



RIC Annual Report 2021-2022

Districts: 55

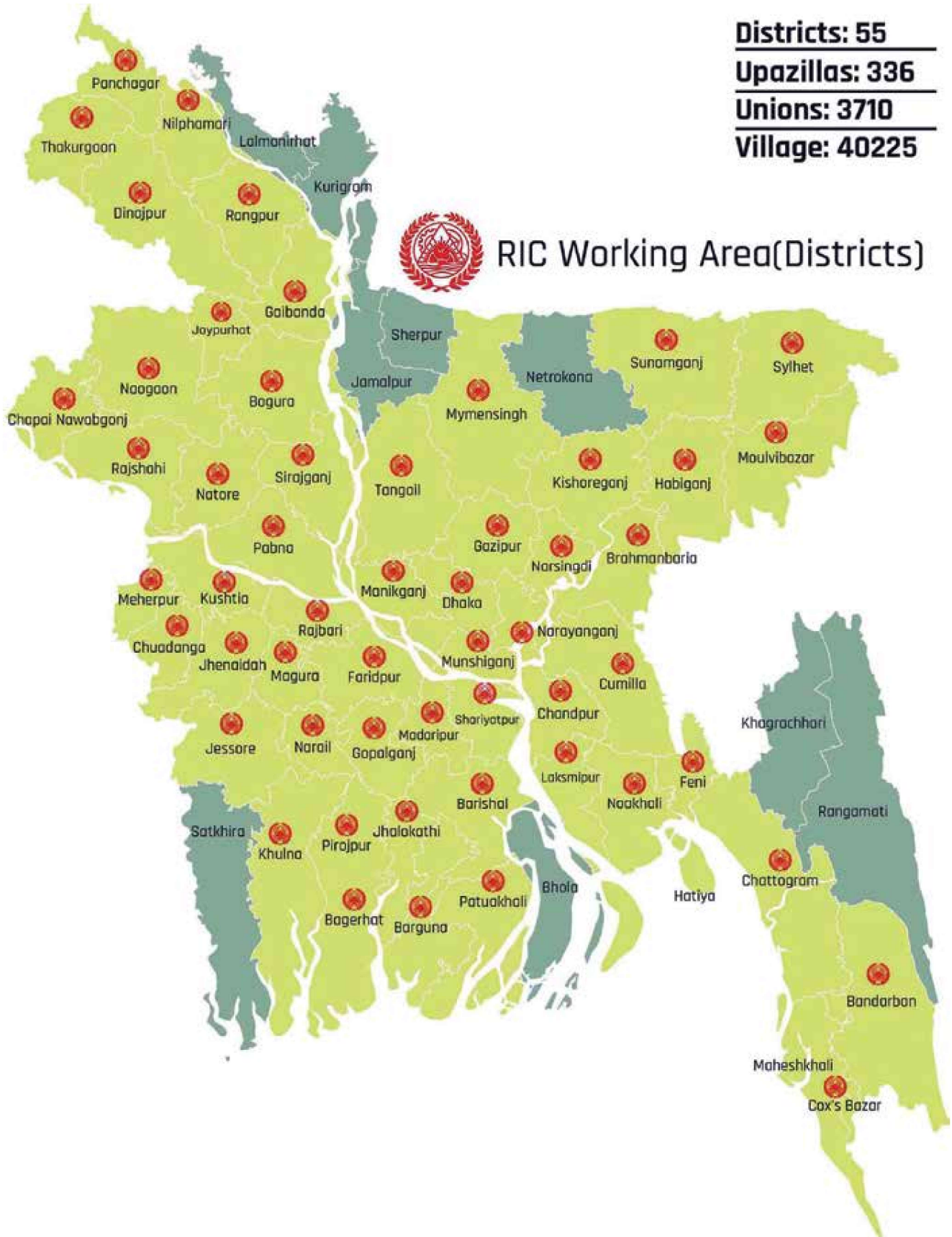
Upazillas: 336

Unions: 3710

Village: 40225



RIC Working Area(Districts)



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RESOURCE INTEGRATION CENTRE



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ABUL HASEEB KHAN
Executive Director

The year was nationally very important as we have celebrated the 50 years of our independence and the centenary birth anniversary of the one who led us in this journey to freedom the Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Our indebtedness to our Freedom Fighters, our martyrs and our people who fought valiantly and sacrificed everything, will never faded. And now at 50 years of age we as a country have earned the right to celebrate all our achievements at the same time, we are to think about our limitations we are still to overcome. Our economic growth has been startling and consistent - helping us to graduate to a developing country.

There are still many more promises we must keep to honor our martyrs and realize the dreams of Bangabandhu, the father of the nation. We are still yet to create the inclusive, egalitarian and just society that had visions of our freedom.

To do that we all development and humanitarian actors must all work together work much harder and with greater sincerity and commitment to make this nation that fulfills the as-piration of all its citizen.

The annual report represents the reflection of activities, development thoughts and strategies of this organization. Our development aims and missions, qualities, scopes and abilities, the limitations and threats on us have been clearly indicated through this annual report.

I am grateful to the Government of Bangladesh and all of our development and funding partners, along with the members General Body and Executive Committee of RIC for their continuous support and contribution in the year of 2021-2022 in operating the programmes, and creating valuable positions of the organization. This would not have been possible to achieve the desires of our targeted result without the continuous support from them. I also express my gratitude to the frontline staff members, samittees/groups and individual program participants who have worked very hard to make a positive change in the communities and in their own lives.

Organizational and Management Profile

GOVERNANCE

The organization is governed by the Constitution approved by the registration authority. As per the constitution there are two constructional bodies, they are the General Body and Executive Committee. To manage the organization Executive Director who is the ex-officio Member Secretary of the Executive Committee empowered to design the management structure as per the need of the organization and to recruit requisite numbers of staff.

GENERAL BODY

As per the constitution General Body (GB) of RIC consists of 25 members is the highest authority of the organizational governance structure. It provides overall policy directions to undertake initiatives in context of organizational vision and mission to fulfill set objectives to contribute national development efforts. It elects 07 members Executive Committee (EC) for 3 years term and reviews and approves annual report submitted by Executive Committee of the previous year and gives approval of the audited accounts. It also reviews and approves work plan and budget, for next fiscal year along with an audit panel for further audit.

EXECUTIVE COMMITTEE

Executive Committee is responsible for day-to-day policy making and its implementation. EC appoint an 'Executive Director' who is ex-officio Member secretary and Chief Executive Officer (CEO) of the organization. Executive Director appoints requisites number of staff with specific functional responsibilities such as Finance and Administration, Human Resource Management, Monitoring and Evaluation, MicroCredit operation, Programme and Project management.

LIST OF EXECUTIVE COMMITTEE MEMBERS 2020-2023



Mahbubur Rahman
President



Md. Shahidul Haque
Vice-President



Abul Haseeb Khan
Member Secretary



Ms. Sabrina Haque
Treasurer



Ms. Shafia
Member



Md. Kamruzzaman
Member



Ms. Rehana Jesmin Amin
Member

MANAGEMENT

RIC has well infrastructure & decentralized organogram to ensure transparent management system and accountability. At the central level RIC's organizational structure comprises individual departments of Human Resource Development, Operation & Program, Finance, Internal Audit, Training, ICT and Documentation, Communication & Information Unit and Monitoring & Evaluation unit. The entire department is leading by competent personnel having adequate academic background and professional skill. All most all of the staff is working for long time with RIC. Key positions are hold by the personnel having long outstanding experience in the development field and have ade-quate skill and knowledge.

For the Supervision, Coordination and Monitoring of the field level micro credit operation there are 3 tiers management structure. There is 'Zonal Structure' comprises of 4-5 Areas of operation and there are 'Area structure' comprises 5-6 Branches. At the bottom there is Branch to operate micro finance in a specific geographical area. At present there are 254 branches are in operation. All social development is implemented at the field level by the project designed structure and coordinate with the Microcredit Unit at the concern area. At the Head office level Focal Person assigned to monitor project implementation and to coordinate with funding partners.

I. HUMAN RESOURCE UNIT

Human Resource Development Unit operates through two separate wings. These are Human Resource Management (HRM) and Human Resource Development (HRD).

HRM is responsible for selecting and hiring candidates using various processes and tools. Paperwork and Orientation: Support to processing various categories papers for employees such as appointment, personal history, payroll management, tax management etc. Performance Appraisals: It supports the organization to realize the employee performance status. *As of 30th June 2022 there are 2,818 staff (Female 580 and Male 2,238) among them 2281 are permanent staff and rest 537 are different project-based staff (July 2022).*

HRD is responsible for the capacity building of the organizational staff members. The unit conduct Training Need Assessment (TNA). Based on TNA and Performance appraisal suggestions the unit prepare a staff development and organize training for the staff members. Contracting resource person training venue, organizing training mate-rials and developing training modules are the major responsibilities of the HRD unit.

II. PROGRAMME UNIT

The Programme unit is comprising of two separate wings. One wing deal with operation and management of lending (microfinance) and other wings deals with the Social Development Programmes.

The Operation and management of Microfinance unit is responsible for development of business plans; management of lending (microfinance) operations to a high standard; management of Operations' goals, objectives, and budget to support the achievement of the overall organizational mission; analysis of competition, products and processes on an ongoing basis; act as the main quality controller in client selection, portfolio quality management, product and processes, client protection, area selection and other aspects of operations, ensure full compliance with the existing policies of the company, especially the operations Policies, develop new cost effective marketing strategies to improve outreach. Oversee credit and risk control's policy adherence in operational areas.

Other wings dealt with the Social Development Projects. The unit is responsible for exploring fund for social development activities as per the organizational strategic directions from international donor agencies, UN agencies and Government sectors, preparation and submission of project proposal, implementation of the projects at the field level, supervision, monitoring and evaluation of the project.

FINANCE

This department is responsible for financial planning to help the organization achieve its objectives; furthermore, it ensures costs are controlled; ensure adequate cash flow; establish and control profitability levels. One of the major roles of the finance department is to identify appropriate financial information prior to communicating this information to managers and decisionmakers, in order that they may make informed judgments and decisions. Finance also prepares financial documents and final accounts for managers to use and for reporting purposes.

INTERNAL AUDIT

There is an Internal Audit Department at the Head office level directly reportable to the Executive Director. The department is responsible to detect any fraud or misappropriation irrespective of its size, magnitude other staff involved in it, to detect any malpractice, collusion or action on part of employees that is against the organizational policies/culture or can bring disrepute to the institution, to see if operational policies/processes are being adhered to all levels and to detect deviations, to check unethical staff behavior and to get a sense of organizational image as perceived by clients, to check the accuracy of reports, MIS and Accounting, accuracy of records maintained through verification against evidences such as receipts, including records maintained at client level in the form of passbook to provide feedback/opinion related to operational risks such as staff dissatisfaction, competition inappropriate policies or areas of potential conflict. At present there are 13 members in the Internal Audit Team.

ICT

The Role of the IT Department in RIC is to design, maintain, and support an organization's information technology infrastructure, thus allowing the organization to leverage both information and technology in an efficient, productive and secure manner along with meeting organization's technical requirements. Some major functions of RIC ICT Department;

Network Development: Effective communication and collaboration between teams and departments within the organization. And it falls upon the IT department to deploy and operate Internet Protocol networks and advanced communication tools to meet the organization's needs.

Data Supervision: Data driven marketing strategies within the RIC rely upon the IT department to provide the means for capturing, storing, managing, analyzing and distributing data to business users that depend upon up to date information to make strategic decisions. IT teams are also tasked with implementing big data analytics platforms to store, manage and process massive volumes of raw customer data for hidden insights that can inform better decision making and create competitive advantage.

Training and Support: IT team to provide ongoing training and support to make sure that both management and employees remain up to speed with the latest tools and technologies. Hardware trouble shooting support also provided to the root and central level.

DOCUMENTATION, COMMUNICATION & INFORMATION UNIT

Information is a valuable resource for any organization. RIC has also a cell for stored and distributed information effectively. Beside central office, there are 321 information officers in 321 branches under 67 area offices. These methodical individuals work for managing and maintaining databases, information catalogues and web resources. Information officers use her /his expertise to make sure that the information they manage is safe, secure and easily accessible. Our communication system is very smooth, strong & effective. The unit is responsible for complying with the provision of Right to Information Act of the Bangladesh Government and to Update Citizen Charter of the Organization on regular basis.

ABBREVIATIONS

AFS	: Age Friendly Space (Constructed in the Rohingya Refugee camp and host community area in order to support older people)
ACMC	: Aggregation Centre Management Committee
AGROSOR	: A loan component provisioned for advanced and graduated members involved in micro-enterprise
BUNIAD	: A specialized loan component for the poorest provisioned
CFW	: Cash for Work
CEVM	: Capacity Building of Young Entrepreneurs for the Vitalization of the Digital sign
CIC	: Camp in Charge
DFID	: Department for International Development
DNCC	: Dhaka North City Corporation
DSCC	: Dhaka South City Corporation
DWASA	: Dhaka Water Supply & Sewerage Authority
FREB	: Forum for the Rights of Elderly, Bangladesh
GO	: Government Organization
HEB	: High Energy Biscuit
HH	: Household
ICM	: Integrated Crop Management
IDOP	: International Day of Older People (01 October is the Day of Older People declared by United Nation in 1990)
JAGORON	: A mainstreamed loan component provisioned
JICA	: Japan International Cooperation Agency
KMC	: Kangaroo Mother Care
LRL	: Livelihood Recovering Loan
NFI	: Non-Food Item
NGO	: Non-Government Organization
PKSF	: Palli Karma-Sahayak Foundation
RAISE	: Recovering and Advancement of Informal Sector Employment
SCANU	: Special Care Newborn Unit
SCE	: School Children Education
SDG	: Sustainable Development Goal
SEP	: Sustainable Enterprise Project
SHG	: Self Help Group
SMC	: School Management Committee
SME	: Small and Medium Enterprise
TB	: Tuberculosis
OP	: Older People
OPA	: Older People Association
UH & FWC	: Union Health and Family Welfare center
VMCC	: Village Milk Collection Centre
WASH	: Water Sanitation and Hygiene
WFP	: World Food Program
WMO	: Water Management Organization

LIST OF DEVELOPMENT PARTNERS

Donors and associate agencies in our prominent development programs in the last decade.

UN, International & National Organization	Government of Bangladesh	Financial Institutions
UNDP	Ministry of Labour and Employment	Bangladesh Bank
UNFPA	Ministry of Primary and Mass Education	Palli Karma-Sahayak Foundation (PKSF)
UNICEF	Ministry of Women and Children Affairs	Basic Bank Ltd.
WFP	Ministry of Disaster Management & Relief	Southeast Bank Ltd.
ILO	Ministry of Land	Shahjalal Islami Bank Ltd.
European Union	Ministry of Environment & Forest	BRAC Bank Ltd.
Oxfam	Ministry of Local Government and Rural Development and Co-operative	Midland Bank Ltd.
Save the Children	Ministry of Road Transport & Bridges	Mutual Trust Bank Ltd.
Canadian International Development Agency (CIDA)	Department of Social Service	Meghna Bank Ltd.
Viten Evides International	Forest Department	Pubali Bank Ltd.
CARE Bangladesh	Department of Agriculture Extension	Mercantile Bank Ltd.
HelpAge International	Local Government Engineering Department (LGED)	Prime Bank Ltd.
World Vision International/ Bangladesh	Bureau of Nonformal Education	Bank Asia Ltd.
JAICA	Bangladesh Water Development Board	IDLC Finance Ltd.
GFTM/BRAC		The UAE Investment
Manusher Jonno Foundation		





PROGRAMS & PROJECTS

RIC works with disadvantaged households across the country includes: Ultra-poor, Disaster & Climate change affected people, older people, Urban low-income groups and Slum dwellers etc. Aiming to contribute government's development efforts in context with organizational vision & mission.





RIC focuses on the socio-economic empowerment for the rural and urban poor specially the woman, old age people, poor & ultra poor people of the society. RIC has progressed through learning by doing, adjusting its strategy with prevailing situations. RIC has also created an innovative, multi-dimensional lending service, capable of properly catering to the needs of different groups and individuals, particularly to invest in income-generating activities, creating assets, smooth consumption and reduce vulnerability to health shocks and natural disasters.

SOCIO ECONOMIC EMPOWERMENT



MICRO CREDIT PROGRAMME



The main objectives of RIC's Microfinance Program are to raise the economic status of the poor people by engaging them in income generating activities and consequently make them self-reliant. RIC believes that without a positive change of the economic status of the poor people all development activities will prove to be futile and from this reality-based feelings RIC has started Micro Finance program at the different part of Bangladesh since 1989.

From the very beginning of initiating Micro Finance Program, RIC is extending the areas and people coverage gradually including the remote and isolated areas of Bangladesh with a view to outreach coverage and the sustainability of the organization as well. Besides extending the areas and people coverage, RIC is increasing multidimensional lending service delivery by opening different wings and ensuring access to the comparatively big size of money investment in the Micro Finance sector.

Resource Integration Centre (RIC) drives initiatives in increasing food production, food security and creating employment opportunities through increasing skill of the farmers, technical assistance and investment in agriculture sector. The programs design covers the crop sector, livestock and poultry sector, fish culture, irrigation and agriculture equipment sector. Promoting agricultural efficiency, which is well manifested by exemplary success in food production, and efficient supply and distribution. Keeping in view the perspective to ensure sustainability of the agriculture sector and its potential to contribute to overall growth in the economy.

Resource Integration Centre (RIC) has played a pioneering role in its efforts to break the restricted access by developing its micro enterprise products and services that better fit the needs of the poor business owner.

RIC is one of the partner organizations of Palli Karma- Sahayak Foundation (PKSF) an apex-funding agency in Micro Credit sector in Bangladesh. RIC carries out rural Micro credit program with the funding support from PKSF and from other funding institutions and their own fund. RIC is operating its micro credit in compliance with the regulations of the Micro Regulatory Authority (MRA) and policy provision of the other financing institutions.

Resource Integration Centre (RIC) undertakes the following approaches:

- Select target beneficiaries, catalyze them to organize, develop self managed accountable institutions and mobilize their own resources through regular savings.
- Access financial resources loans on easy terms from RIC and undertake income generating activities (IGAs) that are within their management capabilities. Increased loan size enhancement is subject to proper utilization and credit worthiness.
- Provide knowledge and appropriate skills development trainings to enhance target beneficiaries' competencies so that they can get greater return on their investments, gain sustained income, and improve their lives.

Loan products: RIC has created an innovative, multidimensional lending service capable of properly catering to the needs of different groups and individuals. At the same time, RIC offers skill development training in respective trades, business and financial management assistance to facilitate success for those commencing their income generating activities. RIC offers the following microfinance packages.

ASM

The product is designed to increase agricultural productivity and diversity of the farmers of Bangladesh by financing agricultural loans and providing agricultural technical support service to farmers. RIC thereby contributing to the sound development of agricultural sector of Bangladesh.



SUFALON

Sufalon has been implementing as a specially designed agricultural lending program to cover the inadequate agriculture credit service of the formal financing organizations/institution and the rigid operational modality of available microfinance hindered the inclusion of farmers into mainstream microfinance system.



JAGORON

(Rural and Urban microcredit for small trade)
The rural and urban borrowers are encouraged to undertake income generation activities in which families are involved. Under this program loan provided to an individual through group.



AGROSAR (SME)

The program is implementing to extend financial services & the program member of their programs who are engaged in economic activity. That require bigger amount of capital. Any services activity with an investment up to BDT-1.5 million (excluding land and buildings) is eligible to qualify for the loan under program.



BUNIAD

(Loan support for Ultra poor)

Loan is provided to address the needs of the excluded ultra-poor segment of the society. The program is playing a significant role to achieve the SDG:1 as determined by UN to end poverty.

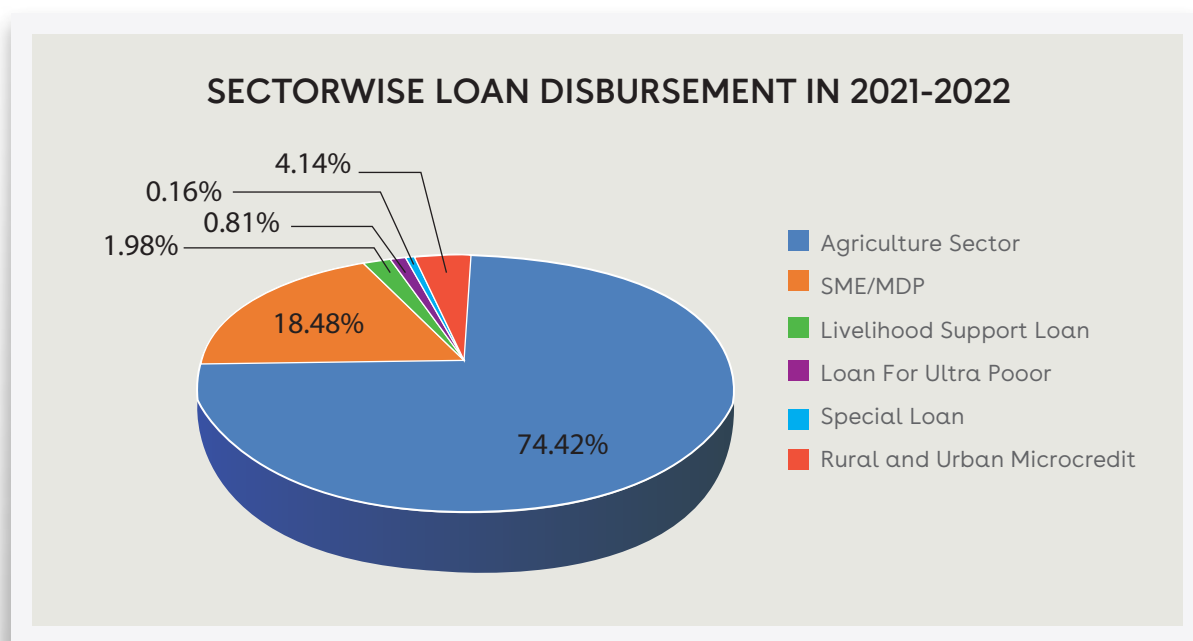


Besides, RIC implement some special loan products for the vulnerable groups i.e for the Older people, other special products are the

- SMAP (Small and Marginal sized farmers agricultural productivity improvement and diversification financing project)
- Livelihood Improvement Loan for the elderly
- Asset Creation Loan
- SDL (Sanitation Development Loan)
- Sustainable Enterprise Project Loan (Plastic recycling industries, Safe Dairy Products)

Sector wise loan disbursement during the year 2021-2022:

Sector	Amount Disbursed (Taka in million)	%
Agriculture Sector	13772.98	74.42%
SME/MDP	3420.03	18.48%
Livelihood Support Loan	365.88	1.98%
Loan For Ultra Poor	150.38	0.81%
Special Loan	29.71	0.16%
Rural and Urban Microcredit	767.03	4.14%
Total Disbursement	18506.01	100%



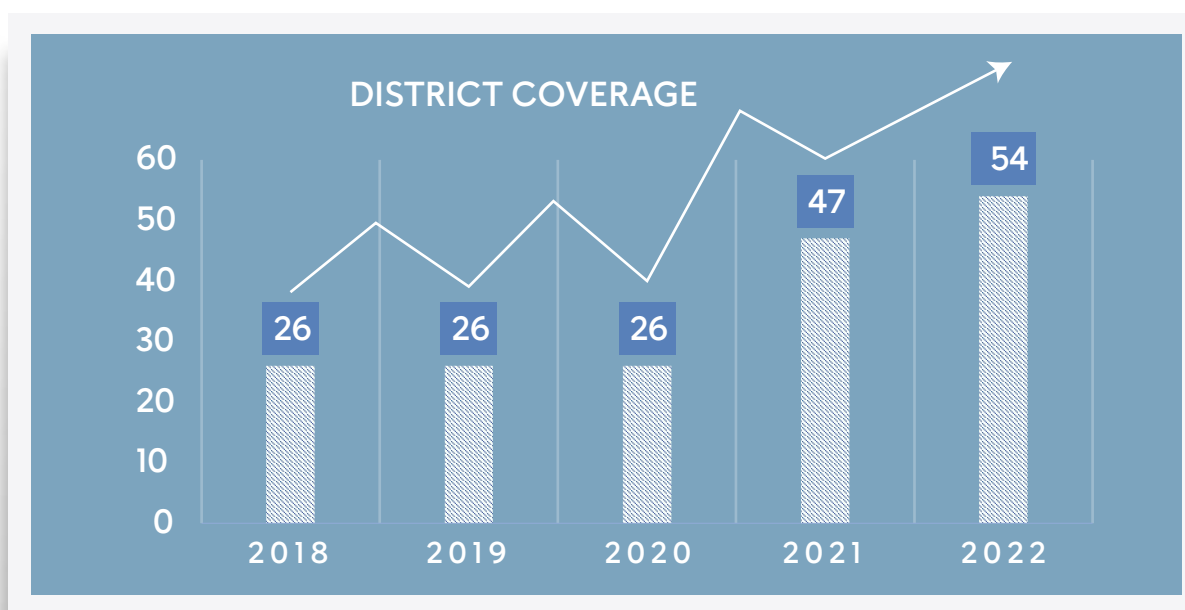
Expansion of Micro Finance Programme as a strategy to serve an increasing number of people excluded from financial and other services.



RIC coverage includes about 03 lac targeted families in 54 districts in the country through 321 no of branches at the end of the FY-2022. Cumulative disbursement of micro credit stood at BDT 9.53 BN as of 30 June 2022. The performance of loan recovery of the organization is good and stable with a cumulative recovery rate of 99.10%. As of June 2022, RIC has increased client's savings and loan disbursement by 33% and 39 % respectively compared to June 2021. Due to the strike of the pandemic, nationwide operations have been halted by the government, thus affecting the usual operations of the MFIs and slowing it consequently. The borrowers' businesses or ways of creating capital have been thwarted due to COVID-19, causing them to lose out on income and livelihoods. But RIC as an organization has taken this challenge as an opportunity to met the demand of the field level borrower.



RIC has taken decision to expand its microfinance coverage vertically and horizontally to fill-up vacuum created due to adverse effect of COVID-19. After COVID-19 RIC expanded micro finance programme in 54 districts from 26 districts. Last 05 years trend of geographical expansion of Micro Finance programme given in the graph below:



For smooth and effective operation of the Micro Finance in the extended area RIC started operation of 67 new branches. So, at the end of the FY 2022 RIC is operating 321 branches for microcredit management.

Consequently, all the perimeter in connection with the expansion increased accordingly. Statistical information of the last 05 year's and Graphical presentation of the increasing trend is given below:

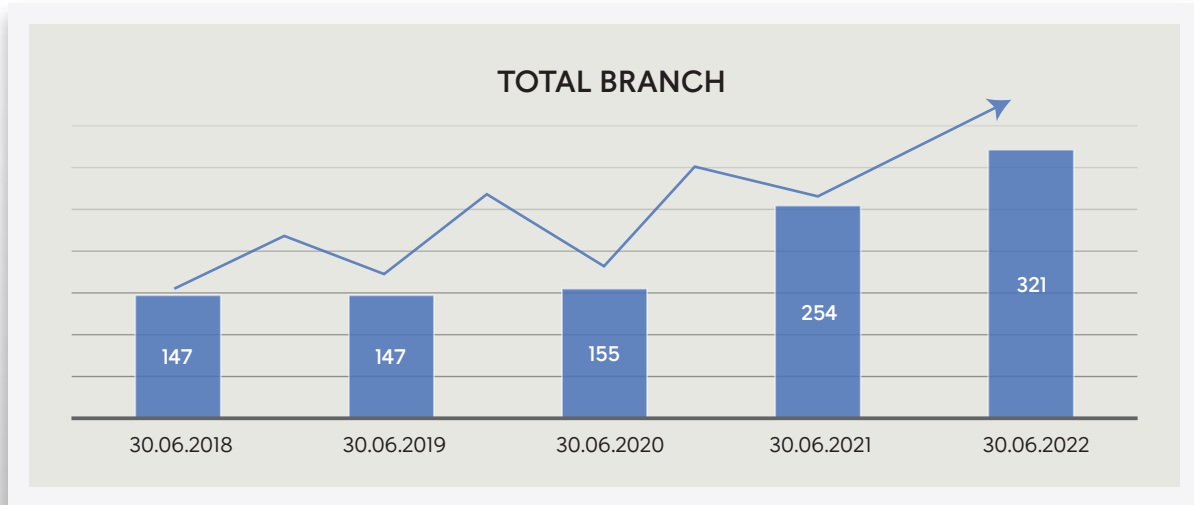
Basic indicators of last 05 years of Microcredit Coverage

Amount of Taka figure in million

Particulars	June -2018	June-2019	June-2020	June-2021	June-2022
District coverage	26	26	26	47	54
Total branch	147	147	155	254	321
Total member	182043	182,533	190,887	229,592	298,095
Total borrower	145562	142,941	142,880	184,221	245,599
Loan disbursed in the financial year	9194.89	5665.38	9514.84	13320.1	18,506.01
Total portfolio	5079.66	5497.53	5809.23	8679.52	11,658.37
Savings Outstanding	1521.47	1730.07	1887.72	2390.74	3,183.97

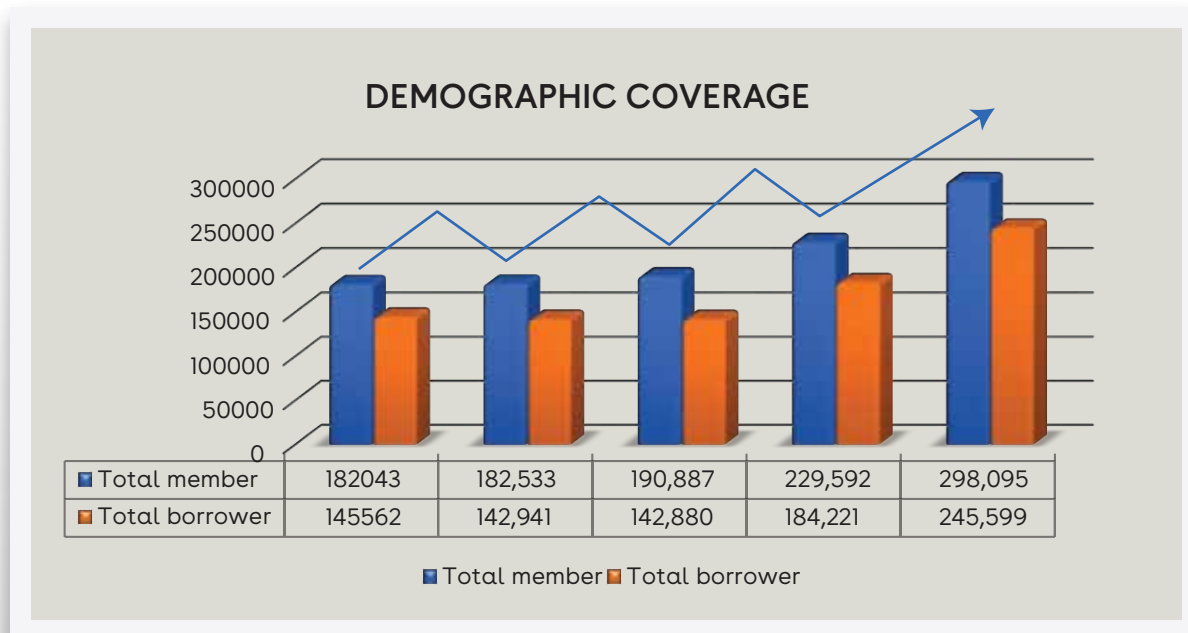
Branch Coverage

For smooth and effective operation of the Micro Finance in the extended area RIC started operation of 67 new branches. So, at the end of the FY 2022 RIC is operating 321 branches for microcredit management.



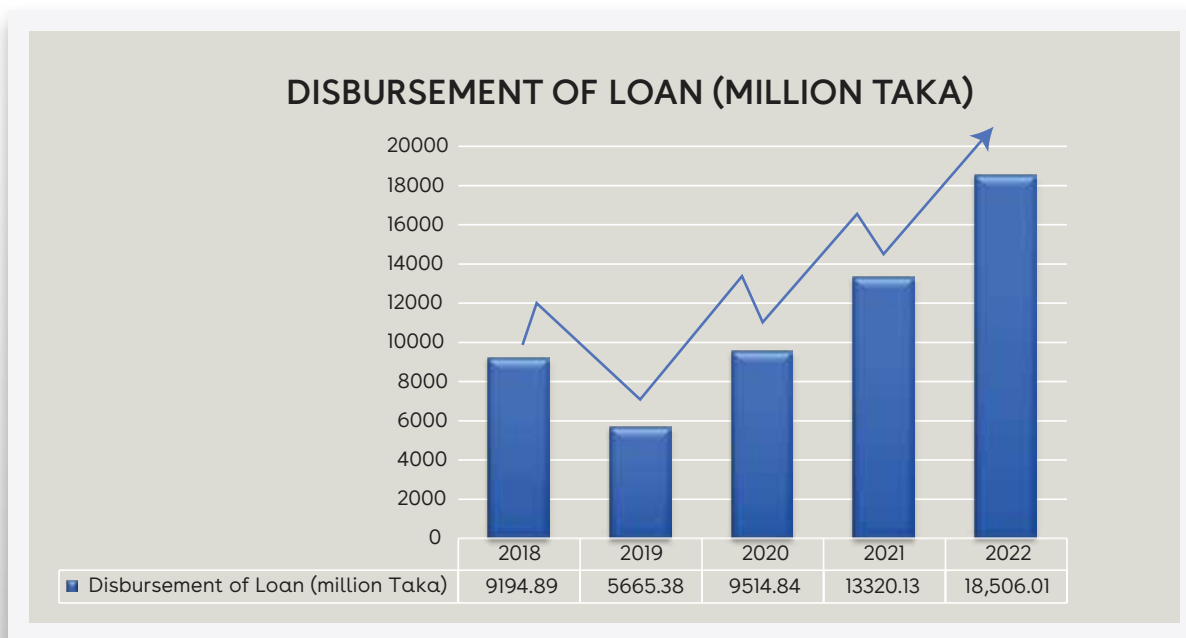
Member and Borrower coverage

At the end of the year 2022 organized Group Members stands for 298095 in 2018 number of group member was 182043 and with 05 years members increased by 116052 i.e. 64% on the other hand borrowers increased by 100037 i.e 69%.



Trend of Loan disbursement

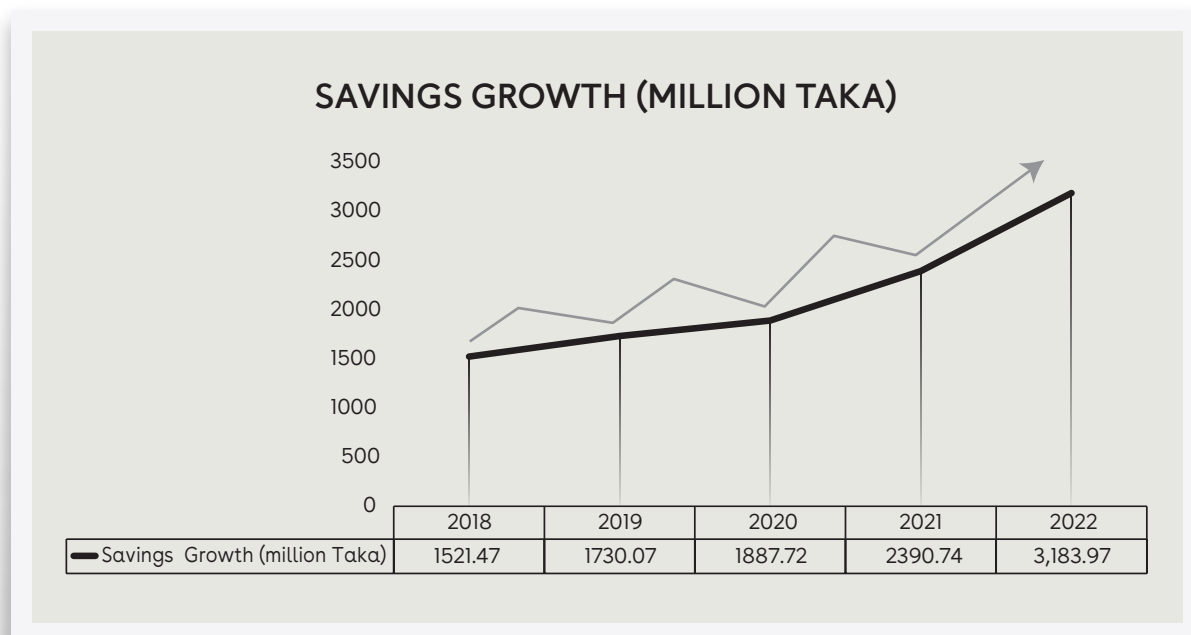
During 05 years juncture disbursement of loan increased by Taka 9311.12 million which more than 100 % as this was in 2018.



Growth of Members savings

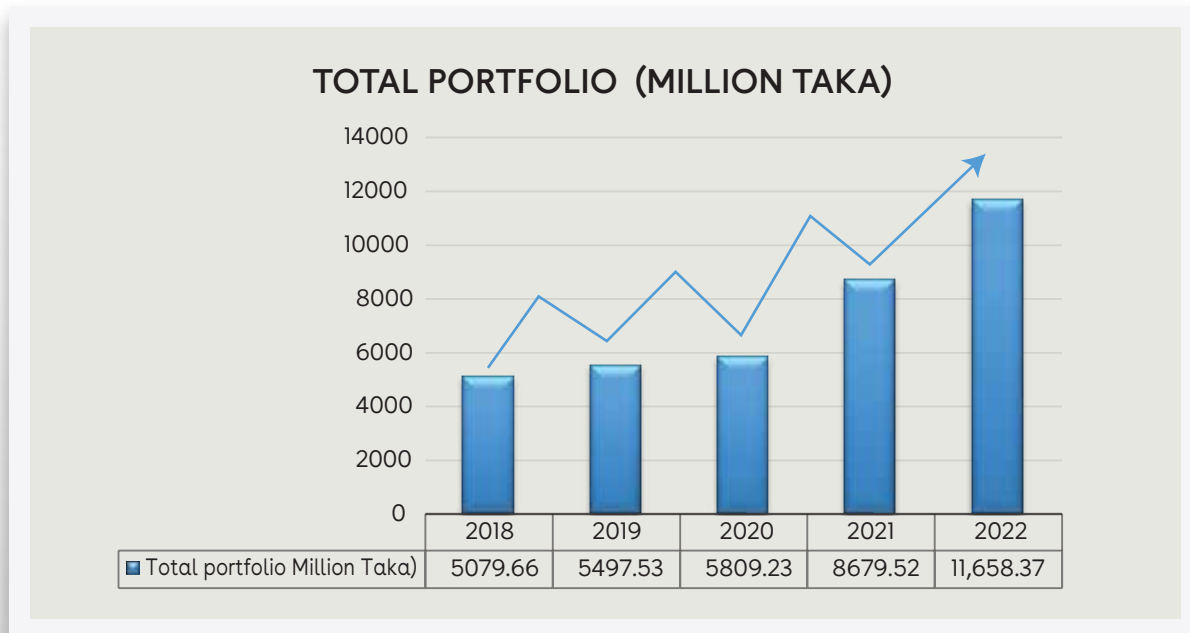
RIC offers two saving Schemes- One is regular mandatory saving scheme where each member deposits an amount in every week. Another saving scheme is "Term Saving Scheme", under which member can deposit any amount between BDT 100-10,000 per month for a period of 3/5/8 years and at allowed interest of 8%, 10% & 13% respectively. In the FY 2021-2022 RIC introduced another savings scheme namely Voluntary Savings. Under this scheme member can deposit any amount as they opt.

Savings during the 05 years also tremendously increased which is also more 100% and average members saving stands for Taka 10.68 thousand in 2022 which was 06.41 thousand in 2018 i.e increased by 66%.



Growth in Portfolio

RIC Micro Finance program policy is very much adaptable/suitable for micro level poor and marginalized investors. Towards the financial benefit of the borrowers RIC has designed this program carefully basing on the micro level investment environment and its reality and also keeping the options of other social support programs coverage of the organization targeting the Micro Finance borrowers. In this context, organization is using very updated and scientific forms, formats, sheets and registers for ensuring easy and sound operation which helps to conduct proper monitoring, cross checking of different calculations, verify field and office information and other required matters of the management. As a result, portfolio is increasing day by day. During the last 05 years portfolio trend is very positive. The graph given below is self-explanatory:



Some Special Microcredit Component of RIC

Apart from regular microfinance support RIC in the specific objective based project with the funding support from Palli Karma-Sahayak Foundation (PKSF) and Bank. In the FY-2021-2022 Taka 29.71 million has disbursed in the following specialized sector. (details of these component reported separately)

- Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP):** With credit support of Japan International Cooperation Agency (JICA) and technical support of Bangladesh Bank, RIC is providing loan support and Technical Support to the Small and Marginal Farmers.
- Sanitation Development Loan (SDL):** RIC is providing loan for installation of hygienic latrine and deep tube well by the organized group members. Under the project RIC providing technical support Local Entrepreneur (LE) for production of hygienic latrine and also giving loan facilities to LE for the production of latrine. This is World Bank designed and funded project channelized through Palli Karma-Sahayak Foundation (PKSF) an autonomous body for financing MFI and NGOs.
- Sustainable Enterprise Project (SEP):** These are special products funded by World Bank & PKSF.
 - Sustainable Enterprise Project to Plastic Recycling: With an aim of empowering small scale entrepreneurs through environmentally friendly production process, advanced technology and loan assistance for plastic recyclers.
 - Sustainable Enterprise Project to Dairy product: To develop safe dairy products with environmentally friendly production process, advanced technology and credit assistance.

4. **Stimulus Loan for the COVID-19 effected:** RIC is providing a special loan under “Re-Financing Scheme,2020 for the low-income professionals, farmer and marginal/small traders ” effected by the Corona Virus flowing the compliance of the Bangladesh Bank Circular on 20th April 2020 (FID Circular No.-01/2020) and subsequently made some subsequent amendment thereon for providing flexible loan support to the COVID-19 effected low-income professionals, farmer and marginal/small traders.

5. **Assets Creation and IGA loan under the ENRICH:** RIC has been implementing the ENRICH in different areas of the country. This is an integrated approach to encounter the multidimensional aspects of poverty ENRICH offers services in multiple areas including special credit support. Three types of special credit services have been designed for the ENRICH households: Income Generating Activities Loan (IGAL), Livelihood Improvement Loan (LIL), and Asset Creation Loan (ACL).



HEALTH & NUTRITION
under ENRICH Programe



7. **SMAP:** With an aim of providing credit facility and technical support to small and marginal farmers RIC is implementing the SMAP being selected by Bangladesh Bank as Bangladesh Bank has entrusted the responsibility of administering the SMAP in favor of Bangladesh Government funded by Japan International Cooperation Agency (JAICA). RIC has started the SMAP project with a volume of fund for Taka 10 crore and gradually increased the volume of fund. To provide technical support RIC engaged adequate number of Technical staff to make the project success one.

8. **Special Loan for the Elderly:** RIC is promoting Older People 's rights from very long. To enhance dignity of the older people in m the family as well as in the society RIC is providing credit support to the older people for income generation on flexible condition to undertake suitable trade for the older people.

COVID-19 enhance scope for investment in agriculture sector and digitalization of Microfinance Services:

The activities of MFIs were severely disrupted during the first and second quarters of 2020 by the measures taken to contain the health crisis. The inability and/or increased caution of MFIs to disburse loans understandably led to a reduction in outstanding loans at the beginning of the crisis.

RIC was quick to adapt their organization, management and operations by taking appropriate measures while maintaining a responsible approach towards their clients. From the beginning of the crisis, organization prioritized hygiene measures by providing hygiene equipment to the staff.

RIC has been proactive in response to the crisis, preparing and monitoring: crisis handling team, business continuity plans, scenario simulations of their performance, etc. and these had taken the organization to find appropriate measures quickly.

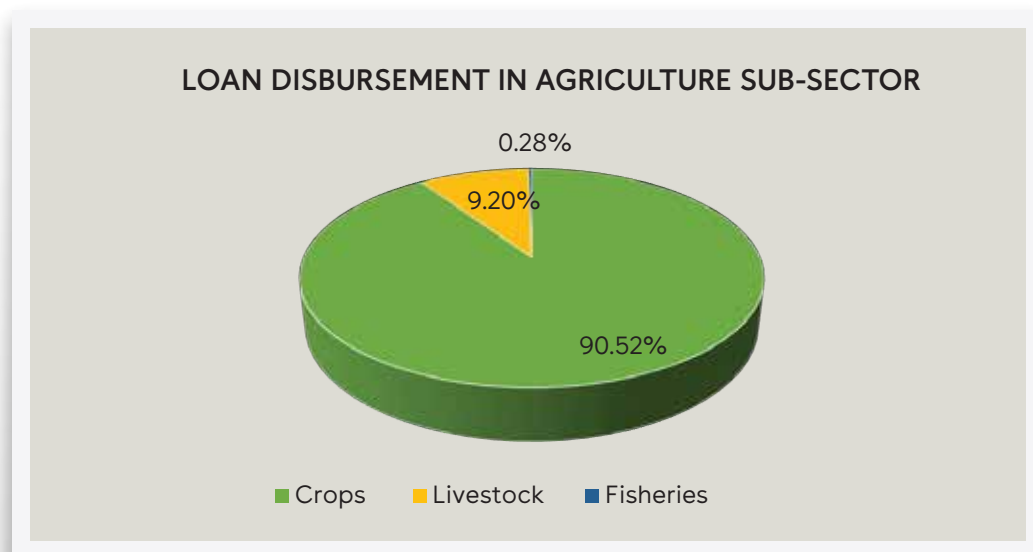
We have also put in place direct assistance measures for clients like disbursement of emergency loans, provision of kits containing food and hygiene equipment, partnerships with humanitarian organizations, and launch of hygiene awareness campaigns via leaflet, SMS and videos, etc.

Organization have also stepped up their efforts with their clients. In terms of communication, they intensified contacts with clients, used different channels to communicate, and conducted surveys to gauge their needs and the impact of the crisis on their activities and lives. From the survey, agriculture sector has identified as the most potential sector for microcredit investment during and post covid situation. Furthermore, teleworking was widely implemented. The crisis creates opportunity for RIC to digitalize microcredit operation and to accelerate the digital transformation process for the clients.

Based on the need assessment survey result, RIC has adopted strategy for serving an increasing number of people excluded from financial and other services sustainably, and expanding investing in the agriculture-based sector which was identified as the most potential sector during and post covid-19 situation. As a result, agriculture sector investment (disbursement) stands for 74% which was 49 % before COVID-19 and in the closing Portfolio Agriculture sector loan represent 69% of the total outstanding volume and 85% of the total borrowers.

In the table below a synopsis of investment in the agriculture sector during the FY-2021-2022 is stated:

Sector Wise Loan Disburse				
Sector		Borrower	Disburse Amount	%
Crops	Production	82,919	4,472,598,000	24%
	Processing	35,536	4,044,305,000	22%
	Marketing/Retailing	41,622	3,951,030,000	21%
Livestock	Production	4,746	380,057,000	2%
	Processing	7,910	633,428,000	3%
	Marketing/Retailing	3,164	253,371,000	1%
Fisheries	Production	116	11,457,000	0%
	Processing	192	19,098,000	0%
	Marketing/Retailing	78	7,638,000	0%
Total disbursement in Agriculture sector			13,772,982,000	74%
Disbursement in other sector			4,733,032,500	26%
Total disbursement during the year			18,506,014,500	100%



Other Services under the Microcredit Programme

1. **Micro Insurance:** If the client is a female insurance holder, due to the death of herself, her husband or main earning members of her family, gets exemption of full loan outstanding from the date of the person's death. If the client is a male insurance holder, he gets exemption of his full loan outstanding from the date of his death. All the accumulated savings amount will be refunded to the member or to his/her nominee. Premium is to be paid 07 BDT per thousand for the entire loan amount. Insurance claim will be applicable for the member who pay regular premium.
2. **Rebate:** In terms of any special circumstances (Leaving group or area by the member) if the client pays more than 6 instalments weekly and 2 instalments monthly for paying full loan amount, s/he can get service charge remission against the payment. In this case service charge will be charged for the duration the client used the money.

Technical Support Services: In addition to credit support, we provide some technical support in some special products of loan. Support service includes capacity building of the client on their IGA Trade, linking with service providers and market operators, capacity building of the Local Entrepreneur on special product particularly under the special product Sanitation Development Loan for production of hygienic latrine.

3. **Term Deposit:** We offer special Term deposit service approved by the regulatory authority for different tenure ranging from 3 years to 8 years. After maturity depositors are allowed interest @ 8%, 10% and 13% for 3 years, 05 years and 8 years respectively. However, client may withdraw their deposit as and when need and, in that case, interest is provided based on the duration of the deposit with us.
4. **Flexible Savings Scheme for formation of capital at the individual level:** RIC recently introduced a special Voluntary Savings scheme for the client. Under the scheme an individual can deposit any amount of money as they opt. As a result, as and when they can save money by means of their livelihood, they have a ready platform to deposit for future capital.
5. **Call Centre Service for the protection of Client Interest:** RIC introduced hotline service for the microcredit recipients through establishing a Call Centre at the central office level. All the organized members have access to the # mobile connection dedicatedly assigned for the purpose. Through this service our client can confirm information of their financial and transaction with the organization as well they can lodge any complain they have at their end in connection with micro credit operation. Further, from the organizational aspect the service established a strong internal control over the microfinance management as a instant tools of monitoring. At present there are 05 dedicated officers are assigned to provide this service to our clients.

INTERVENTION OF MICRO CREDIT

AMONG GRASSROOT PEOPLE





A SUCCESSFUL QUAIL HATCHER SYEDA BEGUM

Sayeda Begum. A struggling lady of Giasnahor Union in Moulovibazar district. Now she is a prominent entrepreneur on Quail Bird culture. After her husband's passing she was totally exhausted and helpless with her children. From past experiences she started to buy and sell Quail birds and eggs of Quail. But lack of sufficient investment she was on crisis with her family.

At 2021 she involved with Resource Integration Centre (RIC), Moulovibazar Sadar Branch. Beside savings, she received 1.5 Lac taka for her Quail culture project. It was a turning point for her enterprise. Due to COVID situation her business was paused. After receiving the loan under SME (Small and Medium enterprise) component, her bird number increased from 500 (Five Hundred) to 5000 (Five Thousand). She also send her elder son, Kazi Hasan to the Youth Development Centre to receive training on Quail culture. Then she purchase two Incubator machine for Quail egg hatch. Now she does not sell egg. She only sell mature and baby Quail from her own culture. At present, she is dealing with RIC the amount of 2.20 (Two Lac Twenty Thousand Taka) Lac. Day by day they increase (Mother and Son) their expertise on hatching from the Incubator.

Now they are dealings with 10000 (Ten Thousand) Birds and 5 Incubator machines. They are supplying the baby Quail to all districts of Sylhet Division. Businessmen collect the production from Sayeda Begum's home. Sayeda Begum and her elder son are working in the Quail project. They appoint 03 (Three) full time labour in their project. Now they are capable to produce 01 Lac baby Quail in one cycle. After bearing all costs Sayeda's net profit is 60-70 Thousands taka per month. She is dealings her life very smoothly and successfully.



NANNU IS GOING TO BRANDING HIS PRODUCTS

Munshigonj district is famous for dairy products. Nannu Mia is a resident of Zosaldia bazar at Louhojong upazilla of this district. He is also a regular member of Resource Integration Centre (RIC). He is now a prominent yogurt and Ice cream maker of Zosaldia Bazar. But the scenario was not like now. He was a poor man and worked hard for his family consists of 5 member. He was from hand to mouth before few months ago. He had a poor knowledge on yogurt making. After being a member of RIC under SEP project, he got an opportunity to receive an Income Generating Activity training on Yogurt and Ice cream making. Beside the training he also received an amount of taka One Lac Fifty Thousand for his enterprise from RIC Bhaggokul branch.

As a trained and skilled entrepreneur, he maintain the hygiene procedure and GMP (Good Manufacturing Practice) very well. Now he is selling his dairy product at different location of Dhaka, beside the local market. Businessmen collect the product from Nannu Mia's place. His cup yogurt and ice cream are regular selling in 12 shops at Mawa Ferry Ghat. Per day his net income is 3000-4000 tk. His monthly income is in average 90,000- 1,00000/- taka. There are 03 full time labor in his enterprise. Nannu Mia and his wife are dealing the enterprise with these staff. Now they are dreaming more expansion of the project. They are feeling blessed to almighty and RIC also.





CONTRIBUTION OF RAKHAIN COMMUNITY IN NAPPI PRODUCTION

Choufoldondi, a coastal union of Cox's Bazar Sadar upazilla. In this Union majority people are from Rakhain community. As a coastal area, the main profession of them is fishing and Nappy processing. Nappy is a famous and popular food for Rakhain people. This place is the source of Nappy processing for all tribal community. It is a traditional food for all tribal community.

Resource Integration Centre (RIC) is contributing in Rakhain Community for their livelihood development, Nappy Processing and marketing through the group approach since 2013. On that time the members were 12 in number and now it increased on 27. In this year RIC disburse 41,55,000/- taka (41 Lac Fifty Five Thousand) in this group for Nappy production. Beside loan, our officers always being with the members for Nappy preservation, market linkage and selling process in their group discussion.

The main ingredient of Nappy is Shrimp. After 07 days fermentation it should be dried by sunlight. Then mass and mix up it well.

Machao Rakhain, a regular member of Rakhain group. She received taka 250,000/- (Two Lac Fifty Thousand) and invest tk. 243,700/- (Two Lac Forty Three Thousand Seven Hundred) in her Nappy project. From this investment, she earned 57400/- (Fifty Seven Thousand Four Hundred) in 20 days only.

Achen Chen Rakhain is another member of this group. She received taka 280,000/- (Two Lac Eighty Thousand) from RIC and earn 62,800/- (Sixty Tow Thousand Eight Hundred) taka in only 20 days.

A great market of Processed Nappy from Choufoldondi Rakhain Palli are Rangamati, Bandarban & Khagrachori. Beside retailer, Wholesalers collect Nappy from the producers. It's a Prominent and favorite food for Tribal.




NIPU BACK TO THEIR TRADITIONAL BUSINESS

Pal para, a special village of Shariktola, Pirojpur for Pottery Industry. Nipu Rani (34) is an inhabitant of this village from their forefathers. By born they were familiar with pottery work. But they had not sufficient money to do it as an IGA. Nipu Rani and her husband were used to work as day labor. They did not perform their own skill on pottery.

In 2018, Nipu Rani involve at Resource Integration Centre (RIC) as a group member. Beside savings, she received taka, 50,000/- and starts to implement their pottery skill with her husband. They purchased the equipment and materials and start their journey on pottery. The sell their products in local market. After successful completion of 1st cycle loan, She got the chance for 2nd cycle loan of taka 70,000/- and then 1 Lac and 1.5 Lac in 3rd and 4th cycle and extent their business. For their huge production both of them are working with 4 (Four) full time labor in their enterprise. They are now solvent enough and also four family of their employee's family also. Whole sellers collect their products from their home.

They are grateful to Almighty and Resource Integration Centre (RIC) for their upliftment of their livelihood. Now they wish to extent their business day by day.





RUPIA A NAME OF PANDEMIC SURVIVOR

LRL (Livelihood Restoration Loan) is a time responsive loan component of Resource Integration Centre (RIC). After extreme COVID pandemic situation all sector specially business sector were paused. LRL loan is for them who are already exists with RIC as a group member and in a great loss of their Income Generating Activities. In spite of having a loan, they were provided another loan named LRL to restore their IGA.

Rupia Begum is one of them. She is a RIC member from years. They (Rupia Begum and her husband) were involved with agriculture and livestock project. Everything was running smoothly. But 2020 changed the whole World very badly. COVID pandemic destroy the economy. Small and marginal entrepreneurs are more vulnerable among them. After COVID pandemic, Rupia received taka 50000/- (Fifty Thousand) for purchase paddy breaking machine project that was related to their previous Paddy culture, Cow rearing, Goat rearing IGA. From all of their efforts now they have 3 tractor and one paddy breaking machine. LRL loan

was really a restoring loan for them. Rupia , her husband and son are working in there Income Generation Activities along with 1 permanent and 3 part time labour. Rupia is now not only an entrepreneur but also an employer also. LRL help thousands Rupia to back to their enterprise.



POPI APPLIED HER KNOWLEDGE IN HER JOB

Popi faced a great poverty in her childhood. Her father was a rickshaw puller with seven daughters. She never goes to school and got marriage at 16 years of her age. After marriage she worked in garments factory at Lalbag, Dhaka. Once she was infected by TB during working with the garments factory. Further during Rana Plaza incident she lost her job and was jobless.

Then she introduced with the staff of RIC and took 30,000 (Thirty Thousand) Taka as loan and started her Plastic Recycle business. Popi attended several trainings, meetings and workshops regularly provided by this project of RIC. Initial stage of business, she struggled for capital insufficiency and used to go to Gazipur for buying raw materials. To increase her business she received again 40,000 Taka and paid all loans. Gradually she took amount of 2,00,000 Taka from RIC.

Popi is very confident and positive to expand her business and discussed with her husband for getting more amount of loan. Lastly she received 300000 Taka agrosor loan from RIC-SEP and set up one granules and one crashing machine in her own factory. Her husband also involves in her business including 20 workers. She delivers 1250 KG granules per day and increased total capital almost 50,00,000 Taka. She built a two storied building and will give good education to her children.

Popi enriched her knowledge from Mock drill Training sessions and started environmental practices in her factory. Once an incident has happened in her factory, successfully she saved her assets of her factory and able to extinguish the fire successfully. She is very grateful to the project and RIC to get the necessary support as well as the respective authority.

Popi's own word, "If I do not attend in training sessions of mock drill it is no doubt my factory's all assets destroy in the fire. I also mentioned that other MEs are encouraged to attend in various training and meeting which makes it easy to reach the people to disseminate awareness messages and relevant information."



CAPACITY BUILDING OF MICRO FINANCE OPERATION

Human resource development is a framework for managing, developing and optimizing employee skills, abilities and competence. This strategic framework enhances organizational effectiveness by improving employee performance and capability. Human resource development develops the workforce by facilitating career development and employee training. As well as skills that are helpful in performing various functions of the job.

In 2021-2022 fiscal year our Human Resource Development team implement the following types of training.

SL#	Title of the training	Participants (person)
1	Savings and Credit Management training for trainee staff	356
2	Mentoring Training	36
3	Behavior Change and Communication	30
4	Accounts Management Training	72
5	Basic Microfinance Management Training for newly requited staff	247
6	Workshop on training materials development	25
7	Focus group discussion on training need assessment	25



Head of Micro Finance visited
"Entrepreneur's Development Project"
at Kotali Para, Gopalganj.







Bangladesh have significant achievements to eliminate food insecure and hunger. Government is still working to meet the dietary deficiencies and nutritional needs of the vulnerable people through promoting sustainable agriculture and social safety net pro-grams that leaves no one behind. Along with Government NGOs are contributing in achieving food security and livelihood development through some projects.

To achieve SDG-2 RIC is contributing in the following areas: To achieve SDG-2 RIC is contributing in the following areas:

- Improve the availability and economic access to food for the targeted vulnerable households through strengthening livelihoods and securing entitlements by the poor people
- Improve the nutrition status of the project participants in a sustainable manner
- In the reporting year served 113130 people under food security and livelihood service delivery interventions

FOOD SECURITY & LIVELIHOOD DEVELOPMENT

Resource Integration Centre (RIC) has been implementing the Enhancing Food security and Nutrition (EFSN) project since 2018 supported by United Nation World Food Programme (WFP) in 5 unions (Palongkhali, Rajapalong, Ratnapalong, Holudiapalong and Jaliapalong) of Ukhiya upazila under Cox's Bazar district with targeted 10912 Ultra-poor female headed beneficiaries/ households. This is the Phase-III of the project.

Overall objective of the project has been envisioned to improvements of food security and livelihood of the rural ultra- poor households of southern Bangladesh by diversifying income sources of the poor women through capacity building and providing assets support, increasing diversity through enhancing their skills in adopting improved production technology and access to quality agriculture inputs and increasing consumption of nutritious food by women and children in southern parts of Bangladesh. Specific objectives of the project are :

- To address the underlying drivers of food insecurity and malnutrition through empowering women economically
- To relieve tensions between Rohingya and equally vulnerable Bangladeshi (social cohesion)

Through this Project management expect to create an environment of excellence and competitiveness which will encourage the entrepreneurial spirit at community level and wants to see continuous growth of the successful group business.



Significant progress was made towards achieving the EFSN Phase III project goal during this reporting period from 01 July 2021 to 30 June 2022. During the reporting period, EFSN Phase III completed refreshers training on Entrepreneurship Development (EDT) and Behavioral Change & Communication(BCC), Skill Development training on tailoring, advance training on mashroom, block-batique, paposh, vermi-compost, nakshikantha and tailoring, vaccinator development training, ToT on winter vegetables production, livestock and fisheries management, Apex capacity strengthening training, Capacity strengthening training for aggregation and sales centre management committee , Capacity



strengthening training for aggregation and sales centre management committee Input support (distribution of Kharif seeds) and Assistive Device , providing therapy support to disables, Vaccination camp and vaccinated animals and birds, Demo plot establishment Aggregation and Sales Centre establishment , related training on value chain and market linkages, ICT, Established forward and backward market linkages, Advocacy, network and linkages with other GO/NGO's ,Farm 2 Go Piloting Cash support under the Special Support for the Host Community (SSHC) are the mentionable.

THE FOLLOWING SECTION OUTLINES PROGRESS MADE TOWARDS THE SPECIFIC OBJECTIVES AND PERFORMANCE INDICATORS OF THE EFSN PHASE III PROJECT

Specific Objective and Result	Achievement
<p>Objective: To address the underlying drivers of food insecurity and malnutrition through empowering women economically.</p> <p>Result:</p> <ol style="list-style-type: none"> 1. Project beneficiaries and their dependents have improved dietary intake and nutritional status. 2. Sustainable income-generating activities adopted by the project beneficiaries. 3. Enhanced income and productivity for ultra-poor women. 	<ul style="list-style-type: none"> ❖ 70.95% of businesses of women from 10912 BNF from host community linked to markets through Aggregation and Sale Centre (AC). ❖ 87.5% SHGs target from 440 SHGs of host community linked to mar-kets through Aggregation and Sale Centre (AC). ❖ 98.19 % of the targeted ultra-poor women are directly involved in plan-ning and implementing respectively group income generating activities and individual income generating activities after project period which enhanced overall satisfaction. ❖ 100% of targeted women received to IGA (agriculture, livestock, fisher-ies etc.) skills training. ❖ 100% of targeted women (1320 women from 440 SHGs) from 440 SHGs that received financial management training. ❖ 100% of targeted 44 women from 440 SHG that received training for vaccinator. ❖ 99.77% of targeted women that received ICT for market linkage training. ❖ 99.99% of targeted women that received BCC training (4 topics: Gen-der, Nutrition, DRR, Protection, Coaching on Literacy etc. ❖ 90-100% targeted women that received skill development trainings on different trades. ❖ 28.60% SHG members further invested 94.49 % of group business profits ingroup business. ❖ 5469 SHG members awarded growth grant @ BDT 5000.00 total BDT 27.34 million growth grant distributed to performing business groups. ❖ 60% SHGs are under profit, 35% SHGs are in breakeven point and 5% of SHGs are in loss causes among 217 business groups that receive the growth (award) grant of 5,000 BDT per member. ❖ facilitated to sell beneficiaries’ productions to Fresh Food Corners at Refugee camps and local market through 14 aggregation and sales centre. The selling volume was BDT. 181.83 million
<p>Objective: To relieve tensions between Rohingya and equally vulnerable Bangladeshi (social cohesion).</p> <p>Result: Social inclusion and community cohesion of the poor community people increased.</p>	<ul style="list-style-type: none"> ❖ 98.20 % and 90.69% of women that have been reported participation respectively in economic activities and public life ❖ Tension between the Rohingya and host community significantly re-duced though the social cohesion and localization of food assistance is another objective of FFC.

During the implementation the project learnt some important lessons particularly in the areas of beneficiary selection, MAS distribution, conduction of training and management of Aggregation Centre. Mentionable are the, for selecting deserving beneficiaries time allocation for verification should be extended, selection criteria of the beneficiaries (existing six (6) selection criteria) should be reviewed particularly number of the family members (4) and amount of availing loan (8000) to include really deserving ultra-poor as they excluded for the criterion mentioned. Modalities of cash transfer of MSA increased risk at the field level, so modality of MSA transfer may be change.

Though there were some challenges at the field level for smooth implementation of the project EFSN project has shown significant positive impacts on the lives of its target beneficiary within its project area. Since vulnerable households are still unaddressed in other non-beneficiaries under Ukhiya upazila, continuation of such interventions is very important for the wellbeing of vulnerable beneficiaries in the current context





LAILA BEGUM'S JOURNEY THROUGH PANDEMIC

Thirty-Five years Laila Begum lives in the host community at Ukhiya Upazila of Cox's Bazar with her family and main income earner. Through EFSN project Laila entitled with a monthly subsistence allowance of BDT 1,050 (USD 12) and joined a Self-Help Group (SHG) which acts as a platform for women to enhance their financial accountability with monthly savings.

Laila started her business four years ago and after completion of training and the submission of a business plan, she received a cash grant of BDT 15,000 (USD 180) and started diversified income generating business in Sewing and livestock. As a member of the group Laila received a growth grant of BDT 4,500 (USD 54) to invest in group businesses.

Now she manages her monthly household and children's educational expense by selling products. She sells the products in a very easy way used to send her products to the nearest Sale Centre supported by RIC.

Laila is currently the accountant of a SHG called 'Nil Akash', which has 30 members. As a group they are engaged in Chicken farming. In 2020, the Livelihoods project was extended for a third year to help women like Laila and their businesses cope with the negative effects of the COVID-19 pandemic. The most successful businesses received an additional investment award, including Laila begum's group business which received a total investment of BDT 1, 50,000 (USD 1,713).

Nevertheless, Laila's family received food and cash assistance from WFP's Special Support to Host Community (SSHC) programme through RIC in response to the pandemic

GENDER INCLUSIVE PATHWAYS OUT OF POVERTY FOR VULNERABLE HOUSEHOLDS IN COX'S BAZAR, BANGLADESH

G-POP

A significant percentage of people of Bangladesh are still living below poverty line. To meet the Sustainable Development Goal (SDG) 1 & 2 we are practicing Ultra-Poor Graduation Model introduced by World Vision with an aim to breaking the poverty trap with the graduation approach. RIC has been implementing the project since 2018 addressing 1440 ultra-poor households of Teknaf Sub-Districts of Cox's Bazar district as a partner World Vision International. This Ultra poor graduation model works in a community engaging the community people focusing on the most vulnerable families to improve the lives of them and to increase the income of those people who are living below poverty line.



The project expected following outcomes through the different interventions under the project:

Increased Household income amongst Ultra Poor (UP) households

Improved food security and nutrition of UP households

Improved financial inclusion for UP households

Improved social and gender inclusion of UP households

FOLLOWING ARE OUTCOME INDICATORS AND INTERVENTION/ INPUTS FOR ACHIEVING OUTCOME

OUTCOME # 1: INCREASED HOUSEHOLD INCOME AMONGST ULTRA POOR (UP) HOUSE-HOLDS

Outcome Indicators	Interventions/ Inputs
<ul style="list-style-type: none"> ❖ 1440 households (100%) have At least two sources of income. ❖ 1440 Households (100%) have two produc-tive assets that contribute to income genera-tion. ❖ 1435 households out of 1440 Households (95.65%) have knowledge on disaster pre-paredness. 	<ul style="list-style-type: none"> ❑ 720 households of attended 38 training batches in selected livelihood streams, and receive pro-ductive assets. ❑ Rapid market assessment conducted to under-stand market constraints and opportunities. ❑ Private sector engagement: MoU completed with four produce buyers and one livestock feed company. ❑ Four local-level market places and Four Collec-tion Point established. ❑ 38 orientation sessions conducted on disaster risk and climate change for 976 ❑ 720 “graduated” participants form 57 producer groups, received training in entrepreneurship, business management and quality assurance of produce; linked with market actors.

OUTCOME # 2: IMPROVED FOOD SECURITY AND NUTRITION OF UP HOUSEHOLDS

Outcome Indicators	Interventions/ Inputs
<ul style="list-style-type: none"> ❖ 1437 households out of 1440 Households (99.79%) have all household members have had 3 meals per day in the last 24 hours. ❖ 1438 households out of 1440 Households (99.86%) have all household members can recall eating meat/fish/egg/ milk in the last 7 days. ❖ 1374 households out of 1440 households (95%) using improve sanitation and water ❖ 1416 households out of 1440 households (98.33%) Have kitchen garden or at least 4 fruit and/or wood trees. 	<ul style="list-style-type: none"> ❑ 67 awareness sessions conducted on hygiene, sanitation and COVID-19 where attend 817 par-ticipants. ❑ 05 linkage workshops held with 227 participants (including 13 people with disability) to ensure access to government social protection services.

OUTCOME # 3: IMPROVED FINANCIAL INCLUSION FOR UP HOUSEHOLDS

Outcome Indicators	Interventions/ Inputs
<ul style="list-style-type: none"> ❖ 1433 households out of 1440 Households (99.51%) Cash savings in an active savings ac-count in Bank. ❖ 1440 households out of 1440 Households (100%) Cash savings to cover a lean period. ❖ 1440 Households (100%) have no school going children (6-11 years) drop out in the last 24 months. 	<ul style="list-style-type: none"> ❑ 1124 Cohort 1 participants and spouses attend in Gender inclusive financial training (GIFT). ❑ Completed 79 meetings between savings groups and micro-finance institutes (MFIs) where attend 1440 participants; ❑ Completed agreement between 02 MFIs (ASA, SDI) and RIC to develop and roll out seasonal loans calendar for 720 Cohort 1 participants.

OUTCOME # 4: IMPROVED SOCIAL AND GENDER INCLUSION OF UP HOUSEHOLDS

Outcome Indicators	Interventions/ Inputs
<ul style="list-style-type: none"> ❖ 1440 households out of 1440 Households (100%) have no child marriage in the last 24 months Eligible 1040 (99.81 %) couples have knowledge on family planning method. ❖ 976 households out of 1012 eligible Households (96.44%) have Knowledge on gender equality wom-en's rights (aware on their entitlements, no more women eat less and last). 	<ul style="list-style-type: none"> ❑ 1748 Cohort 2 participants including family members attend 259 Soft skill training session covering 08 different topics. ❑ Identify 38 ultra-poor role models among 720 participants for social empowerment and gender equality. ❑ 1251 participants of Cohort 1, including spouses and mother in laws attend 571 Adap-tive Men Care training sessions covering 14 different topics. ❑ 1440 participants from both cohort received coaching on gender-based violence and family planning. ❑ 2924 participants (children) attend on 178 Child rights and awareness session. ❑ 1440 Participants conducted midterm evalua-tion by Helios Consultant.

Chicken separation process: Few of the ultra-poor household did not get satisfactory impact on chick separation process in remotes project areas. All service providers eg. Feed seller, DLS service of remote areas was not present to support beneficiaries during that time. The project suggestion to UP HH prepares feed locally and late separation (after one month) from the hen.

Flash flood affected to vegetable garden and sapling planted: Total of 1380 HHs was affected by a heavy rainfall and sudden flash during last 27-30 July 2021. Among 2380 HHs, 449 has massively lost their houses and belongings. The affected beneficiaries adopted different coping mechanism among described above according to the staff's coaching

Drought Effects: Some participants living on hilly areas are facing water crisis for irrigation into the homestead garden in this running dry season. The team provided coaching for adopting climate smart agricultural practices including re-using vegetable and utensil washing normal water, flat bed preparation, applying mulching etc.



GARDENER RAZIA BEGUM

GOT NEW PATH
FOR HER JOURNEY

Razia Begum aged around 35, lives with her family members at Jhimongkhali in the Whykong union of Cox's Bazar. She is only main earner for her family but the income is inadequate which could not meet her family daily needs. She learnt about Gender Pathways Out of Poverty project from a community facilitator of RIC and attended different group meetings and trainings and then she was included in this project. Initially, Razia Begum received 12,800 and later 16,000 Taka for goat rearing. She is learning how to preserve different seeds which seems to be another potential income generating option for her. Besides, cash support for commercial vegetables the family also received different saplings, including papaya, banana and moringa for homestead gardening. They are now big enough to meet the family's nutritional needs and also to be sold for some extra money. Now Razia earns around BDT 7,000 (US\$ 75.79) on an average every month and could run daily needs smoothly.

Razia is maintaining her own bank account, where she saves a particular amount every month. She also has savings with the regular savings group for any untoward situation. Growing the habit of savings even on a little income is one of the major successes of GOP project.

Razia Begum expressed her views that "At the beginning, I along with my family members jointly prepared our vision board (a board portraying future plans which is hung at every participant's house as a motivator). We are gradually reaching there."

'Through this project, we also sensitized to the use of safe drinking water and sanitary latrines and during the COVID-19 pandemic, they used the mask and washed hands regularly', Said Razia Begum confidently.



Investment Component for Vulnerable Group Development (ICVGD) is a programme designed on the learnings of the of the Vulnerable Group Development (VGD) and important safety net programme of Bangladesh government. The ultimate long term objective of the project is to eradicate extreme poverty and improve food security and nutrition of rural poor women in Bangladesh . Department of Women Affairs (DWA) is the project authority under the

Ministry of Women and Children Affairs (MoWCA) . World Food Programme (WFP) is providing technical support in the project. The ultimate long-term objective of the project is to eradicate extreme poverty and improve food security and nutrition of rural poor women in Bangladesh.

RIC implemented the Investment Component for Vulnerable Group Development (ICVGD) project in 6 selected Upazila of 6 districts of Barishal division. Among the 13839 VGD cards holders of the 59 Unions of 06 Upazila 10300 allocated ICVGD cards. The project supported selected women from the beneficiary pool of VGD 2021-2022 cycle to help them engage in income earning activities and to ensure food and nutrition security of their households. As part of the support package, beneficiaries have been imparted training on business management related skills along with a one-time investment grant. Besides, training on improved life-skills are also be provided following the Social Behavior Change Communication (SBCC) strategy to improve the nutrition status of beneficiary women and their households.

FOLLOWING ARE THE EXPECTED OUTCOMES OF THE PROJECT:

- ICVGD women linked with financial services for individual or group savings;
- ICVGD women increased productive assets and enhanced household income of VGD women participants and their families through diversified economic activities;
- ICVGD women trained on health, nutrition and hygiene;
- ICVGD women trained on group management;
- Targeted women of the poor households in rural Bangladesh have improved livelihoods;
- Social empowerment of poor women in rural Bangladesh;
- Improved nutrition, health and hygienic behavior of vulnerable poor women in rural;

Achieving the programme outcomes will make considerable contribution in achieving the long terms objective of eradicating extreme poverty and improving food security and nutrition of the rural vulnerable women and their dependent households which will ultimately contribute in achieving most important Sustainable Development Goal (SDG) i.e 1. End Poverty and 2. End Hunger

RIC has been implementing Mother and Child Benefit (MCBP) Improved Project since October/September 2018 with the financial support of United Nations World Food Programme (WFP) in 07 Unions of Chitalmari Upazila under Bagerhat district and 16 Unions of Me-hemdigonj Upazila of Barishal district. Total beneficiaries enrolled in the programme up to the reporting period is 11412 women. The program is designed to meet the needs of poor pregnant mothers, low income workers from pregnancy to the first important 1000 days of child birth and nutrition requirements. Specific objective of MCB programme is to improve the nutrition indicator of pregnant women and children from 0 to 4 years of age, to reduce the rate of stunting, wasting and low birth weight and to improve the cognitive development of children.



During the reporting period the activities those were done are the

- Registration of 3254 beneficiaries conducted;
- Virtually 5968 sessions organized on Nutrition BCC message;
- At the community level 92 awareness campaign conducted through Miking (recorded with information) and leaflet distribution;
- Organized 230 monthly meeting at Union, Poursava to facilitate monthly enrolment;
- Support to organize 10 monthly meeting at UPZ to facilitate monthly enrollment;
- Support UWAO to organize 8 meeting coordination meeting with Entrepreneur and Financial Service Provider at Upazila;
- Organized 92 meetings of the Union resource pool on planning, coordination and review;
- Organized 08 coordination meeting of the Upazila resource pool headed by UNO;
- Organized 4140 Courtyard Sessions by Resource Pool Team;

Due to project interventions now a days maximum beneficiaries are aware about their child healthcare and to take nutritious food by courtyard session attending and learning. Poor and vulnerable pregnant and lactating women able to enrolled themselves under this program and received entitlement in a regular basis



in their own account as well as participated in nutrition and early childhood development session organized in community. Government officials and elected representatives performed their responsibilities to facilitate the enrollment and payment process in time and local resource pool also performed their better coordination to integrate service for pregnant and lactating women and children from 0 to 4 years of age.



TANIA BEGUM UPLIFTING HER LIFE AND IMPROVED FOOD AND NUTRITION CONDITION OF HER CHILDREN

Tania Begum, 30 years old lives in Kachuria village of Santushpur Union of Chitalmari Upazila staying with her mother and two children. Before two years her husband left them and did not come back, though she tried hard to bring in family. Tania Begum is living in her husband's old home with her 7 years old daughter and 1-year 2-month-old son. Due to poverty, it was not possible to afford them for her parent.

Then she started working in other houses and sewing clothes at her home. Her elder daughter Jannati Naima student of class one at Kachuria Govt. Primary School. Due to Covid-19 all schools and colleges were closed, and then her daughter supports her mother and take care of her younger brother. Though Tania earns about 2000-3000 Taka every month it was very difficult to run daily needs within this small amount. During pregnancy, Tania Begum attended in courtyard session in her village organized by RIC and sensitized herself about the enrollment process and submitted all mandatory documents as a Women Development Worker (WDW).

After matching all criteria, she went to Union Digital Centre (UDC) and enrolled her name online in MIS. Union and Upazila level MCBP committee verified her all data and selected as a beneficiary under this program and took 8000 Taka monthly 800 taka rate monthly allowance.

It was a big challenge to improve the food security and nutrition of her family and also save some money from this allowance for her family's future.

She took part in a different type of trainings and got allowance regularly from the MCBP project of WFP.

Thus, Tania Begum turned/uplifted her life and improved the food and nutrition condition of her children.



FRESH FOOD CORNER-MARKET LINKAGE PROJECT

FFC-ML

Resource Integration Centre (RIC) has been working on fresh food corner-market linkage project since May-June 2022 in cooperation with World Food Programme (WFP). RIC is working to support for food assistance through FFC and E-voucher Outlets after influx of Rohingya. For greater cooperation between Rohingya and host community, Market Linkage CP RIC is following to ensure the fresh food supply to the FFC and e-voucher outlet to increase the social cohesion between host and Rohingya community through Aggregation and Sales centre involving with women farmers groups of host community of Ramu and Ukhiya Upazila of Cox's Bazar District. Therefore, Fresh Food Corners-Market Linkage project working to improve the dietary diversity and improve market linkages between refugees and host communities. The market linkage is to provide capacity strengthening support to Aggregation Centre Management Committee (ACMC), market assessment, monitoring and farmers groups transaction monitoring for Market linkage and value chain development activities to be acquainted with market mechanism and to grab the wider market opportunities which are linked for strengthening between FFC and E-voucher Outlets of camps and farmersgroup of host community. RIC is working with 16 Aggregation Centre under 8 Unions with the participation of total 4983 farmers (Male -2641, Female: 2342) for marketing of their products from host community to different Fresh Food Corners/E-voucher outlets of Rohingya Camp under Catchment area of A & B for the period from May to October 2022.



Loading of Products from AC

Fresh Food Corners/Market Linkage project aim is to aggregate the products through Aggregation and Sales Centre for marketing to FFC/E-voucher Outlets and economic empowerment of farmers/Aggregation Centre of Ukhiya and Ramu, Cox's Bazar. The project provides mainly following two (2) deliverables:

1. Localization of fresh food supply chain.
2. Capacity strengthening and technical support to local farmers groups.

Market Linkage Cooperating Partner-RIC provided with specific technical training to the ACMC to implement their marketing plan. Continues follow-up will be ensured to achieve the project goal and objectives during project implementation period. Besides, the project will provide orientation for staff capacity building on project packages i.e. localization of fresh food supply chain: Linking farmers groups to Fresh Food Corners and E-voucher outlets, Capacity development for Aggregation Centre Management Committees, Market assessment and monitoring and onboarding new ACs/Farmers Groups Transaction monitoring, Mapping exercise with market, ACMC/farmers group; Negotiation between ACs and retailers for fair price of products of farmers; Market assessment and analysis; Weekly price collection; Transaction of Fresh Food Items From AC to FFC; Regular monitoring visit of product pricing, quality, transection, market mechanism etc.

As the project started during the last month of the reporting year most of the preparatory works has completed and started market linkage of the products of the local farmers though the availability product is mentionable in the host community but quantity of order from FFC-E-voucher shop is very low so, the demand of the FFC-E-voucher shop of WFP, RIC FFC-ML project always meet their demand without any interruption.



Products are aggregated, Graded and Sorted at AC



Products are Sorted & Weighted at the FFC



EYE CAMP

Older People We

Venue: 1 Solid Tosim Complex, Sodesh Market Dh

Organized by:

Resource Integration

Financial Supported by:

Friends and Family of Mam
Dhaka Central East, Distric

Technical Supported by: G





MP 2021

Welfare Program (OWP)

akamara, Panchagarh

Date: 23 October 2021

Centre (RIC)

unur Rashid, USA And Lions Club of
t 315 B2, Bangladesh

rameen Eye Hospital, Dhaka

Health sector in Bangladesh continues to grapple with the existing issues of increasing access to improving quality of achieving equity in health care services for all. Along with Government NGOs are contributing in achieving Sustainable Development Goal (SDG) no. 3 in the health sector.

To achieve SDG in health sector RIC is contributing in the following areas:

- Enhancing access to health services by the poor people;
- Reducing maternal and infant mortality rate;
- Promoting skilled birth attendance;
- Reducing adolescent birth rate;
- Case detection and providing appropriate treatment for tuberculosis;
- Improving overall nutrition situation including underweight and stunting;
- Improving service quality, standardization and accreditation for quality of care;

In the reporting year served 1.83 million (approx.) people through health service delivery interventions served Children, Adolescent, Reproductive aged people, Older People through projects.

**HEALTH &
NUTRITION**



The Urban Primary Health Care Services Delivery Project Additional Fund (UPHCSDP-II) aims to improve access, equity, quality, utilization and institutional sustainability of urban primary health care (PHC) services in all city corporations and selected municipalities, particularly for the poor women and children.

The specific objectives of the project are to provide specified public health services, based on

the national expanded Essential Services Delivery (ESD+) package, consisting of (i) maternal care, (ii) Population and family planning services, (iii) neonatal care, (iv) child health care, (v) reproductive health care, (vi) adolescent care, (vii) nutrition, (viii) communicable and non-communicable disease control, (ix) limited curative care, (x) behavior change communication, (xi) diagnostic service and emergency transportation, (xii) violence against women, (xiii) miscellaneous items and achieve the indicated levels of community coverage and quality of health services to the less privileged people of the project areas; to reduce preventable mortality and morbidity especially among the poor children and women; to provide safe delivery facilities to the comparatively poor population of the locality, to reduce population growth rate further providing temporary, long-acting and permanent contraceptive methods to create awareness on other health problems to contribute in institutional sustainability of PHC service delivery.



RIC has been implementing the project in Shariatpur and Kurigram Municipality starting from January 2022. This is a Public-Private Partnership project aims to improve access, equity, quality, utilization and institutional sustainability of urban primary health care (PHC) services funded by Ministry of LGRDC of Bangladesh Government, ADB. The Project targeted a population of around 2.5 lac in the area.

The project is serving through 1 Comprehensive Reproductive Health Care Center (CRHCC), and 2 Primary Health Care Center (PHCC) and 06 Satellite Clinic in each Municipality those are equipped with OT, Diagnostic Lab, Stay Ward, and Others clinical facilities.

Though the project officially started from 01 January 2022 but actually the operation has started from 01 March due to some reasonable ground. By this time all the preparatory activities for providing health services have done. During the reporting period following are the major achievement:

- ❑ Completed set up of PHCC and CRHCC:
- ❑ Most of the project staff are on board and have been oriented on their role and responsibilities;
- ❑ Conduction of household survey for identifying poor and ultra-poor for free medical services;
- ❑ Coordination with district health and family planning departments;
- ❑ Facilitating Covid-19 Vaccination programme;
- ❑ More than 03 thousand patient have been provided health services from the both municipalities;

This model of health service has been a positive impact amongst the urban community through availing low-cost services from CRHCC, PHCCs with modern facilities, and easy access of health facilities from Satellite Clinics. The Municipality and elected Ward Counselors were closely involved with the project that added extra value for improvement of process and ensuring quality of the services.





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**CHILDREN ENJOYING
FORTIFIED NUTRIENT
BISCUITS & DATES**



In Bangladesh, school feeding is considered as a successful programme of WFP. As the over-all objective of the School Feeding Programme is to complement the Bangladesh Government's initiatives to achieve the universal primary education by improving access to the basic education in poverty-prone areas and in areas of low school attendance.

It has contributed significantly higher enrollment rates, improved attendance and a higher number of primary education completions.

It also reduces absenteeism and dropout rates even in poverty-prone areas. The SF pro-gramme provides biscuits fortified with vitamins and minerals to pre-primary and primary school children in high poverty prone areas. WFP works with the Ministry of Primary and Mass Education (MoPME) of the Government of Bangladesh. The fortified biscuits provided through the School Feeding Programme, minimize students' short-term hunger, and create a more positive learning environment and allow students to better concentrate in class.



RIC has been implementing the programme in Moheshkhali, Kutubdia, Pekua and Ukhiya upazila of Cox's bazar district for long time.

IN THE REPORTING YEAR 2021-2022 NUMBER OF THE SCHOOLS AND STUDENTS COVERED UNDER THE PROG ARE GIVEN IN THE TABLE BELOW:

Name of Upazila	Nos. of Educational Institution	Student enrollment		
		Boys	Girls	Total
Moheshkhali	78	16178	17542	33720
Pekua	74	21749	12040	33789
Kutubdia	60	8851	9949	18800
Ukhiya	80	13396	15028	28424
Total	292	60174	54559	114733

DISTRIBUTION OF FORTIFIED BISCUITS & DATES TO SCHOOLS AND MADRASHA:

Under the School Feeding Programme, every school child are providing with a snack of 75 gram, of high-energy protein biscuit (HEB) fortified with vitamins and micronutrients at the starting of the school covering 240 school days. During the reporting period total 1185.57 metric ton HEB distributed in the 04 Upazila under the programme:

Kutubdia	300.809
Moheshkhali	280.194
Pekua	166.343
Ukhiya	438.222
Total	1185.568

During distribution, our Field Monitors went doorsteps of every student, gave students and their guardians instruction of consuming biscuits and using hygiene kits e. g. keeping the carton/bag full of biscuits in a place out of reach of children for two days, washing hands of person who carries the carton to the place, and allowing their kid a packet of biscuits each day for consecutive days from the third day of receiving.

DISTRIBUTION OF HEALTH AND HYGIENE KITS



Hygiene materials were delivered among all schools just before schools reopening after long sus-pension of class due to Covid-19. School authorities started using those hygiene materials from the very day of school reopening. The hygiene materials are Liquid Hand Wash (Savlon) in Litre (5 Litre Can), Small/Hand Towel, Paddle Bin, Infrared Thermometre, Hand Gloves (Pair), Cloth Duster (Chocolate), Cloth Duster (White), Floor Cleaning Solution (Lizol), Floor Mop, Hand Sanitizer, Shoe Disinfectant Set (Tray + Mat + Foam + Mat), Liquid Bleaching (1 Litre), Savlon Spray (300 ml), Bucket (25 Litre), and Cloth Mask (Reusable).

OTHER ACTIVITIES IMPLEMENTED UNDER THE PROGRAM ARE THE:

- ❖ Orientation Session on Essential Learning Package (Students)
- ❖ Health Check-up activities and De-Worming Campaign (Students)
- ❖ Training on Safe Food Handling and Storage
- ❖ Health and Hygiene Session
- ❖ Orientation session and refresher session for Little Doctors at school level on the use of equipment/materials before de-worming weeks
- ❖ Improve water supply and sanitation facilities
- ❖ Reconstruct Wash blocks
- ❖ Water Pots and Tiffin Boxes for Students
- ❖ Schools received assistance on school gardening
- ❖ Students participated in school garden management training
- ❖ Sharing meeting with local administration and Education office for every 3 months on project activities and achievements.
- ❖ Improve water supply and sanitation facilities
- ❖ Sensitized respective Government Departments, communities and schools on the importance of good nutrition to education outcome
- ❖ Facilitate Government implemented deworming campaign twice in a year including dissemination of information and motivating community on Health, Hygiene

Fortified biscuits distribution (COVID-19 response) through door-to-door distribution modality and Take-Home Ration modality were so effective two interventions to save many students suffer from nutritional deficiency during this long off-school time. These interventions created a great movement among the community people. During the pandemic situation, while everything was stopped, Resource Integration Centre (RIC) through World Food Programme (WFP) went to people's doorsteps with nutritious food support for their kids. This familiarized WFP and RIC; and uplifted organizations' acceptance among the community.

Implementing WFP assisted School Feeding Programme will help in increasing students' attendance at classes and elevating the quality of education; and thereby, will cast positive impact in attaining GoB mandate of 'Quality Education for All'.

NATIONAL TUBERCULOSIS CONTROL PROGRAM

NTP

Tuberculosis (TB) is a Global public health issue; Bangladesh is one of the high burden TB countries. TB is not only a clinical concern but also a disease affected by social determinants. National Tuberculosis Control Program (NTP) is working with partners including NGOs to combat TB.

Resource Integration Center (RIC) has been implementing the 'National Tuberculosis Control Program' in 10 wards of Rajshahi City Corporation since July 2015 with the financial and technical support of the National Tuberculosis Control Program, Global Fund-GFATM through BRAC Target people under this program is 161931 including all ages people.

The key aim of this program is to create awareness/sensitize the people on Tuberculosis disease and reduce the number of determine/diagnosis TB patient to 90% (22) as well as the rate of death to 95% (2) by 2035.



THE FOLLOWING SERVICES ARE PROVIDED UNDER THE PROGRAMME

- Providing and collecting cough pot to Presumptive TB patients through mobilization in the work area every day
- Diagnosis of tuberculosis through cough test and ensuring medical services through DOTS
- Provide treatment for tuberculosis as per the advice of the doctor and follow up the patient in a systematic manner and check the cough if necessary
- In case of poor person, if the result of the cough test is negative, other tests including travel allowance to check necessary expenses are provided as per circular social support
- Presumptive TB patients are coughed up by visiting work areas and through various camps



INFORMATION OF PRESUMPTIVE & TB CASE

No of Microscopy Centre	Total Presumptive	Type of TB patients	Total patients during reporting year
01	4807	Pulmonary +ve	245
		Pulmonary -ve	27
		Extra Pulmonary	188
		Re-Treatment	54
Total number of patients			447
No of presumptive under social support			581

MAMONI MATERNAL AND NEWBORN CARE STRENGTHENING PROJECT

MaMoni MNCSP

RIC is very proud to contribute to the Health Population Nutrition Sector Program (HPNSP) with an aim to reducing maternal and neonatal deaths by increasing equitable utilization of quality maternal and newborn care services in Bangladesh being a partner of Save the Children for implementing USAID's MaMoni Maternal and Newborn Care Strengthening Project (MaMoni MNCSP) since 2019.

Most of the working area are serving through this project are mostly underserve/hard to reach areas particularly Hatiya, Sandwip, Kutbdia, Saint Martin island. RIC supported project area directly benefits about 10.24 million people.

Through the project RIC is supporting the 03 District Hospital, 03 Mother and Child Welfare Center (MCWC), 21 Upazila Health Complexes (UHC), 01 Upazila MCWC and 172 Union Health and Family Welfare Centers (UH&FWC) and 04 union MCWC directly.



The project strives to improve equitable access to quality MNC services, especially for the poor and marginalized for whom the risk of dying is greatest. In addition, the project is expanding the evidence base and test new MNC innovations in selected learning sites and facilitate health systems improvements and policy changes for sustained impact at national scale. By providing technical support to the Government of Bangladesh's HPNSP, MaMoni MNCSP aims to contribute to nation-wide improvements in maternal and newborn health.



THE INTERMEDIATE RESULTS AND ACHIEVEMENT OF USAID'S MAMONI MNCSP

Improved responsiveness of district health systems to deliver patient-centered Maternal New Born Care (MNC) services.

1. Improve leadership and management capacity of GoB manager.
2. Improve readiness of health facilities: physical, skilled staffing, supplies, info systems, referral systems
3. Functional systems for social accountability.

Improved quality of MNC services and governance of quality of care.

1. Strengthened coordination for Q°C between different MOHFW agencies and other stakeholders
2. Scalable models for MNC Q°C strengthened and expanded.
3. Strengthened learn-ing systems for monitoring and measurement of MNC Q°C.

Sustained improvement in access and demand for MNC services and House Hold (HH) practices.

1. Improvement engagement of existing community structures MNC practice.
2. Increased community awareness & trust for public sector MNC services.
3. Improved coordination between existing community cadres and public sector.

Improved national capacity to deliver quality MNC services at scale.

1. Strengthened national health systems support for quality MNC services at scale.
2. National systems for certification and accreditation of public and private facilities established and demonstrated.
3. Selected proven interventions and tools/ approaches implemented at scale.

In the reporting year significant activities have been implemented and address social, gender, and cultural barriers for MNC at facilities. Besides, through the supporting adolescent clubs, mothers club and other community forum to mobilize community for increasing MNH service utilization and arrange video show at community level through Information Education and Motivation (IEM) unit of FP for community awareness. Participate and support national events (e.g., Safe Motherhood Day, World Prematurity Day, Breastfeeding week, World Population Day, International Day of Midwives etc.).

ACHIEVEMENT

By this time, we have achieved some remarkable success in reducing maternal and neonatal deaths by increasing equitable utilization of quality maternal and newborn care services but Bangladesh experienced a slow progress due to lack of stronger policy provisions of management and resource utilization in government health sector.

Achievements relative to maternal, neonatal health and family planning coverage :

- ANC-I Visit increased in all Public health facilities of the project areas: Noakhali 54%, Feni 64 %, Cox's Bazar 73% and Sandwip 48 % .
- Distribution of misoprostol tablets to pregnant women from public health facilities was 58 percent in Noakhali district, 54 percent in Feni, 40 percent in Cox's Bazar and 25 percent in Sandwip island;
- Facility delivery at public health facilities was 33 percent in Feni, 32 percent in Noakhali, 30 percent in Cox's Bazar and 15 percent in Sandwip;
- Number of new Post partum Family Planning (PPFP) acceptors increased (i Noakhali-29089, in Feni in- 10703 in Cox's Bazaar-18153, and in Sandwip it is 64);
- 100 percent of women who delivered at a public health facility received uterotonic at the third stage of labor;
- Application of 7.1% chlorhexidine for newborn umbilical cord care at public facility delivery is 100 percent in Noakhali, Feni, Cox's Bazar and Sandwip;
- Accountability of the Health service providers increased through organizing regular monthly performance review meetings in the project area (94% at district health and Family planning office, and average of 91% at upazila health and Family planning office monthly performance review meetings were held.);
- Status of 24/7 UH&FWCs relating to provision of normal delivery services in Cox's Bazar 45 out of 61, of Feni 14 out of 42, Noakhali 34 out of 83 and Sandwip 6 out of 11;
- In RIC MaMoni MNCSP working district- Noakhali, Feni, Cox's Bazar and Sandwip district and upazila QIC meetings held as at least 100 percent against target;
- In Noakhali, Feni, Cox's Bazar and Sandwip 185 out of 220 24/7 UH&FWC allocated budget BDT 8,40,03000 for MNCH in FY 2021-2022 and utilized BDT 1,38,58,440;



Special Achievement:

- Initiate Kobirhat upazila, Noakhali as 100% facility delivery (“Zero home delivery movement”;
- Upgraded as 24/7 safe normal vaginal delivery and ensure other Maternal newborn care and Family planning services at 06 UH&FWC out of 11 UH&FWC in Sandwip;
- Ensure 24/7 safe normal vaginal delivery and other Maternal newborn care and Family planning services at Saint Martin 20 bedded hospital, Teknaf, Cox's Bazar;
- Upgraded as 24/7 safe normal vaginal delivery and ensure other Maternal newborn care and Family planning services in the remotest union of the project area;
- Provide Auto ambulance for Nijhum dwip UH&FWC supported by local government/Union Parishad;
- Initiate alternative maternal and newborn care services in Sonadiya dwip, Moheshkhali through Satellite clinic;
- Establish 20 bedded Special Care Newborn Unit (SCANU) in Feni district hospital and already providing SCANU services;

Learning:

To create ownership through Strengthening relation with GoB Managers, Service providers and Front-line worker and enhance local government representative's participation/involvement with Community Clinic, UH&FWC, upazila health complex and district hospital (Service facility/center) then the achievement of project objective and goal can be easier and faster.

KANGAROO MOTHER CARE

Kangaroo Mother Care was developed in Bogota, Colombia in the late 1970s. It is a method of holding the baby close to the mother's chest, it is a special experience that can help build the bond between child and mother. This type of touch isn't just good for bonding it's also medically benefit for the baby. It allows for skin to skin contact between mother and baby. The baby will be placed (naked except for a diaper and hat) on the chest (also bared to allow skin-to-skin) for a few hours. Blankets and other clothes, a hospital gown is wrapped around the mother and over the baby's back for warming. This wrapping of the infant into the chest seems like a mother kangaroo holding her baby in her pouch.

Kangaroo mother care service saves the premature and low birth-weight newborn baby Abu (Pseudonym) in Feni. He was only 1600gm at birth time and went to different hospitals for keeping stable, at last, he has been shifted to KMC corner. The physicians and SSN cordially trained his parent on how to provide KMC. Gradually he gained weight now the baby is safe and stable.



SHONGZOG

With the support of Bill & Melinda Gates Foundation, and technical support by Save the Children Shonzog project is implementing at Kabirhat and Companigonj upazila under Noakhali district since 1st November 2020 and will continue to 30 September'2023. Aim/Objective of the Project is to increase use of access to Post Partum Family Planning (PPFP) and to improved coverage & timing of PNC among First Time Parents (FTPs) between 15-24 years of age.

The project is serving more than 5 lac targeted people. Project Outcomes are evidence generated about the feasibility, acceptability, and potential impact, evidence about the scale-up processes, impacts, and system characteristics identified and documented and learning from the implementation and scaling of young parent interventions within existing platforms disseminated.



In every year around the world there is 15 million girls are married before age 18 and 13 million adolescents give birth, as a result there is high risk of adverse health out-comes among adolescent mothers and their babies. Further there is barriers in access and utilization of FP services. Primary targeted Stakeholders: First Time Parents (FTPs) between 15-24 years of age. And other relevant stakeholders are as-Parents, Father & Mother-in-law, sisters-in-law with other family member, Community gate-keepers, local government representative, GoB, NGO and Private health care service provider.

In the reporting year special achievement:

- Quality Post partum Family Planning counseling achieved 75% and Quality Post Natal Care 100% among 20 facilities;
- PNC service recipient increase from 46% to 65% among First-Time mother age between 15-24 years those have one child under 12 months;
- Postpartum Family Planning service recipient increase from 29% to 80% among First-Time Parents (FTMs) age between 15-24 years those have one child under 12 months;
- Capacitate/trained 55 FWV/Nurse/Midwives on PPIUCD and 160 FWV/FWA/Nurse/ Midwives on PNC and PFP counseling;
- Functioning and regularized 15 (100%) UH&FWC management committee and bio-monthly management committee meeting in Kabirhat and Companigonj;
- Activate and regularized 46 (100%) CG and CSG monthly meeting in Kabirhat and Companigonj;

It is learnt from the process of project implementation that, Strong Go and NGO coordination and local government engagement play an important role to achieve project objective successfully and quickly. And training follow up and on job orientation to the GoB service provider is an effective way to get expected result/outcome.

**AYESHA
CHANGED HER MIND
SET AND BRING
A NEW SHAPE TO
THE FUTURE LIFE**

Ayesha, 18 years old staying at Companiganj, one of the Upazilas of the Noakhali district. She got married in 2016, and her husband Afsar went to Oman only after 12 days of marriage and returned home nearly after three years. Ayesha was conceived in December 2020, during pregnancy time it was very challenging for her to decide to get the all facilities from ANC and PNC for routine maternal health services including Post-Partum Family Planning (PPFP) and pre-referral stabilization.

Her Parent's-in law was not happy in receiving the services from the facility. But her husband Afsar was very much aware, advised her and took Ayesha to Dhanshalik UH & FWC on his own decision without listening to anyone.

Ayesha gave birth to a beautiful baby girl and received four consecutive post partum services from UH & FWC under the family planning method.

Both of them expressed their interest in adopting a long-term approach and decided that they will adopt a long-term family planning method and not desire another child within 3 years. They are now happy and believe that these facilities helped to change their mindset and bring a new shape to the future life.



ENHANCING RESOURCES AND INCREASING CAPACITIES OF POOR HOUSEHOLDS TOWARDS ELIMINATION OF THEIR POVERTY

ENRICH

RIC has been implementing the project in seven Unions of Pirojpur, Gopalganj and Munshiganj district covering 32452 beneficiaries of 143867 households with the aim of addressing the multidimensionality of poverty and creating an enabling environment for the poor people so that

they can live a dignified life and enjoy universal human rights. ENRICH is a holistic development approach that envisions restoring the self confidence of poor people and bring out their latent potentials. Under the project implemented different activities to provide support for health & nutrition, education capacity building on IGA and finally for IGA protection and organizing youth for social and infrastructural development of the area.

During the reporting period Health Officer and Health visitor visited 215 court yard and collected update health information of 30452 households. Through 1275 static clinic 3780



beneficiaries received health service, organized 314 satellite clinic where 9434 beneficiaries received health service through Upazilla health complex doctor. Provided Organized 25 health camp by special doctor and provide health service among 3887 beneficiaries.

Provided health service among 7564 diagnosed diabetic people and 86814 checked up pressure. Seven eye camps have been organized at seven unions through renowned eye hospitals, 1719 people including older people received primary eye care and free medicine and also 97 patients got opportunity for cataract operation.

Provided study lesson at afternoon among 2028 boys and 2174 girls through ongoing 'Education Support Center'. Accumulated 522200.00 Taka through selling total 5222 Health card, this money was generally spent for procuring device and materials of health service. Different social development issues have been discussed in 225 youth meeting under youth social activity.

Various/Different income generating activities have been implemented through providing 2 Lac and 20 Thousand Taka grants (As matching grants or special savings) among 15 vulnerable, poor, abandoned and widow women. Loan outstanding is continuing at field level total 11 Corer and 30 Lac Taka IGA loan for 3232 people for increase income of family, 1 Lac Taka for 29 people as uplifting development loan and 48 Lac Taka for 256 people as asset creation.

Learnings:

1. Decreased fear after getting afternoon class eventually increased to attendance of the students at school.
2. Increased health check-up among pregnant mother.



RIGHTS

Human rights applicable to all human beings irrespective of race, sex, age, color, language, religion or nationality. RIC is also contributing to the national efforts to improving rights situation through implementing rights-based projects and programs. RIC has been working since long to establish rights of the older people along with the disadvantaged women, children engaged in child labor and tribal groups of coastal and northern districts. RIC carried out all out efforts of improving livelihood situation, health, participation and dignity of older people through social and economic projects, advocacy efforts for linkage with GO-NGO services and policy change. RIC efforts to achieve SDG-10, in the reporting year served 314900 people under Rights interventions.



RIC is one of the pioneer non-government organizations to uplift ageing issue as priority and special focus on establishing their rights and dignity in Bangladesh. The initiative has been started through a community based project implementation in Jinardi Union of Polash Thana under Narshingdi district in 1989.

OLDER PEOPLE WELFARE PROGRAM

OWP

RIC has been started 'Older People Welfare Program (OWP)' program through its own initiatives in 2010 and mobilizes fund from different sources. At present most of the fund is accumulated from 5-10% of surplus of micro finance program which is approved by Micro credit Regularity Authority (MRA) for wellbeing of older people.

Objectives of this program are:

- I) To strengthen the Older People Associations (OPA)
- II) To increase vulnerable and marginalized older people's access to social safety net programs, health care and micro-credit programs
- II) Provide financial support and OP friendly material support to the poor and vulnerable older people to solve their problems and meeting up their specific needs

INTERVENTION COVERAGE FROM THE PROGRAM DURING 2021-JUNE 2022

Activities	# of Districts	Total Number
Union based Older People Association (OPA)	16 Districts	104
Livelihood Support		
Monthly Grants as Voron-Poshon	3 Districts	9 OPs
Old Age Allowance	2 Districts	40 OPs
Universal Social Pension (USP)	1 District	50 OPs
Health Support		
Health Care Support	7 Districts	4506 OPs
Eye Care Support	8 Districts	4291 OPs
Physiotherapy	2 Districts	478 OPs
Festival and Disaster Support (Winter)	5 District	916 OPs
Day Observation ildren	6 Districts	
Awarded OP and Children	5 Districts	86 OPs and 60 children
Developed Documentary and Advocacy		4

LIVELIHOOD SUPPORT

Older people who have no personal or family income, unable to work, can't rely on their family members even in the emergency they are provided monthly assistance (Grants) as Voron Poshon. Along with the government's 'Boyosko Vata' of Social Safety Net program (SSNP), RIC has been launched an initiative to provide monthly Old Age Allowance (OAA) among vulnerable older people.

Once nobody asks about my hardship but after receiving money from RIC, neighbor take care of me, now feel better and relief from my hardship.... Momtaj Begum, Aoutshahi union, Tongibari, Munshigonj



HEALTH SUPPORT

RIC is providing health care support through different projects to older people who are vulnerable and suffering from illness and could not afford the treatment. In this regard, RIC organized eye camps and physiotherapy services within its working area and provided treatment accordingly.



**OLDER PEOPLE
SMILED AFTER
RELIEF OF PAIN
THROUGH THERAPY**

DISTRIBUTION OF WINTER CLOTHES

Vulnerable older people of Panchagorh area who could not afford warm clothing during winter season and had no such support from their families, friends or other sources were distributed 550 winter cloths under this program, besides initiative of community Older People leader distributed 366 winter cloths among older people.



INTERNATIONAL DAY OF OLDER PERSONS (IDOP)-2021



Resource Integration Centre (RIC) organized a sharing meeting on “Review the Older People Association (OPA) Process in Bangladesh” on 23rd March, 2022 at RIC Central Conference Room.

With the financial support of Palli Karma-Sahayak Foundation (PKSF), under the program of ‘Learning and Innovation Fund to Test New Idea’ RIC has been implementing the ‘Special Micro Credit for Older People Program.’ During the reporting period 9480 poor and vulnerable older people of 22 branches under 11 areas of 8 districts received the loan.



UPLIFTING THE QUALITY OF THE LIVES OF ELDERLY PEOPLE PROGRAM

ELDERLY PROGRAM

RIC in support of PKSF has been implementing the 'Uplifting the Quality of the Lives of the Elderly People Program' in 12 unions of Munshigonj, Pirojpur and Gopalganj district.

Following activities have been implemented in 2021-2022:

Activities	Area	Total Older People
Distribution Old Age Allowance (OAA)	4 unions of 1 district	3814
Funeral support	12 unions of 3 districts	96
Distribution of wheel Chair	12 union of 3 Districts	36
Cultural Program for older people	108 wards of 12 unions	1620
Day Observation	12 union of 3 Districts	360
Awarded older people and children	12 union of 3 Districts	120
Wheel Chair	12 unions of 3 districts	36
Sonali Uddog	12 unions of 3 districts	12
Funeral support	12 unions of 3 districts	96



Older people performed different cultural activities



Distributed wheel chair among the fragile older people



SONALI UDDOG

In order to uplifting the livelihoods of vulnerable older people through small tea stall, PKSF provided 15 thousand Taka (grants) among 12 older people of 3 districts under the 'Tea Stall-Sonali Uddog' activity of this project.

GLOBAL ALLIANCE FOR THE RIGHTS OF OLDER PEOPLE

GAROP

RIC is a member organization of Global Alliance for The Rights of Older People (GAROP), on 3rd March 2022 RIC including other organizations arranged rally under global campaign 'Age with Rights'.



CAPACITY BUILDING OF YOUNG ENTREPRENEURS FOR THE VITALIZATION OF THE DIGITAL GIGA ISLAND OF MOHESHKHALI

CEVM

The project aims to empower communities in Moheshkhali (4 Unions & 1 Pourashava) Island through capacity building and quality improvement of agro-fishery products to improve their income. In doing so, the particular focus will be on strengthening the promising E-commerce ecosystem of the Island by empowering communities to vitalize the e-commerce system and by creating a suitable environment to manage the e-commerce system in an efficient way.



The project launched in Jan.' 2022, the total beneficiaries are 90 Young Entrepreneurs plus 250 Agri-Producers. The project funded by KOICA, RIC jointly implementing the project with World Vision International.

FOLLOWING IS THE GOALS & OBJECTIVE OF THE PROJECT

1. Empowerment of young entrepreneurs to manage e-commerce
2. Capacity building of producers to improve the quality of agro-fishery products
3. Improved access to the e-commerce facilities and services
4. Strengthened partnership for sustainable expansion of e-commerce

During the period the project launching workshop has been successfully conducted on 30th of May' 2022 & the project office & the targeted beneficiaries has been selected, other activities has been conducted & following are the achievement:

SL#	Name of target activities	Achievement
1	Formation of E-commerce groups-15 groups (each group has 6 members)	100% achievement
2	Organize dry fish producer group meeting -10 groups (each group has 25 members)	100% achievement
3	Visit E-commerce center and mentoring support 1 event 35 Participants (2 person per group* 10 producer group and 1 person from per entrepreneur group* 15 group)	100% achievement
4	Orient targeted beneficiaries on e-commerce, business promotion etc. 4 batches 1. Batch-1 : 15 persons from Producer group 2. Batch-2 : 15 persons from producer group 3. Batch-3 : 16 persons from Entrepreneur groups 4. Batch-4 : 14 persons from entrepreneur group	100% achievement
5	Conduct need assessment for sub-sector specific input support (5 FGD) 1. CHoto Moheshkhali-1 FGD, 2. Kutujum-2 FGD 3. Municipality-2 FGD	100% achievement
6	Select 2 places for establishing e-business	2 places have been selected for establishing e-Hub, however the final verification hasn't been completed.

Though the project starts effective Jan.' 2022, however the program implementation activities initiated from May' 2022 and for these 2 months Tk. 8 lacs has been spent to conduct the operation.

PROGRAM FOR ADOLESCENTS

ADOLESCENTS

Adolescence is a very important stage in lifecycle. At this time, just as the course of their life progresses towards the formation of a better and improved sense of life, on the contrary, they can also move forward on the path of a lost, broken and failed life by losing their target. During adolescence, people are most prone to emotions. RIC is implementing a project with the financial support of PKSF in 6 clusters: 1) Pirojpur Sadar, 2) Mathbaria, Pirojpur, 3) Sapahar, Nagaon, 4) Mahadevpur, Naogaon 5) Ramu, Cox's Bazar, and 6) Tongibari, Munshiganj, where the activities has been focused on 4 components: 1) Awareness and Values exercise 2) Leadership and Life-Skill development 3) Health and Nutrition and 4) Cultural and Sports. The Adolescents'Program' has been implemented on a large scale by forming a total of 27 Boy's club (Kishor Club) consisting of 728 boys and 67 Girl's Club (Kishori Club) consisting of 1794 girls.



The program is essentially a visible contribution to strengthening the foundation of sustain-able development through grassroots level development of desired values in individuals, families and society and taking appropriate initiatives to prevent social degradation as well as various initiatives in health and environmental protection. Achievement of the program/During the reporting period following activities were implemented:

ACHIEVEMENT OF THE PROGRAM/DURING THE REPORTING PERIOD FOLLOWING ACTIVITIES WERE IMPLEMENTED



Events have been organized through Orientation, Discussion and Court Yard meeting in community for adolescents under component of 1) 'Values Development and Social Awareness', 2) 'Adolescents Health and Nutrition' and 3) 'Cultural and Sports'.

Events	Number of Events	Number of participants
Values Development and Social Awareness: Awareness Childhood Marriage, Violence against women and children, Sexual Har-assment and Dowry Opposing, Mutual co-operation, Neat and Clean, Distribution award for intellect, Food support, Drugs, Aggressiveness/Belligerent, and Prevention of violence.	381	11022
Adolescents Health and Nutrition: Adolescence Health, Awareness on Period, Distribution of health testing material, Awareness on food and nutrition and Healthy sanitary.	251	7885
Cultural and Sports: Recitation, Song, Dance, Essay competition, Traditional game competition, Distribution of sports materials and Sports programs.	160	3766

Further, 40 Community Libraries and 39 Support and Cooperation corners have been formed. 1546 adolescent including community people's blood grouping has been conducted with free of charge also Sanitary Napkin have been distributed among 612 girls through the adolescent health awareness sessions.



LEARNINGS

Adolescents of community level changed their mind set and realized themselves as a representative of social change maker after involvement with the Social awareness, Nutrition, Hygiene, Sanitation, Leadership and Morality under this program.

বন্যা দুর্গতদের মাঝে খা



রিব

সহযোগিতায়

শ্রমী কর্মসহায়ক

রিক

খা



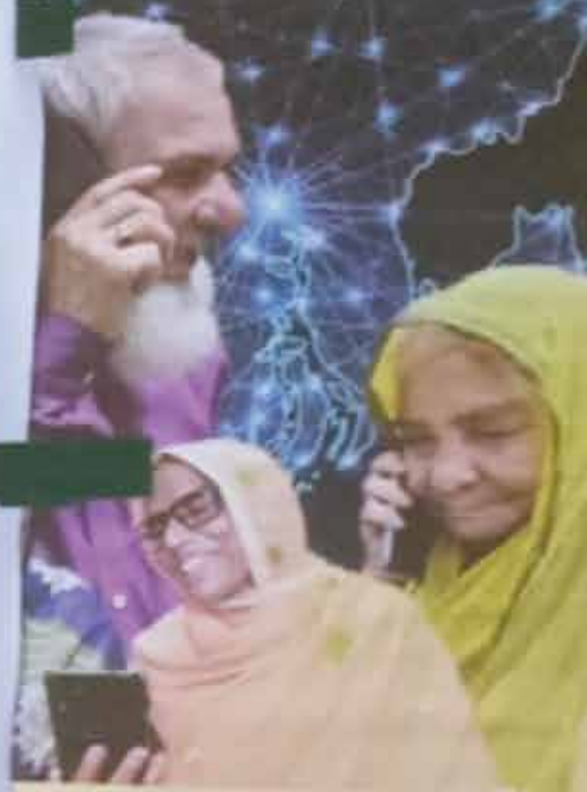
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রিয়া

মতা, সকল যাবতের প্রাপ্ত
Digital Equity for All Ages



**EMERGENCY
RELIEF AND
HUMANITARIAN
ASSISTANCE**



Ensure and sustain timely provision of life-saving food assistance for Rohingya refugees RIC has been implementing General Food Assistance Programme since after influx of the Rohingya since 2017. RIC is implementing the programme as a Cooperation Partners (CP) of WFP at under catchment area "C" of Ukhiya & Teknaf Upazila in 07 camps (13,14,15,16,19,20, 20 ext.) through 04 outlets (Burmaphara, Hakimpara, Jamtoli & 20 Ext.) for 40,180 HHs following E-voucher modalities.

Food Assistance Modality: At present, WFP providing food assistance to the Forcibly Dis-placed Myanmar Nationals (FDMN) population through General Food Assistance (GFA) pro-gramme using E-Voucher modality since October 2020 in all camps under catchment_C. RIC as a cooperating Partner, prepare monthly transaction plan, and operate all transaction procedures. The commodities are supplied and selling by the retail shops.



E-Voucher Outlet: In the Voucher scheme every individual is entitled to procure 10 selected items and any items from the 10 optional items of food commodity with in the given limit of US\$ 12. 00 per month per individual. Every House Hold (family) is provided with an elec-tronic card where WFP direct transferred the entitle amount to the card in every month and they procure food commodities from the Out let managed by RIC within the concern camp area.



In addition, extremely vulnerable i.e.

- 1) Elderly-headed HHs/elderly living alone;
- 2) Child-headed HHs
- 3) HHs with disabled family members
- 4) Women-headed HHs/ Families headed by a single parent with children HH are sanc-tioned US\$ 3.00 to have fruits, vegetables, chicken etc. A separate Fresh Food Corner (FFC) has established in the Out let for distributing fresh food like vegetables, fruits, chicken etc.

Under the E-Voucher modality, Building Block and SCOPE platform is used. Besides, some transaction cannot be done through this platform due to loss of UNHCR smart cards or faulty QR code. In these cases, SCOPE Assistance cards are used or scope transaction or dummy support is provided. During July 2021-June 2022, a total of 4,76,219 food transactions done from retail shops at our 04 outlets.

Fresh Food Corners (FFC): During July 2021-June 2022, a total of 1,28,327 fresh food transactions done from Fresh Food Corners (FFC) at our 04 outlets.

Rapid Response during emergency: During the financial year July 2021-June 2022, huge number of rapid response had to be conducted for displacement due flood, landslide and fire outbreak. We provided 2.805 M.ton HEB to 561 HHs (2646 individuals), one-off GFD to 116 HHs (433 individuals) and 56,735 packets (29,460 packets as lunch & 27,275 packets as dinner) Hot Meal to 2084 HHs (10135 individuals).



Mask Distribution among the fire affected Households of camp 16: A massive fire incident occurred at camp 16 on 9th January 2022. A huge number of FDMN shelters were burnt into ashes. RIC along with WFP provided required amount of High Energy Biscuits (HEB) and hot meals to the fire victims including the affected host communities. RIC management also allocated 2500 masks from their own fund to distribute among the fire victims.

Special support for the Elderly and other vulnerable HHs: The elderly HHs received por-ter support to carry the commodities from outlet to their doorstep. During the financial year 2021-22, total 26063 HHs received porter support; elderly customers of 15784 HHs select Alternate Collector for this purpose. But other elderly customers select from their own HHs (10279 HHs) or come to the outlet himself with other helping persons for carrying the commodities HHs having no male individual within the age of 18 to 60 Bes, disable, child, women are also supported with porter service for carrying food commodities from outlet to their door step.

COMPLAINTS FEEDBACK MECHANISM

Help Desk: Complaints Feedback Mechanism

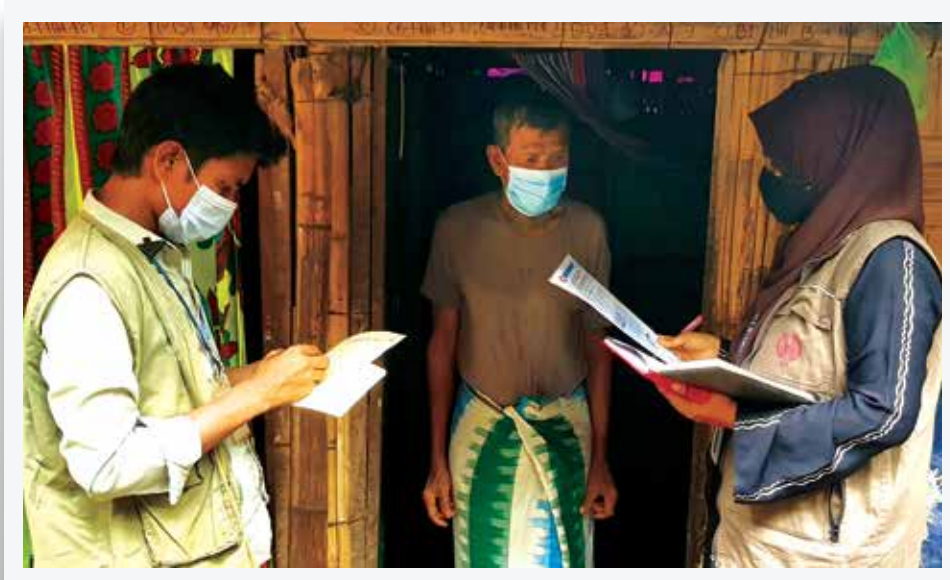
In each Out let there is a Help Desk for receiving complaints from the customers as per guideline of WFP. Each outlet has two help desk staffs who collect complaints from custom-ers in the prescribed format as a soft copy, provide a token to the customers, and try to solve problems by following the cheat sheet provided by WFP. They also can check updates of the HHs on WFP online BB transaction platform through ETS connectivity. If we are unable to solve the problems, written complaints are sent to WFP for further feedback. The cus-tomers come to outlet according to the date given in feedback.



During 2021-22, we received 13997 Help Desk complaints in 08 camps of 04 E-Voucher out lets under Building Block transaction platform and resolved 82% of the complaints.

Coordination and Monitoring

RIC followed effective strategy to involve and ensure regular basis communication with the related stakeholder groups. The stakeholders of the programme are the Local Government (Elected bodies of Upazila and Union Parishad), District and Upazila administration, Office of the Refugee Relief & Repatriation Commissioner (RRRC) of Cox's bazar, Camp In charges (CICs), Camp based Site Management authority, Sector Leads in the camps, IOM, INGOs, Inter Sectorial Coordination Group (ISCG), and other national & international NGOs working on Protection, Health, Wash and Shelter, and local Law & order enforcement authorities. The project staff team also take measures to establish a coordination mechanism with the community level and communicate regularly with Majhi, Imams, Rohingya volunteers & Rohingya Food security Committee (RFSC) team members through organizing regular meetings and sharing project updates.



05 rapid response committees have been formed in outlet and project office. The committees are assigned to perform any kind activities during emergency situation i.e. DRR and response of cyclone, heavy rainfall, land slide, fire, earthquake, or any type of protection & man-made hazards, new inclusion or relocation of Rohingya beneficiaries etc.

For fruitful coordination and monitoring following meetings were organized or participated from the programme:

- Food Sector Meeting & Camp coordination Meeting
- Meeting with RFSC, Majhi, Imam & volunteers for successful implementation of GFA programme
- Online meeting on Changes in Operational System
- Emergency Meeting on 4th Year of Rohingya Influx
- Meeting of WFP management with senior staffs of GFA at Jamtoli outlet
- Meeting of WFP Retailers and CP
- Quarterly GFA Programme Review meeting
- Meeting of WFP Retailers and CP
- Upazila Monthly NGO Coordination Meeting
- Retailers, Cooperating Partner & WFP Monthly Retail Meeting

Conduction of Post Distribution Monitoring (PDM)

Post Distribution Monitoring (PDM) are conducted as a regular practice to assess the quality of the General Food Assistance process, their utilization and its immediate impact before and during COVID-19 pandemic. During the period a survey was carried out, by the Resource Integration Centre (RIC) GFA M&E team, who developed the questionnaires and collected data through KoBo Collect Toolbox.

RIC-GFA team followed both qualitative and quantitative data collection techniques for the conduction of PDM.

Awareness raising initiative on entitlement and commodity checking: RIC GFA programme team is conducting an awareness raising initiative regarding customers entitlement. GFA staffs are checking the purchased commodities of the customers. At the same time they remind the customers about their entitlement and ask them to check the commodities quality and quantity they purchased.



Checking Commodity availability at Retail Shops & FFC: Before starting transaction, check commodities availability in the retail shops and in the Fresh Food Corners against targeted HHs & individuals.

Commodity Quality Checking at retail shops & FFC: Check the commodities quality and quantity before starting transaction. Besides, continue checking the commodities throughout the transaction period.

Customer's Commodity Checking at outlet at exit point: Checking commodities of customers after transaction.

Exit interview: After completion of the transaction, ask some questions to some randomly selected customers regarding quality of mobilization, sensitization, transaction procedure, quality, quantity and availability of the commodities, behaviour of the staffs and volunteers, facilities of the outlet and any problems/inconvenience during transaction

Weekly Market Price Monitoring: Project conducts weekly market price monitoring from 07 local markets. Among those 03 markets located inside the camp of Burmapara, Ha-kimpara and Jamtoli. another 04 markets are Palongkhali, Kutupalong, Court bazar & Mori-chchya Bazar. All the data are collected in kobo template developed by RIC-GFA. During market price collection, consider the quality of the commodity which are available in the retail shops.

FEED BACK BY THE VISITORS



CiC & Site Management expressed their satisfaction of our food distribution management, crowd control and food qualities control during transaction.

Itochu Corporation is very much satisfied with the overall procedure and praise for the effort of RIC staffs and WFP for their systematic service to a large number of FDMN.



US-BHA mission: This is a regular monitoring visit for BHA Dhaka team, which includes Ken Hasson, US-BHA Deputy Office Director. Both Sheila and partnerships colleagues joined the visit

RIC Senior Management: Suggested to the project staffs to make appropriate planning as per WFP directions and implement accordingly. All should work as a team and behave well with FDMN as well all the stakeholders.

RIC is very much optimistic, that, the program will be enable to achieve the targeted goal & objective with the maximum effort from RIC in the working area for the progress of the forcibly displaced Myanmar Nationals (FDMN).

INTEGRATED RESPONSE TO THE NEEDS OF OLDER PEOPLE AMONGST ROHYINGYA REFUGEES & HOST COMMUNITY IN COX'S BAZAR

IROP

With an objective to empowering older people and person with disabilities to ensure their participation and decision-making access in community level and to raise community-base awareness mechanism for ensuring their protection and dignity the "Disability and Age Inclusion" Project has been implementing by RIC with the technical support of HelpAge



International and funded by WFP since March-2021 with the forcibly displaced Myanmar People and community people simultaneously.

Through this project RIC supported to 750 older people and disable beneficiaries of FDMN camps # 2E,8E,14,15 & 18 Project delivery includes different types of skill development trainings on IGA and social awareness issues.

Besides, the project provided need based assistive devices after the need assessments by technical specialist of CDD. During the period 507 assistive device including hearing aid have been distributed. Further with the permission of the competent authority Taka 2000 has distributed monthly wage allowance though cash distribution in the camp area is strictly prohibited.

It is observed that, awareness and advocacy with stakeholders through the project create a positive change in community that most of the organization are showing their keen interest to support disable older people at the camp level Further life skill training and technical trainings are contributing to enhance scope of work for the person with disabilities and supportive devices enhance mobility of the person with disabilities as well as build resilience among themselves.



INTEGRATED HUMANITARIAN RESPONSE TO NEEDS OF OLDER MEN AND WOMEN

DISASTER IN EMERGENCY COMMITTEE



Since November-2017, RIC has been implementing “Integrated humanitarian response to needs of older men and women” project with technical supported by HelpAge International and funded by DEC. Mainly supporting to ageing and person with disabilities people of Roh-ingya and host communities.

Under this project RIC is providing health, physiotherapy, nutrition food, age friendly kits and assistive device support and protection services among 12000 (Female-6000 and Male-6000) older people and disable beneficiaries

of FDMN camps-8E,14,15 &18 and Palongkhali Union ward no 8 & 9 at 6 Age Friendly Space (AFS), at camp level-4 and at host area-2.

Through the interventions it is achieved that the older people are now more physically and mentally stronger than before, the community people are more aware about the older people vulnerabilities and ensuring their facilities, neglecting, exploiting and abuse tendency from Tendency of neglecting, exploiting and abusing by their family members are re-ducing, changing the negative attitude of the community towards PWD..

At present time, aging people and people with disabilities are getting more facilities and respect from their community.





শিখন কেন্দ্র
অষ্টম অবস্থান তিনদিনের প্রচারণা প্রোগ্রাম কর্মসূচি, পিইটিপি-৪ এর সাব-কম্পোনেন্ট ১.৫
উপাদেশনিক শিক্ষা স্থানঃ
প্রাথমিক ও গণশিক্ষা সচিবালয়
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উর্ধ্ব বন্দুকের রাস্তা, উর্ধ্ব বন্দুকের রাস্তা, উর্ধ্ব বন্দুকের রাস্তা, উর্ধ্ব বন্দুকের রাস্তা
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প্রিন্সিপাল: মেহেনা মুন্সী
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Bangladesh took all out efforts to ensure quality of education following the SDG-04 through developing National Education Policy-2010 and National Skill Development Policy along with a latest five-year plan for its quick implementation.

- NGOs are also contributing in achieving SDG-4 in the education sector. To achieve SDG-4 RIC is contributing in the following areas;
- Contributing to increase enrollment of the children by improving access (both quantitatively and qualitatively) to basic education of school aged children from poor and ultra-poor house-holds;
- Contributing to increase literacy rate through providing Basic Literacy and Life Skills to illiterate adolescents and adults of 15-45 age group;
- Contributing in eradicating illiteracy from the country as well as achieving global and national EFA goals as envisaged in NPA-II and the Sixth Five Year Plan;
- In the reporting year served 8794 people under food security service delivery in-terventions and served poorest, deprived people through following projects;

EDUCATION



Bureau of Non-formal Education of the Ministry of Primary and Mass Education has initiated “Out of School Children Education Program” sub component 2.5 of PEDP-4 to provide primary education as second chance opportunity for the out of school children (dropped out and never enrolled) of 8-14 years age group through Non-Formal Education system and to bring them into the mainstream of formal education system.

RIC has been implementing the programme in Munshigaj district as an Implementation Support Agency (ISA).

Specific objective of the project are to:

- ❖ Increasing literacy rate of the country;
- ❖ Access to mainstream education system;
- ❖ Achieve EFA & SDG goal;
- ❖ Increase enrollment rate and reduce dropout rate of primary education;
- ❖ Create opportunity for livelihood and skill development of 8-14 years children;

Though the project has initiated in December 2020 to complete a set curriculum in 44 months but enrollment of drop-out school children creates a big challenge. At the bargaining of the project targeted 12600 children were primary selected through conducting a baseline survey process to establish 70 Learning in each Upazila of the district considering a standard 30 students for each Learning Center. During validation of the identified dropout school students following the guideline of the project operational manual there were some contradictions among the concern authorities. So, finalization of the valid student in some Upazila not yet completed. However, up to reporting period Learning Center mentioned below are functioning in full pledge:

Name of Upazila	No. of learning center established and functioning	Student enrolled	Teacher deployed
Munshigonj Sadar	60	1341	60
SreeNagar	42	897	42
Louhajong	70	1661	70
Sirajdikhan	70	1623	70
Gazaria	70	1645	70
Tongibari	60	1374	60
Total	372	8541	372







A National Action Plan composed by the government on climate change mitigation. The implementation strategy refers more involvement of stakeholders' groups, including private sectors and other agencies than that of only government wings to address the growing negative impacts of climate change and prioritized promotion of sustainable forest management practices, afforestation and reforestation; promotion of sustainable agriculture etc. NGOs are also serving to address the climate change issue following SDG goals and giving relentless efforts.

To achieve SDG-13 RIC is contributing in the following areas:

- Contributing to participatory afforestation and integrated pest management practices
- We are contributing to build resilience of the community to meet future challenges of the climate change impacts
- Contributing to develop alternative livelihoods opportunities to face the climate change impacts

ENVIRONMENT AND CLIMATE CHANGE ADAPTATION

Mission of the Sustainable Enterprise (SEP) programme is to provide assistance to micro enterprises (MEs) of Bangladesh to increase adoption of environment-friendly technologies and enhance their marketing and brand development capacity. The project is funded by the World Bank. As a partner of Palli Karma-Sahayak Foundation (PKSF), RIC is implementing following two sub-project under the Sustainable Enterprise (SEP) programme:

- I) Production of Safe Dairy Products through Good Practice ;
- II) Support for creating Economically, Socially and Environment friendly small and medium plastic recycling industries;

I) PRODUCTION OF SAFE DAIRY PRODUCTS THROUGH GOOD PRACTICE

RIC is supporting 600 Micro Entrepreneurs Under this project engaged in dairy products through enhancing their capacity on environment friendly production of their dairy products through advanced technology transfer and credit assistance. Under the project different activities have been implemented during reporting period. Some important/ significant activities are given below:

- Training and Orientation to MEs on Environmental pollution, Dairy farm Management, Dairy Product Certification, Capacity building training on LSP (Local service Provider), development & marketing
- Club Formation
- Linkage meeting with different stockholders
- Community meeting for awareness raising on food safety environment, health and hygiene
- Organize Vaccination and deworming campaign at cluster level
- Learning visit in better practice (Environment/Enterprise) Cluster
- Village Milk Collection Centre (VMCC)
- Raw milk testing facilities development for milk collector and processor

HIGHLIGHTS OF SOME SPECIAL EVENTS

Exposure Visit on June 26, 2022 at Shajadpur of NDP branch office under Sirajgonj district.

The program was designed in resonance with the objectives of the visit. Program participants visited Chasse factory, Chana factory, Ghee factory and Chilling Centre at Bhagabari. There were also discussions on linkages with government and local panchayats, the need based approach, the process of organizing small farmers and linking them with credit, technology, input and markets, functioning of credit, skill up gradation training etc. participants opined that the experience of learning visit enhanced their interest for environment friendly and hygienic dairy production and in their own community as they deeply felt that the initiatives can impact up on many lives of the community.



Exposure Visit on the dairy product production base education visit



Resource Integration Centre (RIC) motivated on diversified dairy product development & marketing to the micro entrepreneurs among the entrepreneurs of Sreenagor, Baligaon, Holodia, Vaggakul and Isapura branches under Munshigaonj district.

Project participants Motivated on diversified dairy product development & marketing.

Training on 'Dairy Product Certification' was organized on May 24, 2022 at the training room of RIC branch office, at Holodia.



Training on Dairy Product Certification at sreenagor Branch under Sreenagar Area



Workshop on environmental management at sreenagar Branch

A workshop on 'Environmental Management' was organized on May 17, 2022 at the UNO meeting room of UNO office, at Sreenagor.

Meeting on Community awareness at vaggokul Branch under Sreenagar Area. Meeting on 'community awareness' was organized on June 23, 2022 at Nutunbazar of chairman house at Vaggokul Branch under sreenagar Area.



Meeting on Community awareness

IID SUPPORT FOR CREATING ECONOMICALLY, SOCIALLY AND ENVIRONMENT FRIENDLY SMALL AND MEDIUM PLASTIC RECYCLING INDUSTRIES

Sustainable Enterprise Project (SEP)-Plastic Waste Recycling Project has been implementing at Lalbagh, Kamrangirchar and Shyampur upazila. This project is supporting for creating economically, socially and environment friendly small & medium plastic recycling industries. Moreover, SEP provides various financial and technical assistance to the business clusters engaged in agriculture and manufacturing sectors.

The key objectives are to develop plastic recycling product quality of existing items as well as other daily need products along with the sustainable construction materials and inspire plastic recycling micro enterprise on environment friendly production process and its implementation as well as ensure safe and risk free working environment and to contribute in market linkage.



During Reporting period project implemented following components:

1. Baseline study conducted: Beginning of the project a baseline study is conducted by the external consultant, to know actual situation of the Plastic recycling factories of the project working areas.
2. Training: Conducted different types of Training to build-up capacity of the owner of the Micro-Enterprises of plastic recycle industries and demonstrated mock drill for awareness building on Fire Safety.
3. Plastic Waste Sorting: To save the environmental elements distributed the awareness materials among households and different institutions to segregate the Plastic waste.



4. Model ME Development: Seven Micro Enterprises (MEs) have been selected as model who will play role to treated as role Model and followed their practices by the other MEs.
5. Develop and Print Promotional Materials: To raise awareness among the owners and labor's in the Plastic Recycle Factories and the community people, the stake-holders some promotional materials are printed and distributed in the factories and among the stakeholders. Such as awareness raising Sign Symbols, poster, leaflet. Sign board, brochure, file/folder, note pad etc.
6. Environment Club formation and meeting conduct with the club/forums and Community Consultation Meeting on Toilet Renovation for factories & communi-ty people for Health & Hygiene development.
7. Developed Printing Materials for Eco labeling awareness (leaflet, poster and bill-boards and video documentary).

Before intervention of the project the workers and the owners of the plastic recycling factories did not realize the safe environmental compliance maintenance issues from water pollution, air pollution and the soil pollution inside and outside of the factories. Now they begin to practice the environmental practices designed by the project. Most of the factories are now using LED Light inside the factory, ventilation system is developed inside the factories to protect themselves from heat hazards and maximum workers are using the Personal Protective Equipment (PPE) for protecting themselves from air pollution. Through several trainings and mock drill session factory owners and the workers learnt to protect their factories from fire related incidence.



WATER TREATMENT PLANT

WTP

RIC has installed 04 desalinated water treatment plant to provide safe water for the severely safe water crisis-stricken marginal community of southern coastal area of our country in fair price. The plants were installed with the partial funding support from PKSF & RIC itself during 2016–2019. The plants are located in Patharghata, Barguna Sadar, Shoronkhola & Pirojpur.

Patharghata upzilla under Barguna District:

The plant installed during 2016 in 12 decimal lands in Nijlathimara village of this upzilla with the capacity to desalinate 5000 liters of water per day. Initially, it was planned to produce & marketing PET bottled water, which requires clearances from BSTI and the plant remained commercially non operative till 2022. However, the local community people are collecting safe waters from this plant for managing their daily requirements with free of cost.



Desalination Plant at Nizlathimara village under Pathaoghata Upazila

During November' 2021 the regulatory authority (BSTI) exempted for having compulsory licensing for selling open water for the disaster prone coastal marginal communities, accordingly RIC had to spent Tk. 23,500/- for repairing & maintenance of the plant for making it commercially viable. In this regard a full time caretaker cum sales representative recruitment is in progress. Hopefully, within Sept.' 2022 the plant become fully functional & commercially viable.

BARGUNA SADAR UNDER BARGUNA DISTRICT

This plant was also established in 6 decimal lands during 2016 in the Khejurtala village of Gourichanna union under this upzila with the same daily desalinated capacity i.e., 5000 liters of water. The plant doesn't have any government power supply support and continued its distribution of safe water among the adjacent communities free of cost. In this regard, the organization incurred a heavy loss. Finally, in 2022 with the exemption from BSTI and also making necessary renovation, repairing & maintenance the plant become fully operatable, RIC spent Tk. 276,000/- to complete this works. Further, RIC has applied for new power line & expect to have the connection in the next financial year as well to recruit a dedicated caretaker cum sales representative for the plant.



Desalination Plant at Khejurtola Govt Primary Hospital under Barguna District

SHORONKHOLA UPZILLA UNDER BAGERHAT DISTRICT

This plant was also established in 2016 in Khontakatha union under this upzila with the same daily desalinated capacity i.e., 5000 liters of water. The plant remains non-operative since 2018 on account of massive repairing required for waste water drainage system, which was damaged for development work conducted in the connecting road of the plant by the local authority, also the vested business community influence obstructed the operation of the plant.

During 2022 The necessary repairing, renovation & maintenance work has been done and Tk. 130,000/- has been spent. Finally, the plant successfully functioned effective January' 2022 and 94,000 litres of safe water has been sold to the local communities with a fair price Tk. 0.50 per litre and a total amount of Tk. 46,870/- revenue has been generated & the profit has been made for Tk. 22,207/-.

*Desalination Plant at Khontakata
union of Shoronkhola Upazilla, Bagerhat District*

PRIJJPUR

The plant has been established in 2019 with the objective to produce PET bottled safe water with the funding source of RIC's own general fund. The capacity of the plant is 5000 litres per day. The product from the plant needs to obtain clearance from BSTI & the application has been made the authority & the process is progressing.





Impact Guarantee on OGE's 2009 Basis, CFO's estimate of the House OGE's 2009

Category	Value
Category 1	2,800
Category 2	2,500
Category 3	2,200
Category 4	1,900
Category 5	1,600
Category 6	1,300
Category 7	1,000
Category 8	700
Category 9	400
Category 10	100





**AUDITOR'S
REPORT
2021-2022**



S.K.BARUA & CO.
CHARTERED ACCOUNTANTS



Independent Auditor's Report
To
The Governing Body of
Resource Integration Centre (RIC)
House #88/A/KA, Road # 7/A, Dhanmondi R/A, Dhaka-1209

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying Consolidated Financial Statements of "**Resource Integration Centre (RIC)**" which comprise the Consolidated Statement of Financial Position as of 30 June 2022 and Consolidated Statement of Comprehensive Income, Consolidated Statement of Cash Flows, Consolidated Statement of Receipts and Payments and Consolidated Statement of Changes in Equity Fund for the year then ended 30 June 2022 and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects of the financial position of the "**Resource Integration Centre (RIC)**", as of 30 June 2022 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information:

Management is responsible for the other information. The other information comprises all of the information in the annual report other than the financial statements and our auditors' report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appeared to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.



Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. Management will ensure effective internal audit, internal control and risk management functions of the Organization.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the establishment's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the organization to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Organization audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.


Report on other Legal and Regulatory Requirements:

We also report the following :

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books;
- c) The Statement of Consolidated Financial Position, Consolidated Statement of Comprehensive Income, and other Consolidated financial statements, dealt with by the report are in agreement with the books of accounts and returns;



Dated: Dhaka
18 OCT 2022


Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S.K Barua & Co.
Chartered Accountants

DVC- 2210181458 AS 56 8726



RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at June 30, 2022

PROPERTY & ASSETS	Notes	As on June 30, 2022	As on June 30, 2021
Non-Current Assets			
Property, Plant & Equipment	6.00	501,816,251	435,006,515
Intangible Assets	6.01	3498,492	1,621,617
Total Non-Current Assets		505,314,743	436,628,132
Current Assets :			
Total Current Assets		12,378,997,502	9,318,880,221
Investment			
Investment	7.00	510,273,929	391,653,784
Revolving Loan Fund (Outstanding)	8.00	11,658,375,894	8,679,521,860
Loan & Advance	9.00	94,008,506	90,608,187
Unsettled Staff Advance	9.01	31,679,306	28,484,556
Advance Income Tax	9.02	4,268,747	5,571,113
Grant From SEP (Bank Interest)	9.03	8,786	-
Receivables	10.00	29,409,595	25,289,352
Grants Receivable	10.01	50,972,739	97,751,369
Cash and Cash Equivalents	11.00	450,079,374	640,784,921
Cash in Hand			
Cash in Hand		17,222,737	8,448,902
Cash at Bank			
Cash at Bank		432,856,637	632,336,019
Total Current Assets		12,829,076,876	9,959,665,142
Total Property and Assets		13,334,391,619	10,396,293,274
CAPITAL FUND & LIABILITIES			
Capital Fund			
Fund Account	12.00	1,604,506,124	1,429,335,968
Total Capital fund		1,604,506,124	1,429,335,968
Non Current Liabilities			
Loan from Financial institution (PKSF)-long term	13.01	732,590,001	748,016,668
Loan from Bank and others Financial Institution-long term	14.01	1,571,904,279	1,285,250,043
Members Savings deposits- long term	17.01	333,265,955	-
Micro Credit Insurance Fund- long term	18.01	184,902,584	-
Total Non Current Liabilities		2,822,662,819	2,033,266,711
Current Liabilities			
Loan from Financial institution (PKSF)-short term	13.02	849,793,333	661,466,667
Loan from Bank and others Financial Institution-short term	14.02	4,665,413,068	3,172,700,820
Temporary Loan	16.00	32,536,085	69,290,527
Group Savings (Members)	17.00	-	2,390,736,412
Member Savings deposits-short term	17.02	2,768,916,846	-
DPS Savings deposits-short term	17.03	81,791,175	-
Micro Credit Insurance Fund	18.00	-	255,329,516
Micro Credit Insurance Fund- Short Term	18.02	129,096,334	-
Provisions and Accruals	19.00	364,732,198	367,465,320
Accounts Payables	20.00	14,943,637	16,701,333
Total Current Liabilities		8,907,222,676	6,933,690,595
Total Capital Fund and Liabilities		13,334,391,619	10,396,293,274

The annexed notes form an integral part of the financial statements.

President
RIC

Treasurer
RIC

Executive Director
RIC

Signed as per our separated report of even date.



Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S.K Barua & Co.
Chartered Accountants

Dated: Dhaka
17 OCT 2022

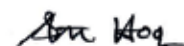
DvC- 2210181458 AS 56 8720

RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
For the year ended June 30, 2022

	Note	Amount (Tk.)	
		2021-2022	2020-2021
INCOME			
Project Grants		352,771,287	778,095,011
Member ship Fee (Board Member)		-	22,500
Organization & Conaiaaunity Contribution		36,812,342	72,474,094
Management cost recovered from Different Projects		33,573,759	91,136,344
Service Charge from Micro Credit Operations		1,998,293,497	1,313,454,461
Membership Fees, Sales of passbooks, Forms and Wastage items		2,511,201	210,858
Bank Interest		4,702,499	7,762,622
Interest on Investment		19,657,901	22,033,342
A.Total Income		2,448,322,486	2,285,189,232
EXPENDITURE			
B. Programme and Project Operational and Management Cost		1,558,902,023	1,711,158,334
Orientation, Training, Meeting, Workshop, Seminar etc.		4,073,233	2,740,451
Project/Program Implemented Cost		181,917,188	656,634,546
Staff Salary and Benefits		986,786,490	712,123,589
Travel, Perdiem and Accommodation		14,574,955	21,540,584
Office Rental & Utilities		54,457,043	48,354,464
Communication		17,557,718	13,126,655
General Administrative and Management Cost		90,096,947	57,426,028
Audit, Registration & Legal fees		15,752,750	18,679,666
Organization Contribution		48,204,611	76,716,641
Interest expenses on savings		145,481,088	103,815,710
C. Cost of finance for the Micro Finance Fund		669,654,687	484,075,012
D. Depreciation		26,664,854	11,382,455
E. Bank Charges		7,364,485	6,259,678
F. Total Expenditure (B+C+D+E)		2,262,586,049	2,212,875,479
G. Excess/(Deficit) of Income Over Expenditure before Tax (A-F)		185,736,437	72,313,753
H. Income Tax Expenses		11,248,405	9,798,331
I. Excess/(Deficit) of Income Over Expenditure after Tax (G-H)		174,488,032	62,515,422
		2,448,322,486	2,285,189,232

The annexed notes form an integral part of the financial statements


President
RIC

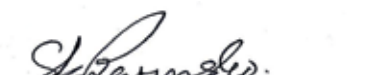

Treasurer
RIC


Executive Director
RIC

Signed as per our separated report of even date.

Dated: Dhaka
17 OCT 2022




Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S.K Barua & Co.
Chartered Accountants

DVC- 2210181458 A5568726

RESOURCE INTEGRATION CENTRE (RIC)
 Consolidated Statement of Receipts & Payments
 For the year ended June 30, 2022

Particulars	Amount In Tk.	
	2021-2022	2020-2021
A. Opening Balance	640,784,921	1,012,655,804
Cash in Hand	8,448,902	29,184,718
Cash at Bank	632,336,019	983,471,086
B. RECEIPTS	27,092,990,753	19,285,960,398
Projects Grants Received	394,890,248	697,957,960
Grants Received from Different Donor	122,896,866	215,282,909
Contribution Received	30,226,750	75,414,393
Management cost received from Different projects	33,512,164	91,036,263
Fund received from Different Financial institutions	7,622,840,753	5,049,000,000
Fund received	667,683	242,204
Loan received from Different sources	47,083,033	160,098,351
Loan Installment Realized/Adjusted	14,185,226,254	9,634,268,264
Micro Credit Insurance Fund Realization	129,096,333	92,685,789
Interest on Investment	18,940,858	20,582,910
Interest/Installment realised on staff benefits	22,092,168	-
Group Member's Savings collection	2,476,578,848	1,738,732,429
Advance/Receivable Realised	130,388,122	209,391,735
Membership Fee (Board Member)	-	22,500
Collection of Fees, Subscription and Sale of Passbook, Forms	5,140,410	-
Service charge collection	1,825,422,990	1,206,200,129
Bank Interest	4,727,512	9,552,527
Encashment of Investment	43,259,761	85,492,035
Total (A+B)	27,733,775,674	20,298,616,202
C. PAYMENTS	27,283,696,300	19,657,831,281
Property, Planl & Equipment	50,639,117	217,626,311
Loan Disbursement to Beneficiaries	18,509,386,890	13,323,473,883
Investment in Found	161,162,864	81,137,080
Fund refunded to Different financial instintion	5,670,574,270	2,978,003,084
Program loan Refund/Adjustment (GA & Others)	82,770,716	74,320,837
Group Savings Refund	477,221,120	478,098,491
Staff Loan and advances	49,724,430	33,519,297
Loan/Advance Payment for different programme	184,721,145	286,242,140
Service charge paid to financial institution	557,977,363	377,165,502
General Administrative Payments	92,885,748	65,357,798
Training, Meeting, Workshop, Seminer etc.	3,114,746	2,254,471
Projec7Program Implemented Cost	162,828,090	450,234,258
Payment against Provision for expenses	936,114,326	812,556,730
Bank Charges	7,373,825	6,229,003
Project Grants transfer/refunded	116,893,545	212,645,799
Staff Salary and Benefits	113,049,112	117,971,068



Particulars	Amount In Tk.	
	2021-2022	2020-2021
Travel, Perdiem and Accommodation	15,268,559	18,348,156
Office Rental & Utilities	54,344,611	46,433,033
Communication	16,915,262	12,524,561
Legal, Audit, Registration Fees and Income tax	18,030,237	16,965,666
Organisation Contribution to Different Project	2,474,824	46,696,425
Payment/refunded of staff benefits	225,500	27,688
D. Closing Balance	450,079,374	640,784,921
Cash in Hand	17,222,737	8,448,902
Cash at Bank	432,856,637	632,336,019
Total (C+D)	27,733,775,674	20,298,616,202

The annexed notes form an integral part of the financial statements.

President
RIC

Treasurer
RIC

Executive Director
RIC

Signed as per our separated report of even date.

Dated: Dhaka
17 OCT 2022



Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S.K Barua & Co.
Chartered Accountants

DVC- 2210181458 AS568720



RESOURCE INTEGRATION CENTRE (RIC)
STATEMENT OF CASH FLOW
For the year ended June 30, 2022

PARTICULARS	Amount In Taka	
	2021-2022	2020-2021
A. Cash Flow from Operating Activities:		
Surplus for the period	174,488,032	62,515,422
Prior year adjustment	682,124	10,752,463
Add: Amount considered as non cash items:		
Loss on disposal of NCA	(2,833,551)	(297,544)
Loan loss provision- net	(376,823)	82,761,154
Depreciation & Amortization for the year	26,664,854	11,382,456
Subtotal of non cash items	198,624,636	167,113,951
Accounts Receivables (Grants)	42,649,601	(47,766,130)
Loans and Advances	(3,400,319)	(15,111,659)
Advanc Income Tax	1,302,366	(5,571,113)
Unsettled Staff Advance	(3,194,750)	(2,852,681)
Other Loan- short term		
Accounts payable	(1,757,696)	(1,689,229)
Provisions and Accruals	(2,733,122)	52,957,943
	32,866,080	(20,032,869)
Net cash provided by operating activities	231,490,716	147,081,082
B. Cash Flows from Investing Activities:		
Acquisition of property, plant and equipment	(92,517,914)	(217,324,019)
Net investment in FDR	(118,620,145)	4,692,094
Net investment as loan to Members	(2,978,854,034)	(2,870,292,526)
Net cash used in Investing Activities	(3,189,992,093)	(3,082,924,451)
C. Cash Flows from Financing Activities:		
Net received from PKSF	172,899,999	205,600,000
Net Received from Bank	1,779,366,484	1,894,382,701
Net received as other Loan	(36,377,619)	(78,643,113)
Net received from members savings	793,237,564	503,018,516
Micro Credit Insurance Fund	58,669,402	39,614,382
Net cash used in financing activities	2,767,795,830	2,563,972,486
D. Net increase/ decrease (A+B+C)	(190,705,547)	(371,870,883)
Add: Cash and Bank Balance at the beginning of the year	640,784,921	1,012,655,804
Cash and bank balance at the end of the year	450,079,374	640,784,921

The annexed notes form an integral part of the financial statements.

M. Rahman
President
RIC

San Hoq
Treasurer
RIC

Z. J. Khan
Executive Director
RIC

Signed as per our separated report of even date.

Dated: Dhaka
17 OCT 2022



M. Anwarul Hoque
Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S.K Barua & Co.
Chartered Accountants



RESOURCE INTEGRATION CENTRE (RIC)
Statement of Changes in Equity / Funds
For the year ended 30 June, 2022

Particulars	Note	Fund	Statutory Reserve Fund	Other Reserve/ Fund	Total (Taka)
Balance as on 01.07.2021		1,299,369,002	129,966,966	-	1,429,335,968
Add: Surplus during the year		174,488,032			174,488,032
Add: Prior year Adjustment		682,124			682,124
Add: Transfer from Fund to Reserve Fund (Statutory Reserve Fund)			16,368,015		16,368,015
Add: Provision during the year					
Add: Adjustment					
Subtotal		1,474,539,158	146,334,981	-	1,620,874,139
Less: Prior year adjustment Fund Account					
Less: Transfer to Reserve Fund from Fund		(16,368,015)			(16,368,015)
Balance as on 30.06.2022		1,458,171,143	146,334,981	-	1,604,506,124

Balance as on 01.07.2020		1,230,380,812	125,687,271	-	1,356,068,083
Add: Surplus during the year		62,515,422	-	-	62,515,422
Add: Prior year Adjustment		10,752,463	-	-	10,752,463
Add: Transfer from Fund to Reserve Fund (Statutory Reserve Fund)		-	4,279,695	-	4,279,695
Add: Provision during the year		-	-	-	-
Add: Adjustment		-	-	-	-
Subtotal		1,303,648,697	129,966,966	-	1,433,615,663
Less: Prior year adjustment Fund Account		-	-	-	-
Less Transfer to Reserve Fund from Fund		(4,279,695)	-	-	(4,279,695)
Balance as on 30.06.2021		1,299,369,002	129,966,966	-	1,429,335,968

President
RIC

Treasurer
RIC

Executive Director
RIC

Signed as per our separated report of even date.

Dated: Dhaka
17 OCT 2022



Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S.K Barua & Co.
Chartered Accountants

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SPECIAL EVENTS

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DAY OBSERVATION 2021-2022



Along with Government Resource Integration Centre (RIC) celebrated the National Days during the reporting period and organized various event under following the instruction of Govt and MRA. Brief of the days are given below:

NATIONAL MOURNING DAY OF BANGLADESH



On 15th August, 1975, the architect of independent Bangladesh and the father of the nation Bangabandhu Sheikh Mujibur Rahman was killed by some misguided army personnel along with his family at his house number 32 in Dhanmondi. Besides him, his wife Bangamata Begum Fazilatunnesa Mujib was killed that day. Besides, 16 more people were killed along with their family members and relatives. On 15th August of every year, the day is celebrated with mourning and celebrated as a national day in Bangladesh. The black flag is hoisted as well as the national flag is kept at half-mast.

RIC organized tribute to Bangabandhu by placing floral wreath at his portrait, Discussion meeting with prayer, plantation, distribution of food and mask and vaccination event, Documentary activities on this day at Central, District and Upazila level. Executive Vice Chairman of Micro Credit Authority (MRA) Mr. Fasiullah and Executive Director of RIC Mr. Abul Haseeb Khan have planted a tree in front of office premises.

SEIKH RUSEL DAY 2021

The first ever "Sheikh Russel Day" observed in the country, marking the 58th birthday of Father of the Nation Bangabandhu Sheikh Mujibur Rahman's youngest son Sheikh Russel. Russel, also the youngest brother of Prime Minister Sheikh Hasina, was born on October 18 in 1964 at the historic Bangabandhu Bhaban at Dhanmondi 32 in the city. But he was brutally killed along with

most of his family members, including his father Bangabandhu Sheikh Mujibur Rahman, on August 15, 1975 when he was a student of class four at University Laboratory School. The Cabinet Division this year declared October 18 as Sheikh Russel Day. RIC organized Discussion meeting with prayer, distribution of food etc. and mask and vaccination, Documentary activities on this day at Central, District and Upazila level.



FATHER OF THE NATION'S BIRTH ANNIVERSARY

This national holiday in Bangladesh is observed on March 17th each year. This holiday may also be known as 'Father of the Nation's Birth Anniversary' and it commemorates the Birthday of Sheikh Mujibur Rahman who is regarded as the father of the nation of Bangladesh and is popularly known as Bangabandhu (Friend of Bengal). The day is also celebrated as National Children's Day. On this day, the president and the prime minister pay their homage by placing wreaths at the Mazar (mausoleum) of Bangabandhu in Tungipara. Bangladesh Betar, Bangladesh Television, and other private TV channels and radio stations are likely to air special programs highlighting the significance of the day. Bangabandhu Sheikh Mujibur Rahman is considered the father of modern Bangladesh.

His birthday is celebrated each year as an opportunity to reflect on the life and impact of Sheikh Mujib. Prime Minister and president of Awamileague Seikh Hasina declared to celebrate this day with befitting manner as "Mujib year" since 17th March 2020. RIC organized many events under this day at Central, District and Upazila level, activities were:

- Flag hoisted in front of every office
- Offered a handful of flowers in devotion at portrait of Nation Father
- Rally and Human Chain
- Cultural Program of Children
- Celebrating 50 years of Independence
- Discussion Meeting on 26th March
- Health Camp for Older People



**PHOTO ALBUM
OF
VARIOUS EVENTS**



Father of the Nation's Birth Anniversary on 17th March



Celebration of 'Muktir Utshob Fair' on Golden Jubilee of Independent Day on 26th March





RIC'S SAFEGUARDING MEASURES/COMPLIANCE OF

RIC POLICY

1. SAFEGUARDING POLICY



RIC activities are implemented in a safe and protective environment where harm, exploitation and abuse are effectively prevented as far as reasonably possible, and responded to effectively.

RIC's safeguarding approach means minimizing the risk of harm, exploitation or abuse of children and adults (especially female) from staff, operations and program activities. It includes reporting any safeguarding concerns about a child or adult within communities, programs & related departments to the appropriate authorities.

The policy has assigned following responsibilities to RIC Employees:

- Keeping children and older adults safe
- Safeguarding the reputation of RIC, including protecting RIC's representatives from false allegations or from operating within an unclear framework
- Ensuring the highest standards of behavior from representatives and minimizing the risk of abusers entering the organization;
- Verify the moral values of all applicants during recruitment;
- Develop a clear understanding of what constitutes harassment, and share that in-formation with others;
- Inform relevant authorities immediately upon witnessing an incident of harassment.

2. CHILD SAFEGUARDING POLICY



RIC is committed to conducting its programs and operations in a manner that is safe for the children it serves and helping protect the children with whom RIC is in contact. All RIC Representatives are explicitly prohibited from engaging in any activity that may result in any kind of Child Abuse.

In furtherance of this Policy, RIC has adopted Procedures, described below to promote:

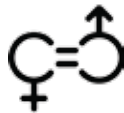
- **Prevention of Child Abuse:** Striving, through awareness, good practice and training, to minimize the risks to children and take positive steps to help protect children who are the subject of any concerns.
- **Reporting of Child Abuse:** Ensuring that all Representatives know the steps to take and whom to contact where concerns arise regarding the safeguarding of children.
- **Responding to Child Abuse:** Engaging in action that supports and protects children when concerns arise regarding their well being; supporting those who raise such concerns; investigating, or cooperating with any subsequent investigation; and taking appropriate corrective action to prevent the recurrence of such activity.
- **Training to Promote Awareness of Child Safeguarding Obligations:** Ensuring that all representatives are notified of and made aware that they are expected to comply with the policy.

3. SEXUAL HARASSMENT PROTECTION POLICY



RIC is committed to providing a safe environment for all its employees free from discrimination on any ground and from harassment at work including sexual harassment. RIC operates a zero-tolerance policy for any form of sexual harassment in the work place, treat all incidents seriously and promptly investigate all allegations of sexual harassment. Any person found to have sexually harassed another is to face disciplinary action, up to and including dismissal from employment. All complaints of sexual harassment are taken seriously and treated with respect and in confidence. No one are victimized for making such a complaint.

4. GENDER POLICY



As gender equity is one of RIC core principles it is important to operationalise the principle by integrating it into RIC's approaches, strategies and program design, through this perspective RIC developed a gender policy.

The main objective of gender policy of RIC is to create a gender friendly environment at all levels of the organization and to promote gender equality and equity in the household, community and society so that girls and boys, women and men can explore their full potential in changing their lives. RIC management established a 'RIC Gender Committee' in 2010 to facilitate implementation of the gender policy at different level of the organization.

5. INTEGRITY POLICY



RIC believes that every people should follow the integrity in every step of their life. Therefore, RIC developed basic principle for ensuring integrity in the management of organization. Accordingly, RIC formed a committee to practicing principals of integrity set by the organization. In the meantime, committee developed a guideline and disseminated in the all workplaces for practicing the national strategy of integrity individually and organizationally.





**MEDIA
DOCUMENTATION
COMMUNICATION
& PUBLICATION**

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PUBLICATIONS & NEWS CLIPPINGS UNDER RIC PROGRAMS



RIC has a cell for collection, documentation, dissemination and distribution of information termed Media, Information, Communication and Publication unit. RIC believes in good communication and proper documentation. It's can make proper information. Have information officers in our every office as per Right to Information Act 2009. Any citizen can apply for his/her desired information from organization and also disclose general information proactively.

This unit looks after the documentaries which are produced and developed for different programs, events etc. The unit also takes care of the publication of performance based documentations, various reports, proceedings of important events and seminars, special issues etc. Moreover, the unit helps different programs in the preparation of brochures, newsletters, flip chares, booklets, articles, reports, training materials etc.



রিকের উদ্যোগে প্রবীণ কর্মসূচিতে বিনামূল্যে চক্ষু সেবা

সৈয়দ সাইফুল করিম, জাতির সংবাদ টোয়েন্টিফোর ডটকম :

রিসোর্স ইন্টিগ্রেশন সেন্টার (রিক) এর উদ্যোগে গত ২৩ অক্টোবর ২০২১, শহীদ তুহলিম কমপ্লেক্স, ধাক্কামারা, রিক এরিয়া অফিস প্রাঙ্গনে ফ্রেডস এন্ড ফ্যামিলি অব মামুদুর রশিদ, ইউএসএ এবং লায়ল ক্লাব অব ঢাকা সেন্ট্রাল ইস্ট, ডিস্ট্রিক্ট ৩১৫ বি ২, বাংলাদেশ এর আর্থিক সহায়তায় এবং গ্রামীণ আই হাসপিটাল, ঠাকুরগাঁও এর কারিগরি সহায়তায় দিনব্যাপী বিনামূল্যে এক চক্ষু ক্যাম্প এর আয়োজন করা হয়। চক্ষু ক্যাম্পে রোগীদের চক্ষু পরীক্ষাসহ মোট ৭৫০ জন রোগীর ব্যবস্থাপত্র ও ঔষধ প্রদান করা হয়। ১৫০ জনকে চশমা এবং ৭৫ জন রোগীকে বিনামূল্যে চোখের ছানি অপারেশন ও চশমা প্রদান এবং পরবর্তী ফলোআপসহ রোগীর থাকা খাওয়া নিশ্চিত করা হয়। প্রবীণদের কল্যাণের জন্য বিভিন্ন কার্যক্রম চালিয়ে আসছে। প্রবীণ ইস্যুতে কাজ করতে গিয়ে রিক তার অভিজ্ঞতা থেকে উপলব্ধি করেছে যে, দুস্থ ও দরিদ্র প্রবীণদের সুনির্দিষ্ট চাহিদা পূরণের জন্য আর্থিক এবং বস্ত্রগত সহায়তা প্রদান করা প্রয়োজন। এই পরিপ্রেক্ষিতে রিক তার নিজস্ব অর্থায়নে প্রবীণদের কল্যাণের জন্য 'প্রবীণ কল্যাণ কর্মসূচি' শিরোনামে একটি কর্মসূচী বাস্তবায়ন করছে। এই কর্মসূচির মূল লক্ষ্য হচ্ছে ক্ষুদ্রঋণ কার্যক্রমের সাথে সম্পৃক্ত এবং সমাজের অন্যান্য দুঃস্থ ও দরিদ্র প্রবীণ জনগোষ্ঠীর জীবনমান উন্নয়নে অবদান রাখা।



খুলনায় বিনামূল্যে চক্ষু চিকিৎসা ও ছানি অপারেশনের সুযোগ
সিনিয়র কন্সল্টেন্ট। বাংলাদেশ উন্নয়ন টিভি ফাউন্ডেশন, কম

আপডেট: ০৯.২২ ফেব্রুয়ারি, ২০২১

খুলনা: রিক প্রবীণ কল্যাণ কর্মসূচি ও রোটারি ক্লাব অব খুলনা সাউথ বেঙ্গলের উদ্যোগে সম্পূর্ণ বিনামূল্যে চক্ষু চিকিৎসা ও ছানি অপারেশনের ব্যবস্থা করা হয়েছে।

গোপালগঞ্জের বঙ্গমাতা শেখ ফজিলাতুন্নেছা মুজিব চক্ষু হাসপাতাল ও প্রশিক্ষণ প্রতিষ্ঠানের কারিগরি সহযোগিতায় খুলনা আলিয়া মাদরাসা মাঠে মঙ্গলবার (৭ ডিসেম্বর) সকাল ৯টা থেকে দুপুর ২টা এবং বেলা ৩টা থেকে সাড়ে তিনটা পর্যন্ত এই সেবা দেওয়া হবে।

এ সময় চক্ষু রোগীদের অস্ত্রপচারের পাশাপাশি বিনামূল্যে গুণ্ড প্রদান ও চশমা পরাওয়ার পরীক্ষা করা হবে। এ জন্য রোববার (৫ ডিসেম্বর) রাত ৯টার মধ্যে নিবন্ধন করতে হবে।

বিস্তারিত তথ্যের জন্য রিসোর্স ইন্টিগ্রেশন সেন্টারের (রিক) মোঃ এমদাদুল হক (০১৩১৩-৪৩১৩৫৯), বশির শরীফ (০১৩১৩-৪৩১৩৮৪), মোঃ ইউনুস আলী (০১৭২৮-৭১২৭৯১) ও মোঃ মামুনুর রশিদ (০১৩১৩-৪৩১৩৯৯) এবং রোটারি ক্লাব অব খুলনা সাউথ বেঙ্গলের শেখ মনজুর হাসান অপু (০১৬১১-৩২২৮৭০), নিযাত সুলতানা (০১৯৩৮-০৮০০৯৭), হিত্রাতুল আল মাহমুদ পরশ (০১৬৭৪-৮২১০১১) ও আব্দুর রহিম মুকুল (০১৭৯৮-৮৪৫০৪৬) এই নম্বরে যোগাযোগের জন্য অনুরোধ করা হয়েছে।

রোটারি ক্লাব অব খুলনা সাউথ বেঙ্গলের শেখ মনজুর হাসান অপু বলেন, বিনামূল্যে চক্ষু চিকিৎসা ও ছানি অপারেশনের জন্য রোববার রাত ৯টা পর্যন্ত আলিয়া মাদ্রাসায় রেজিস্ট্রেশন করা যাবে। যাদের ছানি অপারেশন করতে হবে তাদের হাসপাতালে আসা-যাওয়া, খাকা খাওয়া, গুণ্ড, লেপ ও কাপো চশমা বিনামূল্যে দেওয়া হবে।



রিক প্রবীণ কল্যাণ কর্মসূচি

প্রতিবেদক : দেশের তৃণমূল পর্যায়ে প্রবীণ জনগোষ্ঠীর আর্থ-সামাজিক উন্নয়নে রিসোর্স ইন্টিগ্রেশন সেন্টার (রিক) 'প্রবীণ কল্যাণ কর্মসূচি' শিরোনামে কর্মসূচি হাতে নিয়েছে। রিকের নিজস্ব অর্থায়নে প্রবীণদের কল্যাণের জন্য 'প্রবীণ কল্যাণ কর্মসূচি' শিরোনামে একটি কর্মসূচি বাস্তবায়ন করছে। কর্মসূচির লক্ষ্য হচ্ছে ক্ষুদ্রঋণ কার্যক্রমের সাথে সম্পৃক্ত এবং সমাজের অন্যান্য দুঃস্থ ও দরিদ্র প্রবীণ জনগোষ্ঠীর জীবনমান উন্নয়নে অবদান রাখা। এ উপলক্ষে সম্প্রতি আলিয়া মাদ্রাসা মাঠ, খুলনা সদর, খুলনা প্রান্তরে রিসোর্স ইন্টিগ্রেশন সেন্টার (রিক) ও রোটারি ক্লাব অব খুলনা সাউথ বেঙ্গল এর আয়োজন ও আর্থিক সহায়তায় এবং বঙ্গমাতা শেখ ফজিলাতুন্নেছা মুজিব চক্ষু হাসপাতাল ও প্রশিক্ষণ প্রতিষ্ঠান, গোপালগঞ্জ এর কারিগরি সহযোগিতায় চক্ষু ক্যাম্পের আয়োজন করা হয়। চক্ষু ক্যাম্পে রোগীদের চক্ষু পরীক্ষাসহ মোট ১২০০ জন রোগীর ব্যবস্থাপনা ও গুণ্ড প্রদান করা হয় এবং ২৭৫ জন রোগীকে বিনামূল্যে চোখের ছানি অপারেশনে জন্য চিকিৎসা করা হয়। চক্ষু ক্যাম্পে অনুষ্ঠানে প্রধান অতিথি হিসাবে উপস্থিত ছিলেন খুলনা সিটি কর্পোরেশনের মাননীয় মেয়র আলহাজ্ব তালুকদার আব্দুল খালেক। বিশেষ অতিথি হিসাবে উপস্থিত ছিলেন শেখ হাসিনা মেডিকেল বিশ্ববিদ্যালয়, গোপালগঞ্জ এর উপাচার্য অধ্যাপক ডাঃ মোঃ মাহবুবুর রহমান, খুলনা মেডিকেল কলেজ এর অধ্যক্ষ অধ্যাপক আব্দুল আহাদ, খুলনা সিটি কর্পোরেশনের অতিরিক্ত পুলিশ কমিশনার রফিকুল ইসলাম, বঙ্গমাতা শেখ ফজিলাতুন্নেছা মুজিব চক্ষু হাসপাতালের পরিচালক অধ্যাপক ডাঃ সাইফুদ্দিন আহমেদ, রিসোর্স ইন্টিগ্রেশন সেন্টার (রিক) এর নির্বাহী কর্মাটির চেয়ারম্যান মাহবুবুর রহমান, রিক এর প্রবীণ বিষয়ক বিশেষজ্ঞ তোফাজ্জল হোসেন মঞ্জু, রিক এর সহকারী পরিচালক সাহেব মাহমুদ মিতু, রিকের প্রবীণ কর্মসূচি সংশ্লিষ্ট কর্মকর্তা ফেরদৌসী বেগম ও সৈয়দ বজলুল করিম, রিক এর জোনাল ম্যানেজার এমদাদুল হক, এরিয়া ম্যানেজার বশির শরীফ, রোটারিয়ান শেখ মনজুর হাসান অপু, রোটারিয়ান এস.এম. রোমিও হোসেন পিয়াস, রোটারিয়ান জোবায়ের আহমেদ খান জবা, রোটারিয়ান এস.এম. হাবিব, রোটারিয়ান ইঞ্জিঃ মর্শিউজ্জামান, মোঃ মাজহারুল হক আকর, আবু ইমরোজ সোহেল, মোঃ আমজাদ হোসেন খান, নিযাত সুলতানা, মোঃ আমজাদ হোসেন খান, আল মাহমুদ পরশ, মোঃ নজরুল ইসলাম, মোঃ আবু জাফর সাহেব, মোঃ আব্দুর রহিম, মোঃ ইমরানুল হক মিশা সহ অন্যান্য উর্ধ্বতন কর্মকর্তা এবং ক্ষুদ্রঋণ কার্যক্রম সংশ্লিষ্ট স্থানীয় কর্মকর্তা ও কর্মীগণ।

খুলনায় বিনামূল্যে চক্ষু চিকিৎসা ও চোখের ছানি অপারেশনের ক্যাম্প
মঙ্গলবার, ডিসেম্বর ৫, ২০২১



বাংলার গেজেট প্রতিবেদক : রিক প্রবীণ কল্যাণ কর্মসূচি ও রোটারি ক্লাব অব খুলনা সাউথ বেঙ্গলের উদ্যোগে সম্পূর্ণ বিনামূল্যে চক্ষু চিকিৎসা ও চোখের ছানি অপারেশনের ব্যবস্থা করা হয়েছে। গোপালগঞ্জের বঙ্গমাতা শেখ ফজিলাতুন্নেছা মুজিব চক্ষু হাসপাতাল ও প্রশিক্ষণ প্রতিষ্ঠানের কারিগরি সহযোগিতায় খুলনা আলিয়া মাদ্রাসা মাঠে মঙ্গলবার (০৭ ডিসেম্বর) সকাল ৯টা থেকে দুপুর ২টা এবং বেলা ৩টা থেকে সাড়ে ৪ টা পর্যন্ত চিকিৎসা সেবা প্রদান করা হবে।

বঙ্গমাতা শেখ ফজিলাতুন্নেছা মুজিব চক্ষু হাসপাতাল ও প্রশিক্ষণ প্রতিষ্ঠান, গোপালগঞ্জ কর্তৃক চক্ষু রোগীদের বিনামূল্যে গুণ্ড ও চশমা পরাওয়ার পরীক্ষার জন্য প্রেসক্রিপশন প্রদান করা হবে।

ছানি রোগীদের চিকিৎসা ও হাসপাতালে অপারেশনের ব্যবস্থা করা এবং রোগীদের হাসপাতালে আসা-যাওয়া, খাকা খাওয়া, গুণ্ড লেপ ও কাপো চশমা বিনামূল্যে দেওয়া হবে।

চিকিৎসা ও রেজিস্ট্রেশনের বিষয়ে বিস্তারিত তথ্যের জন্য যোগাযোগ করা যাবে- রিসোর্স ইন্টিগ্রেশন সেন্টারের (রিক) মোঃ এমদাদুল হক (০১৩১৩-৪৩১৩৫৯), বশির শরীফ (০১৩১৩-৪৩১৩৮৪), মোঃ ইউনুস আলী (০১৭২৮-৭১২৭৯১) ও মোঃ মামুনুর রশিদ (০১৩১৩-৪৩১৩৯৯) এবং রোটারি ক্লাব অব খুলনা সাউথ বেঙ্গলের শেখ মনজুর হাসান অপু (০১৬১১-৩২২৮৭০), নিযাত সুলতানা (০১৯৩৮-০৮০০৯৭), হিত্রাতুল আল মাহমুদ পরশ (০১৬৭৪-৮২১০১১) ও আব্দুর রহিম মুকুল (০১৭৯৮-৮৪৫০৪৬)।



রিকের উদ্যোগে প্রবীণ কর্মসূচিতে বিনামূল্যে চক্ষু সেবা

স্টাফ রিপোর্টার:
বাংলাদেশের তৃণমূল পর্যায়ে প্রবীণ জনগোষ্ঠীর আর্থ-সামাজিক উন্নয়নে লক্ষ্যে রিসোর্স ইন্টিগ্রেশন সেন্টার (রিক) তিন দশকেরও অধিক সময় ধরে প্রবীণদের কল্যাণের জন্য বিভিন্ন কার্যক্রম চালিয়ে আসছে।

প্রবীণদের স্বাস্থ্য সমস্যা অপেক্ষাকৃত বেশী হয়ে থাকে, অথচ এ বিষয়ে সহায়তা পাওয়ার ব্যবস্থা এবং পরিমাণ খুবই অপ্রতুল। অর্ধের অভাবে যে সকল দুঃস্থ এবং দরিদ্র প্রবীণরা রোগে ভুগছেন এবং প্রয়োজনীয় মুহুর্তে চিকিৎসা সেবা পাওয়ার ন্যূনতম সুযোগ পাচ্ছেন না, সেই সকল প্রবীণদের চিকিৎসা করে 'রিক' এর সকল কর্ম এলাকায় চিকিৎসক নিয়োগ করে তাদের জন্য স্বাস্থ্য সহায়তা এবং স্বাস্থ্য পরামর্শ দেয়া হচ্ছে। পাশাপাশি স্বাস্থ্য কর্মসূচি ও চক্ষু ক্যাম্প আয়োজন করে চোখের অস্ত্রোপচারসহ চোখের অন্যান্য সেবা প্রদান করা হয়ে থাকে। এইই ধারাবাহিকতায় ২৩ নভেম্বর ২০২১ শনিবার, শহীদ তুহলিম কমপ্লেক্স, ধাক্কারা, রিক এরিয়া অফিস প্রান্তরে ফ্রেস এবং ফ্যামিলি এর মামুনুর রশিদ, ইউএসএ এবং লায়সন ক্লাব অব ঢাকা সেন্ট্রাল ইন্স, ডিস্ট্রিক্ট ৩১৫ বি ২, বাংলাবান্ধা এর আর্থিক সহায়তায় এবং গ্রামীণ আই হাসপিটাল, ঠাকুরগাঁও এর কারিগরি সহায়তায় দিনব্যাপী বিনামূল্যে এক চক্ষু ক্যাম্প এর আয়োজন করা হয়। চক্ষু ক্যাম্পে রোগীদের চক্ষু পরীক্ষাসহ মোট ৮১০ জন রোগীর ব্যবস্থাপনা ও গুণ্ড, ২১০ জনকে চশমা প্রদান এবং ৮২ জন রোগীকে বিনামূল্যে চোখের ছানি অপারেশন করা হয়।

উক্ত চক্ষু ক্যাম্পে অনুষ্ঠানে সভাপতিত্ব করেন সংস্থার উপ-পরিচালক আবু রিয়াদ খান, প্রধান অতিথি হিসাবে উপস্থিত ছিলেন বিশিষ্ট মিডিয়া ব্যক্তিত্ব মামুনুর রশিদ এবং বিশেষ অতিথি হিসেবে উপস্থিত ছিলেন রিকের কার্যনির্বাহী সদস্য জনাব নূর খান। এছাড়াও উপস্থিত ছিলেন সহকারী পরিচালক নজরুল ইসলাম, রিকের কার্য নির্বাহী সদস্য রেহানা জেসোসান আমিন, প্রবীণ কর্মসূচি সংশ্লিষ্ট কর্মকর্তা ফেরদৌসী বেগম ও সৈয়দ বজলুল করিমসহ অন্যান্য উর্ধ্বতন কর্মকর্তা এবং ক্ষুদ্রঋণ কার্যক্রম সংশ্লিষ্ট স্থানীয় কর্মকর্তা ও কর্মীগণ।



শুধুমাত্রের সভাপতি ড. এম. এ. হান্নান (বামে) এবং অন্যান্য কর্মকর্তারা উপস্থিত হয়ে আনুষ্ঠানিকভাবে উদ্বোধন করেন।

উপানুষ্ঠানিক প্রাথমিক বিদ্যালয় উদ্বোধন

শ্রীমতী হান্নান
শুধুমাত্রের সভাপতি ড. এম. এ. হান্নান (বামে) এবং অন্যান্য কর্মকর্তারা উপস্থিত হয়ে আনুষ্ঠানিকভাবে উদ্বোধন করেন।



গজারিয়ায় আউট অব স্কুল চিন্তেন এডুকেশন প্রোগ্রামের শিখন কেন্দ্রের উদ্বোধন..

উদ্বোধন ও শিখন কেন্দ্রের উদ্বোধন।



শেখ রাসেলের ৫৮ তম জন্মবার্ষিকীতে রিক এর দোয়া মাহফিল ও খাদ্য বিতরণ

শেখ রাসেলের ৫৮ তম জন্মবার্ষিকীতে দোয়া মাহফিল, খাদ্যবিতরণ সভা ও অসহায় পুষ্টি কার্যক্রমের মাধ্যমে খাদ্য বিতরণের আয়োজন করেছেন সাংসদ শেখ রাসেল।



ফরিদপুর রিক এর আয়োজনে শেখ রাসেল দিবস পালন

ফরিদপুর রিক এর আয়োজনে শেখ রাসেল দিবস পালন।

প্রথম খবর
সংবাদ পত্র

শুধুমাত্রের সভাপতি ড. এম. এ. হান্নান (বামে) এবং অন্যান্য কর্মকর্তারা উপস্থিত হয়ে আনুষ্ঠানিকভাবে উদ্বোধন করেন।

শুধুমাত্রের সভাপতি ড. এম. এ. হান্নান

যায়যায়দিন
সংবাদ পত্র

সাগরকূল
সংবাদ পত্র

শুধুমাত্রের সভাপতি ড. এম. এ. হান্নান (বামে) এবং অন্যান্য কর্মকর্তারা উপস্থিত হয়ে আনুষ্ঠানিকভাবে উদ্বোধন করেন।



রিকের উদ্যোগে প্রবীণদের স্ট্রিট ফুটবল ম্যাচ। বিকটিদের মাঝে শুল্কভার কুলে নিচ্ছেন অতিথিগণ।

রিকের উদ্যোগে প্রবীণদের স্ট্রিট ফুটবল ম্যাচ অনুষ্ঠিত

বিভিন্ন প্রতিবেদক: ঐতিহ্যবাহী সড়কসংস্কার ও বসবস্তু শেখ মুজিবুর রহমানের জন্মশতবর্ষী উপলক্ষে শিল্পকলায় শিল্পকলায় শিল্পকলায় রিকের ইন্টিগ্রেশন সেন্টার (রিক) এর পক্ষজায়ে গতকাল দুপুরে মনুতে আটোয়ারী গ্রামের উচ্চ বিদ্যালয় মাঠে প্রবীণ জনগোষ্ঠীর ক্রীড়ামূলক উদ্দেশ্যে আটোয়ারী উপজেলায় স্ট্রিটফুটবল ম্যাচ অনুষ্ঠিত হয়। উদ্দেশ্যে প্রবীণদের স্ট্রিট ফুটবল ম্যাচ এবং রিকের মাঠে স্ট্রিট ও আঞ্চলিক অনুষ্ঠান হয়েছে। আয়োজিত ফুটবল ম্যাচে বিকটিদের (১ এর শাখার ২ অংশে বেহু)

সময়ের কাগজ

আটোয়ারীতে রিক'র শীতবস্ত্র বিতরণ

আটোয়ারী (পঞ্চগড়) প্রতিনিধি ■

পঞ্চগড়ের আটোয়ারীতে শীতকালের মুখে হালি ফুটতে রিসোর্স ইন্টিগ্রেশন সেন্টার রিক পঞ্চগড় জেলার আটোয়ারী উপজেলা শাখার উদ্যোগে শাখা কার্যালয়ে এই শীতবস্ত্র বিতরণ করা হয়। গতকাল মঙ্গলবার সকালে প্রতিষ্ঠানের উদ্যোগে ১০০ জন দরিদ্র অসহায় দুই গরীব মানুষের মাঝে কঞ্চল বিতরণ করা হয়।



অনুষ্ঠানে প্রধান অতিথি হিসাবে উপস্থিত ছিলেন উপজেলা পরিষদের সাইস চেয়ারম্যান মোঃ শাহজাহান, বিশেষ অতিথি হিসাবে উপস্থিত ছিলেন আটোয়ারী থানা ক্রীড়ার সাধারণ সম্পাদক এ.আর.হাসান চৌধুরী রিক, রিসোর্স ইন্টিগ্রেশন সেন্টার রিক এর ডি.জি.এম এ.এ. হামিদ, জোনালমান্যেজারএ.বি.এম জাহিদুল কবির, এরিয়া ম্যানেজার মম্বুল করিম, শাখা ব্যবস্থাপক রতন হাওলাদার, আটোয়ারী থানা ক্রীড়ার সাংগঠনিক সম্পাদক নিতিশ বাবু সহ কর্মকর্তাগণ সহ সদস্যরা উপস্থিত ছিলেন। এদিকে প্রতিষ্ঠানের জিএম বলেন, বাংলাদেশের তৃণমূল পর্যায়ে প্রবীণ জনগোষ্ঠীর আর্থ-সামাজিক উন্নয়নের লক্ষে রিক তিন দশকেরও অধিক সময় ধরে প্রবীণদের কল্যাণে বিভিন্ন কার্যক্রম চালিয়ে আসছে। রিক এর প্রবীণ কল্যাণ তহবিল থেকে শীতকালের মাঝে শীত বস্ত্র বিতরণ করা হয়। এ কার্যক্রম অব্যাহত থাকবে বলেও তিনি জানান।



প্রবীণদের অধিকার সংরক্ষণ জোড়দার করতে রিক ও এফআরইবি এর উদ্যোগে এক র্যালী ও মানববন্ধন

প্রকাশিত: ০৫ মার্চ ২০২২ | শনিবার



সৈয়দ সাইফুল করিম: জাতিসংঘের মানবাধিকার কাউন্সিলের সিদ্ধান্ত অনুযায়ী Global Alliance for The Rights Of Older People (GAROP) গঠন করা হয় যা একটি আন্তর্জাতিক ফোরাম হিসেবে কাজ করেছে এবং প্রবীণদের মানবাধিকার রক্ষার জন্য আন্তর্জাতিক কনভেনশনের পক্ষে যুক্তি তুলে

দেখেছে। Global Alliance for The Rights Of Older People (GAROP) হচ্ছে বিশ্বের ৮০টি দেশের ৩০০ সদস্য সংস্থার একটি জোট। GAROP প্রবীণদের অধিকার সংরক্ষণ জোড়দার করতে বিভিন্ন প্রচারণা (Campaign) এর উদ্যোগ নিয়ে থাকে। এই উদ্যোগের অংশ হিসেবে প্রতিবছর ৩ মার্চ ২০২২ Age with Rights নামে বিশ্বব্যাপী একটি র্যালীর আয়োজন করে থাকে। GAROP এর সদস্য সংস্থা হিসেবে ফোরাম ফর দ্যা রাইটস অব দ্যা এজারলী, বাংলাদেশ (এফআরইবি) এবং রিসোর্স ইন্টিগ্রেশন সেন্টার (রিক) এর উদ্যোগে বৃহস্পতিবার কেন্দ্রীয় কার্যালয় সম্মুখে এক র্যালী ও মানববন্ধন অনুষ্ঠিত হয়। এতে রিক এর নির্বাহী পরিচালক জনাব আবুল হাসিব খান, ফোরাম ফর দ্যা রাইটস অব দ্যা এজারলী, বাংলাদেশ (এফআরইবি) এর সভাপতি ও স্যার উইলিয়াম কেভারিঞ্জ ফাউন্ডেশন এর কমিটি চিয়ারম্যান মেজর জেনারেল (অব.) স্ট্রীকন কানাই দাস, সহ-সভাপতি ড. শরীফ বেগম, গণস্বাস্থ্য কেন্দ্র এর প্রোগ্রাম ডিরেক্টর গোলাম মোস্তফা দুলাল, ঢাকা মহানগর প্রবীণ উন্নয়ন ফোরাম এর সভাপতি হাফিজুর রহমান মনন এবং গ্রাম উন্নয়ন কমিটির প্রোগ্রাম ডিরেক্টর খন্দকার বিহারজ হোসেনসহ বিভিন্ন প্রতিনিধিগণ উপস্থিত ছিলেন।

খালনা বার্তা ২৪

প্রবীণ কমিটিকে আধুনিক করার লক্ষ্যে গোলটেবিল আলোচনা

২৪ মার্চ, ২০২২



প্রতিবেদক: প্রবীণ জনগোষ্ঠীর জন্য টেকসই সংগঠনের কার্যকরতা শেখার এবং কার্যকর কৃষিকা গ্রহণে প্রবীণ কমিটিকে আরো আধুনিক করার লক্ষ্যে বেসরকারী উন্নয়ন সংস্থা রিসোর্স ইন্টিগ্রেশন সেন্টার (রিক) এর কেন্দ্রীয় কার্যালয়ে এক গোলটেবিল আলোচনা সভা অনুষ্ঠিত হয়। এতে অংশ নেন মুন্সিগঞ্জ, অরিলি, গার্লিপুর ও পিরোজপুর জেলার প্রবীণ কমিটির নেতৃবৃন্দ। মূল প্রবন্ধ পাঠ করেন ডেপুটি ম্যানেজার মনু মূল আলোচক ছিলেন রিক এর নির্বাহী পরিচালক জনাব আবুল হাসিব খান। আলোচনার অংশ নেন বিভিন্ন জেলা থেকে আগত প্রবীণ কমিটির নেতৃবৃন্দ। উপস্থিত ছিলেন রিক এর পরিচালক হিসেবে আফরোজা নাহার, উপ-পরিচালক (কর্মসূচী) লীলাক চক্রবর্তী, উপ-পরিচালক (স্বা-কর্মসূচী) আবু হারুন খান, সহকারী পরিচালক (স্বা) নাজল ইসলাম, প্রবীণ উন্নয়ন সনাক্তকারী ফেরদৌস খেমে খেমে প্রমুখ।

প্রকাশনায় ৪২ বছর

সহায় প্রকাশনে অন্তর্ভুক্ত

দৈনিক খুলনা

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বুধবার, ০৮ ডিসেম্বর ২০২১, ২৩ আঘাটন ১৪২৮ বঙ্গাব্দ, ০৩ জম্মা আট ১৪৪০ বিক্রমী



কিছু জনকে জেনে রাখা যে, ০৮ ডিসেম্বর ২০২১ তারিখে ১৪২৮ বঙ্গাব্দে ০৩ জম্মা আট ১৪৪০ বিক্রমী

চিকিৎসার অভাবে যাদের চোখের আলো নিতে যাচ্ছে তাদের পাশে দাঁড়ানো আমাদের দায়িত্ব: সিটি মেয়র

সিটি মেয়র জনাবেন যে, চিকিৎসার অভাবে যাদের চোখের আলো নিতে যাচ্ছে তাদের পাশে দাঁড়ানো আমাদের দায়িত্ব। সিটি মেয়র জনাবেন যে, চিকিৎসার অভাবে যাদের চোখের আলো নিতে যাচ্ছে তাদের পাশে দাঁড়ানো আমাদের দায়িত্ব। সিটি মেয়র জনাবেন যে, চিকিৎসার অভাবে যাদের চোখের আলো নিতে যাচ্ছে তাদের পাশে দাঁড়ানো আমাদের দায়িত্ব।

সিটি মেয়র জনাবেন যে, চিকিৎসার অভাবে যাদের চোখের আলো নিতে যাচ্ছে তাদের পাশে দাঁড়ানো আমাদের দায়িত্ব। সিটি মেয়র জনাবেন যে, চিকিৎসার অভাবে যাদের চোখের আলো নিতে যাচ্ছে তাদের পাশে দাঁড়ানো আমাদের দায়িত্ব। সিটি মেয়র জনাবেন যে, চিকিৎসার অভাবে যাদের চোখের আলো নিতে যাচ্ছে তাদের পাশে দাঁড়ানো আমাদের দায়িত্ব।

সহায়ের পক্ষে জাতীয় সৈনিক

মুক্ত খবর

www.dailymuktakhbar.com

ঢাকা • বুধবার ০৮ ডিসেম্বর ২০২১
০৩ আঘাটন ১৪২৮
০৩ জম্মা আট ১৪৪০
০৩ জি. ডি. ৩০৮/৬



রিক'র সহযোগিতায় প্রবীণদের জন্য বিনামূল্যে চক্কু ক্যাম্প

রিক'র সহযোগিতায় প্রবীণদের জন্য বিনামূল্যে চক্কু ক্যাম্প। রিক'র সহযোগিতায় প্রবীণদের জন্য বিনামূল্যে চক্কু ক্যাম্প।

জাতীয় সংবাদ

www.ganabangladesh.com

রিক'র আন্তর্জাতিক প্রবীণ দিবস-২০২১ উদযাপন এবং 'ঢাকা মহানগর কেন্দ্রীয় প্রবীণ কমিটি' গঠন

সেপ্টেম্বর ০২, অক্টোবর ২০২১ | পৃষ্ঠা ৩



সৈয়দ সাইফুল করিম: রিক'র আন্তর্জাতিক প্রবীণ দিবস-২০২১ উদযাপনের অংশ হিসেবে রিক'র কার্যক্রম পরিচালনা পরিষদের সভাপতিত্বে ঢাকা মহানগর কেন্দ্রীয় প্রবীণদের নিয়ে একটি আলোচনা সভা অনুষ্ঠান করা হয়েছে। উক্ত আলোচনা সভায় ঢাকা মহানগর কেন্দ্রীয় প্রবীণদের নিয়ে একটি আলোচনা সভা অনুষ্ঠান করা হয়েছে। উক্ত আলোচনা সভায় ঢাকা মহানগর কেন্দ্রীয় প্রবীণদের নিয়ে একটি আলোচনা সভা অনুষ্ঠান করা হয়েছে।

সহায়ের পক্ষে জাতীয় সৈনিক

মুক্ত খবর

www.dailymuktakhbar.com

ঢাকা • বুধবার ০৮ ডিসেম্বর ২০২১
২৩ আঘাটন ১৪২৮
০৩ জম্মা আট ১৪৪০
০৩ জি. ডি. ৩০৮/৬



রিক ও রোটারী ক্লাব উদ্যোগে চক্কু চিকিৎসা কর্মসূচী অনুষ্ঠিত

রিক ও রোটারী ক্লাব উদ্যোগে চক্কু চিকিৎসা কর্মসূচী অনুষ্ঠিত। রিক ও রোটারী ক্লাব উদ্যোগে চক্কু চিকিৎসা কর্মসূচী অনুষ্ঠিত। রিক ও রোটারী ক্লাব উদ্যোগে চক্কু চিকিৎসা কর্মসূচী অনুষ্ঠিত।

স্বাধীনতা বিক্রমপুরের গণ মানুষের সৈনিক

বজত রেখা

৪ মঙ্গলবার ১৫ মার্চ ২০২২ • ০১ টের ১৪২৮ • ১১ শাবান ১৪৪০



সিটি মেয়র জনাবেন যে, চিকিৎসার অভাবে যাদের চোখের আলো নিতে যাচ্ছে তাদের পাশে দাঁড়ানো আমাদের দায়িত্ব। সিটি মেয়র জনাবেন যে, চিকিৎসার অভাবে যাদের চোখের আলো নিতে যাচ্ছে তাদের পাশে দাঁড়ানো আমাদের দায়িত্ব।



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