,569	1,615,434
Zakat Expenses	7,535,437	3,933,290
Audit Fee	2,366,455	1,492,388
Service Charge /Paid to Donor	14,564,946	-
Depreciation	76,871,628	50,810,788
Project/ Program Expenses	481,944,406	289,657,044
Miscellaneous Expenses	9,770,808	6,482,664
Interest paid to group members	7,290,796	20,268,901
Disaster Management Expenses	1,095,778	923,780
Own/ Community Contribution	6,728,905	-
Loan loss Provision	(2,682,059)	3,404,123
Total Expenditure	1,951,600,485	1,370,674,429
Net Surplus / (Deficit) A-B	402,991,772	149,964,412
Total	2,354,592,258	1,520,638,841

For detail, may be read in detailed consolidated Income & Expenditure Accounts marked as Annexure-B.



Director - Finance & Accounts
Dhaka Ahsania Mission



Executive Director
Dhaka Ahsania Mission

Note: Previous year's figure has been rearranged where necessary.

29 October 2014
Dhaka.



Aziz Halim Khair Choudhury
Chartered Accountants

Dhaka Ahsania Mission

Road # 12, House # 19, Dhanmondi R/A, Dhaka-1209
Tel : 8115909, 8119521-22, Fax : (880-2) 8143706, 9144030
Email : dam.bgd@ahsaniamission.org.bd, dambgd@gmail.com
Website : www.ahsaniamission.org.bd

