

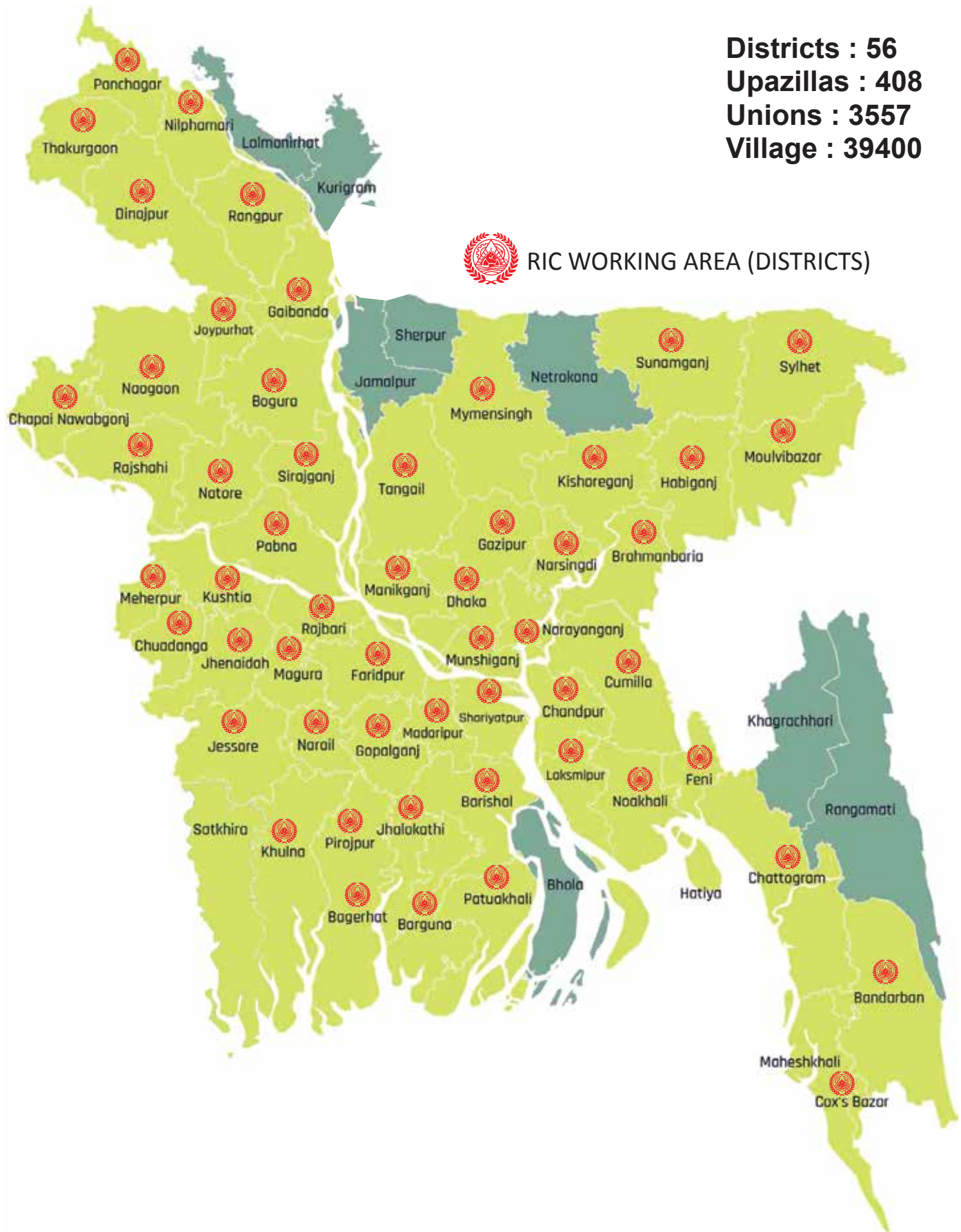
ANNUAL REPORT 2023-2024



Districts : 56
Upazillas : 408
Unions : 3557
Village : 39400



RIC WORKING AREA (DISTRICTS)



Editor

Abul Haseeb Khan

Editorial Associates

Afroza Laila
Abu Riyadh Khan
Dipak Ranjan Chakraborty

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ABUL HASEEB KHAN
Executive Director

RIC has been serving people for more than four decades. The year 2023-2024, covered by this Annual Report, was an important year for the organisation, a year in which sustained efforts by RIC staff, strategic partnerships with other NGOs and key public and private sector stakeholders, and most of all, the continued successful cooperation from local communities targeted by RIC's projects, enabled the organisation to advance its contribution to achieve some of the Sustainable Development Goals (SDG), and to reaffirm its position as a leading national-level NGO in Bangladesh.

The increase in the price of daily essentials due to rising inflation during the year has had an adverse effect on the public life which has also put the activities of non-governmental development organizations engaged in poverty alleviation under great challenge. Cash flow crisis faced by Public and Private banks and increased rate of interest as per the monetary policy of Bangladesh Bank have pushed microcredit activities to face a new challenge. Facing all these challenges, RIC successfully passed his 43rd year. As an indicator of success, it can be noted that RIC has expanded his initiative on many issues of SDGs.

The present annual report is of particular importance in terms of material and qualitative aspects. We have been able to achieve organizational structural strength through many successes and failures along the way. RIC is now well known in the NGO world. As an active member of various national and international forums, RIC feels honoured to be involved with the current of time. Our scope of work is wider than at any time in the past. The acceptance of the organization by the public has also increased tremendously. We hope that the annual report will reveal many promising aspects in this time of upheaval.

The annual report reflects the current activities, agenda, development thinking and strategy. Through presentation of our development goals and mission, RIC's strengths, opportunities, weaknesses and threats have become clear.

The tireless efforts of RIC's staff are gratefully acknowledged for this progress. Along with this, the activities of the honourable executive committee members have made all the work easy and practical. Above all, the cooperation of donor agencies and financial institutions over the past year has helped us to move all our efforts towards success. On behalf of RIC I would personally like to take this opportunity to express our sincere gratitude to, WFP, World Vision, Save The Children, Help Age International, Palli Karma Shohayak Foundation (PKSF), the Ministry of LGRDC, the Directorate of Non-Formal Education for their invaluable contributions in making RIC's achievements and development vision in 2023-2024 a reality.

Introduction to RIC

Established as a non-government organisation in 1981, RIC was founded by a group of distinguished social workers eager to support national development efforts in Bangladesh. Commencing operation with a relief, rehabilitation and financial assistance programme for rural women, RIC developed a traditional focus on rural sector development, targeting, in particular, women. Since that time, through innovation, dedication and hard work, RIC has been able to progress and diversify; to become a national-level NGO active across the country and in many development areas.

RIC is currently active in 54 districts, encompassing both rural and urban areas of the country, and has successfully implemented development projects involving wide-ranging development aims: from disaster risk reduction to the provision of non-formal education to working children. In particular, RIC is at the forefront of efforts to improve the lives of elderly people in Bangladesh, with few other NGOs designing targeted programmes to recognise the talents and particular needs of this often-vulnerable group. The organisation's success can be attributed to the commitment of its management and staff to a process of continual improvement, and the ability of the organisation to adapt to changes within society and the development sector in pursuit of implementing world's best practice standards in all its operations.

Today, RIC has thousands of employees and is able to mobilise many more volunteers to achieve development goals; from the isolated islands of the Bay of Bengal to poverty-stricken neighbourhoods in the heart of the capital city, RIC has established a solid reputation based on the achievement of tangible development outcomes. Working together with minority ethnic groups, working children and their guardians, the poor, the landless or the elderly, to name a few of the groups our projects have assisted; and through the formation of strategic alliances and partnerships with all levels of government, donor agencies, other NGOs and stakeholders.

Vision

Organization vision is "Poverty free Bangladesh highly supporting every inch of SDG goals and targets.

Mission

Mission of organization is to working with the community and citizens groups in a context sensitive way to increase, sustain propoor economic growth, improve human development index, establish climate justice.

RIC's Mission includes specific broader objectives which are directly related to the goals of programme implementation:

To support the overall socio economic development of marginalized communities in Bangladesh through the provision of microfinance intervention and social support services.

Organizational Structure & Governance

The primary registration of the organization is under the Voluntary Social Welfare Agencies (Registration and Control) ordinance 1961 (ordinance #XLVI of 1961). The organization is simultaneously registered under the Foreign Donations (Voluntary Activities) Regulation Ordinance 1978 to deal with foreign donations and have license from the Micro Credit Regulatory Authority (MRA) for operating microcredit.

As per the law of the state the organization is to governed by the Constitution approved by the primary registration authority i.e Department of Social Service. As per the constitution there are two constitutional bodies, they are the General Body (GB) and Executive Committee (EC). EC appoint an Executive Director who is the ex-officio Member Secretary of the EC. 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 audited accounts. It also reviews and approves annual plan and budget in the Annual General Meeting (AGM)

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.

Members of the Executive Committee 2023-2026

No.	Name	Position in EC	Participants (person)
01	Mahbubur Rahman	President	Research
02	Md. Shahidul Haque	Vice- President	Social Work
03	Abul Haseeb Khan	Member Secretary	Social Work
04	Ms. Sabrina Haque	Treasurer	Teacher
05	Dr. Jahangir Alam	Member	Physician
06	Shafia	Member	Freelance Trainer
07	Ms. Rehena Jesmin Amin	Member	Social Work

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 adequate 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 422 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.

Human Resource Development

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.

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 materials 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 Programme.

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 decision-makers, 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. The IT team is also responsible for developing solutions that grant secure access to the corporate network to customers and other necessary outside parties. 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. Effective communication is the backbone of all developmental activities and crucial for the growth of an organization. A good communication is expected to bring desired change in knowledge, perception or behavior of recipients. 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.

Capacity Building of Microfinance Programme Staff

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 help perform various functions of the job.

In the 2023-2024 fiscal year, our Human Resource Development team implemented the following types of training.

No.	Title of the Training	Batch	Participants (person)
01	Microfinance Management Training	05	148
02	Accounts Management Training	03	58
03	Mentoring Training	08	206
04	Adapting with RIC	05	160
05	Newly recruited staff orientation	-	426
06	Refreshers with Trainee Credit Officers	05	148
07	Refreshers with Trainee Branch Accounts Officers	03	58
08	Training of Safeguarding	01	50
09	Personal Excellence and Capacity Development Training	44	1323
	Total	74	2577

Programs & projects

RIC works with disadvantaged households across the country includes: Ultra-poor, Disaster & Climate change a-ffected 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 MICRO-CREDIT PROGRAMME

Bangladesh is acclaimed globally for its success in microcredit operations. The world is appreciative of the country for its microcredit success as the poor have benefited through their access to credit from non-banking financial institutions.

Microcredit programme of RIC is advancing by improvements in policy and regulation of financial services, innovations in the nature and scope of financial services targeting the poor & marginalized and strengthening of information systems. RIC is now concentrated on deepening financial inclusion by addressing the financial needs of the unbanked people and small & medium entrepreneurs by introducing need-based savings and credit products and create pathways for a gradual transformation to specialized banks, resulting in an improved customer base and growth.

Microcredit has, in fact, revolutionized the country's socio-economic sector. It has empowered the impoverished people to come forward and participate in economic activities.

It is now recognized that by riding on contributions of the MFIs, Bangladesh did achieve the Millennium Development Goal (MDG) on poverty much ahead of the UN-set and now contributing to attain the Sustainable Development Goals (SDGs) in many ways.

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.

Microfinance has been highly successful at RIC, with the cumulative achievement of a 99.57 % recovery rate indicating the high achievement of self-reliance by clients. Our present client coverage is about 400 thousand, with 80% of borrowers being women.

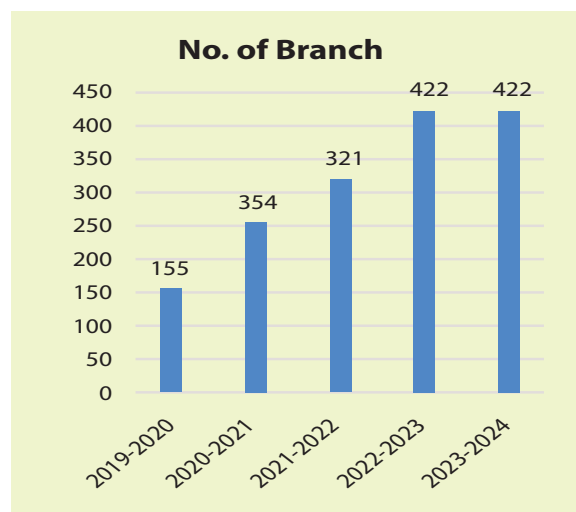
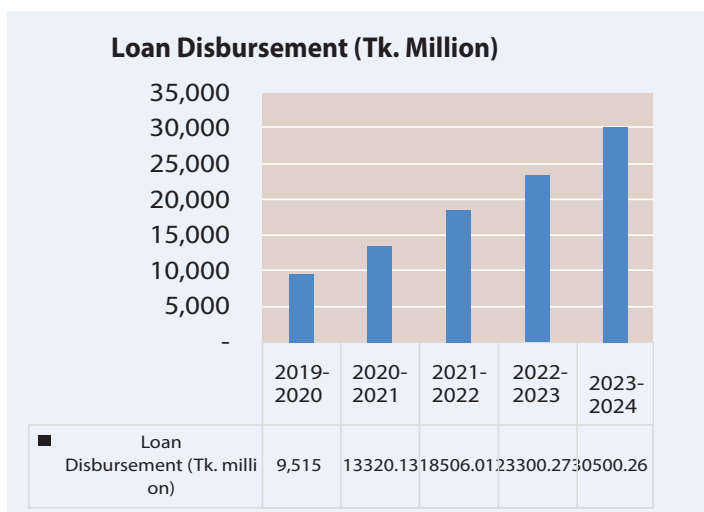
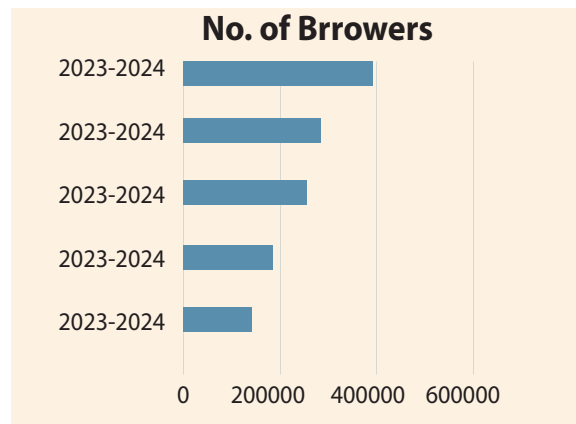
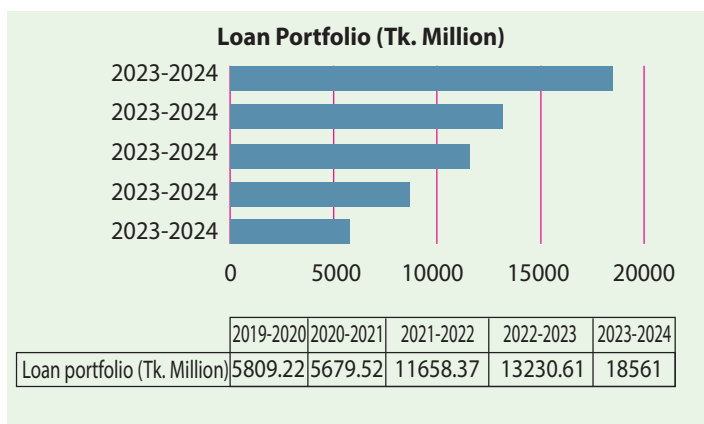
RIC is managing its micro credit programme covering almost all of the hard-to-reach areas of the country. A glimpse of our microcredit programme are the following: n districts with 738 staff members in different level.

Some important statistics of the Microcredit programme at the end of the year:

Particulars	As of 30 June 2024 (Taka Figure in Million)
District coverage	54
Total branch	422
Total member	414382
Total borrower	340410
Total staff	2830
Loan disbursed in the financial year	29787.34
Total portfolio	16417.01
Savings Outstanding	4734.55
On Time Realization (OTR)	97.59
Cumm. Recovery Rate (CRR)	99.59

RIC is gradually expanding its micro credit programme vertically and horizontally. Trend of loan portfolio is increasing day by day. Last five years trend of loan outstanding at the field level given in the chart below indicates the demand of micro credit at the field level for socio economic uplift and social empowerment of the disadvantaged people especially women through self-reliance.

Indicators	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
No. of branch	155	254	321	422	422
No. of Borrowers	142880	184221	245599	286034	340410
Loan Disbursement (Tk. million)	9515	13320	18506	23300	29787
Loan portfolio (Tk.Million)	5809.22	8679.52	11658.37	13230.61	16417



In FY2024, 422 branches continued thus microcredit outreach increased to 54 districts across the country through its 24,052 groups/Samiti. Therefore, number of members as well as borrowers increased 20.0% and 19.0% respectively during FY24. Total number of members reached 414,382 at the end of Jun'24. On the other hand, RIC has microfinance program with 4 major loan products for a client base of 340,410 borrowers. Increased outreach in terms of both breadth and depth has resulted in growth of loan disbursement as well as loan and saving portfolio of RIC during the same period. Average loan size was BDT 48,227 in FY24 Presently RIC has more than eleven kinds of microcredit products for its borrower. Disbursement was BDT 29,787.34 million in FY24



Seaweed: A Path to Success for Asia and Her Family



Seaweed, a marine algae, holds significant potential in Bangladesh, particularly in Nuniar Chara, Cox's Bazar. Recognizing this opportunity, the Bangladesh Agricultural Research Institute introduced seaweed cultivation in the area, employing local laborers. Asia and her husband were among those who worked part-time on the project. Through their work, they gained valuable experience and noticed the growing demand for seaweed in the market. They were inspired to start their own seaweed cultivation business, so they lacked the capital to do so.

As part of its efforts to diversify agriculture, the Resource Integration Centre (RIC), in collaboration with JAICA, began supporting seaweed cultivation, expansion, and marketing. RIC conducted a local assessment to select participants for the program, and 12 individuals, including Asia, were chosen. RIC provided them with seaweed cultivation training and financial assistance.

Asia received Tk. 30,000, which she used to purchase the necessary materials and equipment to start seaweed farming with her husband. A technical officer guided them through the process, teaching them how to cultivate, manage, store, and process seaweed. In their first cycle, they sold seaweed worth Tk. 45,000, earning a profit of Tk. 18,000. Now, in their fifth cycle, with a loan of Tk. 50,000, Asia and her husband employ 10 day laborers regularly in their seaweed field. They have also expanded their business by collecting seaweed from other farmers and selling it in different parts of the country.

Thanks to their hard work and the support from RIC, Asia and her family have been able to build a new home and ensure their children's education. Reflecting on her journey, Asia says, "This seaweed changed my life, and RIC has been like a guardian in our success. We will never forget their contribution."



Ava Rani, an entrepreneur from Jalokathi upazila, lives in the small village of Paitra Para in ShangorRajapur upazila. In this village, most residents make a living by weaving shitolpati, a traditional mat. Ava Rani, along with her family, is one of them. She has been managing and improving her family's livelihood through their small business centered on shitolpati. Today, Ava, her son, and her daughter-in-law all work together in this family enterprise.

Ava Rani's journey with the Resource Integration Centre (RIC) began during a difficult time. As the head of a female-led household with five members, she struggled to make ends meet. Although she had the skill to weave shitolpati, she lacked the capital to start her business. After meeting with a credit officer from RIC, she became interested in taking a loan to support her shitolpati project.

In the first loan cycle, Ava received Tk. 80,000, which she used to buy a plot of land to grow paitra, the plant used to make shitolpati. She and her family then began producing the mats together. They sold their products weekly and monthly at the local trading market (Mokam). In the second phase, she received an additional Tk. 60,000, which she reinvested into the business, allowing it to grow.

Today, their hard work and skill in weaving shitolpati have become an inspiration to others in the community. Ava Rani and her family are deeply grateful to the Resource Integration Centre for the support that helped them transform their lives and business.

Weaving a Future: **Ava Rani's** Journey of Resilience and Entrepreneurship





Field visit of the Head of Micro Credit



Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP)



Bangladesh Bank is committed to providing low interest and without collateral institutional credit assistance to rural small and marginal farmers in agriculture dependent Bangladesh as well as effective technical assistance to increase agricultural production and improve the quality of life of farmers through crop diversification. 'Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP) project has been implementing with the support of agriculture credit department of Bangladesh Bank.

It is mentionable that with the financial support of Japan International Cooperation Agency (JICA), as an implementing partner, Resource Integration Center (RIC) implemented the SMAP project at the field level since 2018-2019 to 30 September 2021.

At present this program is implementing through credit department of agriculture of Bangladesh Bank and will continue till 2029.

Objectives of the project are:

- To provide unsecured loan facility to small and marginal farmers at low interest and easy terms
- To provide technical support services (TSS) to the farmers
- To assist farmers in increasing agricultural production and diversifying agricultural production by ensuring credit facilities and technical support services (TSS)
- Small and marginal farmers (whose own land is 0.49 acres to 2.48 acres) but landless sharecroppers are the participants of the program. At present there are 156 males and 2243 females are the project beneficiaries.



The project is implementing in 102 branches of Cox's Bazar, Dhaka, Munshiganj, Narsingdi, Manikganj, Savar, Faridpur, Shariatpur, Bagerhat, Gopalganj, Pirojpur, Barisal, Barguna, Naogaon, Dinajpur, Thakurgaon, Panchagarh, Joypurhat, Chapainwabganj, Rajshahi, Gibandha, Pabna., Bogra and Shirajgonj Districts.

Project activities:

Among the small and marginal farmers, 173 males and 2668 females have been distributed a total of Tk. 16 crore in agriculture, livestock and agricultural machinery. In addition, following orientation and technical support had been provided:

Objectives of the project are:

- During the disbursement of loans in the branch, loans have been disbursed by providing technical orientation to 4370 people including guardians on the disbursed sector.
- Technical assistance (TSS) on agriculture has been provided to 15192 people through yard meetings at group or association level.
- Emergency agricultural problems have been solved by inspecting the houses of 882 farmers
- Crop diversification of 204 beneficiaries has been done.
- 131 successful farmers have been developed in the project.
- Relationships and linkages have been established with 336 members at the local level with the Agriculture / Livestock Officer (Office).
- Through the Agricultural Call Center, 2841 farmers have been assisted in receiving agricultural services.
- 270 staff of the branch have been imparted training on projects and agriculture.

Recovery and Advancement of Informal Sector Employment Project

RAISE



RIC has been implementing the RAISE Project with the support of Palli Karma-Sahayak Foundation (PKSF) in 23 selected Upazila of Noakhali, Feni, Chattagram, Cumilla, Chandpur, Laxmipur and Barisal district

The objective of this project is to provide services that can enhance earning opportunities for low-income youth and COVID-19-affected micro-entrepreneurs (MEs) in urban and peri-urban areas of Bangladesh. Through the RAISE project, COVID-19-affected MEs are getting inclusive financing on a priority basis to restore their previous business and receiving capacity development support for business continuity. Additionally, young MEs are providing inclusive financing and capacity development on Risk Management and Business Continuity, Business Management and Entrepreneurship Development, and Life-Skills Development to ensure sustainable growth. Further low-income youths are providing technical skills through an apprenticeship program with the support of a Master Craftsperson (MCP) under the project. This approach is enabling young entrepreneurs to break free from the technology trap and boost productivity

Special Features of RAISE Project



As partner of the RAISE project, RIC holds a pivotal position in engaging with beneficiaries, delivering training, overseeing cases (project participants), handling loans, distributing stipends, and conducting monitoring and reporting. Under the programme RIC has been providing support to the following participants in different categories

Business Management and Entrepreneurship Development: Youth and Micro-entrepreneurs from low-income household to expand the business/enterprise. Under the programme youth within the age limit of 15-35 having at least Education Primary School Certificate (PSC) and family income is not more than 20 thousand are providing Business Management & Entrepreneurship Development (BMED) training for 8 weeks and low-cost loan support in an average BDT Tk.16 500.00 during training period trainees are supported with cash stipend. RIC is providing services to 858 Youth and Micro-entrepreneurs.

Apprentice Program (Skill development/) under a Master Craftsperson (MCP) : Master Crafts person are selected from the entrepreneur having at least 05 years' experience on specific trades (listed trade under this project) Minimum Age 25 years, Educational requirement Junior School Certificate (JSC), having capacity of 1 to 3 apprentices working together in the enterprise premises with hygienic and decent working environment and willingness and capacity to follow project guidelines (Gender policy, OHS guideline, social & environmental guideline & GRM policy. RIC engaged 80 Master Craftsperson for providing skill practical training to 240 Apprentices. Apprentice are selected with age limit 15 to 35, minimum Education Primary School Certificate (PSC), household income no more than BDT 20,000, resides in urban or peri-urban area. However, age bar and educational requirements is not mandatory for women and disadvantaged communities. There are 01-03 Apprentices under a Master Crafts person. The trades on which Apprentices are providing skill are the Carpentry, Welding & Fabrication, Fashion Garments and Dress Making, Small Engineering & Metal Works, Beauty care and beautification. Duration of the training is 06 months. Apprentices are also receiving monthly stipend and soft loan to start business

Community engagement (Outreach and intake) and psychometric profiling:

Under the Community engagement and outreach initiatives various cultural and community awareness events, including courtyard meetings, youth campaigns, folk songs, dramas, posters, leaflets, and public announcements via microphone are organized. These activities contribute to community mobilization, sensitizing adolescents and low-income youths about important topics such as nutrition, drug addiction, dowry, child marriage, Eve-teasing, gender inequality and discrimination, gender-based violence (GBV), fundamentalism, and extremism. Additionally, these events provide program implementation details and address concerns related to the personal safety of female project participants during the outreach program.



Gender Inclusive Pathways out of poverty for vulnerable households in Cox's Bazar, Bangladesh

G-POP

Ultra-poverty remains a significant challenge in Bangladesh, where the poorest are well below the international poverty line (US\$ 1.90 per day World Bank). The Bangladesh government identified Cox's Bazar as one of 20 lagging' districts, exacerbated further by the Rohingya influx since 2017. Ultra-poor women, especially female-headed households, are particularly vulnerable, facing lower incomes and higher vulnerability to food insecurity. Women in both male- and female-headed households eat last and less, especially during food shortages.

The Gender-Inclusive Pathways Out of Poverty (GPOP) project has been implementing in Teknaf and Ukhiya Upazila of Cox'sbazar district to graduate 2,880 ultra-poor female- and male- headed households (15,871 people) out of poverty using a gender- inclusive graduation approach in this fragile context. RIC has been implementing the project since June 2018 as a partner of World Vision.

Result so far measured from the operation of the project are the

- 99.7 percent of cohort two households (1,435) graduated successfully (measured through 13 standard criteria). Both cohorts now engage collectively in local markets, and
- Household income was found to be 30 percent higher than before graduation.
- Women's empowerment measures also rose, with improved access to assets, financial services and active involvement in family decisions.
- After a cyclone, a survey of households found all (100%) had used their disaster mitigation skills to reduce impact
- Gardening and chicken farming had increased availability of nutritious food.
- Campaigns and referral meetings improved access to social protection services
- A significant achievement is merging 151 savings groups together into eight registered women-led community-based organizations(CBOs).



Project Aim

This year, 99.7 percent of cohort two households (1,435) graduated successfully (measured through 13 standard criteria). Both cohorts now engage collectively in local markets, and household income was found to be 30 percent higher than before graduation. Women's empowerment measures also rose, with improved access to assets, financial services and active involvement in family decisions. After a cyclone, a survey of households found all (100%) had used their disaster mitigation skills to reduce impact. Gardening and chicken farming had increased availability of nutritious food. Campaigns and referral meetings improved access to social protection services. A significant achievement is merging 151 savings groups together into eight registered women-led community-based organizations (CBOs).

The transformation of 151 savings groups into registered CBOs posed initial challenges, requiring meticulous efforts in motivating and organizing a considerable number of participants along with the establishment of suitable offices. The project gleaned essential insights into the significance of leader selection and the necessity of realistic action plans for effective capacity building. Maintaining consistent communication with the Government Cooperative Department proved instrumental in overcoming these challenges. Given the savings groups were geographically scattered, it was also important to consult through community meetings to determine the most practical place for headquarters.

will be the projects last year. Towards suitability and handover, the project will:

- Train 1440 Cohort two participants on small scale farming management
- Train 160 Community Based Organization (CBO) leader and 444 Producer Group (PG) leaders of Cohort two on PG management
- Establish 4 new Child Care Corners near to Collection Points & Market Places
- Conduct modified Gender Inclusive Financial Training (GIFT) training for 4830 participants
- Train 240 women leaders from 8 CBOs on Cooperative Act and Business Plan



From ultra-poor to role model: Chingkume's story until recently. Chingkume struggled to make ends meet on the limited income of her husband, who worked as a day labourer. Ensuring the daily needs and nutrition of her three children was difficult. The couple especially struggled to support their daughter, who has a speech disorder and intellectual disability.

After enrolling in the GPOP project Chingkume was supported with immediate relief of her family's basic needs, including 4,800 Bangladeshi Taka (roughly A\$68). Next she trained in produce and livestock farming. She also joined a savings group and was supported with financial training to help build resilience. "There was a time when I could not let my children go to school because we could not afford it" reflects Chingkume. "Now I save money for the future from my very own income and spend it on my children's education. For a woman of an ethnic minority group, it's a great achievement for me to become an asset of society rather than being a burden."

asset of society rather than being a burden."

Market Linkage Promotion

MLP



RIC is implementing the Market Linkage Promotion (MLP) Project in the twenty-six (26) Unions of Ukhiya (5 unions), Moheshkhali (8 unions), Pekua (7 unions) and Kutubdia (6 unions) Upazilas under Cox's Bazar district covering 24 aggregation and sales centres with the financial and technical support from World Food Programme (WFP) since 16 January 2024. During the reporting period total numbers of targeting producers/farmers were 15893.

The Goal of the project is to strengthening local supply chain and markets through aggregation centers including improving farm productivity and connect producers with markets by ensuring the business sustainability and profitability.

Resource Integration Centre (RIC) work in several different thematic areas including food security and livelihood, market linkages, Agri infrastructure development, emergency response and DRR, social protection and income generation, education, health, rights, etc. Our strength is working with vulnerable older people in livelihoods and income generation as well as the on-going advocacy and linkage with Government and Non-Government stakeholders on mainstreaming ultra-poor issues in development and humanitarian context.

Transformative Journey of Ambia Begum : Empowerment Through Entrepreneurship



Ambia Begum, aged 41, lived a life defined by societal constraints and economic struggles alongside her husband, Abdu Malek, a fisherman. Their family, comprising four members including their son and daughter, faced financial hardships due to Malek's profession. Ambia's agency and freedom were limited both within her family and society, with her aspirations often suppressed by economic constraints and societal expectations

Key initiatives include integrating fresh food supply chains, digitalizing market linkages, and providing capacity building and technical support to ACMCs (Aggregation Centers Management Committees) and farmers' groups.

- The project focuses on business growth through:
- Linking to local supply chains for agricultural produce.
- Connecting producers to markets for non-agricultural products.
- Supporting agricultural infrastructure.

Expected output of the project are the improvement of food security and malnutrition of the host community and Rohingya refugees, enhancement of resilience of the small and medium scale farmers, optimizing agricultural economy through infrastructural development and promotion of market linkages and social cohesion.

Though the project duration is up to 31 January 2025, but significant progress has made towards achieving the MLP project goal during this reporting period from 16 January 2024 to 30 June 2024

Most of the activities of the detailed implementation plan of the project are addressed in the reporting period.

After completion of all preparatory activities, capacity building of the staff and project participants and establishing market linkage mechanism RIC MLP facilitated transactions of fresh food items for producers through 24 Aggregation Centers(AC). to Fresh Food Corner (FFC) and e-voucher shop and local markets, During the period transaction with FFC made for BDT26,862,896.00 (Total Quantity: 145,247 kg of 781 producers) and local transaction for the volume of BDT 108,346,905 was made (1,467,257 kg of the 10,486 producers)

During the reporting period, RIC MLP also facilitated the sale of handicraft productions through EFSN beneficiaries' shops, local markets, and an online platform. EFSN Beneficiaries' Shop: Quantity: 15,795 pieces Amount: BDT. 421,835 Producers involved: 639 Local Markets: Quantity: 58,791 pieces, Amount: BDT. 3,565,510, Producers involved: 2,220.

Other important activities implemented during the period are the Establish weather forecasting board and price board at AC secretariates, Develop IEC materials on crop calendar, disaster calendar and CFRM for AC providing TAB to AC, Develop IEC materials on crop calendar, disaster calendar and CFRM for AC, Community Based Participatory Planning, implement 13 aggregation centres construction works and 19 schemes of access Road Improvement, Drainage/Irrigation Canal Re-excavation, Dam/Embankment Rehabilitation are mentionable.

Now, farmers perceive aggregation centers as essential agricultural service points in their communities. These centers provide weather forecasts, disaster calendars, crop schedules, and price information, aiding farmers in their daily activities. Government officials and NGOs actively participate in ACMC meetings, offering technical support. The centers facilitate easy access to offline and online knowledge and skills enhancement for farmers and community members.

In 2021, the EFSN project, supported by WFP, marked a turning point in Ambia's life. Recognizing her as a deserving candidate, she was enlisted into the EFSN team as a beneficiary. With a one-time grant of 18,000 taka upon joining and a quarterly support allowance of 1,050 taka for twenty-seven months, Ambia embarked on a journey towards economic empowerment.

Empowered by the grant money, Ambia decided to invest in a sole business focused on household products. She emerged as a pioneer, taking the initiative to enroll voluntarily in a 3-day bamboo netting training organized by WFP. The training not only equipped her with new skills but also bolstered her confidence in bamboo-cane craftsmanship.

With her newfound skills and confidence, Ambia began crafting bamboo baskets, producing two per day. Leveraging the market linkages facilitated by RIC, she successfully sold her products to the EFSN shop and local wholesalers. Her monthly earnings from basket sales reached 10,000 takas, ensuring a steady income stream for her family.

The impact of Ambia's entrepreneurial venture transcended mere economic prosperity. Her newfound success garnered respect and recognition from both her family and society. No longer confined by societal expectations, Ambia's journey stands as a testament to the transformative power of empowerment initiatives.

Ambia Begum's journey from societal constraints to economic empowerment exemplifies the profound impact of initiatives like the Market Linkage Promotion project. Through skill-building, financial support, and market linkages, Ambia not only improved her family's economic condition but also gained newfound agency and respect within her community. Her story underscores the importance of empowering individuals like Ambia to break free from cycles of poverty and realize their full potential.

CTM Project PEI Pilot Service profile

CTM



To make the safety net programs more effective in terms of poverty reduction and improve the return on the investments made in these programs, the GoB has formulated the National Social Security Strategy (NSSS). The NSSS shows a pathway towards a reformed strategy by adopting the life-cycle approach. In this approach, existing programs with similar objectives will be consolidated in a way that addresses the challenges faced by a person at different stages of his or her life. In line with that, the Department of Social Services (DSS) is going to pilot Productive Economic Inclusion (PEI) services under the Cash Transfer Modernization (CTM) project of the Ministry of Social Welfare with financing from the World Bank.

Under the programme RIC has been selected as consultant to serve 10 thousand widows and disabled people enrolled in the Bangladesh government's safety net program in one selected upazila of Chandpur, Kishoreganj Gopalganj Natore Moulvibazar and Satkhira district to enable widows and people with disabilities to access work opportunities by actively promoting and facilitating the acquisition of relevant knowledge, skills, and attitudes that will contribute to eradicating extreme poverty and improving food security and nutrition for the rural poor in Bangladesh by building household resilience through income generation and strengthening economic and social linkages through enhancing financial literacy skills, business skills, and life skills providing productive grant Mentorship and case management.

The project has started functioning from March 2024 by this period mobilize necessary human resources and orient them on project ,set-up offices and socialize with the concern local communities.

Urban Primary Health Care Service Delivery Project

UPHCSDP- II

The mandate for providing primary health care in urban areas is responsibility of Ministry of Local Government, Rural Development and Cooperatives within their administrative jurisdiction. Considering limitations and scopes, the Local Government Division of the Government of Bangladesh had taken initiative to provide primary health care services to the urban people through partnership among urban local bodies and Non-Government Organizations and with the financial support of Asian Development Bank to ensure quality and equitable health care for all urban population in Bangladesh by improving access to and utilization of health, population and nutrition services.

LGD with the support of ADB has been assisting ULBs in providing PHC services in urban areas from 1998 under UPHCP-I and II and UPHCSDP, which will continue to provide for the next 5 years up to 2023 and extended to June 2024 under UPHCSDP-II. Resource Integration Centre (RIC) has been involved as an implementing NGO from UPHCP-II (2nd Phase) and is continuing UPHCSDP-II (additional funding) 4th phase of the project and completed implementation of the project in Madhabdi municipality of Narsingdhi district (UPHCP-II), in Rajshahi City Corporation (UPHCSDP-II.) and is implementing UPHCSDP-II (additional funding) in Shariatpur Municipality (GD-43, SARM, PA-01) of Shariatpur district and Kurigram Municipality of Kurigram district since January 2022.



PD PMU, Mayor Shariatpur Municipality and RIC Management visited Nagar Matrisadan , UPHCSDP-II, Shariatpur Municipality
A.H. M Kamruzzaman, Additional Secretary , Local Government Division visited the CRHCC, Kurigram

The project is serving through Comprehensive Reproductive Health Care Center (CRHCC), 2 Primary Health Care Center (PHCC) and 04 Satellite Clinic in each Municipality. Statics clinics are equipped with OT, Diagnostic Lab, Stay Ward, and Others clinical facilities

Major components of this project include; Comprehensive Reproductive Health care Services, Family Planning, Adolescent Reproductive health care, Child health care, Limited curative care, Communicable disease control program.

Providing red cards to the poorest for free health services is a uniqueness that increased poor community's access to health services by the project.

During the reporting period gender disaggregated service recipients are as follows:

Service Provided under the project	HEC (Red Card) Service recipients		Non-Red Card Service recipients		Total Service recipients	
	Sariatpur	Kurigram	Sariatpur	Kurigram	Sariatpur	Kurigram
Reproductive Health Care (RH)	2058	2101	10704	11357	12762	13458
Normal Vaginal Delivery (NVD) conducted	25	15	87	61	112	76
C-Section Delivery (CS) conducted	31	45	219	350	250	395
Child Health Care (CH)	2171	1412	5511	2693	7682	4105
General Health Care	4419	8143	5241	9075	9660	17218
Diagnostic Service	3170	4381	10665	15518	13835	19899
Counseling Service	5197	7253	13484	14805	18681	22058

Other services provided during the period are the Ward Urban Primary Health Care Coordination Committee (WUPHCCC) meetings, User Forum meetings, Adolescent Health Education sessions, Health Education Session held through Courtyard Meetings, Trainings for staff capacity building. Implementation of the project contributed to SDG -3 Good Health and wellbeing through strengthening institutional governance and local government capacity to sustainably deliver urban PHC services, improving accessibility, quality, and utilization of urban PHC services with a focus on the poor, women, and children.





To contribute to the implementation of the GoB's education policy of universalizing primary education, notably by improving access (both quantitatively and qualitatively) to basic education of school aged children from poor and ultra-poor households RIC has been implementing School Feeding Programme (SFP) for long. During the reporting period RIC implemented the programme in Ukhiya and Kutubdia upazila of Cox'sbazar district. As a cooperating partner of World Food Programme (WFP) supported by the McGovern Dole International Food for Education and Child Nutrition Program.

Under the program, fortified biscuits are distributed to primary school students to ensure they receive key micro- and macro-nutrients to support their overall development and to help achieve the country's quality primary education targets. The biscuits provide 323 kcal per day and help children meet 71 percent of their daily micronutrient needs. Provided free of charge, the biscuits also provide parents with an incentive to keep boys and girls in school. The school feeding program also delivers an "essential learning package" to parents, teachers, school management committees, children, and community members.

Little Doctors: A Vision for a Brighter Future



Zaima Jannatul Ashfi, an 8-year-old 4th-grade student at Nidania Government Primary School in Cox's Bazar District, was found to have vision problems during the 1st health check-up by Little Doctors at School in February 2023. Mr. Md. Helal Uddin, the point teacher of the school, promptly conveyed this concerning news to Ashfi's father, Mr. Shamsul Alam, through the head teacher. Mr. Shamsul Alam, who is a businessman, immediately visited doctor with her daughter. Ashfi received timely medical assistance and now wears glasses, allowing her to excel in her studies.



Activities include water and sanitation, health and nutrition education, and the establishment of school vegetable gardens. Women are actively engaged in school management committees to enhance their leadership and standing within the wider community

During the reporting period distributed food items with quantity is as follows:

Upazila	No. of Schools	No. of Students	Fortified biscuits (MT)	Dates (MT)
Kutubdia	60	14948	177.193	67.582
Ukhiya	80	22,958	265.959	98.012
Total :	373	89585	518.135	80.716

In addition to distribution of above mentioned food items there were some important interventions those were Training and Refresher on School Feeding Programme, Training for Little Agriculturists, Delivery of Little Agriculturists' Aprons and Hand Gloves among Schools, Tiffin Boxes and Water Bottles distribution among Students, Orientation and Refresher for Little Doctors , Essential Learning Package orientation sessions National Deworming Campaign, Support to Establish Vegetable Gardens ,Demonstration on Healthy Meal Preparation Health and Hygiene Session Conduction Disability inclusion initiatives Peer/Buddy Support System for Children with Disabilities, Renovation of Wash blocks and water supply Billboard establishment, Waste disposal point establishment, Fumigation and Spray at Warehouse.

The School Feeding Programme (SFP) is considered a sound investment in education in Bangladesh. It has contributed significantly to attaining 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 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 classes

Mr. Shamsul Alam, stunned with gratitude, expressing "If my daughter hadn't got the opportunity to have her eye test at school, so that her eye problems could remain unnoticed and major vision problems could happen. But as her health checks had been conducted at school by the little doctors, her eyes saved."

Like Ashfi, Sawda Amin Lubaba (7), another student of 1st Grade of the same school, found underweight for her age during health check-up conducted during Feb.' 2023, the point teacher shared the information of her nutritional deficiency to her mother through head teacher of school and also provided necessary advice for improved health practices. Lubaba's mother, Sajeda Begum, followed the advices & tries to provide nutritional foods at her meal like vegetables, local fruits, fish, and pulses. Following the health check-up conducted during June' 2023 Libaba's health condition found improved.

The activity through which Ashfi and Lubaba's health problems are identified by the Little Doctors Activity. Under this activity the Government of Bangladesh, health checkup conducted for 24121 students (11232 boys, 12889 girls) of 80 primary schools of Ukhiya Upazila twice this year. During these check-ups 96 (46 Boys, 50 Girls) students were diagnosed with vision problems and referred for taking treatments and all them are gradually recovering.

The initiative carried changes in student's healthcare & it is possible with the effort from a group of extraordinary students named "Little Doctors" comprising 15 students (from Grades 3, 4, & 5), 5 from each grade, along with a point teacher.

National Tuberculosis Control Programme



(Integrated Tuberculosis Care and Prevention for Enhancing Case Findings Health System Strengthening & Sustainability)

With an aim to create public awareness about the epidemic of Tuberculosis worldwide and efforts to eradicate the disease. Resource Integration Center (RIC) is implementing the National Tuberculosis Control Program in Rajshahi City Corporation with the financial and technical support of BRAC with the Global Fund (GFATM) financial support. The main objective of this program is to increase public awareness and eradicate the disease.



As per our national plan new patient per 100,000 population which to be reduced to 50% (111) in 2025, 80% (44) in 2030 and 90% (22) in 2035 which is now 221 per 100,000 of the population. The number of deaths per 100,000 population is currently 36 which is to be reduced to 75% (10 people) in 2025, 90% (04 people) in 2030 and 95% (02 people) in 2035. Under the programme RIC is serving 162986 people and all the women, men and children of 10 Ward of Rajshahi City Corporation. RIC has been implementing the program since July 2015 and the current project duration is from January 2024 to December 2026.

During the reporting period delivery and collection of cough pot to TB patients as possible through daily mobilization to the work area. Total 11158 mobilization was conducted, 8541 TB presumptive refer to Gene X-pert site, Conduct DOT center and sputum examination center Total 579 TB Patients served and social service provided to 702 beneficiaries.

Shongzog

Shongzog project's intervention/initiative is to achieve and increase the number of post-natal care (PNC) maintain quality and post-partum Family planning. 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 outcomes among adolescent mothers and their babies. Further there is barriers in access and utilization of FP services. The aim and objectives of the project is to increase use of access to Post-Partum Family Planning (PPFP) and improved coverage, timing and quality of PNC among First-Time Parents (FTPs) between 15-24 years age, to improve health system readiness to provide ANC, delivery, PNC and PPFP services, quality of services, referral, engagement of stakeholder for first-time parents and their newborns.



RIC has been implementing the project with the support of Bill & Melinda Gates Foundation, and technical support by Save the Children at 39 unions of Kabirhat, Companiganj, Begumganj and Subarnachar Upazilla under Noakhali district since Sep'2019 to August'2024.

Major activities implemented during the reporting period

- a) Project Introduction meeting the GoB and NGO stakeholders.
- b) Union Health & Family Welfare Center Management Committee Orientation/Bi-Monthly Meeting with UH&FWC Management Committee.
- c) Quarterly Performance Review Meeting (QPRM) & Peer Discussion Group meeting on PNC and PPFP services
- d) Courtyard Meeting based on EPI Satellite clinic & Monthly Staff Coordination Meeting
- e) Advocacy Meeting with UP Chairman and Secretary for Union Parishad (UP) budget mobilization
- f) GOB service provider Mobile bill (Communications) for follow-up FTP to the continuation of PNC and PPFP services
- g) Quality improvement basic training on QI bundle work with targeted GoB & private facilities for introducing QI bundle in regards to PNC & PPFP service
- h) Observed Family Planning Service Week/World Population Day-2023 to 2024 & Special FTPs Gathering/Ma Shamabesh
- i) Functionalize FP Monthly coordination & Upazila Development committee meetings at the Upazilas level
- j) Material Develop (BCC/IEC/Audio/Video) and conduct mass gathering awareness/ Video Shows in the community.

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.



Enhancing Resources and increasing Capacities of Poor Households towards Elimination of their Poverty

ENRICH

With the support of Palli Karma Shahayak Foundation (PKSF) RIC has been implementing the project in 07 unions of Pirojpur, Gopalganj and Munshiganj district covering 144503 beneficiaries of 32452 households with the aim

- Attain total development of each household as well as the whole community participating in ENRICH.
- To Empower the poor households through capacity building
- To Ensure human dignity for all.
- To Facilitate the best utilization of the existing capabilities and resources of the poor households and to help enhance both their capabilities and resources in order to enable them to come out poverty and move ahead towards a life of human dignity.

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. Objective of the program is to eradicate the overall poverty of the poor families at the grass root level and ensuring sustainable development and human development of all concerned. The main theme of this program is to empower a family to make the best use of their current assets and capabilities and to take initiatives to grow them. An integrated support package for poor families is also prioritized under this program as well as coordination with poverty alleviation and human development programs of other public and private institutions. Above all the ENRICH program is a holistic development approach that envisions restoring the self-confidence of poor people and bring out their latent potentials.



The programme is contributing in the society in the following ways :

- To make the best use of their current resources and capabilities and to enhance them by taking integrated programs on the livelihood and human dignity of poor people including education, nutrition and social values.
- The underprivileged and backward and poor people of the society for whom medical care was impossible are now living a healthy life by getting basic health care at home regularly.
- Education assistance program has resulted in reluctance of school-going students and has significantly reduced the dropout rate in primary education.
- Among the youth community of Samriddhi is increased inter-relationship, cooperation, ethics, values and involvement in social development activities.
- Samriddhi Program's IGA loans, wealth creation loans and quality of life improvement loan services have resulted in increased household income generation activities and improved quality of life along with assets creation.

- Maximum utilization of fallow land is ensured and capacity to meet essential nutrient needs and achieve financial solvency is enhanced.
- Above all, saving and increasing wealth among poor families has played a special role in poverty eradication.

Under the project various activities have been implemented by providing support for health & nutrition, ensuring education support, 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 inspector visited 32452 khana, organized 2336 yard meetings on health awareness, people received health facilities through 1332 static and 431 satellite clinics, provide health care among 4224 people by 28 health camps, 280 people operated their cataract and 1881 received primary eye treatment, 108279 tested blood pressure and 10053 tested diabetic, provided education support among 536 boys and 594 girls students through 45 centers, 1400 youth trained on entrepreneurship, organized 408 ward and union coordination meetings, 700 beneficiaries were trained IGA, 699 people were provided with 222.14 million loan for supporting IGA activities, livelihood development and asset creation



Older People Program

OPP



RIC is one of the pioneer non-government organization to uplift ageing issue as priority and special focus on establishing their rights and dignity in Bangladesh. Over all aim of ageing program is to realize the rights of vulnerable and marginalized older people to access and be included in poverty reduction and health programmes in Bangladesh. Through implementing the older people related multi-dimensional activities under different projects, RIC always feels from its long experiences that poor and vulnerable groups should be received economic and material support during their old age period so that they could be coped up their crises and fulfill their needs which they always deserve. Currently RIC's largest program on older people is integrated income security program to improve the quality of lives of older people in Bangladesh and planned from 2021 to 2025 follows both international and national frameworks. RIC maintains strong linkages with the relevant SDG goals and targets, HelpAge program strategy and WHO and UN declared Healthy Ageing decade (2020-2030).

RIC focuses initiatives on older people program:

- 1) Strengthen the Community based Older People Association (OPA).
- 2) Establishment of Older People Social Center through community initiative.
- 3) Age friendly Microcredit support.
- 4) Providing Older People Allowance who are not included OAA of the government safety -net.
- 5) Observation the 'International Day of Older Persons (IDOP)' and 'Age with Rights' Campaign
- 6) Humanitarian Support for the Vulnerable Older People

Major activities:

- Training for Leadership and Communication development
- Old Age Allowance and monthly grants as Voron-Poshon
- Health care activities include Static Clinics, Satellite Clinics, Health Camps, Eye Camps, Physiotherapy, Ray-Machine Therapy, Diabetes Measurement
- Awarding to older people and Children for their sectorial contributions in the society
- Micro credit support for age friendly IGA
- Funeral support for the poor
- Material support for frail vulnerable OPs (Walking stick, Blanket, commode chair etc.)
- Social awareness campaign on Elderly issues

Achievement/Result during reporting period

- 1) 103 union based Older People Association (OPA) is functioning in 104 Unions.
- 2) 21 OP centers established
- 3) Old Age Allowance amongst 40 vulnerable older people from RIC
- 4) 13363 OP provided flexible special micro credit for IGA
- 5) 1000 Sticks and 28 Wheel Chairs provided among frail vulnerable older people
- 6) 3013 older people received eye care support including medicine, cataract operation to 347 and power glass to 860 older people.
- 7) 4587 older people received primary health care.
- 8) 9 frail older women provided monthly assistance.
- 9) 778 received physiotherapy
- 10) 1850 (RIC-1000 & OP initiative 850) OP received warm clothes
- 11) 42 Funeral support
- 12) Organized the cultural program in 108 wards of 12 unions
- 13) Awarded 120 older people for their contribution in community

Technical and Vocational Education and Training with Disability and Age Inclusion project under the Self-reliance programme (TVET) Integrated Response to Needs of Older People and Persons with Disability amongst the Rohingya and Host Community (IROP) Project has been implementing by RIC with Technical support of HelpAge International Bangladesh finance by WFP in Rohingya refugee camp 2E, 8E, 14, 15, 18, Ukhiya, Cox's Bazar. Specific objective of the project is to provide foundational skills training, including basic literacy and financial numeracy, to older people and persons with disabilities, deliver technical and vocational education and training (TVET), implement nutrition-sensitive programming through awareness initiatives and cooking demonstrations. Total 750 Older People (Female: 450 Male: 300) served under the project.

All the project participants (750) were imparted training on fundamental life skills issues, training on basic literacy and numeracy education in a 20 hours course 02 hours in a day.

Further, technical trade-based training on handicrafts, bamboo crafts, fishing net weaving, mat making, and gas burner repair, totaling 80 hours per participant. Age friendly assistive products also distributed to all beneficiaries. Cooking demonstration sessions for 750 individuals, divided into groups of 25 participants each as nutrition awareness. During training participants were provided Tk.50.00 per hour. After receiving skill training most of the participants take income generating initiatives.

The attempt of overcoming poverty by waiving Nakshi katha.



Johura khatun 86 years old household maker have been living Block D-4 of Camp-18, Progress ID:P57-00314685, HH no-292317 for six years with her a four married daughter along with his husband and fourteen grandchildren. Where six grandson got admitted learning center. She lived at Sikder para, Bosidong, Akhyab in Mayammar happily. She had been taken to our Age friendly space (AFs1) for Assessment of disability, inclusion and rehabilitation officer also assess her and listed of assistive products (she got hit water bag, Lumber corset, Adjustable walking stick, Spectacles) involving her TVET with disability and age inclusion project-Self-reliance program.. She got a life skill and trade based training in our centre (AFs1). She learnt how to waiving a Nakshi katha. What are materials need to waiving a Nakshi katha. Finally she finishing learning process. Now she waiving a Nakshikatha in her house hold, hopefully she will be able to sell it BDT 3500 TK, where materials needs BDT 1500 TK, she said "she was involved in work by waiving Nakshi katha and she is feeling better than at the beginning of living past time in camp" Her daughter Rehena said that "now we are satisfied by showing her activities."

Capacity Building of Young Entrepreneurs for the Vitalization of the Digital Giga Island of MoheshKhali Project, Cox;s Bazar



RIC jointly has been implementing the project with World Vision International funded by KOICA, since 14 January 2022. The project aims to improve e-commerce management and product quality control capacities of youth entrepreneurs and agro-fishery producers to improve their income and sustainable income generating skills for the community members.



Goals & objective of the project are the:

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

The total direct beneficiaries are 340 persons among them 90 Young Entrepreneurs plus 250 Agri-Producers.

Main activities under the project includes Visit e-commerce center and mentoring support ,Facilitate ICT capacity building training for Entrepreneurs, Facilitate e-commerce capacity building, Facilitate business planning capacity building training for entrepreneurs, Conduct ToT for Central e-commerce committee members (ToT) , Facilitate monthly central e-commerce platform meeting training for entrepreneurs ,E-commerce groups mobilization, Negotiation and linkage building efforts with MFIs ,Provide input support to increase production Conduct training on pre and post-harvest management and food quality & safety for the producer group Organize workshop with MFIs to introduce banking products for agro-fishery traders/ processors for establishing linkage Provide Business HuB operations cost E-business Hub, Incentive support for e-commerce sector service recipients with voucher support .



During the reporting period the project implemented following activities;

- E-commerce groups mobilization
- Negotiation and linkage building efforts with MFIs
- Learning and exchange program for ecommerce groups
- Provide input support to increase production
- Organize exposure visit for producers on quality production and e-marketing
- Facilitate e-commerce capacity-building training for entrepreneurs
- Facilitate business planning capacity-building training for entrepreneurs
- Monthly central e-commerce committee meeting
- Local level campaign and BCC promotion events
- Visit e-commerce center and mentoring support
- Orient targeted beneficiaries on e-commerce, business promotion etc.
- Capacity building training on DRR
- ToT on Financial Management and Accountability

Major achievement of project is the:

- Established 05 Youth Digital Business Hub in 04 unions and in Maheskhalı Municipality
- Established and functioning of 10 Fish Dyer in 03 Union
- Five Solar Panel established at fish dryers in two unions & one Municipality
- Seven solar power supported Streetlight have been established in two unions & one Municipality
- Installed 7 Hand Tube well with Platform
- Construction of #6 Fish Processing Center



Program for Adolescent

ADOLESCENT

Adolescence, transitional phase of growth and development between childhood and adulthood. It is a very important and vital fact and stage of the lifecycle of human beings. At this time, as the course of their life moves towards the formation of a good and improved sense of life, they can also move forward on the path of lost, broken and failed life by losing their target. During adolescence, people are most prone to emotions. Their lives can be lost in the darkness of despair and anarchy if they cannot be associated with good deeds due to lack of proper direction at this time. The development of mindfulness can be hampered and the latent talents among them can be lost and criminal prone minds can develop.

In the absence of proper guidance at this time, their lives can be lost in the darkness of despair and anarchy if they are not associated with good activities. The development of mindfulness is hindered and the latent talent among them is lost and criminal mind can develop. In light of this, the youth program includes 1) social awareness activities, 2) health awareness activities, 3) Soft skill development training and practice activities, 4) Leadership development activities, 5) Cultural and sports activities and 6) Social Advocacy and Knowledge Dissemination' for creating anti-tobacco awareness at field level.



RIC has been implementing the Adolescent Program since 2019 with the support of PKSF Sapahar, Mahadevpur, Pirojpur, Mathbaria, Tongibari, and in all the unions of Ramu Upazilas, with 10108 youth girls in 483 adolescent clubs and 10165 youth boys in 518 adolescent clubs.

Implementation of various social awareness activities for teenagers has been contributing to increasing human quality and social values among them. As a result, they are contributing to the development of a congenial environment in society through their position and health and nutrition awareness, resulting in good physical and mental health and increased awareness of food and nutrition. The program is also contributing to practicing and promoting our local culture and heritage through different interventions. Ultimately, a leadership quality is developing among the next generation of society.

In the year, 749 court yard sessions, 60 awareness sessions on different social values, 60 health orientation sessions, 60 skill development sessions on different cultural performing events, 60 leadership development training sessions, 126 cultural events, and 126 sports events were organized under the program. In the year, organized youth groups prevented one early marriage case and one case of sexual harassment incident.

However, breaking the chains of social superstitions, religious dogma, family and social obstacles, etc. and making the teenagers participate in the various activities of the program is still a great challenge.

Emergency Relief & Humanitarian Assistance General Food Assistance Program



The GFA programme aimed to ensure food security for targeted Rohingya populations. RIC provides humanitarian assistance to approximately 206284 (43393 HH) Rohingya every month in 07 Rohingya Camps in Ukhiya, Cox's Bazar. Monthly rations for Rohingya refugees in Cox's were US\$12 but due to fund crisis worldwide, entitlement gradually dropped to US\$10 in March 2023 and then to US\$8 from June 2023. Somehow, WFP managed the fund from the Donor's contribution and able to increase the entitlement US\$10 since January 2024. Again, in June 2024, the entitlement revised to \$11 for enhancing the purchasing ability of the FDMN as well nutrition uptake. Moreover, 30% of the total population who are identified as the most vulnerable households receive an additional USD 3 along with regular food-voucher to purchase fresh vegetables and animal protein to fulfil their micro-nutrient requirements All Rohingya are receiving food assistance through the E-Voucher under Cash Based Transfers (CBT) modality from RIC Food Assistance outlets across the camps using Building Blocks and SCOPE platform. Building Blocks is a shared inter-agency humanitarian platform for entitlement transfer that RIC uses for online assistance delivery. SCOPE is WFP's corporate platform for beneficiary and entitlement transfer management.

In addition, RIC provides rapid food assistance through one-off in-kind food baskets and provides hot meals to households displaced by disasters or conflict, as well as newly arriving beneficiaries when required. RIC has Fresh Food Corners (FFCs) in its 04 Food Assistance outlets. RIC GFA programme operated in 07 camps and played a significant role in providing services through an e-voucher system at 04 food distribution outlets. 43,393 HHs (206284 individuals) of Rohingyas received regular food assistance through the primary sources of e-voucher outlets and fresh food corners (data disaggregated households) covering 07 camps, Camp-13,14,15,16,19,20 and 20Ext. In addition, 13,771 extremes vulnerable (approximately 33%) Rohingya households such as elderly-headed, women-headed, child-headed, persons with disabilities received fresh food from fresh food corners.

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 customers 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. During the year Helpdesk received 17949 Complaint from BNFs and solved 16771 Complaint.



Fresh Food distribution



Helpdesk for food recipients

Out of School Children Education Program (PEDP-4, Sub-Component 2.5)

OoSCE



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. To implement the program Resource Integration Center (RIC) has engaged Implementation Support Agencies (ISA) in Munshiganj District. The major objectives of OOSCE is to create opportunity for the out of school children to integrate in to formal education system at any appropriate level as per their skills and competencies. Children aged 8-14 years who are out of school (never enrolled or dropout) for any reason are the participant group for second chance education. Total 7112 children were enrolled where Boys 3658 (52%) & Girls 3454 (48%) under 395 learning centers. This is a 32 months programme starting from January 2022.

Noreen's Return



Growing up in abject poverty, Noreen a learner of Mirpur Learning Centre (LC ID 331201414) Tengarchar,

Implementing Support Agency (ISA) RIC is responsible for mobilizing students, Teachers, distributing teaching and learning materials, establishing non-Formal primary Schools and conduct school session, placement test, grade final exam, day observation, provide training for teachers and Supervisors, engaging local community through formation of SMC as per the guideline of BNFE.

The programme increased access to cost-effective non-formal primary education for out of school children in targeted communities and efficiency and quality of non-formal primary education services using holistic approaches for children to succeed in school.

To find out eligible students particularly school dropout children is very difficult without sincere cooperation from the head teachers of the local primary schools as student drop out from a school indicates negative impression on the performance of the school.

Prevailing world wide pandemic COVID-19 hampered smooth implementation of the project activities in timely manner. In this situation time allocation for the preparatory phase is not enough and to complete the given cycle of education within the stipulated is very challenging.



Gazaria, Munshiganj never thought she would be able to go back to school or get a second chance at education. But the 'Out of School Children Education Project'(OOSCEP) managed by the Bureau of Non-formal Education of the Bangladesh Government and implemented by the Resource Integration Centre (RIC) in Munshiganj district gave Nareen a second chance to get an education.

Noreen was a 2nd grader during covid and stopped going to school after covid. Because her father Mr. Ali Azgar is an agricultural laborer and mother Salma Akhtar is a housewife. Due to lack of work during covid, they sold everything and became destitute. At that time Noreen's three siblings were not even guaranteed to eat twice a day. As a result, she no longer went to school.

But when our survey worker Ajjunnahar told Noreen and her parents that all educational materials like books, notebooks, pencils/pens, school dress and bag and lessons will be given to her in the learning center near the house subject to payment of stipend, they agreed.

Then from 16th January 2022, teaching started at Mirpur Shikhan Kendra. Teacher Ajjunnahar said, "Noreen attends classes regularly and is very good at mathematics ". Noreen is also good at in singing and sports, Ajjunnahar added. When asked to know the goal of Noreen's life, she said, "I want to be a teacher of mathematics. When I grow up and I want to make the weak proficient in mathematics and I want to stand by my parents."

Environment & Climate Change Adaptation Sustainable Enterprise Project



I) Promotion of Safe Dairy Products through Good Practice

Sustainable Enterprise Project (SEP) project is jointly financed by Palli Karma-Sahayak Foundation (PKSF) and World Bank. The objective of SEP is to increase the adoption of environmentally sustainable practices by targeted microenterprises. The project prioritizes a selected number of polluting microenterprise business clusters and supports the expansion of innovative economic activities conducive to a more sustainable environment. Promote dairy product waste management at cluster level. Adoption of new technology for diversified dairy product production. Ensure safe and hygienic environment for dairy processing zone through good practices. Promote access to premium market for rural MEs. Increase awareness on safe and sustainable dairy production and processing

Resource Integration Centre (RIC) is implementing a subproject of SEP, namely, "Promotion of Safe Dairy Products through Good Practices" in 5 Upzilla (Lowhajang, Munshiganj Sadar, Serajdikhan, Sreenagar and Tongibari) under Munshiganj districts in Bangladesh. This 02 year's June 2021 to January -2024 sub-project will support to 700 beneficiaries achieve global goals of the main SEP project.

Activities implemented during

July 2023 to January 2024:

Dairy farm waste management (Bio-gas) Plant, Technology Transfer- Chopper machine (20), Milking Machine(01) Weighting machine (01), Demonstration of modern and environment friendly hygienic dairy product processor (8)

Demonstration of modern dairy brand shop(6), Village milk collection center (VMCC) with QC facilities development (1) Quality testing of milk and other dairy items (BSTI and others) Website development and Online / E-Marketing, Branding and market promotion (20) Basic training on Environment friendly Dairy Farm Management,(50) Capacity building training on LSP (20 participant) Training on diversified dairy product development & marketing, Total Participants-25 Community meeting for awareness raising on food safety, environment, health and hygiene (100), Organize Vaccination & deworming campaign at cluster level, Awareness Information card (leaflet, banner, poster, signboard, teaser, etc. on environment and enterprises)

From Adversity to Prosperity: Bappy Gosh's Dairy Product Success Story

Bappy Gosh, a resident of Shologhar village in Sreenagar upazila, Munshiganj district, faced significant social and economic challenges in his life. Supporting a family of six, he operated a traditional dairy product trade, selling sweets, yogurt, and other dairy items. However, his lack of awareness about environmental concerns had detrimental effects on his business. Bappy's dairy product shop, located near the fish market in Shologhar Bazar, suffered from unhygienic conditions and the use of burning wood for production, leading to health issues for him and his workers. Fortunately, Bappy's life took a positive turn when he came into contact with the RIC-SEP Dairy Product staff. Encouraged by their support and guidance, he joined the SEP Project as a beneficiary on February 7th, 2022. Availing a loan of 50,000 Tk. from the project, he combined it with his savings to establish a modern brand shop. Undergoing training from SEP, Bappy learned about the significance of hygiene and environmental considerations in his processing unit. Armed with knowledge, he transformed his dairy product processing unit, implementing interior decoration and proper settings. Crucially, he made the switch from burning wood to LP Gas, resulting in a cleaner and healthier environment for him and his workers. Additional measures like installing fire extinguishers, LED lights, and exhaust fans further improved the conditions. As news of Bappy's hygienic and high-quality dairy products spread, customers from the local community and beyond flocked to his modern brand shop. His reputation even reached Dhaka, attracting customers from various locations. This surge in demand led to a substantial increase in his sales and income, reaching an average of 18,000 to 20,000 Tk per month. Bappy Gosh's inspiring journey highlights the transformative impact of sustainable practices and environmental awareness.

Results Frame work

- 350 Microenterprisestargeted by the project that have adopted atleast one environmentally sustainable practice
- 60% of the Targeted micro-enterprises that continue the adopted environmentally sustainable practice
- (Disaggregate by gender of ME owner
- 50% Targeted micro-enterprises that continue the adopted environmentally sustainable practice
- (disaggregate by gender of ME owner)
- Eco Labeling and Access to Premium Markets
- 700 of micro enterprises that sign loan agreements with POs under the project (% of which female owned enterprises

The project has been instrumental in achieving significant results for the dairy industry. It focused on effective training programs, reducing production costs and increasing profitability, and fostering a culture of learning and innovation among the Milk Producers (MEs). This approach not only empowered MEs but also paved the way for the wider adoption of best practices throughout the dairy industry.

Through the SEP Project, he not only gained the means to improve his business but also learned essential techniques to produce hygienic dairy products while embracing eco-friendly practices. The switch to LP Gas significantly reduced environmental pollution, making Bappy's business more sustainable and contributing positively to the environment. This success story serves as a testament to the potential for growth and improvement when individuals are equipped with knowledge and resources to adopt sustainable practices. Bappy's cleaner and more sustainable dairy processing unit not only secures his livelihood but also serves as a model for others to follow, fostering a culture of responsible and eco-conscious entrepreneurship in the community.

II) The Sustainable Enterprise Project (SEP): Support for creating Economically, Socially and Environment friendly small and medium plastic recycling industries:

The Sustainable Enterprise Project (SEP) Plastic Waste Recycling has been implemented at Lalbagh, Kamrangirchar and Shyampur upazilas with the technical support of PKSf and funded by the World Bank since June 2021. RIC extends to establish & promote sustainable, environmentally friendly healthy working atmosphere for the small scale & medium plastic industries who are currently working in the selected areas of Dhaka district but willing to product safe & environment friendly construction materials for household or for community. Moreover, SEP provides various financial and technical assistance to the business clusters engaged in the agriculture and manufacturing sectors.

At present these recycling factories are producing diversified products (baby toys, medicine holding containers, food containers, household using bowls, jugs, mug, buckets, sitting tools, water bottles, hangers etc.) that are below standard. As a result, such recycled products' quality and life time is very low . Advanced technological automatic machineries production process can ensure them for getting best quality finished products as well as they will be able to get better prices with the opportunity to compete in the markets and finally the procedure will make a greater contribution for having a hazard free environment for themselves as well for the local community.



Considering the situation the project aims to:

*develop manufacturing units for producing improved durable, attractive plastic construction materials for construction sector and as well as participation in community development for ensuring environment friendly atmosphere.

*ensure technical capacity for raw materials supplier of recycling units' workers & owners for efficient selection process for manufacturing units by maintaining optimum environment & hazard pollution.
 *improve "safe health" measures for owners, workers of small sub-sectors plastic recycling units. The most remarkable achievement of the project is the production of 3R (Reduce, Reuse and Recycle) plastic tiles.

The production of the tiles started for the first time in Bangladesh. The tiles are being recommended for use on the pavement of the roadside, in the car parking gorene, and on the rooftops of the building.

The newly invented tiles will play a significant role in terms of zero plastic waste management, as a result, once-used plastic waste will be stored for more than 25 years, saving the environment from plastic waste pollution.

Tofazzal Hossain Manik is a resident of Islambagh in Dhaka. He is one of the Micro Entrepreneurs (MEs) who produces plastic products by Plastic waste recycling. After getting information from another Micro Entrepreneur near his plastic recycle factory about RIC Agrosar and Common Service Loan, he communicated with the respective Micro Finance Team members of Resource Integration Centre (RIC) under Lalbagh Branch. Earlier he produced inadequate products in his factory due to his financial limitation. Based on his business type people of several tiers like Branch Manager and Area Manager, after that Lalbagh Branch office visited his factory and verified his all particulars finally had been taken decision to provide four Lac (4,00,000) taka loan to him first time on 11 November 2021. After successfully completion of his first loan; he got another Four Lac (4,00,000) taka second time loan on 07 August 2022. Received loan he has participated in different types of trainings. Among these training advance machineries and technology and business development are two type of training which is changed him to take decision for purchasing new and modern technology to increase production and benefit. But he is struggling to arrange fund for purchasing. At that time, he has taken decision to take soft loan from RIC. As per his request RIC authority provide to him three lac takas for purchasing production machine on 16 August 2022 also. After getting the loan his production has been increased 500 percent then existing capacities. As a result, his business has been sustainable and increased significantly.

- Plastic Waste Sorting, Storing and Collection System Development (household, Fast-Food Shops and Restaurant) at community level-100%
- Purchasing distributing and maintenance customized Van for plastic wastes collection only from HH, restaurant & fast-food shops and consultation meeting with community -100%
- Model plastic ME development (Local Exhaust Ventilation System, Weight Scaling Machine, First Aid Box, Fire management, Safe Storage, Electrical Piping/plugging), factory lay outing, burning chamber installation for filter cleaning etc-100%
- Toilet renovation for factories & community people for Health & Hygiene development-100%
- Capacity Development of the MEs (Training, Market Linkage workshop, New and Innovative product production a and promotion) were organized. Technical support to plastic waste processing and production units (waste to recycled practical boards/Fuel) (02) Support Plastic Product Producers through installation of Computer Aided CNC Machine in different sizes (06) A lot of IEC materials has been installed at MEs factories and open spaces, hotel restaurants, business centers etc. As a result, factory owners, workers, and buyers have been aware about environment issues and reduce plastic pollution and reducing plastic waste as well.



Extended Community Climate Change Project-Drought (ECCCP-Drought)



RIC has been implementing the Extended Community Climate Change Project – Drought at Gomostapur Upazila, of Chapainawabgonj district with the technical and financial support of PKSF and GCF. The project has started its operation since March 2024 and will continue up to October 2027.

The northwestern Barind region of Bangladesh is particularly vulnerable to droughts due to erratic rainfall patterns and the impacts of climate change. Droughts cause natural surface water sources to evaporate, leaving residents with limited access to water for essential needs like drinking, sanitation, and agriculture. This leads to significant human costs, including increased incidences of disease, particularly among children, malnutrition due to crop failure, and a decline in overall development potential. The project intends to improve institutional and technical capacities to address climate change-induced drought of the GOs and NGOs, to increase availability of surface and ground water for irrigation and drinking through re-excavation of ponds, canals, installation of rooftop managed aquifer recharge systems and installation of recharge wells for ground water recharge in ponds. The project also introduces drought-resilient livelihoods created through sustainable agricultural production, promotion of drought-adaptive cropping patterns, crop varieties.

Within the 1st quarter of the project all preparatory works of the project completed among those foundation training of the project staff to inform them on the project objective, implementation strategies and management and monitoring of the project. An inception workshop with all stakeholders was also organized. Inception Workshop was provided an opportunity for stakeholders to come together, share insights, and contribute to the development of a robust and actionable strategies to address the challenges posed by drought in Gomostapur Upazila that will guide the implementation of the project in the project intervention area.

By this time the ECCCP-Drought project team had completed the working area visit (8 union parishad of the upazila) and did advocacy work with Union Parishad Chairman, Upazila Chairman, Union Members to create CCAG Group. With help of them, the team has been able to complete 15 CCAG Group among the total target.

Day Observation & Special Events

International Anti-Corruption Day

9 December – International Anti-Corruption Day. In 2003 UN declared the day. This year's International Anti-Corruption Day 2023 theme was 'Uniting the World Against Corruption'. Resource Integration Centre (RIC) observed the day in its working area with the local anticorruption committee and other government authorities. The major activities were hoisting the national flag, holding rallies, holding a human chain, and participating in a discussion programme.



International Mother Language Day and Martyrs Day



21 February was declared to be International Mother Language Day by UNESCO on 17 November 1999. It has been observed throughout the world since 21 February 2000. The declaration came up in tribute to the Language Movement done by the Bangladeshis.

Resource Integration Centre (RIC) observe this day with respect and love every year. In 2023, RIC observed 21 February in 55 Districts including the central office. The major activities were Wreath laying in central Shahid Minar at Dhaka and local level, the National Flag kept at half-mast, Art competition, and Promoting the day on Social media and Website.

26 March National Independence Day and 25 March Genocide Day

Independence Day, March 26, is when Bangladesh was declared an independent, sovereign nation. This marked the beginning of Bangladesh as a nation, at the onset of the Liberation War of 1971. It was declared after the brutal March 25 crackdown of the occupying Pakistani army on innocent civilians.

This year we observed the days with several activities in our 17 zones, 84 areas and 422 branch offices including the central office. The major activities are hoisting the National Flag, laying wreaths in central and local monuments, holding art competitions, and promoting the day on social media and Websites.



International Day of Older Persons - 2023



2023st October is International Day of Older Persons. Every year, the United Nations calls for the International Day of Older Persons with a special slogan to raise awareness and action plans by states and societies worldwide to consider the importance of the problems and possibilities of the elderly. This year's the theme of the United Nations, was "Fulfilling The Promises Of The Universal Declaration Of Human Rights For Older Persons: Across Generations-

“সর্বজনীন মানবাধিকার ঘোষণায় প্রবীণদের জন্যে প্রদত্ত প্রতিশ্রুতি পূরণে প্রজন্মের ভূমিকা-২০২৩”. Like other years, this year also on October 1 with the joint participation of the Ministry of Social Welfare, the Department of Social Services, the day was celebrated nationally with due dignity and various organizations take various initiatives around the day.

Day of Older Persons is a day to discuss the issues and rights of respected senior citizens. By highlighting the significance of this day, so that the rights of the senior citizens of Bangladesh are ensured, so that the senior citizens can live active and happy lives according to their capabilities, Resource Integration Center (RIC) celebrated the International Senior Citizens Day every year at the district and upazila levels. As a part of the day, RIC has organized the Rallies, Human chain and Consultations in 64 unions of 18 upazilas of 12 districts. About 1000 Older People including district commissioner, high officials of administration, journalists and community dignitaries participated in the event organized at the upazila and district level. National and local newspaper and channels have covered news of the day.

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
EFSN	: Enhance Food Security and Nutrition (A WFP supported project for enhancing food security situation of the poorest community)
FFC	: Forum for the Rights of Elderly, Bangladesh
FREB	: Government Organization
GO	: Gender Inclusive Pathway out of Poverty (a World Vision, Bangladesh supported project for
G-POP	: Vulnerable Households in Cox's Bazar)
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
OWP	: Older Welfare Program
PKSF	: Palli Karma-Sahayak Foundation
PMBP	: Padma Multi-purpose Bridge Project
RAISE	: Recovering and Advancement of Informal Sector Employment
RIC	: Resource Integration Centre
SCANU	: Special Care Newborn Unit
SCE	: School Children Education
SDG	: Sustainable Development Goal
SEP	: Sustainable Enterprise Project
SFP	: School Feeding Program
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



AUDIT REPORT





S.K. BARUA & CO.
CHARTERED ACCOUNTANTS



Independent Auditor's Report

To

The Governing Body of

Resource Integration Centre (RIC)

Address: Plot # 88/A, Dhanmondi 7/A, Dhaka, 1209

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the financial statements of “**Resource Integration Centre (RIC)**” which comprise the statement of Consolidated Financial position as at 30 June 2024 and the statement of Consolidated Comprehensive Income for the year ended 30 June 2024 and the statement of Consolidated Receipts & Payments for the period from 01 July 2023 to 30 June 2024 and notes to the consolidated financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, accompanying financial statements present fairly, in all material respects of the consolidated financial position of “**Resource Integration Centre (RIC)**” as at 30 June 2024 and its consolidated financial performance for the year then ended in accordance with Generally Accepted Accounting Principles.

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 Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the entity in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountant (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.

Emphasis of Matter

We draw attention to note no. 5.06 of notes to the consolidated financial statements with regard to provision for income tax. Profit is overstated as a result of this matter. Our opinion is not modified in respect of this matter.

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 consolidated 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.





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 organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated 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 International Standards on Auditing (ISAs) would 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 these bases of financial statements. As part of an audit in accordance with International Standards on Auditing (ISAs) we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated 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, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- 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 consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the consolidated financial information of the organization's or activities within the institute to express an opinion on the consolidated financial statements. We are 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 safe guards. 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. We describe these matters in our auditor's 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.

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made do 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; and
- c) The statement of consolidated financial position, statement of consolidated comprehensive income and statement of consolidated receipts & payments dealt with by the report are in agreement with the books of accounts.



Mohammad Anwarul Hoque

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

DVC: 2409291458A5815993



**RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at June 30, 2024**

Particulars	Notes	As on June 30, 2024	As on June 30, 2023
PROPERTY & ASSETS			
Non-Current Assets			
Property, Plant & Equipment	6.00	494,948,168	517,443,016
Intangible Assets	6.01	1,962,433	4,109,067
Total Non-Current Assets		496,910,601	521,552,083
Current Assets :			
		17,283,241,677	14,030,418,782
Investment	7.00	630,395,885	562,979,091
Revolving Loan Fund (Outstanding)	8.00	16,417,015,066	13,230,611,029
Loan & Advance	9.00	105,755,993	94,355,411
Unsettled Staff Advance	9.01	22,396,264	34,760,324
Advance Income Tax	9.02	12,662,324	7,637,644
Grant from SEP (Bank Interest)	9.03	79,028	23,156
Accounts Receivables	10.00	46,761,425	51,728,698
Grants Receivable	10.01	48,175,692	48,323,429
Cash and Cash Equivalents	11.00	879,256,407	479,714,741
Cash in Hand		83,849,486	14,693,335
Cash at Bank		813,406,921	465,021,406
Total Current Assets		18,180,498,084	14,510,133,523
Total Property and Assets		18,677,408,685	15,031,685,606
CAPITAL FUND & LIABILITIES			
Capital Fund			
Fund Account	12.00	1,965,336,462	1,756,384,984
Total Capital fund		1,965,336,462	1,756,384,984
Non Current Liabilities			
Loan from Financial institution (PKSF)-long term	13.01	916,708,327	817,010,000
Loan from Bank and others Financial Institution-long term	14.01	2,445,106,196	1,616,876,755
Members Savings deposit - long term	16.01	458,297,350	355,952,770
Micro Credit Insurance Fund - long term	17.01	573,071,905	280,399,279
Total Non Current Liabilities		4,393,183,778	3,070,238,804
Current Liabilities			
Loan from Financial institution (PKSF)-short term	13.02	1,036,968,333	999,246,667
Loan from Bank and others Financial Institution-short term	14.02	6,320,615,958	4,931,834,385
Temporary Loan	15.00	48,111,148	47,489,010
Members Savings deposits- short term	16.02	4,037,932,403	3,395,210,562
DPS Savings deposits- short term	16.03	238,327,034	110,447,745
Micro Credit Insurance Fund-short term	17.02	-	109,054,660
Provisions and Accruals	18.00	606,550,252	587,285,299
Accounts Payables	19.00	8,465,259	13,174,489
Grants in Advance	20.00	21,918,058	11,319,001
Total Current Liabilities		12,318,888,445	10,205,061,818
Total Capital Fund and Liabilities		18,677,408,685	15,031,685,606

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

M. Zahur An
President
RIC

Steve Hoque
Treasurer
RIC

S. Karim
Executive Director
RIC

Signed as per our separated report of even date

Dated: Dhaka
29 SEP 2024



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

DVC: 2409291458A5815993



RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
For the year ended June 30, 2024

Particulars	Notes	General Account	Micro Finance & Water Plant	Different Projects	Amount (Tk.) 2023-2024	Amount (Tk.) 2022-2023
INCOME						
Project Grants	21	-	-	277,752,276	277,752,276	421,641,329
Membership Fees (General Committee Members)	22	7,100	-	-	7,100	3,311,419
Forfeited amount of Provident Fund	23	-	2,553,996	-	2,553,996	54,235,707
Organization & Community Contribution	24	-	57,830,380	27,733,916	85,564,296	16,893,085
Management cost recovered from Different Projects	25	14,243,750	-	-	14,243,750	2,814,507,148
Service Charge from Micro Credit Operations	26	-	3,345,457,563	-	3,345,457,563	2,956,521
Membership Fees, Sales of passbooks, Forms and Wastage items	27	-	3,373,983	-	3,373,983	4,250,784
Bank Interest	28	9,784	7,221,190	-	7,230,974	27,027,217
Interest on Investment	29	-	35,765,654	-	35,765,654	
A. Total Income		14,260,634	3,452,202,766	305,486,192	3,771,949,592	3,344,823,210
EXPENDITURE						
B. Programme and Project Operational and Management Cost		21,737,816	2,025,698,215	304,962,038	2,352,398,069	2,243,716,350
Orientation, Training, Meeting, Workshop, Seminar etc.	30	19,285	2,133,353	9,175,804	11,328,442	19,379,411
Project/Program Implementation Cost	31	428,084	146,400	130,898,208	131,472,692	242,996,821
Staff Salary and Benefits	32	12,855,994	1,413,891,145	143,043,270	1,569,790,409	1,445,644,772
Travel, Perdiem and Accommodation	33	1,026,597	75,051,910	7,709,559	83,788,066	17,815,337
Office Rent & Utilities	34	712,303	77,165,256	8,145,919	86,023,478	98,969,354
Communication	35	425,425	23,957,868	1,688,176	26,071,469	2,440,376





**RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**
For the year ended June 30, 2024

Particulars	Notes	General Account	Micro Finance & Water Plant	Different Projects	Amount (Tk.) 2023-2024	Amount (Tk.) 2022-2023
General Administrative and Management Cost	36	2,340,484	85,449,932	4,301,102	92,091,518	148,332,116
Audit, Registration & Legal fees	37	364,975	50,233,510	-	50,598,485	17,580,098
Organization Contribution	38	3,564,669	68,964,022	-	72,528,691	56,130,997
Interest expenses on members savings	39	-	228,704,819	-	228,704,819	194,427,068
C. Cost of finance for the Micro Finance Fund	40	-	1,124,817,879	-	1,124,817,879	883,941,045
D. Depreciation	41	669,217	39,487,021	-	40,156,238	31,701,029
E. Bank Charges	42	24,431	10,292,306	524,155	10,840,892	8,743,096
F. Total Expenditure (B+C+D+E)		22,431,464	3,200,295,421	305,486,192	3,528,213,077	3,168,101,520
G. Excess/(Deficit) of Income Over Expenditure before Tax (A-F)		(8,170,830)	251,907,345	-	243,736,515	176,721,690
H. Income tax Expenses		-	5,809,580	-	5,809,580	11,066,028
I. Excess/(Deficit) of Income Over Expenditure after Tax (G-H)		(8,170,830)	246,097,765	-	237,926,935	165,655,662
		14,260,634	3,452,202,766	305,486,192	3,771,949,592	3,344,823,210

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

M. Zuber Anwar
President
RIC

R. K. Hoque
Treasurer
RIC

Executive Director
RIC

Signed as per our separated report of even date



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

Dated: Dhaka
29 SEP 2024



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS



RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS

For the year ended June 30, 2024

Particulars	General Account	Micro Finance & Water Plant	Different Projects	Amount (Tk.) 2023-2024	Amount (Tk.) 2022-2023
A. Opening Balance	3,958,742	465,602,025	10,153,974	479,714,741	450,079,374
Cash in Hand	-	14,575,774	117,561	14,693,335	17,222,737
Cash at Bank	3958742	451,026,251	10,036,413	465,021,406	432,856,637
Project Grants Received from Different Donor	30,918,886	24,467,458	269,417,540	324,803,884	479,273,831
Contribution Received	38,603,048	7,940,663	34,816,425	81,360,136	63,010,635
Membership Fees (General Committee Members)	7,100	-	-	7,100	-
Management Cost received from Different projects	14,257,862	-	-	14,257,862	16,893,085
Loan received from bank and other Institute	-	9,677,635,666	-	9,677,635,666	6,450,650,000
Staff Risk Fund Received	250,333	-	-	250,333	277,433
Loan received from PKSF	-	1,346,500,000	-	1,346,500,000	1,131,000,000
Loan received from Different sources	2,358,431	-	60,056,000	62,414,431	90,980,219
Loan Installment Realized	435,140	23,876,124,493	-	23,876,559,633	19,817,279,258
Micro Credit Insurance Fund Realization	-	-	-	-	-
Encashment of Investment	-	155,626,645	-	155,626,645	45,000,000
Interest/Installment realised on staff loan	-	5,381,407	-	5,381,407	4,100,715
Group Member's Savings collection	-	4,153,432,182	-	4,153,432,182	3,239,778,214
Advance/Receivable Realised	8,378,273	104,853,353	201,500	113,433,126	130,174,272
Sale of Asset (Motor Vehicle)	-	-	-	-	3,489,500
Collection of Fees, Subscription and Sale of Passbook, Forms	-	5,439,120	-	5,439,120	4,537,125
Service charge collection	-	3,013,711,095	-	3,013,711,095	2,554,523,879
Bank Interest	9,784	7,210,966	-	7,220,750	4,250,784
Bank Interest on Investment (FDR)	-	35,183,119	-	35,183,119	26,149,136
Other Receipt	326,160	280,797,371	-	281,123,531	168,905,982
Total (A+B)	99,503,759	43,159,905,563	374,645,439	43,634,054,761	34,680,353,442
C. PAYMENTS	95,974,513	42,288,617,131	352,206,710	42,736,798,354	34,200,638,701
Property, Plant & Equipment	79,366	15,367,685	3,738,301	19,185,352	51,902,579
Loan Disbursement to Beneficiaries	-	29,787,340,000	-	29,787,340,000	23,299,241,000





S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

a member firm of
empacta

RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS

For the year ended June 30, 2024

Particulars	General Account	Micro Finance & Water Plant	Different Projects	Amount (Tk.) 2023-2024	Amount (Tk.) 2022-2023
Investment in FDR	-	223,043,439	-	223,043,439	98,422,204
Fund refunded to PKSF and other financial institution	-	8,669,704,659	-	8,669,704,659	7,971,931,175
Program loan Refund (GA & Others)	2,612,431	-	52,747,747	55,360,178	79,216,874
Group Savings Refund	-	827,251,529	-	827,251,529	-
Staff Loan and advances	1,756,460	12,199,495	-	13,955,955	28,916,181
Loan/Advance Payment for different programme	529,931	174,333,739	9,742,437	184,606,107	5,320,638
Service charge paid to financial institution	-	798,183,513	-	798,183,513	524,722,563
General Administrative Payments	2,408,681	156,105,571	4,147,435	162,661,687	152,482,205
Training, Meeting, Workshop, Seminar etc.	347,428	1,951,932	8,873,297	11,172,657	17,055,783
Project/Program Implementation Cost	-	22,994,033	110,177,548	133,171,581	258,274,219
Payment against provision for expenses	50,704,809	1,418,356,618	8,613,508	1,477,674,935	1,390,437,838
Bank Charges	34,432	10,295,806	528,484	10,858,722	8,746,174
Project Grants transfer/refunded	32,186,422	-	1,043,797	33,230,219	57,919,267
Staff Salary and Benefits	-	-	136,918,418	136,918,418	115,146,571
Travel, Perdiem and Accommodation	1,237,125	8,344,601	6,233,397	15,815,123	16,044,732
Office Rent & Utilities	346,303	77,959,139	7,776,339	86,081,781	77,218,447
Communication	425,425	23,723,722	1,666,002	25,815,149	23,294,814
Legal, Audit, Registration Fees and Income tax	229,975	51,029,774	-	51,259,749	18,938,204
Organization Contribution to different Project	2,537,834	704,445	-	3,242,279	1,830,149
Payment/refunded of staff benefits	537,891	9,727,431	-	10,265,322	3,577,084
D. Closing Balance	3,529,246	871,288,432	22,438,729	897,256,407	479,714,741
Cash in Hand	-	83,806,305	43,181	83,849,486	14,693,335
Cash at Bank	3,529,246	787,482,127	22,395,548	813,406,921	465,021,406
Total (C+D)	99,503,759	43,159,905,563	374,645,439	43,634,054,761	34,680,353,442

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

M. Zahid An
President
RIC

S. K. Barua
Treasurer
RIC

Signed as per our separated report of even date

Dated: Dhaka
29 SEP 2024



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

DVC: 240929 1458AS15993



Particulars	Notes	Amount in Taka	
		2023-2024	2022-2023
A. Cash Flow from Operating Activities :			
Surplus for the period	I.E	237,926,935	165,655,662
Prior year adjustment		(28,975,457)	(13,776,802)
Add: Amount considered as non cash items:			
Loss on disposal of NCA	Sche. A,B,C	(2,835,361)	(10,861,048)
Loan loss provision- net		252,597,007	212,666,357
Depreciation & Amortization for the year	Sche. A,B,C	40,156,238	31,701,029
Subtotal of non cash items		498,869,362	385,385,198
Accounts Receivables (Grants)	10	15,658,195	(8,365,162)
Loans and Advances	9	(11,400,582)	(346,905)
Advance Income Tax	9.02	(5,024,680)	(3,368,897)
Unsettled Staff Advance	9.01	12,364,060	(3,081,018)
Other Loan- short term			-
Accounts payable	19	(4,709,230)	(1,769,148)
Provisions and Accruals	18	19,264,953	222,553,101
		26,152,716	205,621,971
Net cash used in operating activities		525,022,078	591,007,169
B. Cash Flows from Investing Activities			
Acquisition of property, plant and equipment	Sche. A,B,C	(12,679,395)	(37,077,321)
Net investment in FDR		(67,416,794)	(52,705,162)
Net investment as loan to Members	07	(3,186,404,037)	(1,572,235,135)
	08		
Net cash used in Investing Activities		(3,266,500,226)	(1,662,017,618)
C. Cash Flows from Financing Activities:			
Net received from PKSF	13	137,419,993	233,873,333
Net Received from Bank	14	2,217,011,014	311,393,793
Net received as other Loan		(251,974,869)	(197,713,432)
Net received from members savings	16	872,945,710	677,637,101
Micro Credit Insurance Fund	17	183,617,966	75,455,021
Net cash used in financing activities		3,159,019,814	1,100,645,816
D. Net increase / decrease (A+B+C)		417,541,666	29,635,367
Add: Cash and Bank Balance at the beginning of the year		479,714,741	450,079,374
Cash and bank balance at the end of the year		897,256,407	479,714,741

President
RIC

Treasurer
RIC

Executive Director
RIC

Signed as per our separated report of even date

Dated: Dhaka
29 SEP 2024



Mohammad Anwarul Hoque FCA
Managing Partner
Enrollment No: 1458
S.K Barua & Co.
Chartered Accountants
DVC: 2409291458A5815993



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

a member firm of
empacta

RESOURCE INTEGRATION CENTRE (RIC)

Statement of Changes in Equity/Fund

For the year ended 30 June 2024

Particulars	FY: 2023-2024			FY: 2022-2023		
	Retained Surplus	Statutory Reserve Fund	Total Equity (Taka)	Retained Surplus	Statutory Reserve Fund	Total Equity (Taka)
Opening Balance	1,592,377,147	164,007,837	1,756,384,984	1,458,171,143	146,334,981	1,604,506,124
Add: Surplus during the year	237,926,935	-	237,926,935	165,655,662		165,655,662
Add: Prior year Adjustment	(28,975,457)	-	(28,975,457)	(13,776,802)		(13,776,802)
Add: Transfer from Fund to Reserve Fund (Statutory Reserve Fund)	-	22,455,800	22,455,800		17,672,856	17,672,856
Sub total	1,801,328,625	186,463,637	1,987,792,262	1,610,050,003	164,007,837	1,774,057,840
Less: Transfer to Reserve Fund from Fund	(22,455,800)		(22,455,800)	(17,672,856)		(17,672,856)
Closing Balance	1,778,872,825	186,463,637	1,965,336,462	1,592,377,147	164,007,837	1,756,384,984

M. Zahid Anam
President
RIC

S. K. Barua
Treasurer
RIC

S. K. Barua
Executive Director
RIC

Signed as per our separated report of even date



Dated: Dhaka
29 SEP 2024

S. K. Barua
Mohammad Anwarul Hoque FCA
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Enrollment No: 1458
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Resource Integration Centre

House-88/A, Road-7/A, Dhanmondi R/A, Dhaka-1209, Bangladesh, G.P.O Box-2789

Tel: +880 2 58152424, Fax: +880 2 55026610, E-mail: ricdirector@yahoo.com