Dear Friends, Partners and Supporters,

We would like to present our recent Annual Report and thank all of you for your continued support, be it of financial or logistic nature, or just a kind word or helping hand at the right time. We draw a lot of strength for our every-day work from the fact that so many of you are genuinely interested in our work and how our projects and Mati develop.

We remain with the best wishes for you and your families, may God keep you safe,

Andrea and Lenen Rahaman
Along with the complete Mati Team

General Information about Mati:

In 2010 Mati was active at five Project locations:
Mymensingh, Borobilerpar, Azmotpur, our new Millenium Village at Harguzipara in Mymensingh district and in the village of Huzurikanda in the neighbouring district of Sherpur.
Through our daily motivational work and awareness trainings we managed to involve 4476 women in 179 womens groups.
2010 was a year of consolidation: We downsized our womens groups a little to an average of 25 members per group. We suggested to the women who had not attended their group meetings for many years to resign and hand their savings books back to us.
In the context of family membership, around 25,000 people managed to profit from our work. Within the framework of our savings and loan programs 2473 women received interest free micro credits which allowed them to better their living situation in the last 12 months.
The mentoring/supervision of the Mati womens groups and the communal savings is financed in cooperation with our partner organisation Mati e.V. in Germany.

IDAEP – Integrated Development Approach for the Extreme Poor

Since 2006 Mati has worked in partnership with Brot fuer die Welt (Bread for the World) and the Gesellschaft fuer Technische Zusammenarbeit (GTZ) focusing on programs with extreme poor families. In this context 300 families received ongoing support in the areas of nutrition, health, education and income generation. All families
received initial capital of 100 Euros to start their own business idea. At the end of 2009 another 100 families were taken into the program.

The ongoing support of GTZ Eschborn & Bread for the World give the project continuity, and at the moment we are looking to incorporate another 200 families into the program. We have also embarked on exciting new partnerships with three smaller NGOs in Mymensingh district which will allow us to include another 105 extreme poor families in this very successful IDAEP program. These three new partners are being mentored in the basic Mati philosophies and receive training at our head office.

Safia produces Mishty to sell at the bazaar

Mati & Stiftung Bruecke: The Millenium Village Project - Harguzipara

By 2015 it will probably become clear, that the United Nations millenium goals for halving world wide poverty will be very far behind the guidelines agreed upon in 2000. We assume that this is not necessarily due to a lack of money, but perhaps to the wrong types of intervention. To keep time and effort down, the investment goes into big projects with questionable outcomes. The affected parties, i.e. the poor, are seldom really included and do not really participate at grass roots level - and often the corrupt political elites stand in the way of real development.

In November 2009, together with Peter Haas and Bettina Muehlen-Haas from Stiftung Bruecke we laid the foundations - or better said, discussed the framework- for a new joint project: The Millenium Village. Our aim is to show how on the basis of one village with exemplary "from the bottom up" decision making and inclusion, could show what self defined development in the frame of the UN-Millenium Goals (MDGs) could look like.

We decided on the village of Harguzipara, since no other NGO works directly in this village and 70% of the almost 300 households are in the poor or extreme poor categories. In our first conversations with the village population we explained our intentions, squashed any hopes of excessive financial handouts, and expressed our expectations of an active and equal participation of both men and women.

Our framework was welcomed and therefore soon afterwards the actual work could start. The improvement of sanitary facilities, access to education for the children and income generation possibilities for the women were priorty for the village people.

Until now the children only go to school until class 5 and while the men predominantly work as daylabour on constuction sites in Mymensingh or Dhaka - there are hardly any working possibilities for women. Since almost nobody has own land and the living
situations are very cramped, the typical earning opportunities for women such as keeping animals or growing vegetables are very limited.
The first step has been taken and a community centre has been constructed which gives a space for meetings; as a classroom for a play group; evening school, and a coaching ring - as well as a room for sewing training. The land for the centre was donated by a village member and many of the local village families participated in the construction work.

The play group teacher and the sewing instructor are also women from this village. The women who take part in the sewing training are allowed to take their sewing machine home at the end of their training and we provide them with a loan to start their own tailoring business.
There is much interest from the local women in our sewing training programme.
We also provided free computer training for five teenagers from the village at our computer training centre in Mymensingh.
Five savings groups were established which get monitored and supported by our field motivators at the outset - although the aim is for them to be able to operate independently within the next five years.
Together the women save into one pot, out of which they themselves can administer loans to the group members. There is understandably some scepticism among some members - and only time will show, if this concept can work.
There will be 25 simple latrines and 3 communal water pumps installed in the next months. Furthermore there is a health fund set up for the people of the village - to combat treatable illnesses and especially to improve the health of young mothers, pregnant women and newborn babies.
Initially, we analysed the situation of the village through a detailed household questionnaire. This way we could get a broad database, which allowed us to get an insight into the poverty structure, the level of education, health, and an idea of employment and income situations.
This gave us the possibility to document progress, monitor changes within individual families and provide transparency.
So far all programmes in the Millenium Village are financed by Stiftung Bruecke.
Health fund: Help for Shohag

Mati’s health fund is a facility which works only through private donations. It gives us the possibility to supply urgently needed medical support to the poorest people instantly, and without any major bureaucratic hassle. People in need turn to our staff and after an assessment of the individual case we organise on the spot treatment and then accompany them to the hospital if necessary - where treatment only happens with instant cash payment. Poor families very rarely have the funds for such treatment. Each month we can manage to support around 15 people to visit a doctor - and another 120 people can access medicine through our offices. Last year, thanks to our health fund, the blind boy Shohag could receive a necessary eye operation. Now he studies reading and writing:

In our Annual Report from 2008/2009 we already reported about Shohag (14) the blind boy from Mymensingh and his family. When there was a free space for him at the Edisson integrative school we started an appeal for money to finance his school fees since he could only get a subsidised place from January 2011 on. Many of you responded right away and we managed to cover the cost of 43 Euros per month for his admittance to the boarding school. Now Shohag is one of ten boys who are resident at the boarding school, and who learn how to master their daily lives despite being blind.

Dritte Welt Laden Ludwigsburg Supports Business Ideas of Motivated Women

For the fourth year in a row the Dritte Welt Laden Ludwigsburg supports Mati’s project work. With a donation of 2400 Euros we managed to help fifty women to realise their business ideas. Their small credits were distributed out in June. In September we visited some of the women to see, how things developed. To our great joy the ten women, which were selected randomly, all had positive reports. They had invested in a milk sales business, a corner shop, a tea shop, a vegetable stall on the market, a cloth shop and many more.
Mati Training Programmes:
PC Training

Mati's PC training for underprivileged teenagers is still running on full speed, and from four courses in the beginning we can now offer six courses daily. From the UN (UNDP) development program we received money to train 200 students. Each 3-month course has 12 – 15 participants, who at the end sit their exam and receive a certificate. This allows them the opportunity to apply for a job at small local offices. On average 40% of the participants are women. In 2010, 218 participants completed their training successfully.

The computer training courses in our Borobilerpar project are financed by the German Embassy in Dhaka; 136 students have successfully completed courses since 2009. Recently there has been a decline in numbers in this rural area so we moved the course into premises on the outskirts of Mymensingh. Here we run two classes daily and there are 60 students in regular attendance.
Sewing Training in Mymensingh-Sankipara

Also financed by the UNDP is a sewing training for 60 apprentices, this gives us the opportunity to offer three sewing courses daily in the sewing center at our headquarters in Sankipara. Furthermore these premises are used by the sewing group of the CleanCorner project, who make Mati-products for Germany.

MATI School in Huzurikanda

In 2010, 247 pupils attended the Mati-School from class 1 to 7, including the playgroup. The school relies on finance by private donations as well as contributions from our partner association Mati e.V..

Again Class 5 Reaches Best Results of the whole District

For the third time in a row Mati-School class 5 got the best results in the district for the centralized final examinations. More than one hundred primary schools took part. Already weeks before the exams the teachers of the Mati-School prepared and offered 4 hours extra lessons daily – all in their own spare time. Pupils and teachers alike are very proud of this result since it very rarely happens in Bangladesh, that the poorest are the best.

Schoolbags for Mati Pupils...

...were THE surprise for the children this year. Most of the pupils come from very poor backgrounds and carry their school books under in their hands or under their arms when they come to school. This way their things get easily dusty and dirty. But the biggest problem is the rain and whoever does not own a plastic bag comes to school with wet books. Under these conditions the school materials get damaged very quickly.
During their visit, Peter and Bettina from Stiftung Brücke gave the impulse to produce schoolbags for the children. Together with Mati-sewing-ladies we tried out patterns and materials and then started the production. For sewing nearly 300 bags it took the five sewing ladies two months! The money for the bags, 540 Euros, was donated by two schoolchildren, Pauls Kolfhaus and Johannes Dorer from Kenzing, who earned the money by selling walnuts. A great initiative we think!
Back in 2008 the two of them had already earned money this way and their donation then gave every Mati pupil a chicken, whose offspring are almost as numerous as the stars...

School Food Programme

We still provide all Mati pupils with a warm lunch, which is rich in vitamins, consisting of rice and vegetable stew.
For the children, who often only get two meagre meals at home, this communal food is a highlight of their day at school. A big thank you to Frank Schulz and Stephan Best who sponsor this food very generously.

Farm for the School – A Trial for greater Sustainability

For quite some time we were thinking of how we could find a way to stabilise the financial situation of the Mati school, which so far only depends on private donations. Due to the fact that we made very good experiences with rearing cows in the Kitchen Garden Project which gets financed by Misereor - the project "Farm for the School" arose.

The cow shed got extended, a flock of chickens was bought and ten to thirteen cows will (now that the Opferfest (Eid) is over and the prices on the animal market go back to normal,) follow.
With the sale of milk, eggs, small chicken and calves we count on covering 20 to 30% of the cost to run the school in the future. We have also established a tree nursery and constructed a bio gas system – which will be sustained by usable materials from our cows.
This way we were able to half our usage of fire wood.
Mati-staff admire the new bio-gas plant

The finance for this project comes from Stiftung Bruecke and Helfenswert e.V. and for this we would like to say a heartfelt thank you.

School sponsorships – Pupils get involved for MATI

Also in this last year our two sponsoring schools, or better said classes, did not forget us. The **sponsoring class of the Gymnasium Kenzingen** handed over a cheque of more than 900 Euros when Andrea Rahaman and Andrea Koenig came for a class visit in March. This was raised by various school initiatives. The **sponsoring class 8c of the Albert-Schweitzer-Schule in Alsfeld** used a Karaoke-competition at their project day to collect 65 Euros for the pupils at Mati-School. All donations from these schools is directly used for our own Mati-School, and pays for school materials, teachers salaries and renovation costs.

Two classes from Essen and Bonn sponsor one child each with a scholarship.

Schoolarship AsharAlo – Ray of Hope

Also, in 2010 Mati supported (together with private donors, mainly from Germany, but also from Luxembourg, Swizerland and Ireland) many children from very poor backgrounds and enabled them to go to school. This way in 2010, 90 children received a monthly support which the parents mainly invested into private lessons and food. The majority of the children are girls. Criterias for support, beside the basic need of the family, are not so much based on the individual achievement of the child but more on her or his explicit wish to be able to attend school. For monitoring the appropriate use of this aid money, and to be able to respond right away if there are any problems, the Mati-employees are in continuous contact with the families. On top of the monthly stipend which gets paid out directly to the children and their mothers, AsharAlo also subsidises school uniforms, books and school fees.
This school sponsorship proved to be an excellent instrument in preventing and protecting young girls from child marriage; and children in general from having to work too early in exploitive working environments, due to lack of money in their families.

Sponsorships can be from as little as 80 – 120 Euros per child per year.
If you are interested to help make one childs way to school easier, please contact us by e-mail. We will be happy to send you more information. Donors get an annual personal report with pictures from the child and their family.

Pronto Bella – Twilight
Growing old in Dignity...

For many people in Bangladesh this is an unfufilled dream since there is no state-run welfare system. If the parents cannot get any support from their children they will have a hard time when they are old......................
The precarious situation of desperate old people especially moved Christa and Joerg Wahl from Freiburg when they visited us in April.
Together we developed the idea for facilitating a minimal basic provision for old people: Pronto Bella.
With an annual support of 140 Euros you can help the many elderly to a little more security and dignity.

Volunteering Opportunities:

Every year we rely on many extra pairs of hands who support us as “hands on” volunteers here in Bangladesh.
At the moment our team gets supported for 12 month by Steffi Rettenmeier, a physiotherapist from Dinkelsbuehl as well as Clifford Paterson from Scotland, Ursula Detzel from Berlin and Hannah Kentouche from Jena who will stay for 5-7 months. Furthermore Andrea Koenig still works as a project assistant.
Volunteers with Mati support with research work in the office as well as data collection in the field. Besides that they support the teachers in the Mati school any way they can and get to know the everyday businesses and concerns of a small NGO.

**Hannah Kentouche (21):**

"I enjoy cycling through the beautiful green rice fields to get to the village Azmotpur to support the Mati staff with IDEAP interviews. The kindness of the locals is impressive and their reports are fascinating. Just in my second week I was lucky enough to witness the hindu Kali-Puja. It was brilliant."

**Clifford & Ursula:**

"Nothing can prepare you for Bangladesh! – No matter how many travels you have done or the amount of travel guides you have read before – the reality needs to be experienced. Volunteering for Mati is a travel into the heart of this country and its people..."

**Steffi Rettenmeier (25):**

Many things here we cannot understand, but we can recognize the frugality, the gratitude, the hospitality and the sincere smiles - which are great gifts for all of us.

**Quick Notice:**

Our many awareness campaigns continued in 2010. The topics of climate change and harassment of girls ("Eve-teasing) we brought into peoples consciousness through weekly workshops. We also gave talks in schools, colleges and universities in Mymensingh, and in the Huzurikanda area of the Mati-school. Engaging and talking to the teenagers about the growing problem of public verbal humiliation of women and looking for solutions we continuously work together with ten
Mymensingh high schools. Here we also integrate a local "Peace-Group" who developed a puppet theatre about this topic and stimulate the teenagers into a discussion.

Since 2006 our “Soup Kitchen” which takes place once a week at our headquarters in Mymensingh has become well established. Mainly mothers with children and older people come for this free lunch once a week. Regularly we can count over hundred guests. Eating together is a good opportunity to stay in contact with the people outside our front door and meet them on an equal level. Feeding over one hundred people costs in total 10 – 12 Euros every Thursday. The nice thing is, that now even Bengali donors can be found for this size of donation, and a few children from our friends here celebrate their birthday by letting their parents sponsor a meal with cake and a little cultural program.

Looking into the Future:

In the Next Twelve Months We Will Tackle the Following Projects:

A big problem in the Millenium Village is the poor nutrition situation of the people due to their lack of land. While most of the families have at least a few square metres around their hut for growing vegetables for their own consumption - in the Millenium Village this is not the case. We would like to buy a piece of land directly next to the village and let the people use it as a "community garden" so that they can improve their food situation themselves. For this project we need 6000 Euros. The land will stay in the ownership of Mati but the families will be allowed to use it for free. Whoever would like to send their donation to support this initiative please mark it for the proposed "community garden".

How to Support Us?

There are several projects where we need your support to accomplish them. For the following we would be grateful for donations:

☼ The monthly upkeep of our Mati-School (total running cost = 1000 Euros per month)

☼ The health fund for responding to immediate medical emergencies.

☼ The Mati-Winter-Support : at a cost of 25 Euros each, we give out packages which include a matress, warm blankets and mosquito net to our women.

Also you could..........

☼ enable a poor child to go to school (AsharAlo programme)

☼ Support Mati as a volunteer
We wish all of you peace and strength for the New Year; enjoy the beautiful moments and meet the everyday challenges with serenity -

Lenen & Andrea Rahaman

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