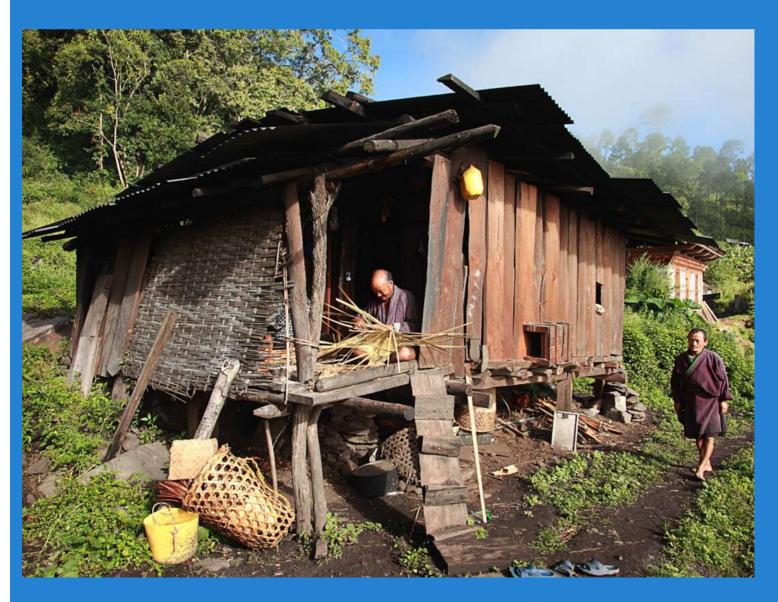


# TARAYANA FOUNDATION **ANNUAL REPORT 2019**



**Cover Picture:** Ap Nakiri Weaving Cane & Bamboo Basket; House Behind Ap Karchung Walking Towards Ap Nakiri was Constructed under Tarayana's Housing Improvement Programme at Jangbi, Trongsa **Cover Picture Courtesy:** Serena Chopra **Inside Picture:** View of Houses Constructed at Sheripong Village in Mongar

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40 INSTITUTIONAL PARTNERS

# ABOUT TARAYANA FOUNDATION

### WHO WE ARE

Tarayana Foundation was founded by Her Majesty Gyalyum Dorji Wangmo Wangchuck and formally launched on 4th May 2003, by His Majesty The King Jigme Khesar Namgyel Wangchuck, the then Crown Prince. Tarayana is a Public Benefit Organization, registered (Registration No. CSOA /PBO-08) with the Civil Society Organization Authority of Bhutan.

Tarayana Foundation is governed by a Board of Directors and advised & supported by an Executive Committee. The Board provides overall guidance at the policy level, while the Executive Committee supports the Secretariat in implementing the activities approved by the Board. The Secretariat plans, coordinates, and rolls out all interventions through a network of programme and field officers.

### VISION

A Happy and Prosperous Bhutan

### MISSION

Tarayana Foundation believes in maximizing happiness and harmony among all Bhutanese people by providing opportunities for life improvement to the vulnerable communities in Bhutan. By helping these community members learn and integrate new skills, Tarayana Foundation promotes self empowerment and the importance of serving each other.

### ΜΟΤΤΟ

Service from the Heart

### CORE VALUES

**Compassion**: We will be guided by the spirit of compassion from which the Foundation derives its name.

**Dignity:** We will act with dignity in our work and seek to respect the dignity of those we serve.

Integrity: We will follow the highest ethical standards.

# **MESSAGE FROM THE PRESIDENT**



We are happy to bring you Tarayana Foundation's progress report for the year 2019, a summary of the initiatives on the ground, both through programmes and projects, directly benefiting thousands of rural families, by improving their lives and livelihoods.

The flagship Housing Improvement Programme supported through various projects and individual donors, have helped provide more than 500 rural families with new homes. I would like to acknowledge the partnership with the American Himalayan Foundation, which continues to be our single largest housing project partner to date, and appreciate their commitment to support many more families in 2020. The holistic aspect of Tarayana's interventions continue to yield the much needed synergies in addressing poverty, build local capacities through both life as well as income earning skills.

The partnership with SAARC Development Fund enabled Tarayana to organize better coordination between rural cane and bamboo artisans, enhance their skills and plan raw material management. TSHAR Brilliant Bhutan Bamboo, a brand created in 2019, has already several promising designs in baskets as well as other everyday products. The construction of the Community Facilitation Centre in Kalapang, Mongar was postponed as the site was required for a priority national initiative. Paperwork is being completed for the replacement site in Yangbari, some 40 kilometers downstream.

We thank the team from Oliver Wyman who continue to help the Tarayana MicroFinance (TMF) team not only get launch ready but also during the pilot phase. TMF was launched on the eve of the 40th Birth Anniversary of His Majesty The Druk Gyalpo King Jigme Khesar Namgyel Wangchuck, to commemorate the special occasion and to contribute towards the noble vision of financial inclusion.

I take this opportunity to thank all our partners, supporters, volunteers, community leaders and members, local government, donors and various development sectors of the Royal Government. The achievements of the Foundation would not have been possible without your goodwill and continued support.

Tashi Delek!

Doj por hangeling

Her Majesty Gyalyum Dorji Wangmo Wangchuck President and Founder; Chair, Tarayana Board

# SOCIAL DEVELOPMENT PROGRAMME

Tarayana Foundation introduced its social development programme with the aim to reduce vulnerabilities in the rural communities of Bhutan. The programme spans across housing, medical care, food security & nutrition, social inclusion, education and green technologies.

# 1. VULNERABILITY REDUCTION

# A) HOUSING IMPROVEMENT PROGRAMME

The housing improvement programme has been the cornerstone in the Foundation's efforts to achieve the goal of vulnerability reduction in the rural communities since its initiation in 2003. Improved shelter with proper toilets to maintain hygiene and sanitation, home repair, renovation, replacement and new housing were facilitated by the Foundation through this project.



Tseche Zangmo is a 38-year-old from Duringri under Pema Gatshel district. She has lived in a bamboo hut roofed with banana leaves for decades. She was not able attend school as her parents needed her help with the farm. She still remembers how her parents used to wake up early in the morning, pack their lunch and go into the forest to collect banana leaves for roofing. It was a time consuming task but they had no other choice. As she grew, she was also involved in collection of banana leaves, which required a trek of three to four hours into the forest. This also ate in their time to work on agricultural activities and other daily activities.

With Tarayana's housing improvement programme supported by the American Himalayan Foundation, her family now has a stable house with proper roofing that provides them with protection from natural elements and wild animal. Her family is now able to focus on farming activities which has enabled them to increase their income threefold. She has also seen improvement in the community through the housing and agricultural programmes and community members taking the effort to enhance their quality of life. She and her husband have gained utmost satisfaction from being able to provide their two children with a stable home and a healthy lifestyle.

(Case story reported with consent from the concerned person)

# **CONDITIONS OF OLD HOUSES**



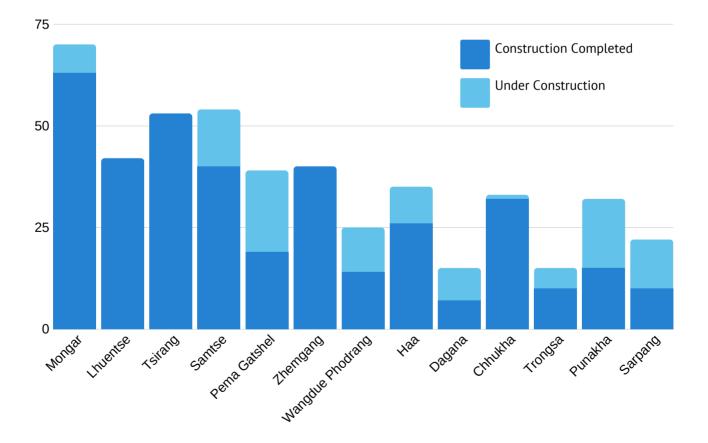
# **NEW AND IMPROVED HOUSES**

1



In 2019, a total of 412 houses and 378 toilets were supported through this programme:

- 371 houses were constructed and renovated in the 13 districts of Trongsa, Wangdue Phodrang, Punakha, Haa, Tsirang, Dagana, Chhukha, Lhuentse, Zhemgang, Sarpang, Samtse, Mongar and Pema Gatshel, through the project "Integrated Community Development for Poverty Reduction" supported by the American Himalayan Foundation.
- 35 houses were constructed and 11 are under construction at Dechen Pelri, Sarpang. This is supported by the Young Presidents Organization (YPO) Chapters: YPO Sea Dragon, YPO Malaysia, YPO ASEAN United, coordinated by Impact Traveller Pte. Ltd through Bhutan Philanthropy Ventures Ltd.
- 4 houses were constructed in 2019 at Gangzur Gewog completing a total of 49 houses in Lhuentse with support from Love, Peace and Harmony Foundation.
- 2 houses were constructed and 5 are under construction in Thasa and Thachey under Dagana with support from GEF Small Grants Programme, United Nations Development Fund.
- 35 houses out of the 115 supported by the Thai Philanthropists are under construction at Chapganpa, Waamphu, Kamati, Kamalung, Dalibe, Ongkhar, Kanmulung, Remadu, Tong and Gangder villages under Bjokha, Zhemgang.
- 371 new and improved flush toilets were constructed in 10 Dzongkhags of Lhuentse, Samtse, Zhemgang, Sarpang, Pema Gatshel, Dagana, Haa, Punakha, Wangdue Phodrang and Tsirang with support from American Himalayan Foundation.
- Seven toilets were constructed at Thachey, Dagana with support from GEF-Small Grants Programme, UNDP.



*Fig: Houses Constructed under American Himalayan Foundation* 

# **B) SURGICAL CAMPS**

A total of 35 patients were screened, out of which 25 received necessary treatments. So far, this surgical camp has treated 252 individuals with facial deformities giving them new hopes, building their confidence and self -esteem to lead a more productive life.

The surgical camps were initiated in 2006, in collaboration with the Ministry of Health to address cleft lip and cleft palate through corrective surgeries. The 6th and final Restorative Surgical Camp with Smile Asia, Singapore for correction of cleft lip and cleft palate was conducted at Punakha District Hospital from 11 to 16 February 2019.



Wangchuk, a four-year old boy from PhobJikha Valley in Wangdue Phodrang came for the third time to undergo surgery at Punakha District Hospital. He was born with a unilateral cleft lip and palate, and his parents were very anxious about his condition as he had food coming out from his nose and a missing uvula. They were worried that he would not be able to grow well due to his eating difficulties. Wangchuk had already repaired his cleft lip and palate when he first came in to the surgical camp in 2016. He came back again in November 2017 at Paro and February 2019 at Punakha for fistula repairs. Wangchuk had just turned 4 in 2019 and he had started to speak and could have little conversations. His family were extremely thankful for the support given and hope for him to be able to speak well in the future.

*Courtesy: Smile Asia, Singapore (Case story reported with consent from the concerned person)* 

# **C) ANNUAL PILGRIMAGE**

The annual pilgrimage programme was initiated in 2008 to commemorate the Coronation of His Majesty The Druk Gyalpo Jigme Khesar Namgyel Wangchuck. Every year a group of senior citizens from the rural communities are sent on pilgrimage programme accompanied by the Foundation staff to take care of their logistical needs. In 2019, eight senior citizens from Sarpang and Chhukha visited the holy sites of Bodhgaya and other neighboring holy sites of Varanasi and Rajgir from 19th to 31st December 2019.

To date, 100 senior citizens have undertaken the annual pilgrimage programme. Tarayana Foundation is grateful to all the donors and supporters for making it possible for the senior citizens to realize their dreams.



Pilgrims with Staff Coordinators in front of the Mahabodhi Temple in Bodhgaya, India

# **D) FOOD AND NUTRITION**

1. National Workshop on Sharing and Capitalization of Experiences of the Project "South Asia Food and Nutrition Security Initiative (SAFANSI): Capacity Development and Communication for Improved Nutrition Outcome in Rural Households" was held on 26th June 2019 at Tarayana Centre, Thimphu. This project is supported by the World Bank and focusses to improve dietary diversity and care practices of pregnant and nursing women in remote rural areas in Bhutan, to address malnutrition in 1000 day window of opportunity.



Participants of National Stakeholders Workshop at Tarayana Centre

2. Under the project "Integrated Health Promotion Programme (IHPP)" supported by UNICEF with Health Promotion Division, Ministry of Health and Tarayana Foundation as implementing partners:

- Consultation with community members and local government (service providers) of Namgyal Tapa and Ngawang Dramtoe under Tading Gewog in Samtse and, Hungrelthang, Rijugang and Dechenling under Chhudzom Gewog in Sarpang were conducted from 14th January to 4th February 2019.
- Consultation with local and district heads of Sarpang and Samtse were conducted from 5th to 12th December, 2019.

The objective of the project is to promote integrated health programme for promoting improved family and community practices for the well-being of children. With children as the center of development, this programme looks at different issues of children starting from the mother's womb to access to health services, nutrition, postnatal and antenatal cares, access to ECCD centers, child rights and protection issues.



Joint Consultation with Community Members & Service Providers at Tading, Samtse



Joint Consultation with Community Members & Service Providers at Chhudzom, Sarpang

# **2. SCHOLARSHIPS AND LEARNING OPPORTUNITIES**

# **A) SCHOLARSHIPS**

Tarayana Foundation in collaboration with national and international universities facilitates scholarship programmes for students to pursue higher education. In 2019, 11 students were enrolled in Norbuling Rigter College in Bhutan, 1 in Lovely Professional University in India, 2 in Regents International School in Thailand and 1 in Marathwada Institute of Technology in India. 67 students are enrolled in five different universities out of which 15 graduated in 2019.



Mr. Tshering Phuntsho, an Electrical & Electronics Engineering student at Lovely Professional University in Punjab, India won the "Graduation Project Expo 2019" for "Automatic Staircase Trolley" which he built along with his two classmates as a final year project. The competition saw around 2700 participants from 500 different departments and universities in Punjab. Automatic staircase trolley would increase the work efficiency and avoid manual work which needs a lot of strength. The team is working on modifying the model into automatic wheelchair which would benefit persons with disabilities. Mr. Tshering Phuntsho from Menchu village in Trashi Yangtse currently works at Bhutan Broadcasting Service in the Satellite Maintenance Division. Tarayana Foundation is happy to be a part of his successful educational journey.

(Case story reported with consent from the concerned person)

# **B) TARAYANA SCHOOL CLUBS**

Tarayana School Clubs promotes the spirit of volunteerism and consistently helps local communities by conducting activities such as providing rations and clothes to the needy, harvesting crops and organizing waste management trainings.

There are 124 school clubs across the country with 5,620 members at all levels of education ranging from primary schools to colleges. Six colleges and 30 Central Schools in the country now have instituted Tarayana Clubs.



Tarayana Club Members of Lungtenzampa Middle Secondary School in Thimphu Donated Goods Required in the Maternity Ward of Mongar Referral Hospital to mark Cervical Cancer Awareness Month

Highlights of 2019:

- Six new clubs were established this year: Gyalpozhing College of Information Technology in Mongar, Sonamthang Central School in Zhemgang, Alaykha Pirmary School in Chhukha, Ngawang Dramtoe Lower Secondary School in Samtse and Sonamgang Middle Secondary School in Chhukha.
- Two Tarayana Club Members of Dechencholing Lower Secondary School in Thimphu attended Asia Student Leadership Conference at Singapore from 5th - 7th July 2019.
- Tarayana Club Members of Peljorling Central School in Samtse helped in constructing toilet for two senior citizens.
- Tarayana club members of Gyalpozhing College of Information Technology organized a waste management training with the theme "From Trash to Cash" for the homemakers of Gyalpozhing, Mongar.



Tarayana Club Members of College of Natural Resources in Lobesa, Punakha, Rendering Help in Construction of Wangdue Phodrang Dzong



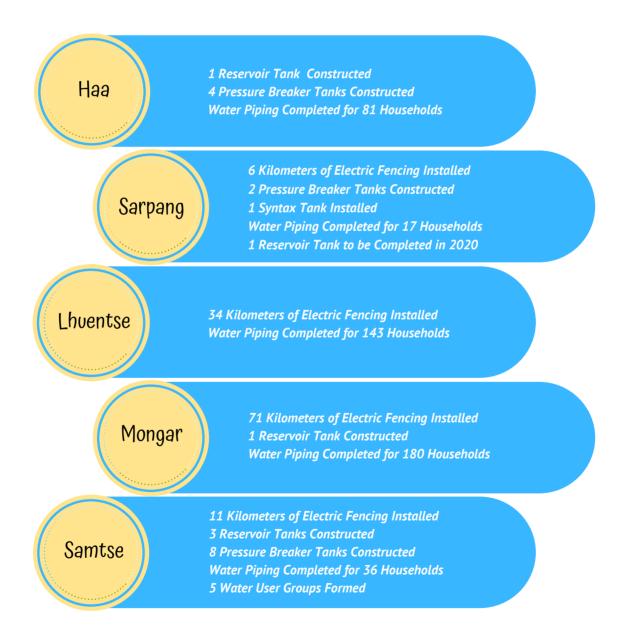
Waste Management Training for Homemakers Organized by Tarayana Club Members of Gyalpozhing College of Information Technology in Mongar

# **3. ENERGY AND ENVIRONMENT**

# A) CLIMATE CHANGE ADAPTATION & MITIGATION INITIATIVES

Funded by the Bhutan Trust Fund for Environmental Conservation (BTFEC), the project "Developing Climate Resilient Communities through Appropriate Adaptation and Mitigation Intervention" is implemented in 18 villages of Sarpang, Haa, Samtse, Mongar and Lhuentse Dzongkhags.

Through this project, human-wildlife conflicts (HWC) have been significantly reduced, thereby contributing to food security and its sustainability for enhancing livelihoods and enhanced water sustainability by catchment conservation through community participation. Achievements of 2019 are as follows:



1

# **B) TACKLING CLIMATE CHANGE**



Basic Carbon Accounting Training facilitated by Forest Extension Officer at Rukha, Wangdue Phodrang

1. The project "Capacity Building for Reduce Emission from Deforestation and Degradation (REDD+) in rural Bhutan" funded by Forest Carbon Partnership Facility (FCPF) and executed through Tebtebba Foundation is implemented in four districts of Samtse, Dagana, Tsirang and Wangdue Phodrang. In 2019:

- Awareness on importance of benefit sharing and carbon accounting in the Community Forests were conducted in all four districts.
- Capacity building in resource management and community-based forest management were conducted in all four districts.
- Assessment of 29 existing Community Forests and Forest Resources Management were completed in all four districts.
- Formation of 5 new Community Forests (4 in Samtse and 1 in Dagana) were completed.
- Multi Stakeholder Workshop was held on 26th August, 2019 to share the experiences and lessons learnt from the implementation of the project that could feed in to the National REDD+ Programme, identify lessons learnt for future application by the stakeholders and provide inputs to the preparation of the final project report.

2. Under the project titled "Building Climate Resilient Community through Sustainable Land and Forest Management in Thasa Village" supported by GEF Small Grants Programme, UNDP, in 2019:

- Sustainable Land Management training was conducted at Thasa and Thachey villages in Dagana with technical assistance from Laja Gewog Extension Officer, MoAF and Phazhing Zinchong Tshogpa- Silamji Land Management Group of Tshangkha community from 18th to 20th June, 2019. Participants were trained to make "A- frame" and using that they have planted Napier grass in the fields to prevent washing away of top soil since farming lands are all located on steep slopes.
- A baseline survey on "Crop Varieties and Consumption Patterns" was conducted in Thasa and Thachey villages from 18th to 20th June, 2019. 22 households were interviewed on the varieties of crops grown and changes in their consumption pattern in the last five years.
- Two water tanks containing 50,000 litres for irrigation and 20,000 litres for drinking purposes has been completed.
- 260 acres of Community Forest at Thasa, Dagana was formed.



Sustainable Land Management Training Held for Thanam Self-Help Group Members at Thasa, Dagana

# **C) ANNUAL COLLABORATION ON GREEN TECHNOLOGY**



7th Green Technology Challenge Panelists & Participants

The 7th Annual Green Technology Challenge on the topic "Low Cost Standby Power Generation" was held on 2nd June 2019, at College of Science & Technology at Rinchending in Phuentsholing.

Green Technology Challenge was initiated in the year 2013 with the intention of contributing towards the national goal of remaining carbon neutral as well as giving a platform to showcase innovation and creativity of our future engineers towards efficient technologies that would benefit the rural communities.

27 proposals were received, out of which five were selected to enter the competition. Team 5 with the prototype "Quicklyte" which used simple salt based electrolytes, copper and zinc to produce sufficient energy that would charge mobile phones and provide emergency lightings won the challenge.

The winning prototypes of the past competitions (Solar Dryer in 2013, Low-Cost Water Filtration in 2014, Low Cost Insulation Material in 2015, Low Cost Solar Fencing in 2016, Low Cost Solar Water Heating in 2017 and Low Cost Drip Irrigation System in 2018) have been fine-tuned, adjusted and adopted in many of Tarayana's rural sites.

# **ECONOMIC DEVELOPMENT PROGRAMME**

Tarayana's second objective is to support rural communities with sustainable income generating activities to ensure capacity building in a way fulfilling the country's goal of self-reliance. It includes various activities ranging from skills development to promoting income generating activities and market facilitation of the products.

# A) INCOME GENERATING ACTIVITIES

More than 200 SHGs have been formed so far with 3000+ members engaged in income generating activities such as cane, bamboo & nettle weaving, wood crafts, food processing, vegetable production, different cash crops, bee keeping, dairy farming, soap, candle & traditional paper making, sheep wool weaving and traditional pottery. The self-help groups are formed to encourage team work & cohesiveness among the community members for common income generation and to improve collective marketing of produce and products.

The details of SHGs as of 2019:



Lhuentse, Zhemgang, Sarpang, Mongar, Haa, Pema Gatshel

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1. Promoting Integrated Bamboo Based Enterprise Development among SAARC Countries

Supported by the SAARC Development Fund, the project "Promoting Integrated Bamboo Based Enterprise Development among SAARC Countries" is currently being implemented in Gongdue, Silambi & Saling in Monggar and Ngangla, Goshing & Bjoka in Zhemgang.

The project aims to create sustainable high value economic opportunities that will directly improve the quality of life for farmers, artisans, micro & small enterprises, designers, traders and exporters. Research and development of bamboo and its composites as engineering materials for various enduse applications is the second objective of the project. Creation of Community Facility Centres (CFCs) at both the Dzongkhags will provide the opportunity for development of bamboo based enterprises and will provide technical backstopping and facilitation as needed.

In 2019, the achievements of the project are;

- Community Facility Center renovated at Bjokha Gewog in Zhemgang.
- Construction of Bamboo Treatment Tank and Water Tank completed in Zhemgang and Mongar.
- Bamboo Nursery Plantation & Raising done in Zhemgang and Mongar.
- Market facilitation enhanced for the self-help groups.
- Training of Trainers was facilitated for 16 master artisans from Mongar and Zhemgang on bamboo lifestyle products, handicraft, furniture & construction components at Kudal, India.



Training on Bamboo Harvesting Practices Conducted for Ngangla Handicraft Self-Help Group Members at Zhemgang Facilitated by Tarayana Field Officer



Cane & Bamboo Self-Help Group Members of Mongar & Zhemgang Showcasing Their Products During Thimphu Tshechu

2. Support to Civil Society in Bhutan: Enhancing Capacities to Reach Vulnerable Women Groups through Socio-Economic Empowerment

Funded by European Union and facilitated by HELVETAS Swiss Intercooperation, the project focuses on empowering women in rural communities through capacity building and economic opportunities. The project covers six Gewogs in three Dzongkhags; Dungmin and Chhimoong in Pema Gatshel, Jarey, Meadtsho and Gangzur in Lhuentse and Silambi in Mongar. In 2019, the achievements of the project are:

- Gender mainstreaming through capacity development and women in governance roles.
- Enhanced capacity in product development & diversification Nettle & Cotton.
- Enhanced income through sale of products.
- Drudgery reduction through supply of efficient tools.



Sonam Tshomo, a Member of Ney Nettle Self-Help Group under Gangzur Gewog in Lhuentse Weaving Nettle Shawl

3. Export Diversification for Economic Growth & Poverty Reduction

This project is funded by European Union, facilitated by International Trade Centre and Agency for Promotion of Indigenous Crafts, and implemented by Tarayana Foundation in Pema Gatshel, Trashigang and Lhuentse. In 2019, the achievements of the project are:

- Report on "Value Chain Analysis of Handmade Textile Handicraft including Export Market Potential Assessmment" completed and project activities formulated as per the findings of the report.
- Identified sources of improved yarn & equipment.
- Tarayana Rural Crafts team trained on market requirements, product development, brand identity, home textile products and export products.
- Collaboration with European designers on capsule collections of 100% Bhutan home textiles developed.
- 4. Decentralized Coordination and Partnerships for Gender Equality Results

Designing training was conducted from 7th-26th January 2019 under the Project: TA9016BHU-Decentralized Coordination and Partnerships for Gender Equality Results, funded by Asian Development Bank. 17 people (2 Male, 15 Female) participated during the training held at Tarayana Rural Crafts. Four students and a tailoring teacher from Wangsel Institute, Paro also participated during the training.

Following the training, products made were showcased during an exhibition held on 8th February, 2018 at Hotel Dorji Elements in Thimphu. The exhibition saw more than 55 participants from government and private sectors.



Designing Training Held at Tarayana Rural Crafts Facilitated by Ms. Kyoko Wainai

#### 5. Support of Tools and Machines to Reduce Drudgery

In 2019, through the support of American Himalayan Foundation, avocado, green tea, lychee and pomegranate saplings were distributed to community members of Samtse, Tsirang, Dagana, Trongsa and Haa. Agricultural tools and machines such as maize grinder, green house equipment, cornflakes machine and power tillers were provided to the community members of Chhukha, Pema Gatshel, Wangdue Phodrang and Lhuentse.



Power Tiller Provided to Community Members of Metekha in Chhukha



Cash Crop Saplings Distributed to Community Members of Namgyal Tapa & Ngawang Dramtoe in Samtse

6. Food Security, Education and Employment Generation



With fund support from Food Ladder, an NGO based in Australia, a hydroponic green house has been installed for the youth group of Rukha in Wangdue Phodrang. Trainings on management of green house and preparation of organic nutrients were provided to 12 youths from Rukha village.

7. Food Processing



Agricutural product processing training was conducted at Thimphu with fund and technical support from MagMag by Waydhanar based in Bangkok, Thailand.

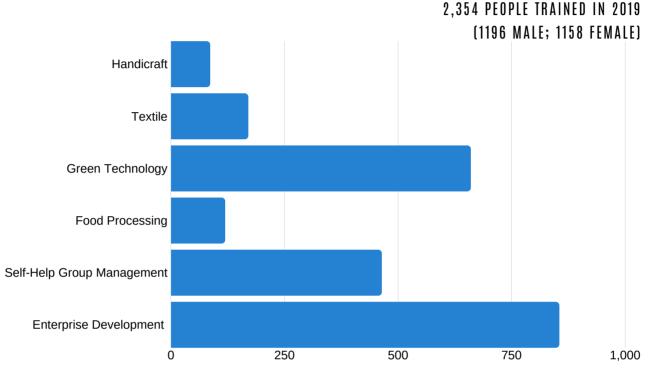


Kaktong self-help group members at Zhemgang processed bamboo pickles under the project "Promoting Integrated Bamboo Based Enterprise Development among SAARC Countries" with support from the SAARC Development Fund.

# **B) SKILLS TRAINING**

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The Foundation provides various trainings to enhance the capacity and skills of community members in collaboration with various sectors and organizations.



*Fig: Number of People Trained in Various Categories* 

# **C) MARKET FACILITATION**

The Foundation facilitates marketing of products made by various SHGs through events and festivals and also through different outlets of Tarayana Rural Crafts. Some of the festivals are mentioned below:

- 1.16th Tarayana Annual Fair
- 2. Thimphu Tshechu
- 3. Mongar Tshechu

- 4. Haa Summer Festival
- 5. Bhutan Buyers-Sellers Meet

# D) TARAYANA ANNUAL FAIR 2019



Community Members Interacting with Customers

The 16th Tarayana Fair with the theme "Empowering Grassroots-Building Climate Resilient Communities" was held from 3rd to 5th May, 2019 at Centenary Park, Changlimithang in Thimphu. The Annual Fair is celebrated every year coinciding with the Foundation Day of Tarayana Foundation and is one of the major platforms for the community members to showcase their skills, get feedbacks on their products and market their goods. More than 70 community members from Mongar, Tsirang, Trongsa, Sarpang, Zhemgang, Lhuentse, Haa, Trashigang, Wangdue Phodrang, Samtse, Pema Gatshel, Thimphu and Paro participated during the Fair.

As a highlight of the Fair, the Foundation introduced the first ever 'Empowering Grassroots: Conversations' between community representatives and Tarayana focal persons. The conversations were organized based on thematic areas of housing programme, income generation, sustainable environment, nutrition and food security, livelihood activities, volunteerism, gender equity and importance of research & documentation.

# E) TARAYANA RURAL CRAFTS



Tarayana Rural Crafts Outlet at Chubachu, Thimphu

Tarayana Rural Crafts is the production and marketing arm of the Foundation which works closely with thousands of artisans and hundreds of SHGs across the country in improving and marketing products from rural villages. Each product is painstakingly handmade by the artisans whose families have been involved in the craft for many generations using locally available natural materials. The artisans are provided with required tools and skills to revive traditional arts and crafts on one hand and helping them adapt to new market demands on the other. In 2019, Nu. 3.9m worth of products were marketed through different outlets of Tarayana Rural Crafts.

| Dzongkhags                  | Product Lines   |
|-----------------------------|---|
| Zhemgang                    | Cane & bamboo products  |
| Samtse                      | Daphne paper, silk scarves & stoles, cane & bamboo products       |
| Trongsa                     | Nettle products & earthen pots                                    |
| Наа                         | Daphne paper, honey & pickles                                     |
| Tsirang                     | Honey, pickles & wooden furniture                                 |
| Trashigang                  | Yak-hair & sheep wool-rugs, felted products                       |
| Paro                        | Candles   |
| Mongar                      | Furniture, nettle, cane & bamboo products- masks, wine containers |
| Samdrup Jongkhar            | Nettle products   |
| Wangdue Phodrang            | Smoked fish & bamboo products                                     |
| Lhuentse                    | Nettle products & earthen pots                                    |
| Sarpang                     | Bamboo products   |
| Pema Gatshel                | Cane, bamboo & cotton products- scarves & shawls                  |
| TRC Design & Tailoring Team | Clothing, bags & accessories                                      |

#### Fig: Product Lines from Different Dzongkhags

# **PRESERVATION OF CULTURE AND TRADITION**

# A) FOLK HERITAGE MUSEUM

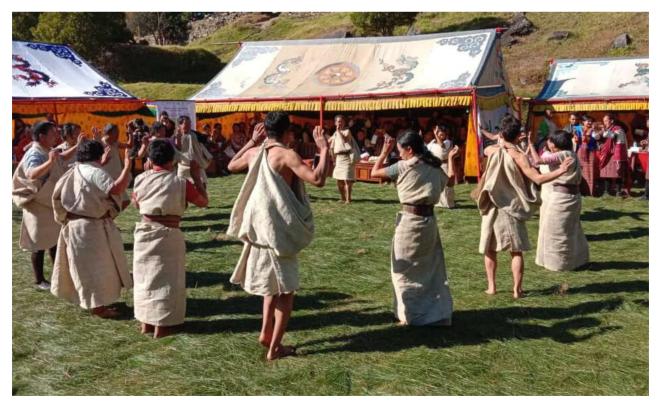
The museum provides a glimpse of traditional Bhutanese lifestyle, in addition to the artifacts from the rural household objects; it also displays an impressive collection of typical household objects, tools and equipment. The museum organizes regular demonstrations of rural traditions, skills, habits and customs as well as hosting educational programmes for children. Highlights of the year 2019:

#### 1) Lolay Celebration

The celebration of Lolay on Nyilo (Winter Solstice) is an annual event at the museum. It is an age-old tradition practiced in the Western Dzongkhags of Wangdue Phodrang, Punakha, Haa and Paro. This tradition was fading in the country and Folk Heritage Museum has taken initiatives to revive it. On 3rd and 4th January 2019, a group of students selected from different schools in Thimphu called on their Majesties The King, The Gyaltsuen and The Gyalsey at the Royal Lingkana Palace to wish them good health, peace and happiness through the practice of Lolay singing. The group also called on at the Minister's Enclave, 15 offices and 13 hotels to wish them too.

#### 2) Monpa Day

Supported by the Tourism Council of Bhutan and Tribal Trust Foundation, Folk Heritage Museum in collaboration with Trongsa Dzongkhag Administration and Yangphel Adventure Travel organized the second Monpa Day celebration in Jangbi on 10th December 2019 to help promote the age-old tradition and culture of the community. The community members showcased their way of life on the Monpa Day.



Monpas Showcasing their Traditional Dance

# **B) CULTURAL SANCTUARY**

The main objective of the project was to propose Rukha village under Athang Gewog in Wangdue Phodrang as Cultural Sanctuary for protection and preservation of traditional Olep culture and language. Rukha has a very distinct tradition and culture including a language that is at a brink of dying. The inhabitants residing in the village are ancestrally known as 'Oleps.' The Rukha Community Centre was inaugurated by Her Majesty Gyalyum Dorji Wangmo Wangchuck, Founder and President of the Tarayana Foundation on 19th October 2019 at Thimphu."Cultural Survey Expedition Report-Rukha, Bhutan/ November 2017" was published and launched by Dasho Karma Tsering Namgyal, Hon'ble Secretary, Dratsang Lhentshog on 20th October 2019 at Rukha, Wangdue Phodrang.



Her Majesty Inaugurates Rukha Community Centre



Cultural Survey Expedition Report Book Launch

Rukha Community Centre

# **FINANCIAL STATEMENT**

T

| Income                                   | Amount (Nu.)   | Expenditure                         | Amount (Nu.)  |
|--|----------------|-------------------------------------|---------------|
| Opening Balance (Core Fund)              | 3,001,061.43   | Programme Expenses                  |               |
| Opening Balance (Project Fund)           | 6,182,960.67   | ADB Project Expenses                | 710,015.04    |
| Dividend from Shares                     | 1,104,500.00   | American Himalayan Foundation       | 50,252,145.48 |
| Income from Interest                     | 3,212,518.00   | BTFEC Project Expenses              | 10,547,116.00 |
| Rental Income                            | 3,434,000.00   | CSF (Cultural Sanctuary Foundation) | 692,588.00    |
| Programme Service Fees                   | 7,484,691.27   | EU Helvetas Project                 | 1,603,477.00  |
| Donation for Flagship Housing Programmes | 5,667,308.39   | Food Ladder Project                 | 183,489.00    |
| Project Fund                             | 112,202,045.64 | FCPF Project (TEBTEBBA)             | 4,418,298.30  |
| Other Incomes                            | 1,527,190.00   | Love Peace & Harmony (LPH)          | 439,751.73    |
|  |                | Mag Mag Project                     | 133,252.00    |
|  |                | NAPA II Expenses                    | 634,030.00    |
|  |                | SAFANSI Project                     | 755,463.00    |
|  |                | SDF Project                         | 12,510,826,19 |
|  |                | Small Grant Project                 | 1,253,017.0   |
|  |                | Singye Dzong Expenses               | 3,149,511.0   |
|  |                | Sunline Foundation                  | 315,200.0     |
|  |                | Thai Housing                        | 1,376,906.0   |
|  | 1              | Tribal Trust Project                | 76,142.0      |
|  | -              | UNICEF Project                      | 314,294.0     |
|  |                | YPO Project Expenses                | 2,853,490.0   |
|  |                | Administration Overhead             |               |
|  |                | Annual Events                       | 1,339,687.0   |
|  | -              | Operating Expenses                  | 616,381.4     |
|  |                | Documentation & Publication         | 223,960.0     |
|  |                | Tarayana MicroFinance               | 344,470.0     |
|  |                | Office Stationaries & Maintenance   | 255,861.0     |
|  |                | Staff Salary / Wages                | 7,714,517.0   |
|  |                | Provident Fund                      | 588,370.9     |
|  |                | Utilities                           | 262,341.0     |
|  |                | Software & Maintenance              | 737,420.0     |
|  |                | Pool Vehicles (Fuel & Maintenance)  | 278,512.2     |
|  |                | Scholarship                         | 415,618.1     |
|  |                | Travel                              | 626,938.5     |
|  |                | Adhoc Expenses                      | 13,423.2      |
|  |                | Closing Balance (Project Fund)      | 26,165,994.5  |
|  |                | Closing Balance (Core Fund)         | 12,013,768.6  |
|  | 143,816,275.40 |                                     | 143,816,275.4 |

**Tarayana Foundation** 

\*Unaudited Statement

Thukten Tshering Finance Officer

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hime Wangdi

Chime P. Wangdi Secretary General

# YEAR IN REVIEW

#### January 7

National stakeholders' meeting on Behavioral Change & Communication Strategy (BCCS) was held at the Tarayana Centre to incorporate comments and prepare the final draft of BCCS to present at the national level consultative meeting.

#### January 7

Three weeks training on design basics, production, design sources and marketing strategies was held at Tarayana Rural Crafts, Chubachu from 7-26 January 2019. It was facilitated by Ms. Kyoko Wainai and participated by Tarayana Rural Crafts staff and students & teachers of Wangsel Institute, Paro.

#### January 8

One day training on operation, maintenance and management of electric fencing was conducted with community members of Ney in Lhuentse, with support from the Bhutan Trust Fund for Environmental Conservation (BTFEC).

#### January 17

Training of Trainers on Behaviour Change & Communication Strategy focused on Communication Skills, Community Mobilization, Adult Learning Methodology and BCC was conducted at the Tarayana Conference Hall.

#### February 8

Exhibition by Tarayana Rural Crafts on collection of new design products initiated in a project supported by Asian Development Bank through READ Bhutan was held at Hotel Dorji Elements, Thimphu.

#### February 9

The 29th board meeting of the Foundation was held at the Tarayana Centre. Her Majesty Gyalyum Dorji Wangmo Wangchuck, Founder & President of the Foundation chaired the meeting.

#### February 11

The 6th and final Surgical Camp with Smile Asia, Singapore was held at Punakha District Hospital from 11-16 February 2019. The team focused on correction of cleft lip and cleft palate.

#### February 25

Sustainable land management training supported by the Young Presidents Organization (YPO) was conducted at Dechen Pelri village under Sarpang Dzongkhag. The training was attended by 41 members including youths.

#### February 25

Installation of 15 kms of electric fencing was completed at Nagor in Mongar and Ney in Lhuentse.

#### March 12

Tarayana participated in the 14th Round Table Meeting "Enhancing Happiness and Sustainable Development through Partnerships," organized by the Gross National Happiness Commission at the National Convention Centre from 12-14 March 2019.

#### March 16

Under EU-HELVETAS Swiss Intercooperation, monitoring visit to the project sites of Dagg, Yari & Sheripong villages in Monggar, Mekuri & Chhimoong villages in Pema Gatshel and Ney, Ooangger & Yumchey villages in Lhuentse were conducted from 6-26 March 2019.

#### March 22

Tarayana family participated in the cleaning campaign along river Wang Chhu, organized by the National Environment Commission, to mark the "World Water Day 2019" with the theme "Water for All- Leaving No One Behind."

#### March 25

Tarayana club members of Samtse College of Education rendered community service in construction of a Tshamkhang at Saurani, Samtse.

#### March 28

Two Field Officers attended Regional Training of Trainers on "Carbon Accounting for Indigenous Peoples" under FCPF Project organized by Tebtebba Foundation at Solano, Philippines.

#### April 1

Tarayana club members of Jigme Sherubling Central School and Samtse College of Education participated in the trashtag challenge.

#### April 2

Tarayana club members of Tsebar Lower Secondary School in Pema Gatshel reused waste carton boxes and sacks as mats/carpets in the school multipurpose hall during their meal time and prayer sessions.

#### April 5

Two resource persons from the GNHC helped the Tarayana team map it's programmes and activities to the National Key Result Areas of the 12FYP, align the Foundation's plans and programmes to the national and global goals, and to continue complementing and supplementing the government in fulfilling national targets.

#### April 6

18 students appeared for the entrance examination for Asian University for Women in Bangladesh at Tarayana Centre.

#### April 8

Under the SAFANSI Project, an awareness programme on Antenatal and Postnatal Care for pregnant & breastfeeding women was held at Namgyal Tapa under Tading Gewog in Samtse. Dissemination of nutritional survey finding was shared with community members.

#### April 8

Tarayana Dragons Motorcycle Club embarked on its 38th charity ride to Sertena Primary School in Haa with the theme "Love to Ride-Ride to Love."

#### April 9

Tarayana club members of Gesarling Central School distributed clothes collected from the school staff to the community members and also helped in weeding the maize fields at Nimtola village in Dagana.

#### April 11

Ms. Hanne Sneyers, a student from University College of Leuven, Belgium (UCLL) completed her internship with the Foundation for six months through Royal University of Bhutan's Research Project. She shared her experiences with the Foundation and in Bhutan, and also presented her research on "Plastic Waste" in Bhutan.

#### April 11

Tarayana club members of Lungtenzampa Middle Secondary School joined the Ministry of Health to mark Cervical Cancer Awareness month by donating goods required in the maternity ward of Mongar Referral Hospital.

#### April 20

Tarayana club members of Tsirangtoe Central School assisted in a house construction at Kapashing, Tsirang.

#### April 29

53 Civil Society Organizations met in Thimphu with the members of the National Assembly to share their vision, activities, and challenges.

#### May 3

The 16th Tarayana Fair with the theme "Empowering Grassroots-Building Climate Resilient Communities' was held from 3-5 May 2019 at Centenary Park, Changlimithang.

#### May 15

Tarayana staff along with the Hon'ble Board and Executive Committee members offered our deepest condolences to the Royal Family of Bhutan at the demise of Yab Dasho Ugyen Dorji and offered thousand butter lamps at Semtokha Dzong.

#### May 21

Tarayana Rural Crafts won the Seal of Quality and Seal of Excellence Award for nettle products at Bhutan Seal Award organized by the Department of Trade, Ministry of Economic Affairs.

#### May 28

Mr. Nigel McLean, Project Coordinator at Food Ladder, an NGO based in Australia, visited the project sites at Rukha, Wangdue Phodrang where consultation meeting especially with the youth group and community was conducted to find out the feasibility of the project "Food Security, Education and Employment Generation."

#### June 2

The 7th Annual Green Technology Challenge with the topic "Low Cost Standby Power Generation" was held at College of Science & Technology at Rinchending in Phuentsholing.

#### June 2

Tarayana participated in the National Waste Management Strategy, a milestone in our country's continued efforts to remain a sustainable nation, with the aim to manage and produce the least possible amount of waste in the years to come.

#### June 4

Tarayana joined the National Environment Commission in cleaning the Chubachhu stream to celebrate "World Environment Day," commemorating the "Birth Anniversary of Her Majesty The Gyaltsuen Jetsun Pema Wangchuck."

#### June 19

Through the support of American Himalayan Foundation, avocado saplings were distributed to 23 households of Thangdobkha village under Gakiling Gewog in Haa.

#### June 19

Sustainable Land Management training was conducted at Thasa village in Dagana, with support from GEF Small Grants Programme and technical assistance from Mr. Jamba, Laja Gewog Extension Officer, MoAF and Mr. K.B Rai, Certified Land Management Trainer.

#### June 19

A total of 23 people participated in the low cost bamboo green net installation training at Zangbi village in Zhemgang, with support from American Himalayan Foundation.

#### June 26

National Stakeholders Workshop for the Project- Capacity Development and Communication for Improved Nutrition Outcomes in Rural Households supported by World Bank through South Asia Food and Nutrition Security Initiative (SAFANSI) was held at Tarayana Centre.

#### June 27

Hands-on training on bamboo & yula plantation and bamboo management with support from the SAARC Development Fund was held at Kamalahung and Tong villages under Bjoka Gewog in Zhemgang.

#### July 1

With support from SAARC Development Fund, training on bamboo and yula propagation through nursery raising was imparted to 30 community members of Nangla, Nangla Trong and Kaktong villages under Nangla Gewog in Zhemgang Dzongkhag.

#### July 2

Tarayana family observed the "Zero Waste Hour" by cleaning the surroundings of the Tarayana Centre. Zero Waste Hour will be observed for an hour on the 2nd day of every month.

#### July 5

Ms. Sonam Zam and Mr. Kinley Tenzin, Tarayana club members of Dechencholing Higher Secondary School in Thimphu, attended the Asian Student Leadership Conference organized by Smile Asia at Singapore from 5-7 July, 2019.

#### July 8

Preparation of by-laws and training on savings scheme were completed at Broksar village under Saling Gewog; Salabee, Pangtang, Gongdue and Daksa villages under Gongdue Gewog; and Salipong, Gyelgoan, Nagor, Pikari, Bakla and Yangbari villages under Silambi Gewog in Mongar Dzongkhag.

#### July 8

66 community members of Nagor village under Mongar participated in the training on bamboo propagation, plantation and management under the SAARC Development Fund Project "Promoting Integrated Bamboo Based Enterprise Development Among SAARC Countries."

#### July 16

A team led by Ms. Angelina Grass-Oguma from Oliver Wyman, a global management consulting firm started working to put Tarayana Microfinance systems in place to enhance access to credit for the rural communities.

#### August 10

With support from the SAARC Development Fund, a field coordinator and 16 master artisans from Mongar and Zhemgang travelled to Kudal, Maharashtra in India, to receive training of trainers on handicraft, furniture, housing & construction and lifestyle products for 45 days.

#### August 15

Mr. Tshering Phuntsho, an Electrical & Electronics Engineering student at Lovely Professional University in Punjab, India won the "Graduation Project Expo 2019" for "Automatic Staircase Trolley" which he built along with his two classmates as a final year project. The competition saw around 2700 participants from 500 different departments and universities in Punjab.

#### August 23

10th Mountain Echoes took place from 23-25 August in Thimphu.

#### August 26

Multi-Stakeholder Workshop on the Project "Capacity Building on Benefit Sharing and Carbon Accounting in Rural Bhutan," funded by Forest Carbon Partnership Facility (FCPF), executed through Tebtebba Foundation and implemented by Tarayana Foundation, was held at Tarayana Conference Hall.

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#### August 28

Microfinance Customer Persona and Products & Services Workshop for the Field Officers was held at Tarayana Conference Hall in Thimphu. It was facilitated by Mr. Hyun Seung Cho and Mr. Kyung Wook Lee, Management Consultants from Oliver Wyman, a global consulting firm.

#### September 13

The first Tarayana Microfinance Board Committee meeting was held at the Tarayana Centre. The experts from Oliver Wyman shared their findings and the way forward for the TMF and also sought suggestions from the committee.

#### September 26

Seven community members from Lhuentse, Pema Gatshel, Trashigang and Trongsa attended the Local Yarn Buyers-Sellers Meet under EU-Bhutan Trade Support Project, organised by Agency for Promotion of Indigenous Crafts (APIC) and International Trade Centre (ITC) at Thimphu from 26-27 September 2019.

#### October 8

Community members from Zhemgang and Mongar marketed their cane and bamboo products made with support from the SAARC Development Fund during Thimphu Tshechu. The local artisans were able to form good marketing linkages and also took in feedback and orders.

#### October 14

With support from SAARC Development Fund, nine-day training on bamboo shoot processing and packaging was conducted at Kaktong, Amalagung, Marangdute and Rebati villages under Ngala gewog and Mewagang village under Goshing gewog in Zhemgang Dzongkhag.

#### October 14

Mr. Richard C. Blum, Chairman of American Himalayan Foundation (AHF) and Ms. Heidi Blum, Board of Director of the AHF visited field sites in Tsirangtoe, Tsirang. Prior to the field visit, the team had a meeting with the Tarayana Secretariat on the ongoing AHF project.

#### October 17

Tarayana Dragons Motorcycle Club embarked on its 39th charity ride to Getena, Chhukha.

#### October 17

Training on Microfinance Operations for Field Officers was held at Tarayana Conference Hall facilitated by Mr. Hyun Seung Cho and Mr. Kyung Wook Lee, Management Consultants from Oliver Wyman.

#### October 19

The Rukha Community Centre was inaugurated by Her Majesty Gyalyum Dorji Wangmo Wangchuck, Founder and President of the Tarayana Foundation.

October 21 The 30th Tarayana Board Meeting was held at the Tarayana Centre.

#### October 21

Lhop and Edi community radio jockeys attended the Community Radio Jockey training organized by the Journalist Association of Bhutan. The training aimed to professionalize community radio stations through organisational, managerial and technical skills development.

#### October 23

The fire personnel protective equipment donated by NSW Fire and Rescue in Australia was handed over by Dasho Thinley Wangchuk Dorji, Hon'ble Board Member of the Foundation, to the Fire Services Division, RBP in Changzamtog, Thimphu. Donation of sixty sets of full structural uniforms and bush fire fighting uniforms was made possible by Australian firefighter Thomas Wilson, and Julia Booth, both well wishers of Bhutan. The donation came through the Tarayana Dragons Motorcycle Club.

#### October 25

Tarayana club members of Taba Dramtoe Lower Secondary School and Panbari Primary School helped in housing and toilet construction for Aum Tsiday Doya and Aum Budhi Doya, residents of Ngawang Dramtoe village in Samtse.

#### October 29

With support from EU-HELVETAS Swiss Intercooperation, hands-on training on tailoring was conducted at Mekuri and Bangyul villages in Pema Gatshel. The participants were trained on operating manual sewing machines and also machines with electric motors.

#### October 29

With support from Bhutan Trust Fund for Environmental Conservation, formation of water user groups and making by-laws were completed for three villages of Sertena, Yokha and Rangtse under Gakidling Gewog in Haa.

#### October 30

Chhiphoong vegetable self-help group in Pema Gatshel cultivated shiitake mushrooms.

#### November 2

20 kilometers of electric fencing was installed for 150 households under Silambi gewog and 43 kilometers of electric fencing was installed for 73 households under Saling gewog in Mongar.

#### November 3

Hands-on training on home gardening was conducted at Ngawang Dramtoe village under Tading gewog in Samtse with 107 community members. The participants were introduced to land management, techniques of how to make A-frame, stone walls and contour trenches.

#### November 6

Hands-on training for seven days on bamboo harvesting & post harvesting practices, bamboo seasoning, storage, grading and sorting were carried out for 174 self-help group members of Kamati village under Bjoka gewog and Kaktong & Ngangla Tong villages under Ngangla gewog in Zhemgang.

#### November 6

Tarayana club members of Wamrong Lower Secondary School in Trashigang helped to harvest vegetables of a household with physically challenged family members in Tokaphu village and also provided rations.

#### November 11

Community members from three Gewogs of Bjoka, Goshing and Nangla under Zhemgang Dzongkhag marketed their cane and bamboo products at Bhutan Bird Festival held at Tingtibi in Zhemgang.

#### November 22

Tarayana participated in the Government-CSO Meet organized by Bhutan Media Foundation at Terma Linca Resort & Spa in Thimphu along with 46 other CSOs.

#### November 26

Tarayana club members of Mekuri Primary School in Pema Gatshel helped one of their senior community members to harvest maize.

#### November 30

Tarayana Fundraising Party was held at Ace Club, Thimphu, to sponsor senior citizens' annual pilgrimage programme.

#### December 7

Waste management training with the theme "From Trash To Cash" was organized by the Tarayana club members of Gyalpozhing College of Information Technology in Mongar.

#### December 10

Monpa Festival Celebration was held at Jangbi, Trongsa, organized by Folk Heritage Museum in collaboration with Yangphel Aventure Travel and funded by Tourism Council of Bhutan and Tribal Trust Foundation.

#### December 13

Druk Wangyel Tshechu was held at Dochula, Thimphu. It is dedicated to the continuous efforts of the Royal Bhutan Army in maintaining peace and sovereignty of the country.

#### December 18

A day long practice for baseline survey of the Project- "Strengthening Community Based Structure to Address Under 5 Nutrition," with support from Asian Development Bank - ADB, was conducted for Field Officers and Enumerators (Interns) of the Foundation.

#### December 19

Eight senior citizens from Sarpang and Chhukha embarked on their journey to Bodhgaya in India along with two staff coordinators.

#### December 19

Annual review of the Foundation was held from 19-21 December at Tarayana Conference Hall. The programme and field staff presented the progress report of the year 2019, discussed on the work plan and way forward for 2020.

#### December 20

Construction of hydroponic greenhouse was completed at Rukha, Wangdue Phodrang, facilitated by Mr. Nigel McLean, Project Coordinator at Food Ladder. Training on management of greenhouse, pest and disease control and preparation of organic manures from cow dung and chicken drooping were also conducted.

# TARAYANA CENTRE FOR SOCIAL RESEARCH AND DEVELOPMENT THE RESEARCH ARM OF TARAYANA FOUNDATION

The Tarayana Centre for Social Research and Development (TCSRD) is the research arm of the Tarayana Foundation since 2017. This Centre is home to both pre-existing and ongoing research that documents social change pathways, including development outcomes and impacts brought about by the Foundation's interventions. As an established Civil Society Organization (CSO) in Bhutan with a decade and a half of experience and sustained presence on the ground, the Foundation has nurtured trust, social capital and in generating research relevant data regarding changing dynamics and challenges faced by the rural communities it supports and serves in remote areas of the country. It has also identified critical gaps in knowledge and actionoriented research that help to solve problems facing the most vulnerable communities. This provides quidance on evidence-based decisionmaking as communities manage their development and progress in an inclusive and holistic manner. Knowledge generated and lessons learnt through action-oriented research and rigorous analysis enables the Centre to coexist as a think tank and hub for rural development and social studies, attracting both international collaboration national and opportunities.





TCSRD, Tarayana Centre, Chubachu, Thimphu Tel: +975-02-329333/ P.O Box: 2003 Email: tcsrd.tarayanafoundation@gmail.com Facebook: https://www.facebook.com/TCSRD Web: www.tarayanafoundation.org

# **TARAYANA MICROFINANCE** FOR RURAL DEVELOPMENT

#### ABOUT TARAYANA MICROFINANCE

To commemorate the auspicious 40th Birth Anniversary of His Majesty The King Jigme Khesar Namgyel Wangchuck, Tarayana MicroFinance (TMF) for Rural Development, licensed under the Royal Monetary Authority of Bhutan, was launched by Her Majesty Gyalyum Dorji Wangmo Wangchuck on February 20th, 2020. With the launch of TMF for Rural Development, we hope to contribute in a small way towards fulfilling His Majesty's vision of financial inclusion for all.

#### VISION

To provide access to microcredit for rural development

#### MISSION

- 1. To enable the rural communities of Bhutan to help themselves progress out of poverty with accelerated income growth.
- 2. We achieve this by supporting the poor and transient segments with credit, continuous skills training and progress monitoring, handholding beneficiaries throughout the journey.
- 3.We also support rural Small and Medium Enterprises (SMEs) by connecting them with relevant government entities, banks and investors.

#### OBJECTIVES

- Maximize social impact
- Manage within prudent risk parameters
- Deliver microfinance products & services with lean and efficient operations
- Aim for operational self-sufficiency and where possible

#### PRODUCTS AND SERVICES

TMF values impact over gains

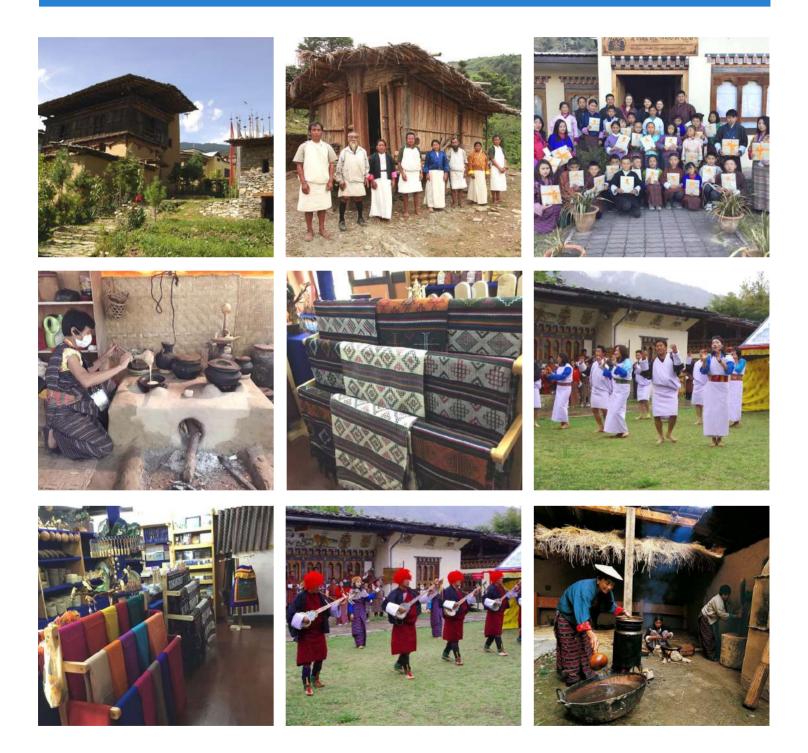
- 1. Classic Microfinance
- Smaller loan amount to extend existing income generating activities
- Field Officers facilitate loan application to TMF as well as disbursement
- 2. Development Microfinance
- Larger loan amount for income generating activities
- Field Officers facilitate loan application to TMF and disburse loan amount in kind by delivering materials & equipment required
- Field Officers are heavily involved with intensive skills training and continuous progress monitoring

"All repayment through Bhutan Telecom's BNgul financial solution"

# For Rural Development

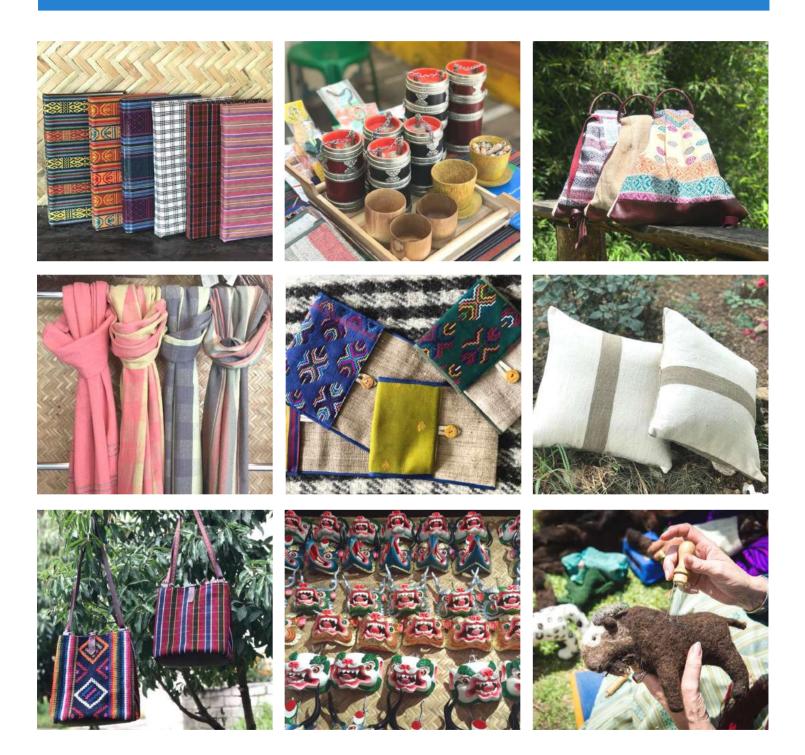
Tarayana MicroFinance, Tarayana Centre, Chubachu, Thimphu, Bhutan Tel: +975-2-329333/ P.O Box: 2003/ Website: www.tarayanamicrofinance.com Email: manager@tarayanamicrofinance.com/ creditofficer@tarayanamicrofinance.com Facebook- facebook.com/Tarayana Microfinance/ Instagram- @tarayanamicrofinance

# **FOLK HERITAGE MUSEUM** TO PRESERVE THE CULTURAL HERITAGE AND PORTRAY RURAL FOLK LIFE OF BHUTANESE PEOPLE

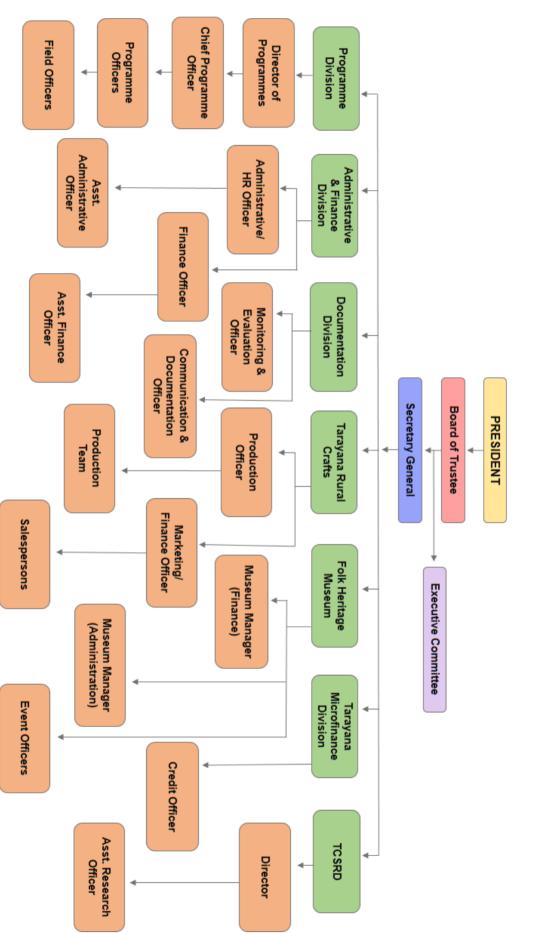


Folk Heritage Museum, Kawajangsa, Thimphu, Bhutan Tel: +975-2-327133/ Website: www.folkheritagemuseum.org.bt Email: folkheritagemuseum@gmail.com/ Facebook- facebook.com/Folk Heritage Museum

# TARAYANA RURAL CRAFTS HANDMADE WITH LOVE



Tarayana Rural Crafts, Tarayana Centre, Chubachu, Thimphu, Bhutan Tel: +975-2-339510/ P.O Box: 2003/ Website: www.tarayanafoundation.org Email: tarayanaruralcrafts@gmail.com/ Facebook- facebook.com/Tarayana Rural Crafts



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GOVERNANCE

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# **INSTITUTIONAL PARTNERS**



40 | ANNUAL REPORT 2019

Houses Above the Lush Paddy Fields at Rukha Village in Wangdue Phodrang are Constructed through REAP II **Picture Courtesy:** Serena Chopra L

TTTT



His Majesty The King awarded the National Order of Merit (Gold), during the 109th National Day celebrations in Trongsa in recognition of Tarayana Foundation's contributions in the upliftment of the poorest and vulnerable communities of Bhutan

Tarayana Centre, Chubachu, Thimphu, Bhutan P.O Box: 2003/ Tel: +975-2-329333/ Fax: +975-2-331433 Web: www.tarayanafoundation.org







@TarayanaFoundn