


# Annual Report 2023-2025

# ARA

Action for Rural Advancement



Your Name

**31st January, 2026**



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## Message from Leadership:

**Md. Abul Kalam Azad**

Executive Director, ARA

Date: 1st Jan,2026

At ARA, we believe that environmental sustainability is not a peripheral concern—it is central to our mission of empowering rural communities with dignity, resilience, and opportunity. This Environmental Policy (2025–2028) represents a milestone in our journey toward institutionalizing climate-conscious development across every layer of our work.

Our commitment is rooted in both urgency and hope. As Bangladesh faces escalating climate risks—from salinity intrusion to erratic rainfall—ARA is determined to lead with integrity, innovation, and inclusivity. This policy integrates environmental safeguards into our core programs—WASH, agriculture, education, and health—ensuring that every intervention contributes to ecological balance and long-term community wellbeing.

We have drawn inspiration from sector leaders, consulted with field teams, and listened to the voices of our beneficiaries. The result is a policy that is not only donor-compliant and operationally sound, but also culturally grounded and locally relevant. From eco-procurement to community-led awareness campaigns, every commitment in this document reflects our belief that sustainability must be both systemic and participatory.

I extend my gratitude to the ARA team, our partners, and our donors for their unwavering support. Let this policy be a living document—reviewed, refined, and renewed as we learn and grow together. I invite all stakeholders to hold us accountable, challenge us to do better, and walk with us as we build a greener, fairer future.

Together, we can turn policy into practice—and practice into progress.

**Md. Abul Kalam Azad**

Executive Director

ARA (Action for Rural Advancement )

Satkhira, Khulna Division, Bangladesh

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## Organizational Overview

### Introduction

Satkhira district, located in the south-western part of Bangladesh, is a climate-vulnerable area. Every year, devastating natural disasters affect this region. In the 1990s, some young people realized that human-made problems were creating more complexity than natural disasters. The increase in shrimp farming in this region was encroaching on arable land and increasing soil salinity. In this situation, people were losing arable land and agricultural production, leading to their increasing poverty and lack of work. To address these challenges, in 1996, some young people attempted to organize the local community and formed a community forum called ARA (Action for Rural Advancement). Initially, this club started working on increasing agricultural production and raising awareness about people's rights. Gradually, ARA expanded its activities and was registered with the Social Welfare Department in 1999. From then on, the organization began working with full force, including ensuring safe water, informal primary education, and preventing human rights violations. Climate change-related activities were also added to their programs. ARA transformed into a full-fledged non-governmental organization after being registered with the Department of Youth Development in 2001 and the NGO Affairs Bureau in 2018. Currently, the organization operates its activities with the support of national and international donors in various districts, including Satkhira, Khulna, Netrokona, Panchagarh, Habiganj, Kurigram, Barisal, Bhola, and Jamalpur. During this time, ARA has established an Old Age Home in Satkhira, which is run as a charitable initiative with the help of donors, local grants, and its own funds.



- **Mission & Vision:**

ARA believes in building an inclusive and equitable society.

**Vision:** To establish a life-friendly society for all.

**Mission:** To empower people and motivate public institutions to serve people's rights, thereby activating social bodies.



- **Core Values & Strategy:**

ARA adheres to the principles of transparency, accountability, participation, equality, and sustainable development in its activities. The organization's activities and policies of transparency are detailed in its comprehensive descriptions.

- **Key Highlights:**

### **1. Environmental Restoration & Protection**

- Mangrove reforestation programs strengthened
- Community participation in coastal embankments and dykes
- Community-based plastic pollution and waste management models

### **2. Early Warning Systems**

- Advanced disaster early warning systems developed
- Mobile apps and AI-based forecasting were introduced

### **3. Carbon Neutrality**

- Reduced organizational carbon footprint
- Promoted solar and wind energy at the local level

### **4. Women Empowerment & Gender Equality 2.0**

**Objective:** Empower women economically, socially, and politically; eliminate gender-based violence

- Economic Self-Reliance
  - Skill training (digital marketing, e-commerce, coding)
  - Support for SMEs and market access
- Prevention of Gender-Based Violence
  - Awareness campaigns involving men and youth
  - Integrated service centers (legal, psychological, health)
- Leadership & Participation
  - Increased women's participation in governance
  - Mentorship programs for women leaders
- Education & Health Rights
  - Continuity of girls' education ensured
  - Adolescent health and nutrition awareness

### **5. Human Rights & Social Justice Reinforcement**

**Objective:** Protect the rights of marginalized communities

- Elderly Care & Support
  - Improved old age homes, day-care, healthcare, and recreation

- Inclusion of Persons with Disabilities
  - Employment opportunities created
  - Access to education and healthcare expanded
- Child Rights Protection
  - Child labor elimination
  - Child marriage prevention campaigns
- Legal Aid & Awareness
  - Free legal aid, arbitration, and counselling strengthened
  - Public awareness of human rights increased

## **6. Humanitarian Assistance & Disaster Response**

**Objective:** Effective risk reduction, rapid response, and recovery

- Risk Reduction & Preparedness
  - Community disaster committees strengthened
  - Shelters and safe zones constructed
- Immediate Response
  - Emergency relief, medical aid, and psychosocial support enhanced
- Rehabilitation & Recovery
  - Livelihood recovery and housing rehabilitation supported
- Networking
  - Strong national and international humanitarian networks have been built

## **7. Organizational Capacity & Partnerships**

**Objective:** Enhance ARA's effectiveness and impact

- Human Resource Development
  - Staff trained in AI, data analytics, and project management
  - Leadership and mental well-being are prioritized
- Technological Innovation
  - Blockchain, AI, big data, and remote sensing have been adopted
  - Transparency ensured via digital platforms
- Research & Knowledge Management
  - Publications on climate change, poverty, and inequality expanded
  - Knowledge-sharing hub established
- Financial Sustainability
  - Funding diversified (social enterprises, corporate partnerships, crowdfunding)
- Strategic Partnerships
  - National and international collaborations strengthened

# Program Performance & Impact

## Program Performance & Impact Report

### Program Overview

Our organization implemented multiple projects addressing governance, humanitarian support, human rights, and social inclusion.

- **RENEW (Respons, Engagement & Networking for Exclusive Women)**
  - Budget: BDT 25,00,000
  - Donor: Manusher Jonno Foundation
  - Area: Satkhira Municipality
  - Activities: Organizational capacity building, empowerment of climate refugees, legal aid, training
- **Old Age Home (Probin Awasan Kendra)**
  - Budget: BDT 95,80,400
  - Donors: Bangladesh NGO Foundation, Local Donations, HDF, Own contribution
  - Area: Satkhira
  - Activities: Free food, accommodation, healthcare, recreational workshops
- **Disability Development Program**
  - Budget: BDT 24,50,000
  - Donor: National Disability Development Foundation
  - Area: Satkhira Sadar
  - Activities: IGA training, material distribution, medical services, awareness
- **VGD Project**
  - Budget: BDT 65,87,500
  - Donor: Women Welfare Department
  - Area: Bhola, Satkhira
  - Activities: Income-generating training for women
- **Child Labor Eradication Project**
  - Budget: BDT 1,42,88,000
  - Donor: Ministry of Labor
  - Area: Khulna City Corporation
  - Activities: Skill and education training for 993 children, non-formal education
- **Safe Drinking Water Project**
  - Budget: BDT 4,00,000
  - Donors: BNF
  - Area: Satkhira,
  - Activities: Install 4 deep tubewells covers across 1550 people.

## Beneficiary Reach.

- **RENEW Project:** Direct beneficiaries – 2,000 women; Indirect beneficiaries – 500 community members
- **Old Age Home:** Over 200 elderly residents supported with food, shelter, healthcare, and recreation
- **Disability Development Program:** Dozens of persons with disabilities trained and supported
- **VGD Project:** Hundreds of women trained in income-generating activities across Bhola and Satkhira
- **Child Labor Eradication Project:** 993 children rescued from child labor and enrolled in education programs
- **Safe Drinking Water Project:** 1550 households across gained access to safe drinking water and hygiene awareness.

## Impact Stories

- **Women Empowerment:** A climate refugee in Satkhira, once excluded from decision-making, now runs a tailoring business after receiving training and legal support under RENEW.
- **Elderly Care:** A 72-year-old resident of the Old Age Home shared that access to healthcare and recreational activities restored her dignity and sense of belonging.
- **Child Labor Eradication:** A 12-year-old boy in Khulna, previously engaged in hazardous labor, is now enrolled in non-formal education and dreams of becoming a teacher.
- **Safe Water Access:** Beneficiary families reported fewer waterborne diseases after receiving tubewells and hygiene training, improving overall community health.



## Bilkis Begum – Restoring Dignity Through Community Support

**Bilkis Begum, a marginalized migrant woman, reclaimed her safety and family life through community arbitration facilitated by the WWPF.**

**Bilkis, a mother of two in Ward No. 05, endured daily physical**

and mental harassment from her husband, Abdus Salam Gaji. She was forced out of her home and lived in extreme poverty with her parents for a year.

Bilkis shared her situation with WWPF members. They, along with local ex-LGI representatives and social leaders, arranged an arbitration. Her husband was confronted, acknowledged his abuse, and signed a formal pledge to stop the violence and take responsibility for his family.

The WWPF acted as the critical first responder and mobilizer. It leveraged community leadership to conduct a successful intervention that prioritized dignity and safety. “I had no one. The forum became my voice and my strength,” says Bilkis.

Bilkis now lives safely with her husband, who cares for the family. This case strengthened community mechanisms for protecting women and showed that collective action can resolve family violence.

This story highlights the effectiveness of community-led mediation in restoring rights and peace. It underscores the WWPF's role as a protector. A social leader involved said, “We showed that abuse is a community concern, not just a private matter.”

## Positive changes in Salma's life through the cultivation of Chui Jhal



Salma Sultana, a middle-class housewife, faced a harsh reality. With a father named Mizanur Rahman and a mother named Momtaz Begum. She came from a family whose ancestral home was in Mithabari village under the Naghargata Union of Tala Upazila, Satkhira District. Her father was a very poor farmer, and her mother was a housewife. It was so difficult to maintain her family with her father's low income. Salma is the smallest sister of one of the five brothers. The financial pressure of running a household and educating her only son, Siam, was becoming increasingly difficult for Salma and her husband, Kazi Farhad. Salma found some relief from this struggle by taking on a part-time job. Her small income was like a piece of straw in a sea of crisis, just enough for them to barely get by. However, life rarely follows a straight path. Salma unexpectedly lost her job, and despair and uncertainty cast a deep shadow over her life. Since childhood, they have dreamed of winning the battle of life by fighting poverty. But Salma was not one to give up. She knew she had to find her own way out of the adversity. Her first step was joining the "Ward Women's Protection Forum" in Sultanpur during a monthly meeting of the WMPF. Once upon a time, Upazila Agriculture Officer Yasir Arafat had spoken about the benefits of cultivating vegetables in the home yard. Salma explained that although she had enough space, the shade from the trees made it impossible to grow vegetables. She discussed this problem with a field volunteer who then advised the agriculture officer to visit Salma's home. It was during this visit that the life-changing moment occurred. The agriculture officer suggested that Salma cultivate chui jhal in her yard. **At a time when Salma was surrounded by darkness, this advice shone a new light on her path. Acting on the agriculture officer's advice, Salma began cultivating chui jhal. She prepared the soil and planted the saplings herself, moving past her despair. Her hard work and patience quickly bore fruit.** The chui jhal plants grew, and Salma's smile returned. Her initiative not only helped her but also inspired many other women in her neighborhood. During Eid-ul-Adha, Salma sold the chui jhal from her garden and earned 80,000 taka. This substantial amount of money marked a new chapter in her life. The woman who once worked for a small income for someone else had now become a successful female entrepreneur. Today, Salma not only sells chui jhal but also produces and sells the saplings herself. Her success has become a new source of inspiration for the women around her. They are now taking saplings from Salma to plant chui jhal in their own yards. Salma's story proves that with the right decision at the right time and a little courage, a woman can become self-reliant. This is a story of an extraordinary woman who identified her own problem and found the solution herself. Salma's success is not just her own but a shining example for all women in society. She now manages her household expenses, pays for her son's education, and is known as a successful female entrepreneur. Salma's journey will likely inspire other women to bring about change in their own lives. This unexpected success not only gave Salma financial independence but also greatly boosted her confidence as a successful female entrepreneur. Salma's success has become a source of inspiration for many women around her. They realize that with the will and the right guidance, women can build their own destinies. Salma Sultana's story proves that the right decision and courage in adverse situations can make a woman self-reliant. This story encourages other women in society to dream a new dream and find the courage to stand on their own feet. Salma is no longer just a housewife but a successful entrepreneur and a symbol of inspiration.

## Fatima Khatun – A Champion in the Fight for Self-Reliance

Fatima Khatun escaped deep poverty to become a thriving livestock entrepreneur through training and support accessed via the Women’s Protection Forum under the RENEW Project.

Born into poverty in Padmapukur, Satkhira, Fatima was married at 14. Her husband lost his job, and the family, burdened by debt, moved to Satkhira city. Her initial attempt at poultry farming failed.



After joining the Women’s Protection Forum (formed with support from ARA under the RENEW Project, Christian Aid, and Manusher Jonno Foundation), Fatima learned about services. She received livestock rearing training from the Youth Development Directorate. She sold a gold ring to buy her first cow and applied her new knowledge successfully.

The forum provided crucial information and a link to government training. The RENEW Project’s network enabled this connection. Fatima’s determination was key. “The training opened my eyes. I used my last resource, my ring, to start my new life,” she says.



Fatima now owns three cows, five goats, 45 chickens, and 16 ducks. Her income supports her family, her husband is employed, and her sons are in school. Her success inspires other women in the forum.

Fatima’s story proves that with access to training and a supportive network, women can lead their families out of poverty. This model is highly effective for economic empowerment. A project field officer observed, “Fatima didn’t just receive training; she seized the opportunity with incredible courage.”

## From Struggle to Self-Reliance: The Inspiring Journey of Sharmin Sultana



Sharmin Sultana is a housewife hailing from an underprivileged family. Her husband, Akbar Ali Morol, is a farmer by profession. Due to the seasonal nature of his work, his average monthly income was a mere BDT 7,000. For a family of five, this meager and uncertain income made daily survival an uphill battle. With work being irregular, poverty became a constant companion in their lives.

Sharmin is a mother of three daughters. Her eldest, Shapla Akhtar, is 17 years old, followed by Tabassum Akhtar Shila, and the youngest, Sanjida Akhtar Brishti, who is only 7. Providing even the necessities—food, clothing, and education—was a daily struggle. Every time Sharmin looked at her daughters, her heart would ache with worry about their bleak future.

At the height of their hardship, Sharmin moved to the Kathia Mathpara area with her daughters. She had no capital, no financial security, and no clear path ahead. All she possessed was an iron will to survive and a mother's determination to provide for her children. During this dark phase, support from ARA emerged as a beacon of hope.

She started on a very small scale, frying papad at a local market stall. Despite the physical toll—standing all day and frequently suffering burns from hot oil—she refused to give up. Gradually, she expanded her business to include various fried snacks like piyaju (onion fritters) and vegetable chops. At the end of each day, clutching her hard-earned money, she would often be moved to tears, knowing those few coins meant her children would not go hungry.

Through relentless hard work and sheer courage, her circumstances began to transform. Today, she successfully manages a fried snack shop, a traditional pitha (cake) business, and is involved in a water plant project. Her monthly income has surpassed BDT 10,000. The woman who once struggled to secure a single meal has evolved into a self-reliant entrepreneur.

Today, Sharmin Sultana breathes a sigh of relief. All three of her daughters are now attending school regularly. Seeing the smiles on their faces helps her forget the years of pain and deprivation. A life once defined by despair is now filled with hope, confidence, and dignity.

Sharmin Sultana's story is not just the tale of one individual; it represents the resilience of thousands of women. It proves that with the right support, opportunity, and an unwavering spirit, it is possible to rise from the depths of poverty toward a life of self-reliance.

## Rayhatul Jannat Rimi – From Child Marriage Survivor to Entrepreneur

Rayhatul Jannat Rimi transformed from a child marriage survivor facing abuse into the Chairperson of her Ward Women's Protection Forum and a successful entrepreneur.

Rimi, a resident of Ward No. 01, was married at the age of 13. She is a mother of two, and her life was marked by constant harassment from her husband. Trapped in poverty and social stigma, she sought a way out.



Rimi became actively involved in community initiatives. With support from WWPF members, she and fellow member Soheli Jannat received a three-month beautician training organized by the District Women Directorate. After completing the training, Rimi opened her own

beautification center in town.

The Ward Women's Protection Forum (WWPF) provided Rimi with a platform for engagement and linked her to skills training. The District Women Directorate's training program gave her the practical skills for entrepreneurship. Rimi showed remarkable courage and leadership. She states, "The training gave me confidence. Now I have my own income and identity."

Rimi's financial independence supports her family. Her success story inspires other women in her community to seek training and economic opportunities, demonstrating that change is possible.

Rimi's journey teaches that community support and targeted skills training can empower survivors to rebuild their lives. Her story is a model for women's economic empowerment. A WWPF member noted, "Rimi is proof that when women support each other, they can overcome any obstacle."

## Rocksana – Victorious in the Battle of Life

Rocksana, a marginalized migrant and child marriage survivor, secured justice and a peaceful family life through legal aid coordinated by the WWPF.

Rocksana, from Ward No. 06, was married to Abdur Rahim. She suffered physical abuse, was expelled from her home, and lived in poverty with her two children at her parents' house for six months.



The WWPF linked her case to the District Legal Aid Committee. The committee issued a notice to her husband, requiring him to sign a bond promising never to abuse her again. After this, Rocksana and her children returned to live with her husband peacefully.

The WWPF connected Rocksana to formal legal services, bridging a gap she could not cross alone. The legal bond provided enforceable protection. “The legal paper was my shield. It gave me back my peace,” Rocksana shares.

Rocksana’s case demonstrates how community forums can facilitate access to justice, offering a clear pathway for other women facing similar violence to seek legal recourse and safety.

Rocksana’s victory shows the power of combining community support with legal authority. It is a replicable model for protecting women’s rights. A committee member stated, “The forum’s referral ensured timely and effective legal action.”

### Outcome Metrics

- **Education:** 993 children enrolled in non-formal education; literacy rates improved among disadvantaged groups
- **Health Services:** Over 200 elderly received healthcare; thousands benefited from safe water and hygiene training

- **Economic Empowerment:** 2,000 women directly empowered through RENEW; hundreds of women trained under VGD; persons with disabilities engaged in IGA activities
- **Social Inclusion:** Increased participation of women, the elderly, and persons with disabilities in community decision-making

## Financial Review

### ● Funding Sources:

- **Manusher Jonno Foundation** – Supported the RENEW project for women’s empowerment, **Bangladesh NGO Foundation, HDF, Local Donations, Own Contribution** – Supported Old Age Home (Probin Awasan Kendra)
- **National Disability Development Foundation** – Supported Disability Development Program
- **Women's Welfare Department** – Supported the VGD Project for women’s income generation
- **Ministry of Labor** – Supported Child Labor Eradication Project
- **BNF** – Supported Safe Drinking Water Project

### ● Expenditure Breakdown:

- **Program Implementation:** Training, legal aid, healthcare, water supply, and awareness campaigns. **Operational Costs:** Staff salaries, administration, monitoring, and evaluation
- **Infrastructure & Facilities:** Old Age Home maintenance, tubewell installation, shelters, and equipment
- **Community Services:** Food distribution, medical services, psychosocial support, and recreational activities

### ● Audited Financial Statements:

- All financial transactions were audited by certified auditors in compliance with national regulations. Reports confirm proper allocation of donor funds to designated projects.
- No major discrepancies were identified; expenditures aligned with approved budgets.

## Transparency Notes: Compliance with donor requirements and accounting standards.

- Full compliance with donor requirements and accounting standards was maintained. Financial records are documented and accessible for verification.
- Regular reporting to donors ensured accountability and transparency.
- Internal financial monitoring strengthened sustainability and reduced dependency on single funding sources.



## Governance & Accountability

### Board of Directors & Leadership

- **Profiles & Responsibilities:**
- The Board of Directors provides strategic oversight, ensures alignment with organizational mission, and approves major policies and budgets.
- The leadership team manages day-to-day operations, program implementation, and stakeholder engagement.
- Responsibilities include financial stewardship, program monitoring, and ensuring transparency in decision-making.

### Governance Practices

- **Policies:** Clear organizational policies guide ethical conduct, financial management, and program delivery.
- **Ethics:** Strong emphasis on integrity, inclusivity, and accountability in all operations.
- **Risk Management:** Regular risk assessments are conducted to identify financial, operational, and reputational risks; mitigation strategies are developed to safeguard sustainability.
- **Internal Controls:** Established systems for monitoring compliance, auditing, and reporting to ensure accountability.

### Compliance

- **Legal Obligations:** Adherence to national laws governing NGOs, labor rights, and environmental standards.
- **Regulatory Requirements:** Compliance with registration, reporting, and tax obligations under relevant authorities.
- **Donor Reporting:** Timely submission of financial and programmatic reports to donors, ensuring transparency and accountability.
- **Audit & Review:** Annual external audits are conducted to validate financial integrity and compliance with international accounting standards.

# Some of Our Activities



Upazilla Co-ordination Meeting with the duty bearer to enhance service from the GO and get access easily.

Annual Sharing Meeting of Women's Protection Forum







# Our Awareness Activities



Awareness Activities in Community Level for Ending Violence against woman



## Community ScoreCard Program for Accountability





## Some Of Our Charity Activities







We distribute the Najjomulle Food Package at the poor community level. Where can they buy a food packet in valied price? In the local, the price is very high,h but they can get access in minimum price of value. The food package is not ARA's business. It's a program to support the Old Age Home ( Briddhasharam Project).



## Sustainability & CSR Section Framework

### 1. Environmental Impact

- **Energy Use:**
  - Track electricity consumption in offices and field operations.
  - Highlight efficiency measures (solar panels, LED lighting, reduced generator use).
- **Emissions:**
  - Report on transportation-related emissions (vehicles used for fieldwork).
  - Mention steps toward greener mobility (shared transport, fuel-efficient vehicles).
- **Waste Management:**
  - Outline policies for reducing paper use (digital reporting, e-communication).
  - Describe recycling initiatives (plastic, e-waste, office supplies).

### 2. Social Responsibility

- **Community Programs:**
  - Showcase initiatives that directly benefit local communities (health camps, vocational training, women empowerment projects).
  - Provide beneficiary numbers and testimonials.
- **Employee Welfare:**
  - Highlight staff training, capacity-building workshops, and wellness programs.
  - Mention diversity, inclusion, and fair employment practices.

### 3. Future Commitments (ESG Goals & Targets)

- **Environmental Goals:**
  - Commit to reducing energy consumption by 15% in the next year.
  - Expand renewable energy adoption in field offices.
- **Social Goals:**
  - Increase community program reach
    - Train 500 youth and women in vocational skills,
    - Manage safer drinking water initiatives,
    - social audit, and scorecard management in the community, home program for the homeless and helpless community
    - Manage education institutes for children and youth, especially for CWD.
  - Strengthen gender equity in staffing and leadership.
    - Make sure men and women have equal opportunity in every scope of the organization

- Make sure the SHPC activities are in accordance with the high court-directed guidance
- Any kind of Sexual harassment and abuse is ZERO Tolerance.
- No gender discrimination is allowed
- Gender sensitive workplace.
- **Governance Goals:**
  - Enhance transparency with quarterly donor updates.
  - Adopt international NGO reporting standards (e.g., GRI or INGO compliance frameworks).
  - Adopt international NGO rules for management and program.
  - Adopt the international NGO financial system in the process of core finance management
  - Maintain the network and union for development and organizational improvement.
  - Manage good and healthy relations with all Institutes, Stakeholders, leaders, community focal points, GOs, and NGOs for sustainability.

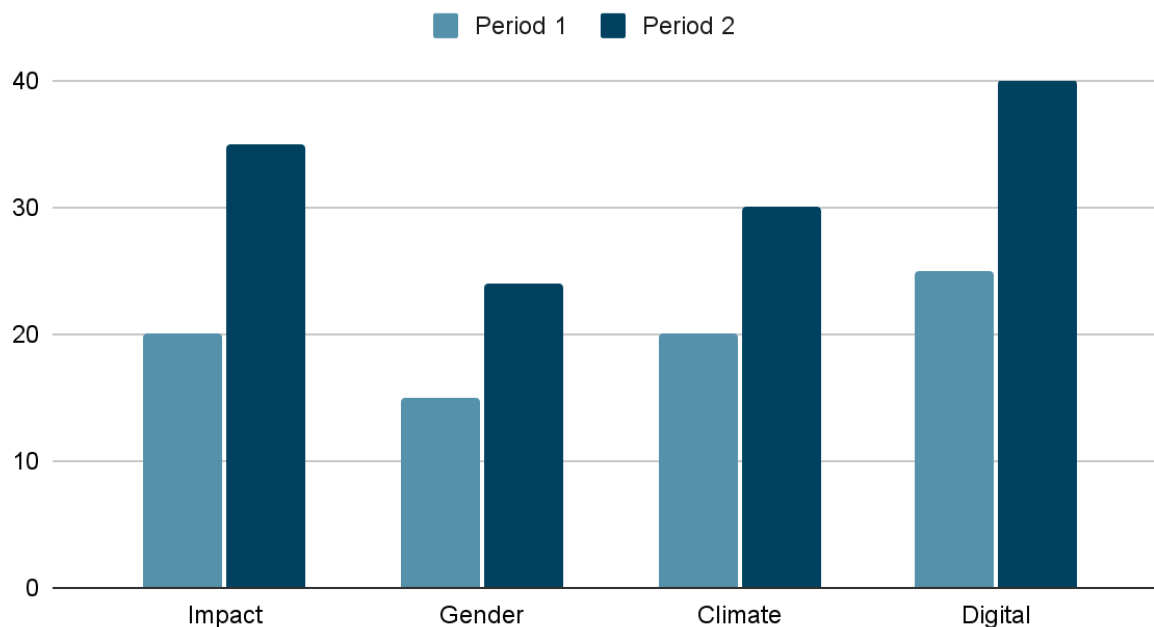
## Future Outlook

### Strategic Roadmap

- **Program Expansion:** Scale up training programs to reach new districts, with a focus on youth, women, and marginalized groups.
  - We already plan for our future program and goal
  - Policy review and other activities for scaling up our capacity building.
- **Innovation in Service Delivery:** Introduce digital platforms for monitoring beneficiary progress, social audits, and scorecard management.
  - We analyze our feedback and compliance for better performance and service management.
  - Study and evaluation of our service to improve our service quality.
- **Resilience Building:** Strengthen organizational capacity through staff development, diversified funding streams, and partnerships with government and international NGOs.
- **Community-Centered Growth:** Expand initiatives in education, health, and livelihood support, ensuring inclusivity for children with disabilities and vulnerable populations.
- **Sustainability Integration:** Embed environmental and social responsibility practices into all program operations, aligning with ESG commitments.

## Market Trends & Risks

### Trends – 10 Years



- **Trends**

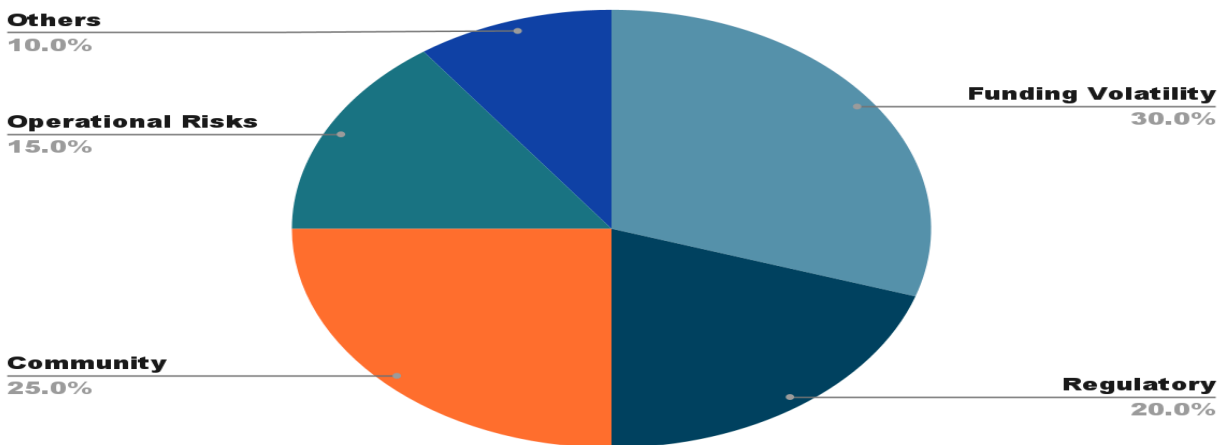
- Growing donor emphasis on **impact measurement and transparency**.
- Increased demand for **gender-sensitive and inclusive programming**.
- Rising importance of **climate resilience and green practices** in NGO operations.
- Expansion of **digital tools** for monitoring, reporting, and beneficiary engagement.

- **Risks**

- **Funding Volatility:** Dependence on donor cycles and global economic shifts.
  - Donor funding often follows cycles tied to fiscal years, political priorities, or thematic trends. This creates uncertainty in long-term program planning. Global economic downturns, inflation, or currency fluctuations can reduce donor contributions and affect grant disbursements.
  - Competition among NGOs for limited funds intensifies during periods of economic stress.
- **Regulatory Challenges:** Compliance with evolving NGO governance and financial standards.

- **Community Vulnerabilities:** Natural disasters, climate change, and socio-political instability are affecting program continuity.
- **Operational Risks:** Staff turnover, resource constraints, and technology adoption barriers.

## Risks Distribution



- **Mitigation Strategies**

- Diversify funding sources (local fundraising, partnerships, grants).
- Strengthen compliance frameworks aligned with international NGO standards.
- Build disaster preparedness and climate resilience into program design.
- Invest in staff retention, training, and digital literacy.



## Appendices

### Glossary

To make the report accessible to all readers, key terms are explained:

- **ARA (Action for Rural Advancement):** A non-governmental, non-profit development organization established in 1996 in Satkhira, Bangladesh.
- **Beneficiary:** An individual, household, or community receiving direct support from ARA's programs.
- **ESG:** Environmental, Social, and Governance — a framework guiding sustainability and accountability.
- **CWD:** Children with Disabilities, a priority group for inclusive education and livelihood programs.
- **Social Audit:** A participatory process where community members evaluate program performance and accountability.
- **Scorecard Management:** A tool used to track progress and measure program outcomes against set indicators.
- **Safeguarding:** Policies and practices to protect children, vulnerable adults, and staff from harm or abuse.



## Acknowledgments

We gratefully acknowledge the contributions of all who made this year's achievements possible:

- **Donors & Partners:** National and international organizations, including Oxfam, BRAC, GIZ, Relief International, Bangladesh NGO Foundation, and government ministries that provided financial and technical support.
- **Community Stakeholders:** Local leaders, volunteers, and beneficiaries whose participation and resilience drive our mission forward.
- **Staff & Volunteers:** Over 200 dedicated individuals across management, field operations, and the Old Age Home, who embody ARA's values of transparency, accountability, and inclusivity.
- **Advisory & Governance Committees:** The General Committee, Executive Committee, and Advisory Committee for their guidance and oversight.

*“Together, we have built pathways of hope, resilience, and opportunity for those most in need.”*

## Contact Information

For further engagement, support, or inquiries:

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