

# Annual REPORT 2024-2025

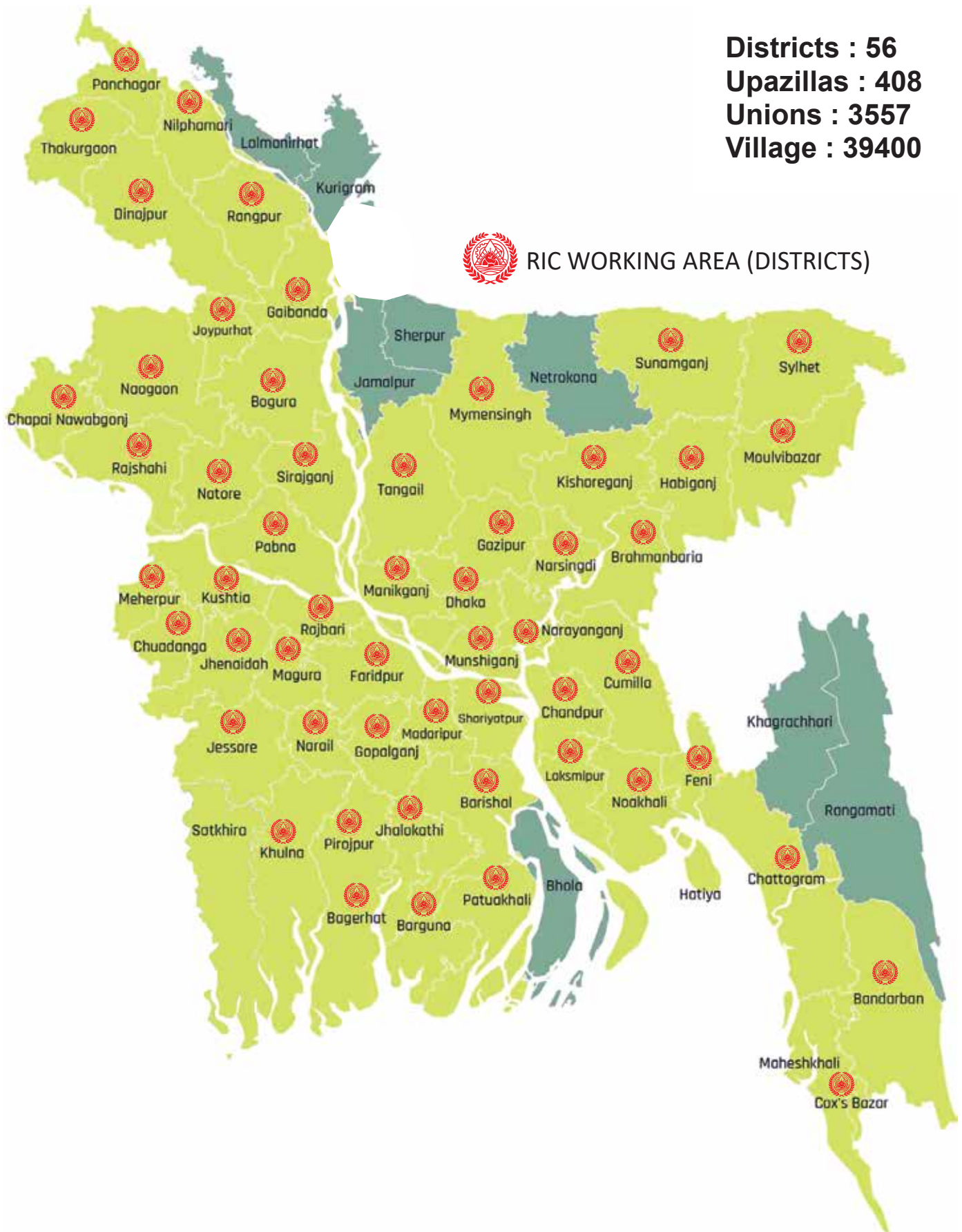


**Resource Integration Centre (RIC)**

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



**RIC WORKING AREA (DISTRICTS)**



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RIC Archive  
Different Sources

## **Published**

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Resource Integration Centre (RIC)  
1<sup>st</sup> December 2025

## **Printed by**

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Fairace Printing Press  
193, Fakirapool, Dhaka  
01936115638, 01936115639



**Resource Integration Centre**

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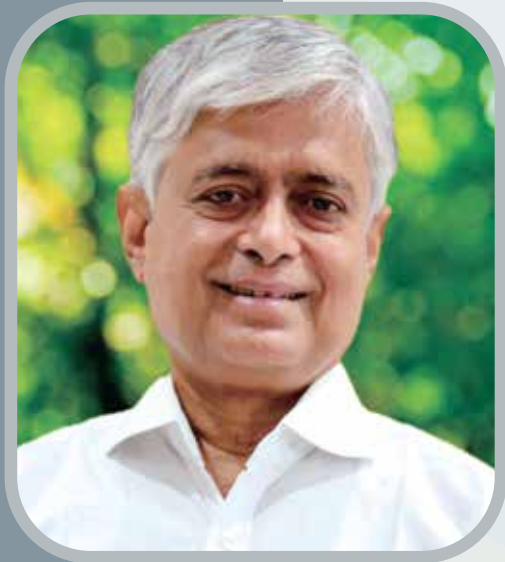
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## **ABUL HASEEB KHAN**

**Executive Director**

It is with great pride and deep gratitude that I present to you the Annual Report for the year 2024-2025. This report reflects not only our accomplishments over the past year, but also the enduring commitment of our organization to fostering sustainable development and economic empowerment in the communities we serve.

Over the past year, our social development programmes have continued to create meaningful impact across a range of areas including education, health, humanitarian support, capacity building, climate change and community resilience. We have worked closely with local leaders, stakeholders and grassroots partners to implement initiatives that are both contextually relevant and community driven.

At the heart of our mission lies economic empowerment and our microcredit programme has continued to serve as a powerful catalyst for change. Through the provision of accessible, small-scale financial services, we have enabled hundreds of women, youth, and marginalized individuals to pursue entrepreneurial activities, improve household incomes, and build more resilient futures. The stories of transformation we have witnessed this year are a testament to the power of dignity, opportunity, and trust.

In the current context of unequal competition in the private development sector and national and international changes. Lack of funds is a major threat to the future of the organization. This year the term of several major projects of the organization will end. We have to be more prepared to face this threat.

The relentless efforts of the staff for this progress of RIC must be remembered with gratitude. Along with this, the work of the esteemed Executive Committee members and the unwavering support of the General Committee members have made all the work easy and practical. None of this would have been possible without the unwavering support of our funding partners. The beneficiaries have to be remembered with appreciation for their unwavering and genuine support

As we move forward, we remain committed to scaling our impact, strengthening our accountability and deepening our engagement with those we aim to serve. We do so with humility, learning from every experience and with a renewed sense of purpose to build inclusive and empowered communities.

## 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 older 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 pro-poor 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 over all 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.

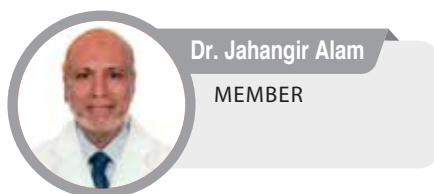
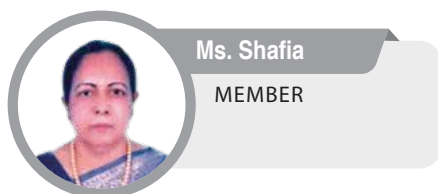
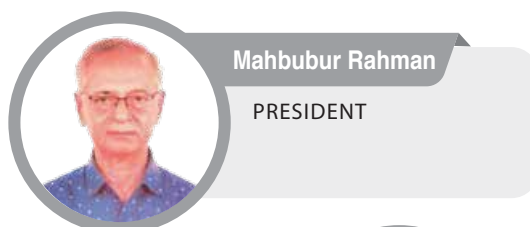
As per the law of the state the organization is to governed by the Constitution approved by the primary registration authority i.e Department of Social Service. As per the constitution there are two constitutional bodies, they are the General Body (GB) and Executive Committee (EC). EC appoint an Executive 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. Rehana 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 & Management unit

### 1. 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.

RIC recognizes that investing in its human resources is key to achieving long-term organizational success. The Human Resource Development (HRD) function serves as a strategic framework for managing, developing, and enhancing employees' skills, abilities, and competencies. This approach strengthens organizational effectiveness by improving individual performance and overall workforce capability. Through continuous learning, career development initiatives, and targeted training programs, HRD fosters professional growth and equips employees with the necessary skills to perform their roles efficiently and confidently.

### Working arena:

Knowledge gap identification and analysis, Training and Development, Internal and External Communication, Mentorship Development & Talent Hunt, Potential Staff Grooming, Workplace Excellence and Safeguarding, Grievance Management activities, Staff Retention and Dropout & Documentation and Reporting.

In the 2024-2025 fiscal year, the Human Resource Development team implemented a range of training programs to build staff capacity and enhance organizational performance, alongside other activities. These included:

- Microfinance Management Training
- Accounts Management Training
- Mentoring Training
- Workplace Excellence and Safeguarding
- Basic Orientation
- Support in different projects, training of the organization

These initiatives reflect RIC's continued commitment to strengthening staff competencies and promoting a culture of excellence, accountability, and professional development across all levels of the organization.

### 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 Microfinanceunit is responsiblefor 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.

## Economic Empowerment

- ▶ Capacity Building on IGA
- ▶ Support of seed capital
- ▶ Savings mobilization
- ▶ Marketing linkage
- ▶ Technology Transfer.

# What we do

## Empowerment of the poor

## Social Empowerment

- ▶ Institution building
- ▶ Social mobilization
- ▶ Education for children and Adolescents
- ▶ Promoting older people's rights
- ▶ Linking with service providers
- ▶ Disaster management and Climate change adaptation

Political Empowerment  
Advocacy for policy changes  
Strengthening local government  
Linking community people with local government and administration  
Good governance  
Replication of good practices





## Socio-Economic Empowerment

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

# PROGRAMS & PROJECTS



# Micro-Credit Programme

Microfinance, a financial service model that provides modest loans and other financial services to individuals and small enterprises has been acclaimed as a revolutionary model worldwide. The microfinance sector in Bangladesh has travelled a long way since the country's independence in 1971 along with significant transformations from group-based limited-scale microcredit operations to individual microenterprise operations in order to create more widespread and sustainable development impacts. Another important factor to consider is the role of Microfinance Institutions (MFIs) in fostering financial inclusion, approximately 43% of all households in Bangladesh now have access to critical financial services as a result of MFIs' intervention.

RIC focuses on the socio-economic empowerment through microcredit support for the rural and urban poor specially the woman, old age people, poor & ultra-poor people of the society. RIC has progressed through learning by doing, adjusting its strategy with prevailing situations. RIC has also created an innovative, multidimensional lending service, capable of properly catering to the needs of different groups and individuals, particularly to invest in income-generating activities, build assets, smooth consumption, and reduce vulnerability to health shocks and natural disasters. Through the microcredit operations RIC is contributing to SDG 1 (No Poverty), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth). It is yet expanding into areas such as climate resilience (SDG 13) and Education (SDG 4).

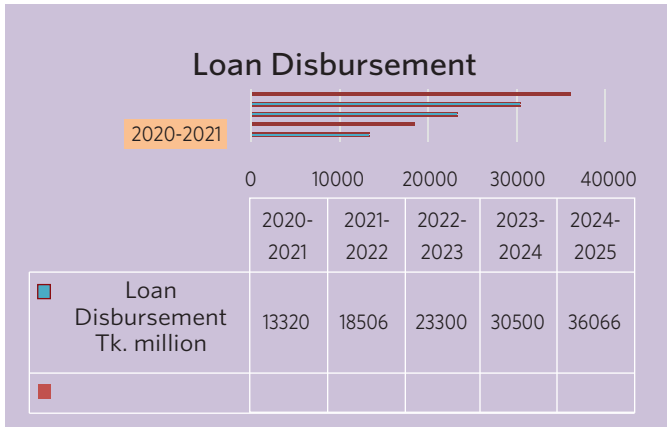
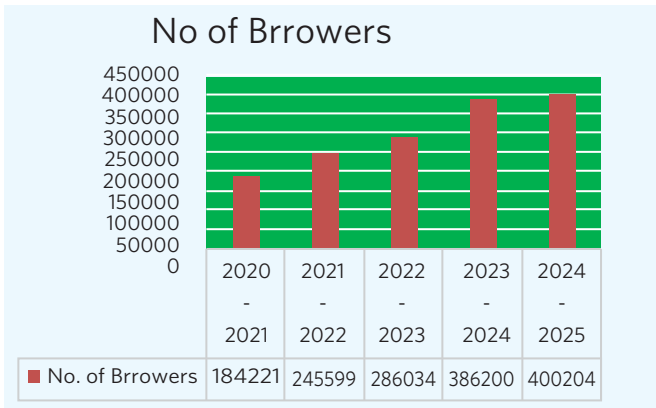
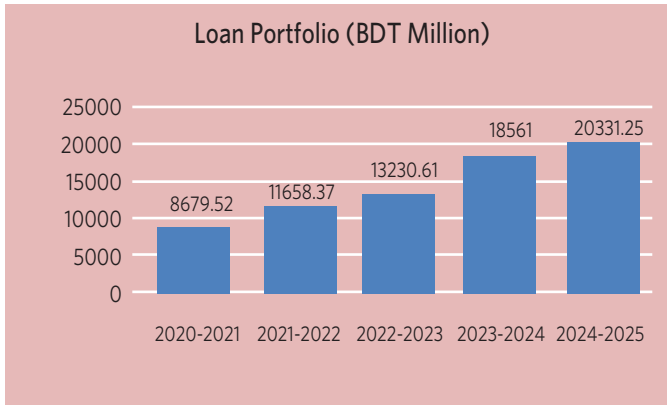


## Field Visit of the Head of Micro Credit



### Highlights of Microcredit of the FY-2024-2025

Particulars	Figures in BDT (million) 2024-2025	Figures in BDT (million) 2023-2024
Loan Port Folio	20331.25	16417.01
Loan disbursed	36066.27	29787.34
Savings collection	4942.49	4153.43
Loan received from PKSF	1584.30	1346.50
Loan received from Bank and NBFI	12889.38	9677.63
Net surplus	347.81	246.23
Important Performance Parameters		
OTR	99.31%	99.20%
PAR	3.54%	4.11%
Capital Adequacy Ratio (ACR)	10.81%	10.32%
Debt : Capital Ratio	8.99:1	8.29:1
Debt Service Cover Ratio	1.03 :1	1.03:1



## We offer following regular Microcredit products

### Rural and Urban Microcredit/JAGORAN:

Under this component the rural and Urban borrowers are encouraged to undertake income generation activities in which families are involved. Under this program loan provided to an individual through group .Size of the loan under this component is ranging from Tk. 20000 to 75,000.00 @ 24% declining service charges. In this program women participation is higher than the male participants.



### Agricultural Sector Microcredit (ASM) /SUFOLON:

This programme is implemented to support and enhance agricultural production of the country and rural development under the Agriculture and Rural Credit policy of Bangladesh Bank. Fund for this programme are availed without any collateral securities. The rate of interest for this fund is also fixed by Bangladesh Bank.

RIC is availing such type of loan from both Government and private banks and disbursing the fund in the crop, non-crop sector and other income generating agriculture related sectors. The loan ceiling is determined based on the nature of the project which can be taken individually or as group 12-24-month duration. Repayment is through weekly, bi-weekly, monthly and one-time installments with the credit of PKSF, RIC is also providing loan support in the agriculture sector under the prescribed component of PKSF namely SUFOLON. SUFOLON has been implementing a specially designed agricultural lending program for longtime. The size of the loan depends on the individual farmer's need and repayable within 6 months at 24% interest rate.

### SME Sector loan/ AGROSOR:

This program is providing extend financial services that are engaged in economic activity and require bigger amount of capital. Any services providing or production-oriented enterprise with an investment up to BDT-2.0 million (excluding land and buildings) is eligible to qualify for the loan under this program. An individual entrepreneur can take loan up to BDT 2.0 million for his/her enterprise under this program with 24% interest (reducing balance method) in different repayment modalities. As per the PKSF instruction SME sectors loan are accounted under the title AGROSOR.



### Loan for poor and Ultra poor/ BUNIAD:

Under this program loan is provided to address the needs of the excluded ultra poor segment of the society. The program is playing a significant role to achieve SDG as determined by UN to end poverty.

The program is based on geographical diversity demographical characteristics and other heterogeneous conditions.

This loan is for creating employment of the poor members for enhancing their income. The loan size is Tk.10,000 to 60,000.00@ 20% repayable in 46 weekly installments.

## Project based microcredit support

### OBA Sanitation Development Loan (SDL):

Bangladesh has made notable progress in the primary health care sector but there remain some problems in area of sanitation, particularly in the rural areas. The poor in the villages are often not financially capable to upgrade the sanitation facilities. They need some financial help in this regard. RIC is providing loan to promote expansion of hygienic toilets by using lending instruments with the financial and technical support from World Bank through PKSF.

### Bangladesh Bank-SMAP/JAICA:

With an aim of providing credit facility and technical support to small and marginal farmers RIC is implementing the Small and Marginal Sized Farmers Agriculture Productivity Improvement and Diversification Financing Project (SMAP) being selected by Bangladesh Bank as Bangladesh Bank has entrusted the responsibility of administering the SMAP in favor of Bangladesh Government funded by Japan International Cooperation Agency (JAICA).

RIC has started the SAMP project with a volume of fund for Taka 10 crore and gradually increased the volume of fund. To provide technical support RIC engaged adequate number of Technical staff to make the project success one.



## Enhancing Resources and Increasing Capacities of the poor households (ENRICH):

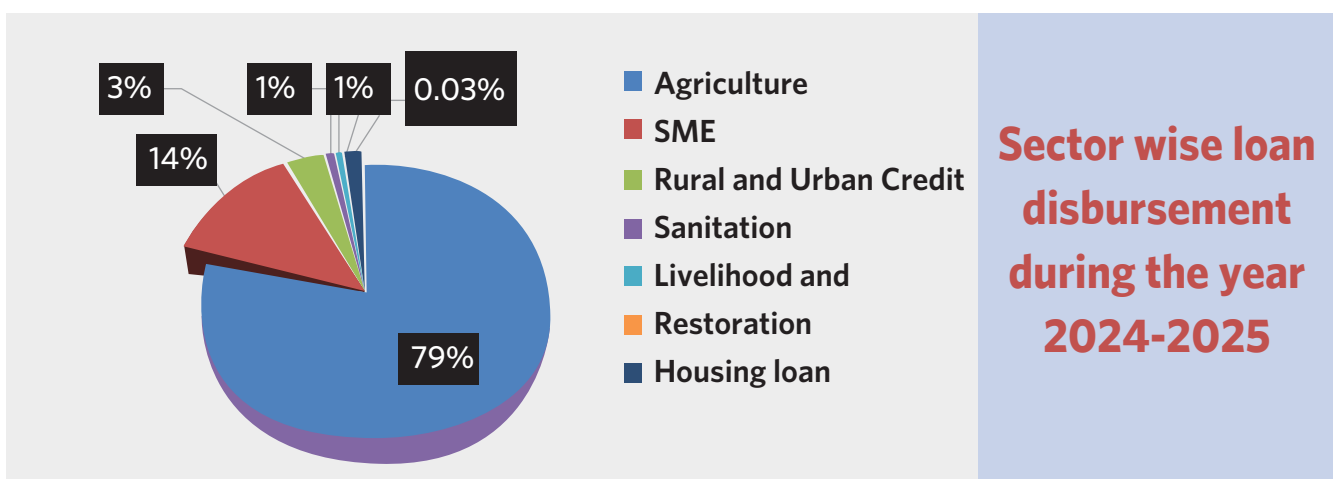
RIC has been implementing the ENRICH in different areas of the country. This is an integrated approach to encounter the multidimensional aspects of poverty ENRICH offers services in multiple areas including special credit support. Three types of special credit services have been designed for the ENRICH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



### KGF- Sufolon loan:

This loan is exclusive for agriculture, enterprise, livestock etc. activities and is designated to increase the farm and business activities.

The seasonal loan also enhances “Social food security, Safety net” of the households. Seasonal loan ranges up to from Tk. 20,000 to Tk. 2,00,000 are given for Agri Production. Repayment within 6-12 months and service charge 24% (declining rate) per year.



Sectors	Lon disbursed BDT Million	%
Agriculture	28341.09	78.58%
SME	5194.83	14.40%
Rural and Urban credit	1261.76	3.50%
Sanitation	326.58	1%
Livelihood and Restoration	259.64	1%
Housing loan	12.25	0.03%
Other Special loan	670.09	1.86%

## Other Services under the Microcredit Programme

### Micro Insurance

If the client is a female insurance holder, due to the death of herself, her husband or main earning members of her family, gets exemption of full loan outstanding from the date of the person's death. If the client is a male insurance holder, he gets exemption of his full loan outstanding from the date of his death. All the accumulated savings amount will be refunded to the member or to his/her nominee. Premium is to be paid 07 BDT per thousand for the entire loan amount. Insurance claim will be applicable for the member who pay regular premium.

### Rebate

In terms of any special circumstances (Leaving group or area by the member) if the client pays more than 6 instalments weekly and 2 instalments monthly for paying full loan amount, s/he can get service charge remission against the payment. In this case service charge will be charged for the duration the client used the money.

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

### Term Deposit

We offer special Term deposit service approved by the regulatory authority for different tenure ranging from 3 years to 8 years. After maturity depositors are allowed interest @ 8%,10% and13% for 3 years, 05 years and 8 years respectively. However, client may withdraw their deposit as and when need and, in that case, interest is provided based on the duration of the deposit with us.

### Flexible Savings Scheme for formation of capital at the individual level

RIC recently introduced a special Voluntary Savings scheme for the client. Under the scheme an individual can deposit any amount of money as they opt. As a result, as and when they can save money by means of their livelihood, they have a ready platform to deposit for future capital.

### Call Centre Service for the protection of Client Interest

RIC introduced hotline service for the microcredit recipients through establishing a Call Centre at the central office level. All the organized members have access to the # mobile connection dedicatedly assigned for the purpose. Through this service our client can confirm information of their financial and transaction with the organization as well they can lodge any complain they have at their end in connection with micro credit operation. Further, from the organizational aspect the service established a strong internal control over the microfinance management as a instant tools of monitoring. At present there are 05 dedicated officers are assigned to provide this service to our clients.



## Samina Yasmin's Journey

### Struggle to Success through Seaweed Cultivation

Samina Yasmin was born in the village of Nuniyar Chhatra in Sadar Upazila of Cox's Bazar district. Her father is a daily wage laborer and she is the second of four children. Due to poverty, her family could not prioritize education and as a result, Samina was married off at a young age to Md. Akkas Uddin.

Later, due to certain difficulties, Akkas Uddin lost his job and started working as a daily wage laborer as well. Considering the vast potential of seaweed cultivation, the Bangladesh Agricultural Research Institute (BARI) began seaweed farming on an experimental basis in the Nuniyar River in Cox's Bazar district. Building on this, the Resource Integration Center (RIC) involved local communities in seaweed cultivation activities. Samina Yasmin and her husband used to work on a small scale in this initiative. Observing the growing demands and significance of seaweed, both of them expressed interest in cultivating seaweed themselves. However, due to limited resources they were unable to start on their own.

In 2021, during a local survey conducted in the presence of representatives from Bangladesh Bank and JICA, the Resource Integration Center (RIC) extended support by providing loans for seaweed cultivation. Before giving out the loans, RIC organized training for 12 people in the area, Samina Yasmin was one of them. With the training and a loan of Tk. 5,000, Samina began cultivating seaweed as a new initiative. After covering all expenses, she was able to make a small profit. Step by step, she took a few more loans and expanded her activities, not only cultivating seaweed herself but also collecting it from other local farmers and selling it in different markets. Today, Samina's family is self-sufficient through seaweed cultivation. Seaweed is now the main source of income for her household. With the earnings, her husband was able to buy an autorickshaw, which they now use to transport seaweed. In the off-season, the rickshaw serves as an alternative source of income. With the income from seaweed farming, Samina is now educating her children and building a new house. She currently employs about five workers on daily wages to assist with cultivating, drying, and processing seaweed. Samina said, ***"Seaweed has changed my life. If RIC hadn't helped me at that time, I wouldn't have come this far."***



## Start Small Dream Big

Bipasha Akhter is a member of the Tentulia Pagli Dangi Mahila Unnayan Samity in Panchagarh district. Her husband, Md. Nazir Hossain, is a stone worker and small-scale entrepreneur. He initially took a loan of 90,000 BDT (ninety thousand taka) as the first installment and invested it in the stone business.

As the business gradually expanded, he was able to fully repay the first loan and subsequently took a second loan of 100,000 BDT (one lakh taka). Although he started as a stone worker, he has now established himself as a small stone trader.

Currently, Nazir Hossain operates his own business, Mrs. Mariam Enterprises, where he collects stones daily from 10 to 12 workers. He stores and processes the stones at his facility and sells them at both wholesale and retail prices to various local traders at the end of each week.

However, the business faces several challenges. Nazir reports that the availability of stones is decreasing as river water levels decline. Stones, gravel, and sand are often washed away by the river current, and the reduced water flow has made stone collection more difficult.

In addition, interference from authorities such as Border Guard Bangladesh (BGB) and the Border Security Force (BSF) of India has occasionally obstructed stone extraction efforts. Moreover, competition from imported stones from Bhutan and Nepal has negatively affected the market, as local stones struggle to fetch fair prices.

Despite these obstacles, the determination and resilience of Bipasha Akhter and Md. Nazir Hossain highlight the transformative power of microfinance and the entrepreneurial spirit in rural Bangladesh.



# Sustainable Micro-Enterprise and Resilient Transformation Project.



Sub Project: Promoting resilient green growth in dairy sub-sector -Cattle and Buffalo through ensuring Resource Efficient and Cleaner Production (RECP).

The SMART project focuses on providing support to microenterprises operating in agribusiness, manufacturing, and services, with a specific emphasis on environmentally stressed areas susceptible to climate change and natural disasters. The Project places significant emphasis on capacity building, technology adoption, knowledge dissemination, and behavioural change among microenterprises. This multifaceted approach ensures the promotion of green growth solutions that are both sustainable and beneficial for the environment.



RIC has been implementing the Sub-project Promoting resilient green growth in dairy sub-sector through ensuring RECP" under the SMART project in Munshigonj district (Munshiganj sadar, Sreenagar, Sirajdi Khan, Lohaganj, Tongibari) for 1200 ME.

Despite the steady growth of cattle farms over the decades, the quality standards of the industry have not yet reached the target. Also lack of awareness about environmental pollution is a major reason for the decline of this industry. Cow waste management in particular has become a cause of

concern. Farmers do not habitually manage waste which results in environmental pollution. The project has scope to prevent environmental pollution by converting waste into resources through RECP and green practices.

## The specific objective of the project are:

- To adopt resource efficient, cleaner production and good farming practices
- To adopt climate resilient technologies
- To promote circular economy
- To increase technical knowledge and capacity of the MEs
- To assist entrepreneurs in expanding the market for dairy products



## Completed major activities during the period are:

- Training on Climate vulnerability and climate resilient RECP - 07
- Training on good farming practices Training)/good manufacturing practices Training)-03
- Workshop/seminar (Inception, Stakeholders linkage and Closing & Lesson learnt) -01
- Environmental Club (1x Model Env. Club, 5 x General Env. Club) -5
- Resource efficient model dairy product processors -2
- Resource efficient model cow rearing farm-14
- Assistance for RECP adoption -64
- Occupational health and safety (OHS)--10
- LSP Technical Assistance for (Vaccination, deworming, AI gun with camera and maintaining register) for dairy farm ME -01
- Diversified dairy product branding & promotion

# Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project



Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP) being implemented with the aim of providing collateral-free institutional credit support to small and marginal farmers of rural Bangladesh who are dependent on agriculture at low interest rates and on easy terms, as well as increasing agricultural production and improving the quality of life of farmers through crop diversification through effective technical assistance. It is worth noting that the project has been implemented with JICA funding from the fiscal year 2015-16 to 30 September/2021, which is currently being implemented with the Agricultural Credit Department, Bangladesh Bank's own funding.

Objectives of the project are to provide collateral-free credit facilities to small and marginal farmers at low interest rates and on easy terms, providing technical support services to farmers, helping farmers to increase agricultural production and diversify agricultural production by ensuring credit facilities and technical support services.

Under the project Small and marginal farmers, and landless

sharecroppers (Male beneficiaries - 156 and female beneficiaries - 2243.) are providing support the project is implementing in Cox's Bazar, Dhaka, Munshiganj, Narsingdi, Manikganj, Savar, Faridpur, Shariatpur, Bagerhat, Gopalganj, Pirojpur, Barisal, Barguna, Naogaon, Dinajpur, Thakurgaon, Panchagarh, Joypurhat, Chapainawabganj, Rajshahi, Gaibandha, Pabna, Bogra and Sirajganj are being implemented in 102 branches in a total of 24 districts.

A total of 16 crore taka has been disbursed to 92 men and 2763 women among small and marginal farmers in the agriculture, livestock and agricultural machinery sectors. During the loan disbursement at the branch, 5710 people including guardians have been provided technical orientation on the distributed sectors and loans have been disbursed. 17806 people have been provided technical support (TSS) on agriculture through group or association level yard meetings. 1232 farmers' houses have been visited and their problems have been solved.



Through the intervention farmers have been able to get low-interest and collateral-free loans through the project, which has created a huge demand in the field poor farmers are developing new agricultural farms by getting low-profit loans, resulting in the creation of agricultural entrepreneurs. By ensuring loan facilities and technical support services, it has been possible to increase the agricultural production of farmers and diversify agricultural production.



In addition to loans in the project, providing advanced agricultural technical knowledge through Technical Support Services (TSS) services has increased their production and income, and as a result, farmers have been able to repay the loans taken easily due to increased income, Strengthened in the use of technology for receiving agricultural advice using mobile apps, farmers' windows. Links have been created with the Department of Agricultural Extension/Animal Resources and various government agricultural research institutions.

# Recovery and Advancement of Informal Sector Employment



To enhance the access to earning opportunities for low-income youth, including COVID-affected youth in urban and peri-urban areas. The project is facilitating employability and increase productivity of informal sector, and provide financial assistance to low-income youths, micro-entrepreneurs and COVID-19 affected micro-entrepreneurs in urban and peri-urban areas across the country RIC has been implementing the Recovery and Advancement of Informal Sector Employment (RAISE) project with the support of PKSf financed by World Bank.

Project participants are the, Youths from disadvantaged groups, e. g. Dalit; ethnic minorities; inhabitants of char, haor, hill tracts, tea estate and coastal areas; and persons with disabilities will get priority to be enrolled in this project. Among them 35% of participants are female.



### Major activities of the project are the:

- Inclusive finance to COVID-affected micro-entrepreneurs to restore the businesses of micro-entrepreneurs and 3days Risk Management & Business Continuity (RMBC) training
- Inclusive finance to expand the business/enterprise to Youth and micro-entrepreneurs from low-income households and Provide Business Management & Entrepreneurship Development (BMED) training
- Capacity development for the apprenticeship trainees on Technical Skills under Master Craftsperson (MCP).
- Capacity development on Life-skills under skilled trainer;
- Support for wage and self-employment;
- Inclusive finance for the apprenticeship trainees to start a new business/enterprise (10% of the participants under this category)

### During the year 2024-2025 following are the major activities completed:

Activity	Achievement during the period
Apprenticeship Training for Low-Income Youth Life Skill 2 batch	240 persons
Training for Low income Youth Income & Micro Entrepreneurs	150 persons
Master Craft Person Orientation Workshop 2 days	20 nos.
Community Outreach Campaign	570 nos.
Recognition of Prior Learning for Apprentices	10 persons
Apprentice Life Skill Training 5 days 2 Batch	240 persons
Refresher Training for MCP	60 persons
Loan Disbursed	Taka 26 million

## Market Linkage Promotion

# MLP



Products are aggregated, Graded and Sorted at AC

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, several market linkage initiatives in combination of fresh food supply chain, and digitalization of market linkage through the transferring of capacity strengthening and technical support to APMC/ farmers groups in Ukhiya and agricultural infrastructure improvement in Ukhiya, Moheshkhali, Pekua and Kutubdia under Cox's Bazar District. Targeted producers/farmers were 15893.

### OBJECTIVES

1. Linking production and value chain, strengthening to food demand and consumption.
2. Resilience have enhanced through capacity building trainings.
3. Agricultural economy has optimized through agricultural infrastructure development.
4. Market linkages and social cohesion have promoted.

The project, with its comprehensive approach to strengthening agricultural market linkages, capacity building, and infrastructure support, has made significant strides toward improving the livelihoods of smallholder farmers and aggregators. By focusing on crucial activities such as producer profiling, aggregation center upgrades, market linkage workshops, and continuous stakeholder engagement, the project has successfully enhanced market access for farmers, fostered local economic development, and promoted sustainable agricultural practices.



Loading of Products from AC

Key achievements include the successful implementation of digital marketing solutions like the F2GO app, the establishment of aggregation centers, and the organization of numerous capacity-building workshops for farmers, aggregators, and project staff. These efforts have not only contributed to improved market access and increased sales but have also empowered local communities with essential skills in financial management, food safety, and post-harvest practices.

A total of 24 Aggregation and Sales Centres (ACs) were fully upgraded—14 supported by WFP and 10 by other partners. These centers became central hubs connecting producers to markets. Through a robust profiling exercise, 18,472 producers were identified and engaged, including 15,936 farmers, 2,536 non-WFP participants, and 2,360 off-farm producers, organized into 753 producer groups. These producers were linked with buyers through regular price mapping, product matching, and structured negotiations, which led to over 1,073 transactions with 17 FFCs and numerous local retailers.

The Cash-for-Work (CfW) component served as a vital livelihood support strategy. The project exceeded its target by reaching 5,103 vulnerable beneficiaries (target: 2,630), including 58 people with disabilities (PWDs). A total of 65 CfW schemes were implemented, covering 10 AC renovations, three new AC constructions, and 52 natural resource management-related works.

Digital innovation was another notable aspect of the project. The F2GO App was introduced as a digital marketing and reporting tool, helping to facilitate transactions and promote products online. While digital literacy challenges were encountered, they were addressed through repeated training and peer mentoring. This digital component helped enhance the overall efficiency and transparency of producer-FFC retailer transactions.

Key achievements of the project include the full operationalization of 24 ACs, the profiling and engagement of over 18,000 producers, the facilitation of more than 1,000 market transactions, the delivery of over 40 technical workshops and events, and the successful implementation of 65 CfW schemes. Visibility and branding of EFSN products were enhanced through product registration, the development of promotional materials, and active social media engagement. Institutional collaboration emerged as a strong pillar of success, with active participation from government departments and local authorities.

Overall, the project successfully mobilized producer communities, enhanced their capacity, and created meaningful economic linkages that are expected to generate sustained benefits. The integration of digital tools, strong focus on women's leadership, and partnerships with government and private sector actors laid a solid foundation for future scalability and institutional sustainability. The experience reinforces key lessons: early and sustained government engagement is critical; digital inclusion requires consistent grassroots support; market linkage success depends on both producer readiness and buyer confidence; and community-led planning significantly contributes to ownership, quality, and long-term impact.



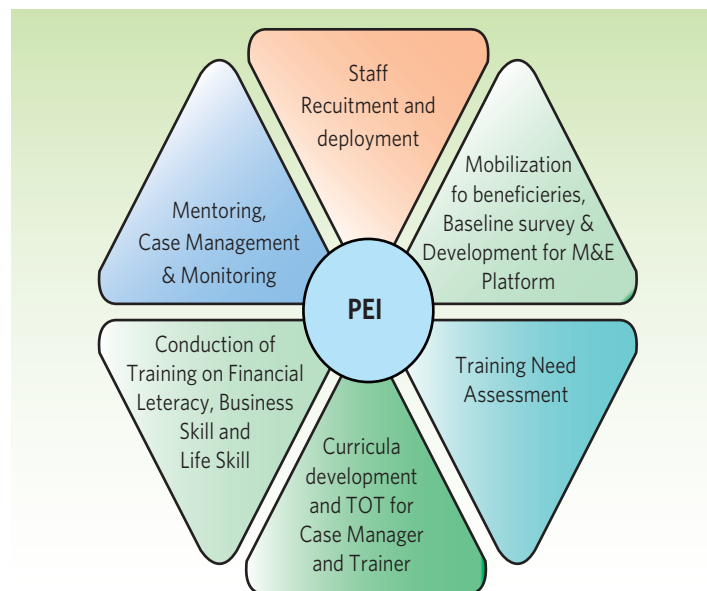
# Cash Transfer Modernization Project

## Productive Economic Inclusion (PEI) Pilot service



DG, DSS, Project Director CTM with other guest on the orientation workshop with Trainer and DSS subject Matter Expert..

Department of Social Services (DSS) is piloting the Productive Economic Inclusion (PEI) services under the Cash Transfer Modernization (CTM) project of the Ministry of Social Welfare with financing from the World Bank. Resource Integration Centre (RIC) been facilitating the PEI in 01 selected upazila of Chandpur, Potuakhali, Satkhira, Natore Kishorganj and Moulvibazar districts.



**To achieve this goal, the program has some short-term objectives:**

- To enhance the financial literacy skills, business skills, and life skills of the 10,000 beneficiaries
- To strengthen the confidence, self-esteem, and capacity of the beneficiaries to build sustainable livelihoods.
- To create opportunities that facilitate the economic empowerment of 10,000 ultra-poor, vulnerable men, women and their families through asset creation and growth.

To consolidate knowledge and experience to improve managerial efficiency and effectiveness of productive economic inclusion and transform it into an effective social protection program for the beneficiaries and their families.



The ultimate long-term objective of Productive Economic Inclusion (PEI) is 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 linkage.



Disable Male, kalpara, Potuakhali.

***THE TOTAL BENEFICIARIES UNDER THE INITIATIVE 10,000 (TEN THOUSAND) WIDOWS AND DISABLED PEOPLE WHO ARE ENROLLED IN THE BANGLADESH GOVERNMENT'S SAFETY-NET PROGRAM FOR RECEIVING CASH TRANSFERS AS MONTHLY ALLOWANCES.***

### Major Achievement at a glance from April 2024 to June 2025:

- Inception report outlining timeline and plan for project activities
- Recruitment of 12 Field Supervisors, 84 Case Managers, and 42 Trainers for the PEI pilot
- Setup of HR policies, HR tracking systems, as verified by a letter to the client, HR records for staff, and completion of training with trade-specific trainers
- Conduct a quick assessment in coordination with the respective wings of DSS to identify potential categories of training- FGD & KII
- Conduct a quick assessment in coordination with the respective wings of DSS to identify potential categories of training- Baseline Survey on 10,000 Target bénéficiaires
- Submission of training curricula on financial literacy, business skills, and life skills, and facilitation guidelines for staff
- Delivery of a training of trainers (ToT) training for 84 Case Managers, as verified by administrative data
- In parallel, 01 (one a day orientation workshop with trainers and DSS subject matter experts
- Delivery of financial literacy, business skills, and life skills training to the first 5,040 beneficiaries, as verified by electronic administrative data
- The First 5040 beneficiaries are ready for the Grant/Seed Money Disbursement
- 1140 beneficiaries (Mithamoin, Kishorgonj-600, Rajnagor, Moulvibazar-540) among the first 5040 beneficiaries, Grant/Seed money distributed in their individual bank

# Urban Primary Health Care Services Delivery Project

# UPHCSDP-II



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

The project is funded by Asian Development Bank (ADB) through the Local Government Division (LGD) of the Ministry of Local Government, Rural Development and Cooperatives.

RIC has been implementing the project in Shariatpur Municipality and Kurigram Municipality, started from January 2022. The project is serving through 1 Comprehensive Reproductive Health Care Center (CRHCC), 2 Primary Health Care Center (PHCC) and 04

Satellite Clinic. 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.

This health service model has created positive impact amongst the urban community through availing low-cost services from CRHCC, PHCC with modern facilities, easy access of health facilities from Satellite Clinics.

Following the overall Outcomes/Results achieved during the reporting period:

Service	Number of Recipients	
	Shariatpur	Kurigram
NVD	72	74
CS	213	1165
Reproductive Health Care	19419	29262
Child Health Care	11207	3921
Diagnostic Service	11787	27269
Counseling service	18237	



Project Director Mr. Khondoker Md. Nazmul Huda Shamim, Joint Secretary (PD, UPHCSDP-II), LGD visited CRHC C Shariatpur and Kurigram.

### Special events during the period:

- Ward Urban Primary Health Care Coordination Committee (WUPHCCC) meetings held
- User Forum meetings held
- Adolescent Health Education sessions conducted
- Health Education Session held through Courtyard Meetings



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

RIC has been implementing the program in Ukhiya and Kutubdia, Upazila of Cox's Bazar districts with the financial and technical support of WFP as a program of the Ministry of Primary and Mass Education of the Bangladesh Government, where in Ukhiya and Kutubdia the program is 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. 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.

WFP has been supporting the Government of Bangladesh to

improve food security and nutrition since 1974. Under the current Country Strategy Plan 2022 – 2026, WFP is working towards ending malnutrition and improving the nutrition status of the most vulnerable groups, among other strategic goals.

School feeding is one of the most common safety nets, providing the daily support and stability that vulnerable families and children need, and was shown to be one of the first social protection solutions that poor countries turned to during the social shocks of the 2008 financial crisis.<sup>42</sup> Particularly when integrated into national social protection systems, school feeding can contribute to prevent and protect people against poverty, vulnerability, and social exclusion throughout their life cycles.

Associating school feeding with other social assistance programmed such as scholarships, unconditional transfers and public works provides opportunities to address the multidimensional social and economic vulnerabilities faced by children and their families and helps to reinforce the impact of these programmes.<sup>43</sup> School Feeding Program.



## *"Every Step Towards My Dream" Bijoli*

Ten-year-old Bijoli Tanchangya is a fourth-grade student at Md. Shafibill Government Primary School. She lives in a remote village in Ukhiya Upazila, Cox's Bazar, about five kilometers into the hilly area from Marine Drive Road and nearly seven kilometers from her school. With no transportation or nearby educational institutions, Bijoli walks a total of 14 kilometers every day to attend school. Despite the physical hardship, she remains determined and never gives up. Her dedication shows just how passionate she is about learning. Her father, Kukya Tanchangya, is a farmer who works on both his own and others' land to support the family. Her mother, Shanti Rani Tanchangya, is a housewife.

Bijoli shares her dream with them: "Education is the only way to overcome poverty. That's why I have to study, no matter how hard it is."

Her parents proudly support her dream, saying: "Our only hope is that our daughter receives a good education and builds a better future for herself and others. We'll support her as much as we can."

Due to food insecurity at home, Bijoli often comes to school without eating. But thanks to the School Feeding Programme run by RIC and supported by WFP, she receives high-energy biscuits at school, helping her stay nourished and focused. Bijoli has a keen interest in Bangla and science. She also takes part in hygiene awareness sessions led by RIC staff, learning important habits like handwashing and personal cleanliness knowledge she shares with her family and community. Teachers describe her as bright, motivated, and always eager to learn. "Her commitment is truly admirable," says the head teacher.

Bijoli remains hopeful about her future:

*"My education gives me hope. Even though it's hard to walk such a long way, I know each step takes me closer to my dream. I want to become a doctor and help people in my community who face struggles like we do. Thank you to my teachers, my parents, and the School Feeding Programme.*

***I believe I can make my dream come true."***



## National Tuberculosis Control Program



***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, the Resource Integration Center (RIC) is implementing the National Tuberculosis Control Program in Rajshahi City Corporation with the financial and technical support of BRAC (GFTM). The target population is 162986 people and all the women, men and children of the designated area are the target beneficiaries of the program.

The overall goal of TB control is to reduce morbidity, mortality and transmission of TB until it is no longer a public health problem.

Through this programme RIC is contributing towards National Plan of reducing patients 221 per 100,000 population to 111 (50%) in 2025, to 44 (80%) in 2030 and to 22 (90%) in 2035 and the number of deaths per 100,000 population is currently 36 which to be reduced to 75% (10 people) in 2025, 90% (04 people) in 2030 and 95% (02 people) in 2035.

The project approach towards the diagnosis and treatment of TB focuses on community level education and engagement. The programme conducts orientation with different stakeholders of the community to engage them in efforts to identify TB patients, ensure treatment adherence, and reduce stigma surrounding TB. The stakeholders include cured TB patients, local religious leaders, school going children, girls' guides and scouts, other NGO workers, formal and non-formal care providers like graduate private practitioners, village doctors and pharmacists.

During the reporting period through operating micro scoping center total 647 TB patient identified on different categories. Social service provided to 533 patients. National TB day was also observed through organizing different events.

# Shongzog

Shongzog project's intervention is to achieve and increase the number of post-natal care (PNC) maintain quality and post-partum family planning. The aim of this project is "Increase use of Post-Partum Family Planning (PPFP) and improved coverage, timing and quality of PNC for First-Time Parents (FTPs) and their newborns in Noakhali". To achieve this goal Shongzog project organized and conducted various activities at the community level where the first-time parents and mother having below 12 months of age, husbands, mother in laws, adolescents, UP Chairman, members, other community people and district and upazila level managers with facility and community level service providers also attended.



PPFP counselling training

## Specific objectives of the project are the:

- Improved health system readiness to provide ANC, delivery, PNC and PPFPP services for firsttime parents and their newborns
- Improved quality of services for first-time parents and their newborns
- Improved referral for first-time parents and their newborns
- Improved engagement of first-time parents and their families
- Mentoring session
- Improved stakeholder engagement for first-time parents



Mentoring session

RIC has been implementing the project in Kabirhat, Companiganj, Begumbanj and Subarnachar Upazila of Noakhali district covering 39 Unions since September 2019 with support of Bill and Melinda Gates Foundation (Technical Support by: Save the Children International). The project completed on August 2024.

## Major achievement of the project:

- Parishad addressed identified gaps in quality service provision and facility access in Upazila Level
- Mothers who received counseling using Pre-discharge Counseling Checklist (PDCC) tend to avail successive PNCs & PPFPP compared to mothers who have not received counseling using PDC. PDCC are being used for all mothers
- PPFPP uptake and PNC coverage, timing & quality has increased may be associated with targeted home visits by FWAs, use of PDCC, better coordination between facility & community service providers
- Increased number of targeted home visits by FWAs
- In facilities has providing quality PNC services and found increasing trend of Q-PNC
- Algorithm helped FWAs to decide which FTMs to refer to the government health facilities
- A tool now adopted by government healthcare centers to enhance postnatal care

The community expresses gratitude for the comprehensive awareness activities conducted, including courtyard meetings, home visits, counseling sessions, and mothers' gatherings focused on Maternal, Newborn, and Child Health (MNCH) services.

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

# ENRICH

Enhancing Resources and increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is being implemented by targeting poor families at the grassroots level. Initiatives have been taken to achieve overall development, that is, socio-economic development of the country, increase human capacity and establish human dignity through human-centered development. Under this program, multi-dimensional development activities have been taken for different levels of people according to their age. Where prenatal and maternity services, child education, adolescent development activities, youth development activities, elderly development activities, sports and cultural activities, as well as integrated support related to the life and livelihood of poor people with social values are being provided.



With the support of Palli Karma-Shahayak Foundation (PKSF) RIC has been implementing the project in Pirojpur Sadar of Pirojpur district and Tongibari Upazila of Munshigonj district covering 37409 beneficiaries of 7989 households with the aim:

- To increase human capacity and create a volunteer (adolescent/youth/elderly) platform for organizing activities in a well-organized and sustainable manner in the community
- To inspire and encourage volunteerism and public service initiatives in education, health, adolescence, youth, older people and sports and cultural activities at the grassroots level
- To include the members of the program under the said platform and empower them by forming volunteer clubs
- To involve the people for the purpose of development and create a supportive environment through coordination with local administration and various government departments

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 7989 khana, organized 163 yard meetings on health awareness, people received health facilities through 167 static and 24 satellite clinics, provide health care among 683 people by 04 health camps, 34 people operated their cataract and 391 received primary eye treatment, 10360 tested blood pressure and 524 tested diabetic, provided education support among 934 students through 45 centers, 200 youth trained on entrepreneurship, 19 youth club formed and functioning, 74 Older People Club formed and 714 Older People enrolled as member of the club and 10 Older People awarded for their contribution in the society .

### 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 ENRICH is increased inter-relationship, cooperation, ethics, values and involvement in social development activities



# Older People Program



## RIC's Initiative on Ageing in Bangladesh

Resource Integration Centre (RIC) is one of the pioneering non-government organizations working to address ageing issues in Bangladesh. It prioritizes the rights and dignity of older people, focusing on establishing their rightful place in society. The overall aim of RIC's ageing program is to ensure the rights of vulnerable and marginalized older people are realized, especially their access to and inclusion in poverty reduction and health programs in Bangladesh.

Through the implementation of multi-dimensional activities under various projects related to older people, RIC has long believed based on its extensive experience that poor and vulnerable older individuals should receive economic and material support during their old age. This assistance enables them to cope with life's challenges and meet their basic needs with dignity, which they rightfully deserve. Currently, RIC's largest program for older people is the Integrated Income Security Program, aimed at improving the quality of life of older people in Bangladesh. Running from 2021 to 2025, the program is designed in line with both international and national frameworks. RIC maintains strong linkages with relevant Sustainable Development Goals (SDGs), the HelpAge program strategy, and the WHO and UN-declared Decade of Healthy Ageing (2020-2030).

### Key Focus Areas of RIC's Older People Program

1. Strengthening community-based Older People's Associations (OPAs)
2. Establishing Older People Social Centers through community initiatives
3. Providing age-friendly microcredit support
4. Offering Old Age Allowance to those not covered by the government's safety net programs
5. Observing the International Day of Older Persons (IDOP) and conducting "Age with Rights" campaigns
6. Providing humanitarian support to vulnerable older people

### Major Activities

- Leadership and communication development training
- Monthly Old Age Allowance and grants under Voron-Poshon
- Health care services including:
  - ⇒ Static and satellite clinics
  - ⇒ Health and eye camps
  - ⇒ Cataract surgeries
  - ⇒ Physiotherapy and ray-machine therapy
  - ⇒ Diabetes screening
- Recognition of older people and children for their contributions to society
- Microcredit support for age-friendly income-generating activities (IGA)
- Funeral support for the poor
- Distribution of material support (e.g., walking sticks, blankets, commode chairs)
- Social awareness campaigns on elderly issues

### Achievements During the Reporting Period

1. 103 union-based Older People's Associations (OPAs) are active across 104 unions
2. 21 Older People's Social Centers have been established
3. 289 vulnerable older people received Old Age Allowances through RIC and PKSF
4. 17,363 older people received special microcredit for income-generating activities
5. OPA leaders regularly visit sick and immobile older people in their communities and arrange necessary support
6. 1,694 older people received eye care services, including:
7. 231 cataract surgeries
8. 327 prescription glasses
9. 2,277 older people received primary health care
10. 9 frail older women received monthly assistance
11. 2,066 older people received physiotherapy services
12. 1,708 older people received warm clothing (1,000 from RIC and 708 through OPA initiatives)
13. 35 funeral supports were provided for poor older individuals

### Implemented the Projects During the Period

1. Older People Welfare Programme (OWP)
2. Improving Older People's Livelihood through Community Initiative (LIFT-OPLI)
3. Uplifting the lives of Elderly People Program
4. Improved Income Security through Strengthened Intergenerational Groups for Older People in Bangladesh



Community  
older people  
visit the  
homes of  
those who  
are ill  
and frail



Receiving medicine after their eye treatment



Providing  
Physiotherapy  
among older people



On 18 May 2025, the Charsindur Union Older People's Association (OPA) visited Rahima Mahij at her home in Sultanpur village, Narsingdi. Born on 1 February 1957 in Ksherkhola village, Shibpur, Rahima is a retired teacher who served 37 years at Kawadi Girls' School, Balamore. She also served as a Union Parishad member for 10 years and was actively involved in various social activities. Rahima has been a committed member of the OPA since its beginning and continues to attend meetings despite serious health issues, including diabetes, high blood pressure, and a damaged kidney. She is also a poet, having published three books of poetry, with many of her poems focusing on older people's rights and the work of RIC. Widowed in 2011 and without children, Rahima lives alone but remains active and engaged in her community.

Md. Shahabuddin Khan has been ill for a long time due to various complications. He is now bedridden and unable to move. He was a member of the OPA (Older People Association) and worked very sincerely for the welfare of older people. The members of the OPA bought some food and fruits from their own 'OPA Welfare Fund' and went to visit Md. Shahabuddin Khan. The leaders spent some time with him. Shahabuddin Khan expressed his feelings by saying, "Talking to you makes me feel good both mentally and physically. I have fond memories of the committee." The older people wished him good health and a long life. He remains active and engaged in her community.



## Improved Income Security through Strengthened Intergenerational Groups for Older People in Bangladesh

The income security of OPs in the project regions is improved and the corresponding capacities of the relevant institutions are increased. Government representatives, health service providers and ISHCs better consider the health needs of OPs in their areas of work. Government representatives, ISHCs and other stakeholders take better account of OPs in DRR, CCA and gender equality measures. ISHCs and other CSOs are empowered to actively take on a monitoring role to improve the implementation of the UPML.

Ensuring income security for people in old age is a crucial dimension of the UN common agenda of social security and universal social protection for all. The rights of older people to social security and to an adequate standard of living are laid down in the major international human rights instruments such as the Universal Declaration of Human Rights (UDHR), 1948, and (in more general terms) in the International Covenant on Economic, Social and Cultural Rights (ICESCR), 1966.

RIC is implementing the "Improved Income Security through Strengthened Intergenerational Groups for Older people in Bangladesh" Project in Dhaka, Narsingdhi and Pirojpur districts with the Financial support from the HelpAge Deutschland since August 2024. Project objective is that the Vulnerable OPs in the project areas benefit directly and indirectly from systematic institutional support in the areas of economic security, health gender equalities and participation.

Direct beneficiaries of the project has been calculated considering 12 ISHCs from Pirojpur, 24 ISHCs from Narsingdhi and 12 ISHCs from Dhaka participate ISHC in the project as beneficiary of ISHC They have a total number of 2650 members. These 2650 older people from ISHC are the direct beneficiaries of the project, 150 stakeholders (government-influenced NGOs (GO-NGOs), civil society organisations (CSOs), media, government officials) are part of the target group, 31 People who work at the MFIs are part of the direct target group of stakeholder. Approximately 600 persons are the indirect beneficiaries.

Following output, has been envisioned under the project:

**Output 1:** The income security of OPs in the project regions is improved and the corresponding capacities of the relevant institutions are increased.

**Output 2:** Government representatives, health service providers and ISHCs better consider the health needs of OPs in their areas of work.

**Output 3:** Government representatives, ISHCs and other stakeholders take better account of OPs in DRR, CCA and gender equality measures.

**Output 4:** ISHCs and other CSOs are empowered to actively take on a monitoring role to improve the implementation of the UPML.

During the reporting period following activities were implemented to contribute in producing expected output ;

### Capacity building of ISHC with regard to income security:

- 04 TOT on enhancing capacities of Promoting Income Security of older people
- 240 regular meetings of the Intergenerational Sefp-Help Club held
- Baseline information of the Older Peoples livelihood collected and data based established
- IDOP observed at the 04 project locations
- 04 MoU signed among ISHC, Union Parishad, and Department of Social Services (DSS) jointly work for better management of Old Age Allowances
- 01 Consultation meeting with Local MFI representatives
- 04 meetings for formation of OP Savings Group and 18 regular savings group meetings held
- Baseline health information of the Older People is collected
- Gender TOT focussing Older Women organized
- World Elder Awareness Abuse Day-2025 at 4 project location observed

Most of the activities targetted in the reporting year colud not be executed due to unstable situation prevailing in the country and consequently carry forwarded for the next year.



# Capacity Building of Young Entrepreneurs for the Vitalization of the Digital Giga Island of Mohakhali



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

The project launched in Jan.' 2022, the total beneficiaries are 340 person among them 90 Young Entrepreneurs plus 250 Agri-Producers. The project funded by KOICA, RIC jointly implementing the project with World Vision International.

These programs aim is to empower young people, particularly in marginalized communities, to succeed in their entrepreneurial endeavors.

Major intervention of the project is the: Facilitate e-commerce capacity building training for entrepreneurs: The goal of this training was to provide participants with practical knowledge of e-commerce, digital marketing, branding and coordination with stakeholders. The contents of the training were E-commerce website management, documents required for E-commerce businesses, Web design, and the Internet. The achievement through training was that entrepreneurs would be able to understand e-commerce and use the knowledge gained to run their initial e-commerce business on their youth digital business hub. Facilitate business planning capacity building training for entrepreneurs (RIC). The goal of this training was to help participants understand the business plan, provide ideas for necessary documents for the dry fish business, educate them on the marketing aspects of the dry fish product, teach them how to run a profitable business, and prepare the business plan for hub Wise Business. Through training, the concerned entrepreneurs were able to maintain their businesses, improve business planning, and marketing, and increase accountability.

Improved access to the e-commerce facilities and Resources: The project facilitates access to resources such as initial capital, training modules, and networking opportunities, as demonstrated in their work with dry fish producers on Maheshbhai Island.

**Mentorship and Guidance:** The organization often pairs young entrepreneurs with mentors and provides ongoing support to help them navigate the challenges of starting and growing a business.

**Focus on Sustainability:** The project aims to build sustainable livelihoods for young entrepreneurs, enabling them to achieve financial independence and contribute to their communities.



## Major achievement during the period:

- Established 05 Youth Digital Business Hub in 04 unions and in Maheshkhal 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 Floor Casting



RIC has been implementing the Adolescent Program since 2019 with the support of PKSF Sapahar, Mathbaria, and in Ramu Upazilas, with 6096 youth girls in 233 adolescent clubs and 6398 youth boys in 254 adolescent clubs.

Adolescents in Bangladesh face significant challenges related to health, education, and social inequalities, with adolescent girls disproportionately affected by issues like child marriage and early pregnancy. These challenges are further exacerbated for marginalized groups such as those living in poverty, with disabilities, or in specific geographic locations. 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

light of this, the adolescent program includes 1) social awareness activities, 2) health awareness activities, 3) Soft skill development training and practice activities, 4) Leadership development activities, 4) Cultural and sports activities and 5) 'Social Advocacy and Knowledge Dissemination' for creating anti-tobacco awareness at field level.

In the reporting year 5262 people participated in 271 yard meetings and were given advice on various social issues, 1007 people in 29 batches were given orientation on value development and social awareness and health awareness (child marriage, dowry, anti-event teasing, anti-drug, adolescent health and menstrual health awareness, food and nutrition awareness and healthy sanitation) activities, 889 people in 29 batches were given orientation on soft skill development training and practice activities, 899 people in 29 batches were given training on leadership development activities, awarded 21 mentors orb their successful mentoring and different sports and cultural events were organized at the Upazila the union level where 7187 people participated.

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.

Working with the teenagers at the community level on issues such as poverty, social awareness and social diseases, health and sanitation, leadership, morality, etc., has developed the mentality of working as agents of social transformation.



## General Food Assistance



**WFP providing general food assistance to the entire Rohingya refugee population about 10,06,670 under 2,04,768 families (source: UNHCR Population Factsheet as of November 30, 2024) in 33 camps of Ukhiya and Teknaf through E-voucher & Building Block platform. RIC is working as a Cooperating Partner (CP) of WFP and is providing food assistance to 41,752 FDMN HHs from its 04 outlets covering 07 camps (Camp 13, 14, 15, 16, 19, 20 & 20 Ext.) at Ukhiya Upazila under Building Block and SCOPE platform of E-voucher modality.**

**Base Transaction by different Method/Platform (Building Block, SCOPE & Dummy):** At present we are transacting food commodities to the Rohingya HHs under Catchment C through E- Voucher Modality. Under this modality, Building Block and SCOPE platform is used. Besides, some transaction cannot be done through this platform due to loss of UNHCR smart cards or faulty QR code. In these cases, SCOPE Assistance cards are used or scope transaction or dummy support is provided.

**Transaction at the Fresh Food Corner (FFC) :** At present, all outlets under catchment Chave Fresh Food Corner (FFC) for providing fresh food to approx. 30% of the total Rohingya HHs. To improve the nutrition intake, Live Fish and Live poultry are Rapid response: There are Rapid Response Committee in each operational area. The committees are assigned to perform any kind of activities during emergency situation i.e. DRR and response of cyclone, heavy rainfall, land slide, fire, earthquake, or any type of protection & man-made hazards, new inclusion or relocation of Rohingya beneficiaries etc. These teams are guided by a project management team, led by RIC-GFA Programme Manager.

### **Dummy Support :**

**Porter service to Extremely Vulnerable Individuals (EVI):** WFP is a humanitarian organization working for hunger free world. It also works for easy access to food. WFP allow porter support to the HHs having no male individual within the age of 18 to 60. Besides, person with disability, child, women & elderly headed HHs also supported with porter service for carrying food commodities from outlet to their doorstep.





### **Scope Assistance Card distribution and withdrawn of old scope cards:**

**Awareness Session:** For delivering the messages from WFP regarding transaction, we conduct awareness sessions in the block level. We target to reach all the HHs each month in small to medium groups having 20-30 participants. Most of the cases, we do not find any suitable session place and conducted on the road side by standing. Sometimes we get some meeting places like learning centre, Madrassa etc. We disseminate messages like monthly entitlement, introducing Fortified rice ,commodity list with price, required documents for needed for transaction, Help desk service, elligibility of receiving porter service and Fresh food voucher, Nutrition vouchers, checking commodity quality & quantity during transaction, awareness on Dengue & Covid pevention, Commodity handling from outlet to their door step, Gender, PSEA, DI etc. We also sensitize the beneficiaries to keep patience due to countrywide unrest situations and interrupted net connectivity which created problems in food transactions from WFP outlets. During the reporting period awareness session were conducted.

### **Mobilization & Sensitization:**

RIC is providing food assistance to more than 42 thousand FDMN HHs each month within 20-22 days. Per day average mobilization is approximate 2200 in 04 outlets. Mobilization & Token distribution was conducted by the Block Volunteers and RFSC members follow up the token distribution process.

### **Crowd Management:**

One of the major tasks of food transaction is to manage crowd. A huge number of transaction is operated daily. We segregate the whole day schedule in small span of 15 to 30 minutes. A specific number of BNF are mobilized in specific time. The targeted BNF are requested to come within the time. If it is not maintained, crowd may occur. Considering the reasons, mobilization team keep connection with assigned staff at outlet to know the crowd situation and slow down or speed up the mobilization to keep crowd in control. Retailers also manage the required commodity in adequate amount and also collect the commodity timely.

### **Checking Commodity quality & availability at Retail Shops & FFC:**

We check the commodities quality and availability before starting transaction. Besides, we continue checking the commodities throughout the transaction period. Whenever we find poor quality or less weight issue, we share this matter with Outlet Supervisor and WFP personnel to take instant recommendation regarding corrective measures. Customers have their right to purchase commodities as their own choice. So, target is estimated considering the last month's trend and different vouchers allocated for the especific dates. Due to small space for storing fresh Food and live fish & chickens, commodities finished during transaction. If required supply of commodities are not delevered to FFC in time, customers unable to purchase their desired commodities. Besides,If any deviation observed regarding quality & quantity of the transacted commodities, the customers have the right to complain it in the help desk corner. If he want, he complain in the help desk, RIC-GFA programme team share this issue to retailer and take initiative to provide the corrected commodities to the customer after checking in CCTV.

### **Help Desk - Complaints Feedback Mechanism:**

We are maintaining help desk for receiving complaints from the customers as per guideline of WFP. Each outlet has two help desk staffs to 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. They also can check the HHs' updates on WFP online BB transaction platform through ETS connectivity. If we are unable to solve the problems, written complaints are sent to WFP for further feedback. The customers come to outlet according to the date given in feedbackRIC's General Food Assistance Programme (GFA) has a significant impact in providing regular food assistance and build-back-better support to vulnerable populations affected by the Rohingya crisis in Cox's Bazar. As the influx has now entered its sixth years, the situation has transitioned from an emergency to a protracted crisis. Therefore, GFA has undergone a strategic shift, incorporating a greater humanitarian-development nexus lens with an integrated approach to humanitarian services.

## Out of School Children Education Programme

# OoSCE



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

RIC has been implementing the program in Munshigonj district as an Implementation Support Agency (ISA). The project was initiated in December 2020 to complete a set curriculum in 44 months, the enrollment of drop-out school children creates a big challenge. At the beginning of the project, 12600 children were selected through a baseline survey process to establish 70

learning centers in each Upazila of the district, considering a standard of 30 students for each centre. However, considering the number of students enrolled, a total of 395 Learning centers were in operation with 9046 learners.

For smooth functioning of the Learning Center were provided with all necessary materials and equipment, Staff as per the project guideline recruited and deployed, necessary training imparted to the Teachers and Programme Supervisors, Center Management Committee (CMC) were formed as per the guideline of the project, Children were provided with education materials and books, School bag and Uniform.

The reporting year is the last year of the project period RIC successfully deliver all deliverables as per the agreement with the Bureau of Non-formal Education of the Ministry of Primary and Mass Education.

- ❖ Introducing digital learning centers as piloting to replicate the same in other same nature of initiatives
- ❖ Linked with the Government Stipend Program for primary school students for the out of school children
- ❖ Inclusion of OCCE students with main stream primary education



Book  
distributing  
among  
the  
children

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

# ECCCP



Inauguration of Roof-Top MAR System to Combat Water Scarcity in Gomostapur, Chapainawabganj

Climate change is changing the nature of droughts in Barind by increasing temperature and variations in precipitation. Drought causes severe challenges for vulnerable communities of the Barind region. During droughts, almost all natural surface water sources evaporate, leaving none for drinking, sanitation or agriculture. The human cost is measured in a greater incidence of disease, especially among children and lack of nutrition due to crop failure, increased poverty and reduced development potential.

In response to these challenges, the Palli Karma-Sahayak Foundation (PKSF) has implemented the "Extended Community Climate Change Project-Drought (ECCCP-Drought)", funded by the Green Climate Fund (GCF). As part of this initiative, Inauguration of Roof-Top MAR System to Combat Water Scarcity in Gomostapur, Chapainawabganj. Resource Integration Centre (RIC) is implementing this

project in Gomstapur Upazila of Chapainawabganj since March 2024.

The project intends to address the above-mentioned drought-related problems by promoting good water management, adaptive technological practices, infrastructure maintenance, and planning for irrigation, drinking and household usage.

Also, the project intends to reduce water needs by promoting the cultivation of crops with low water requirements in the dry season, thus reducing irrigation needs to a certain level. In addition, the project will provide more water access points for drinking purposes too, thereby reducing the burden on women. Distribution of Materials for Vermi-Compost Plant & Homestead Gardening.

Anticipated output of the project are the enhanced capacities of government institutions to implement and monitor water resources management and climate change adaptation projects, Increased availability of surface and ground water for irrigation and drinking and drought resilient livelihoods created through a sustainable agricultural production.

### To contribute in achieving anticipated output during the reporting period following activities were conducted:

- ❖ Arrange group meetings of the CCAG by CMO- 288
- ❖ Trainings for CAG members - 300
- ❖ Roof-top MAR system installed-22
- ❖ Re-excavation of pond and installation of recharge well -1
- ❖ Loan for drought resilient crop to 150 farmers
- ❖ Loan for draught adaptive fruit cultivation to 160 Farmers



Distribution of Materials for Vermi-Compost Plant & Homestead Gardening

Completion of 24 Roof-Top MAR Works under ECCCP-Drought Project



# Flood Response and Resilience Building for Older People of Feni district in Bangladesh



RIC to implement a comprehensive program focusing on flood response and resilience building for the older population in Feni district with the support of HAI GEF and HAD. As part of a phased assistance initiative, 900 elderly persons 500 of Phulgazi and 400 of Chagalnya received 6,000 BDT as MPC (Multi Purpose Cash) in via mobile banking, The objective of the support for the Older People headed Households was to meet their needs on priority basis recovering from flood. Additionally, blankets were provided to 900 elderly individuals while winter clothing was distributed to another 560 individuals (280 man and 280 women) in the affected area to reduce the vulnerability of older people to cold-related illnesses, especially in a flood-affected context within the Project was implemented jointly by Resource Integration Centre (RIC) - Lead partner - Responsible for overall management of the intervention and implementation in

Phulgazi Upazila and Young Power in Social Action (YPSA)- Responsible for implementation in Chagolnaiya Upazila Program Planning and Implementation. With the financial assistance from HelpAge International, RIC devised a structured plan to support Older People among the flood victims in Feni district. After having approval from the NGO Affairs Bureau, formal letters were submitted to the district and upazila administrations, seeking necessary approvals for relief operation as per the procedure set by the government. Following this, project staff organized community consultation meetings involving local government representatives, school teachers, and community members including Older People. These consultations provided critical insights into the most severely affected areas and enabled the development of an accurate flood impact map.

The timely intervention by RIC and HelpAge International brought significant help to older flood victims, addressing both their immediate needs and longer-term resilience. The program was well-received by beneficiaries and earned commendation from the upazila administration for its transparency and effectiveness. This initiative not only alleviated the suffering of older people but also showcased the power of coordinated efforts in responding to natural disasters. By focusing on the most vulnerable, the program demonstrated a commitment to inclusivity and social responsibility in disaster management.

The chief guest from upazila administration expressed her feeling about the implementation as “Flood Response and Resilience Building for the Older People of Feni district in Bangladesh” project has served as a vital example of collaborative humanitarian work. Through careful planning, community engagement, and rigorous beneficiary verification, RIC and HelpAge International successfully delivered targeted support to older people in need. This initiative not only provided immediate relief but also strengthened the foundation for rebuilding lives in the aftermath of the devastating flood.



# Post Emergency Response for flood-affected people in the southeastern districts in Bangladesh (Poshuram Upzila, Feni Districts)



This devastating flash flood of 2024 affected the 1.36 million marginalized households in Feni, Noakhali, Laxmipur & Comilla districts, and 29,039 households are our direct beneficiaries who lost their assets like livestock, fish, paddy, vegetable & small trade valued amounting to 5,245 million taka additionally 3268 tube wells & 13854 hygienic toilets were also washed away or damaged.

RIC with the financial and technical support from NORWEGIAN REFUGEE COUNCIL (NRC) RIC respond to this emergency. A project was initiated in response in Mirjanagor and Chitholia union of Porsuam upazila of Feni district during the period from 1st November to 30th April 2025. The project's objectives were, firstly, to address the immediate needs of those affected and, secondly, to support long-term recovery and resilience-building efforts.

For engaging community in the planing through monitoirg process a consultation meetings were conducted at 2 unions Mirjanagor and Citholia. The participants were community leaders, Imam, union secretary, student representatives, teachers, community people, etc. 30 participants were present at Mirjanagor and 32 were at Chitholia union. The meeting discussion points were 1. vulnerable area selection, 2. vulnerable HHs selection, 3. need analysis, 4. problem identification, 5. project feasibility, 6. cooperation for scheme selection, etc. Based on the community need assessment and field level assessment by the NRC and RIC officials immediate and long term need has been identified. based on the need the project was implemented in two phases. following are the achievement under the project.

## 1st Phase

1. Immediate support: Food and Non-food items by providing food & sanitation packages or Multi-Purpose Cash (MPC) support to vulnerable households. Total 865 HH were provided MPC support.
2. Shelter and Protection support: Repairing and re-building of damaged shelters through conditional cash support.100 fully damaged house was rebuilt and 300 partially damaged house were repaired.
3. Distribution of Household/Kitchen item: To returned at their normal living 500 HH were supported with necessary kitchen items.
4. Water, Sanitation, and Hygiene (WASH): Servicing, Repairing, and installation of tube-well and Latrine Cleaning & Repair of damaged Water Points 100, Construction of household toilets 200, Rehabilitation of WASH facilities in 05 schools.
5. Cash for Work: CFW programs to rebuild damaged community infrastructure and restore livelihoods. Cleaning and repairing of damaged school through CFW 10, Rehabilitation of community infrastructures (Roads, school ground, canals) through Cash for Work-200.
6. Awareness raising session on Water safety, Hand washing, O&M of latrines/toilets-200.



## 2nd Phase

Construction of household latrines: BDT 15,000 for 200 HH for latrines. Construction through conditional cash transfers.

1. WASH facilities in school: 5 schools WASH facility repair. The focus is on hygiene and hand washing total of 1900 beneficiaries (boys-859, Girls-955, disabled-20 & SMC members-66) benefited in the institution from to WASH facility.
2. Cash for Work: 2.415 KM (7922 feet) road repair through conditional cash transfers. A total of 200 HHs and 900 family members benefited and livelihood support. The repairing road are used by community people linked with bazar, main road, school, masque etc. and there are on an average 1100 people for one scheme and a total 11schemes is accumulated 4,400 community people indirectly benefited. Road repair to create short-term employment opportunities, enhance the local economy, and, as an indirect impact, CFW improves community infrastructure.
3. Awareness Session: 10 (Ten) sessions conducted at the beneficiaries' level through a module and flipchart, also hand washing Leaflet distribution in the community. The message of those flipchart and leaflets were how to wash hand properly with 6 principal and in the way of eight steps, management of toilets, cover the legs by footwear, hand wash by soap or any alkaline materials after when use of toilets, washout of toilets, merits and demerits for use of sanitary latrine etc where the A total of 200 participants attended the sessions.



## Noakhali Flash Flood Recovery Project-2024

Since August 19, 2024, heavy rainfall and water from hilly areas have caused severe flooding in 11 districts of Bangladesh, including Feni, Noakhali, Comilla, Lakshimpur, Moulvibazar, Habiganj, Brahmanbaria, Chattogram, Khagrachhari, Cox's Bazar, and Rangamati. The most affected districts are Feni, Noakhali, and Comilla. The heavy rains and water from upstream have led to a significant rise in water levels in major rivers such as the Surma-Kushiara, Dhalai, Manu, and Khoai in the northeast, and the Gomti, Muhuri, Feni, and Halda rivers in the southeast. A total of 4.94 million people have been affected by the floods, and around 285,000 people have been displaced to shelters. As of August 26, 23 people have died in the floods (Ministry of Disaster Management and Relief). Approximately one million people remain marooned by floodwater in the affected areas.

According to the Needs Assessment Working Group's situation overview, 587 unions in 77 upazilas across 11 districts have been affected. Among those affected are 2.58 million women, 1.54 million children, 0.52 million infants, 66,447 pregnant women, 63,101 persons with disabilities, and 0.41 million elderly people. A total of 3,527 flood shelters have been opened to accommodate the displaced population in flood-affected districts. According to the latest updates from the Meteorological Department and the Flood Forecasting and Warning Centre (FFWC), major rivers in the northeastern and eastern regions of the country are currently experiencing decreasing water levels.

## To ensure emergency support for flash flood-affected communities

### Project Objectives:

1. To address immediate life savings needs of disaster-affected communities.
2. To support the recovery of livelihoods in affected communities' post-flood.

### Flood response Area:

The flood response location is WV Non-projected area Subarnachar upazila and Noakhali Sadar Upazila under Noakhali District.

**Food Package:** Rice 20 kg; Vegetable oil 2 Litre; Lentils 2 kg; Chira (flattened rice) 1 kg; Salt 0.5 kg; Sugar/Molasses 0.5 kg; Mung dal (green beans) 2 kg; Cholar dal (beans) 3 kg; @2800 BDT (USD 21.36)- Package recommended by Food Security cluster



**Hygiene Kits (WASH):** Bucket with lid (20L)- 1pcs; Plastic Mug 1pc 1.5 L capacity; Plastic water container jerrican-10 L, 1pcs; Bathing Soap (150 gm)- 5 pcs; Detergent Powder (1 KG) for laundry 1 pcs; Disinfectant(liquid/powder) 1 bottle; Disposable Sanitary pads/cloths for Menstrual Hygiene Management (m square each) -10 pcs x 2 packs; Highly absorbent, soft dark cotton fabric (not deep dark like black) for filtering purpose of water 2 pcs: 40 x 40 cm; Oral Rehydration Therapy (ORS) 1 pack/20 sachets; Water Purification Tablet (WPT).



## Support for the Flood Victims from RIC Own Fund

On 20 August 2024, heavy monsoon rains, alongside a low-pressure area over the Bay of Bengal, caused widespread flooding in eastern Bangladesh, increasing the water levels in Dhalai, Feni, Gomti, Halda, Khoai, Manu, Muhuri, and Surma-Kushiara Rivers (Reuters 26/08/2024; ECHO 30/08/2024; Crisis24 22/08/2024; CARE 31/08/2024). The flooding, considered the worst in Bangladesh in three decades, had affected more than 5.8 million people. Sylhet and Chattogram divisions had been the most affected, with the floods reaching 545 municipalities across 74 upazilas in 11 districts (Brahmanbaria, Chattogram, Cox's Bazar, Cumilla, Feni, Habiganj, Khagrachari, Lakshmipur, Moulvibazar, Noakhali, and Sylhet).

Resource Integration Center (RIC) is worked with the flood-affected people in the eastern part of the country, especially in Comilla, Noakhali, Sylhet, Feni and neighboring areas, with relief and humanitarian assistance.

For the help of the people affected by this flood initiatives taken by organization with the 01 day basic salary of all staff members and surplus of microcredit operation.

01 day basic salary of all the staff of the organization has been deposited as a donation in the relief fund of the Principal Advisor. Relief assistance has been provided from its own funds to the affected areas of Noakhali, Lakshmipur, Feni, Comilla, Chandpur and Moulvibazar districts in the work area covering 5000 households. Relief assistance has been provided in three packages.

**Package 1:** Rice, pulses, oil, potatoes, onions, garlic, salt, turmeric, chili, matches, soap, orsaline, water purification tablets, essential medicines, sanitary napkins.

**Package 2:** Chira, jaggery, baby food (milk), muri, biscuits, soap, orsaline, water purification tablets, essential medicines, sanitary napkins.

**Package 3:** Khichuri-egg, water, soap, orsaline, water purification tablets, essential medicines, sanitary napkins.



# Day Observation & Special Events

## Martyrs Day and International Mother Language Day-2024

The Resource Integration Center (RIC) paid tribute to the Central Shaheed Minar on the occasion of February 21, Martyrs' Day and International Mother Language Day-2024. Mr. Mahbubur Rahman of the Executive Council of Rick, Mr. Baharul Islam Green, Deputy Director Mr. Abu Riyad Khan, were present on the occasion.



## International Day of Older Persons - 2024

1st 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. The UN Convention on the Human Rights of Older Persons has emphasized this year. Worldwide campaign has been celebrating on the caption of "It's time for UN convention on the rights of older persons".



The theme of the United Nations, was "Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older Persons Worldwide\_২০২৪-মর্যাদাপূর্ণ বার্ধক্য: বিশ্বব্যাপী প্রবীণদের জন্য পরিচর্যা ও সহায়তা ব্যবস্থা শক্তিশালীকরণ-২০২৪. 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 2000 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.

### Global Rally: Age With Rights

Global Rally is a key part of the Age With Rights Campaign to express solidarity and raise the voice widely for UN convention on the human rights of older people. It is an opportunity for people around the world who support the stronger protection and promotion of older people’s human rights to unite and call on governments to take action.



## 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
CTM	: Cash Transfer Modernization
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 the 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
MLP	: Market Linkage Promotion
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
SMART	: Sustainable Micro-Enterprise and Resilient Transformation
SMC	: School Management Committee
SME	: Small and Medium Enterprise
TB	: Tuberculosis
OP	: Older People
OPA	: Older People Association
UH &FFWC	: Union Health and Family Welfare centre Flood Forecasting and Warning Centre
VMCC	: Village Milk Collection Centre
WASH	: Water Sanitation and Hygiene
WFP	: World Food Program



# Audit Report





**S.K. BARUA & CO.**  
CHARTERED ACCOUNTANTS

*A member firm of Empacta  
Berlin, Germany*

**Independent Auditor's Report**  
**To**  
**The Governing Body of**  
**Resource Integration Centre (RIC)**  
Address: Plot#88/A/KA, Dhanmondi 7/A. Dhaka, 1209

**Report on the Audit of the Consolidated Financial Statements Opinion**

**Opinion**

We have audited the financial statements of "**Resource Integration Center (RIC) Consolidation**" which comprise the statement of Consolidated Financial position as at 30 June 2025 and the statement of Consolidated Comprehensive Income for the year ended 30 June 2025 and the statement of Consolidated Receipts & Payments for the period from 01 July 2024 to 30 June 2025 and notes to the consolidated financial statements, including a summary of significant accounting policies and the 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 International Financial Reporting Standard (IFRS) and other laws and regulations.

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the 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.

**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 consolidated financial statements, management is responsible for assessing the project's duration, disclosing, as applicable, matters related to projects period and using the going concern basis of accounting unless management either intends to liquidate the project or to cease operations, or has no





realistic alternative but to do so those charged with governance are responsible for overseeing the projects 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 project'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 Trust's ability to continue in organization activities up to the organization period. 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 consolidated 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, further events or conditions may cause the organization to cease to continue its operation up to end of the organization period.
- 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;

**Dated: Dhaka**

**26 OCT 2025**

**Suhrid Kumar Barua FCA**

**Partner**

**Enrollment No. 232**

**S. K. Barua & Co.**

**Chartered Accountants**

DVC:2510260232AS702150





As at June 30, 2025

Particulars	Notes	As on June 30, 2025	As on June 30, 2024
<b>PROPERTY &amp; ASSETS</b>			
<b>Non-Current Assets</b>			
Property, Plant & Equipment	6.00	477,399,246	494,948,168
Intangible Assets	6.01	775,207	1,962,433
Capital Work in Progress	6.02	59,970,471	-
<b>Total Non-Current Assets</b>		<b>538,144,924</b>	<b>496,910,601</b>
<b>Current Assets :</b>			
<b>Total Current Assets</b>		<b>21,473,921,987</b>	<b>17,283,241,677</b>
Investment	7.00	905,758,395	630,395,885
Revolving Loan Fund (Outstanding)	8.00	20,331,259,068	16,417,015,066
Loan & Advance	9.00	83,771,924	105,755,993
Unsettled Staff Advance	9.01	40,441,150	22,396,264
Advance Income Tax	9.02	14,750,822	12,662,324
Grant from SEP (Bank Interest)	9.03	-	79,028
Accounts Receivables	10.00	67,251,425	46,761,425
Grants Receivable	10.01	30,689,203	48,175,692
<b>Cash and Cash Equivalents</b>	11.00	<b>646,886,330</b>	<b>897,256,407</b>
Cash in Hand		62,423,134	83,849,486
Cash at Bank		584,463,196	813,406,921
<b>Total Current Assets</b>		<b>22,120,808,317</b>	<b>18,180,498,084</b>
<b>Total Property and Assets</b>		<b>22,658,953,241</b>	<b>18,677,408,685</b>
<b>CAPITAL FUND &amp; LIABILITIES</b>			
<b>Capital Fund</b>			
Fund Account	12.00	2,362,284,073	1,965,336,462
<b>Total Capital fund</b>		<b>2,362,284,073</b>	<b>1,965,336,462</b>
<b>Non Current Liabilities</b>			
Loan from Financial institution (PKSF)-long term	13.01	1,127,344,986	916,708,327
Loan from Bank and others Financial Institution-long term	14.01	3,064,131,219	2,445,106,196
Members Savings deposits- long term	16.01	947,226,302	458,297,350
Members savings deposits Long -term (VOL)	17.01	294,812,361	-
Micro Credit Insurance Fund- long term	17.00	887,056,774	573,071,905
<b>Total Non Current Liabilities</b>		<b>6,320,571,642</b>	<b>4,393,183,778</b>
<b>Current Liabilities</b>			
Loan from Financial institution (PKSF)-short term	13.02	1,311,413,334	1,036,968,333
Loan from Bank and others Financial Institution-short term	14.02	7,364,611,021	6,320,615,958
Temporary Loan	15.00	64,438,335	48,111,148
Members Savings deposits- short term	16.02	4,407,602,710	4,037,932,403
DPS Savings deposits- short term	16.03	23,406,680	238,327,034
Provisions and Accruals	18.00	656,232,685	606,550,252
Accounts Payables	19.00	125,429,357	8,465,259
Grants in Advance	20.00	22,963,404	21,918,058
<b>Total Current Liabilities</b>		<b>13,976,097,526</b>	<b>12,318,888,445</b>
<b>Total Capital Fund and Liabilities</b>		<b>22,658,953,241</b>	<b>18,677,408,685</b>

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

President  
RIC

Treasurer  
RIC

Executive Director  
RIC

Signed as per our separated report of even date

Dated: Dhaka  
26 OCT 2025



Suhrid Kumar Barua FCA  
Partner  
Enrollment No. 232  
S. K. Barua & Co.  
Chartered Accountants

DVC:2510260232AS702150



**RESOURCE INTEGRATION CENTRE (RIC)  
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

For the year ended June 30, 2025

Particulars	Notes	General Account	Micro Finance & Water Plant	Different Projects	Amount (Tk.) 2024-2025	Amount (Tk.) 2023-2024
<b>INCOME</b>						
Project Grants	21	-	-	513,075,169	513,075,169	271,752,276
Membership Fees (General Committee Members)	22	-	-	-	-	7,100
Forfeited amount of Provident Fund	23	-	5,306,670	-	5,306,670	2,553,996
Organization & Community Contribution	24	-	69,669,735	25,335,964	95,005,699	85,564,296
Management cost recovered from Different Projects	25	14,055,822	-	-	14,055,822	14,243,750
Service Charge from Micro Credit Operations	26	-	4,003,744,731	-	4,003,744,731	3,345,457,563
Membership Fees, Sales of passbooks, Forms and Wastage items	27	-	5,370,925	-	5,370,925	3,373,983
Bank Interest	28	4,745	13,184,401	-	13,189,146	7,230,974
Interest on Investment	29	-	54,123,628	-	54,123,628	35,765,654
<b>A. Total Income</b>		<b>14,060,567</b>	<b>4,151,400,090</b>	<b>538,411,133</b>	<b>4,703,871,790</b>	<b>3,771,949,592</b>
<b>EXPENDITURE</b>						
<b>B. Programme and Project Operational and Management Cost</b>		<b>22,004,254</b>	<b>2,335,954,501</b>	<b>537,957,236</b>	<b>2,895,915,991</b>	<b>2,352,398,069</b>
Orientation, Training, Meeting, Workshop, Seminar etc.	30	225,927	559,709	10,109,040	10,894,676	11,328,442
Project/Program Implementation Cost	31	470,445	-	319,359,648	319,830,093	131,472,692
Staff Salary and Benefits	32	13,936,117	1,580,229,146	190,697,914	1,784,863,177	1,569,790,409
Travel, Perdiem and Accommodation	33	568,539	76,641,298	7,663,484	84,873,321	83,788,066
Office Rent & Utilities	34	843,542	67,561,223	4,392,459	72,797,224	86,023,478
Communication	35	336,719	24,390,736	2,135,208	26,862,663	26,071,469



**RESOURCE INTEGRATION CENTRE (RIC)  
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
For the year ended June 30, 2025

Particulars	Notes	General Account	Micro Finance & Water Plant	Different Projects	Amount (Tk.) 2024-2025	Amount (Tk.) 2023-2024
General Administrative and Management Cost	36	2,373,225	113,630,504	3,599,483	119,603,212	92,091,518
Audit, Registration & Legal fees	37	282,302	48,379,648	-	48,661,950	50,598,485
Organization Contribution	38	2,967,438	75,844,573	-	78,812,011	72,528,691
Interest expenses on members savings	39	-	348,717,664	-	348,717,664	228,704,819
C. Cost of finance for the Micro Finance Fund	40	-	1,401,002,931	-	1,401,002,931	1,124,817,879
D. Depreciation and amortization Expenses	41	722,182	34,962,285	-	35,684,467	40,156,238
E. Bank Charges	42	44,128	12,330,432	453,897	12,828,457	10,840,892
<b>F. Total Expenditure (B+C+D+E)</b>		<b>22,770,564</b>	<b>3,784,250,149</b>	<b>538,411,133</b>	<b>4,345,431,846</b>	<b>3,528,213,077</b>
<b>G. Excess/(Deficit) of Income Over Expenditure before Tax (A-F)</b>		<b>(8,709,997)</b>	<b>367,149,941</b>	<b>-</b>	<b>358,439,944</b>	<b>243,736,515</b>
<b>H. Income tax Expenses</b>		<b>-</b>	<b>19,342,245</b>	<b>-</b>	<b>19,342,245</b>	<b>5,809,580</b>
<b>I. Excess/(Deficit) of Income Over Expenditure after Tax (G-H)</b>		<b>(8,709,997)</b>	<b>347,807,696</b>	<b>-</b>	<b>339,097,699</b>	<b>237,926,935</b>
		<b>14,060,567</b>	<b>4,151,400,090</b>	<b>538,411,133</b>	<b>4,703,871,790</b>	<b>3,771,949,592</b>

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

*M. Z. Khan*  
President  
RIC

*S. K. Barua*  
Treasurer  
RIC

*Suhrid Kumar Barua*  
Executive Director  
RIC

Signed as per our separated report of even date.



**Dated: Dhaka  
26 OCT 2025**

*Suhrid Kumar Barua*  
**Suhrid Kumar Barua FCA**  
Partner  
Enrollment No. 232  
S. K. Barua & Co.  
Chartered Accountants

DVC:2510260232AS702150



**S.K. BARUA & CO.**  
CHARTERED ACCOUNTANTS

*A member firm of Empacta  
Berlin, Germany*

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

For the year ended June 30, 2025

Particulars	General Account	Micro Finance & Water Plant	Different Projects	Amount (Tk.) 2024-2025	Amount (Tk.) 2023-2024
<b>A. Opening Balance</b>	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
<b>B. RECEIPTS</b>	147,234,309	52,898,578,188	644,044,146	53,689,856,643	43,154,340,020
Project Grants Received from Different Donor	80,664,105	22,441,282	511,278,291	614,383,678	324,803,884
Contribution Received	212,000	24,328,299	30,957,050	55,497,349	81,360,136
Membership Fees (General Committee Members)	-	-	-	-	7,100
Management Cost received from Different projects	55,260,495	-	-	55,260,495	14,257,862
Loan received from bank and other Financial Institute	-	12,889,383,334	101,689,979	12,991,073,313	9,677,635,666
Staff Risk Fund Received	195,773	-	-	195,773	250,333
Loan received from PKSF	-	1,584,300,000	-	1,584,300,000	1,346,500,000
Loan received from Different sources	1,000,000	-	-	1,000,000	62,414,431
Loan Installment Realized	-	29,085,540,949	-	29,085,540,949	23,876,559,633
Micro Credit Insurance Fund Realization	-	430,021,326	-	430,021,326	-
Encashment of Investment	-	95,110,271	-	95,110,271	155,626,645
Interest/Installment realised on staff loan	-	3,406,892	-	3,406,892	5,381,407
Group Member's Savings collection	-	4,942,493,717	-	4,942,493,717	4,153,432,182
Advance/Receivable Realised	7,990,623	110,639,402	118,826	118,748,851	113,433,126
Sale of Asset (Land)	939,468	-	-	939,468	-
Collection of Fees, Subscription and Sale of Passbook, Forms	-	6,152,100	-	6,152,100	5,439,120
Service charge collection	-	3,632,698,999	-	3,632,698,999	3,013,711,095
Bank Interest	4,745	13,186,331	-	13,191,076	7,220,750
Bank Interest on Investment (FDR)	-	49,260,221	-	49,260,221	35,183,119
Other Receipt	967,100	9,615,065	-	10,582,165	281,123,531
<b>Total (A+B)</b>	150,763,555	53,769,866,620	666,482,875	54,587,113,050	43,634,054,761





**S.K. BARUA & CO.**  
CHARTERED ACCOUNTANTS

*A member firm of Empacta  
Berlin, Germany*

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

For the year ended June 30, 2025

Particulars	General Account	Micro Finance & Water Plant	Different Projects	Amount (Tk.)	
				2024-2025	2023-2024
<b>C. PAYMENTS</b>	<b>149,555,477</b>	<b>53,164,821,655</b>	<b>625,849,588</b>	<b>53,940,226,720</b>	<b>42,736,798,354</b>
Property, Plant & Equipment	528,271	57,097,901	22,19,110	59,845,282	19,185,352
Loan Disbursement to Beneficiaries	-	36,066,270,000	-	36,066,270,000	29,787,340,000
Investment in FDR	-	350,472,781	-	350,472,781	223,043,439
Fund refunded to PKSF and other financial institution	-	12,321,134,353	-	12,321,134,353	8,669,704,659
Program loan Refund (G/A & Others)	-	-	80,178,590	80,178,590	55,360,178
Group Savings Refund	-	1,080,613,933	-	1,080,613,933	827,251,529
Staff Loan and advances	1,379,542	148,473,495	-	149,853,037	13,955,955
Loan/Advance Payment for different programme	1,000,000	19,600,731	10,354,927	30,955,658	184,606,107
Service charge paid to PKSF and Other financial institution	-	1,246,039,799	-	1,246,039,799	798,183,513
General Administrative Payments	2,373,225	153,909,457	3,489,242	159,771,924	162,661,687
Training, Meeting, Workshop, Seminar etc.	1,170,927	559,709	20,985,525	22,716,161	11,172,657
Project/Program Implementation Cost	492,545	70,351,797	296,501,251	367,345,593	133,171,581
Payment against provision for expenses	55,621,848	14,184,346	13,644,965	83,451,159	1,477,674,935
Bank Charges	44,128	12,330,874	444,356	12,819,358	10,858,722
Project Grants transfer/refunded	80,550,951	-	-	80,550,951	33,230,219
Staff Salary and Benefits	-	1,443,224,454	185,779,039	1,629,003,493	136,918,418
Travel, Perdiem and Accommodation	659,012	7,661,985	6,195,556	14,516,553	15,815,123
Office Rent & Utilities	436,801	65,684,691	3,924,359	70,045,851	86,081,781
Communication	348,719	25,342,874	2,132,668	27,824,261	25,815,149
Legal, Audit, Registration Fees and Income tax	242,954	62,621,810	-	62,864,764	51,259,749
Organization Contribution to different Project	1,986,892	288,581	-	2,275,473	3,242,279
Payment/refunded of staff benefits	2,719,662	18,958,084	-	21,677,746	10,265,322
<b>D. Closing Balance</b>	<b>1,208,078</b>	<b>605,044,965</b>	<b>40,633,287</b>	<b>646,886,330</b>	<b>897,256,407</b>
Cash in Hand	261	62,414,179	8,694	62,423,134	83,849,486
Cash at Bank	1,207,817	542,630,786	40,624,593	584,463,196	813,406,921
<b>Total (C+D)</b>	<b>150,763,555</b>	<b>53,769,866,620</b>	<b>666,482,875</b>	<b>54,587,113,050</b>	<b>43,634,054,761</b>

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

*M. Zahur an*  
President  
RIC

*S. K. Barua*  
Treasurer  
RIC

Signed as per our separated report of even date



*Suhrid Kumar Barua*  
Partner  
Enrollment No. 232  
S. K. Barua & Co.  
Chartered Accountants

*[Signature]*  
Executive Director  
RIC

**Dated: Dhaka**  
**26 OCT 2025**



Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
<b>A. Cash Flow from Operating Activities :</b>			
Surplus for the period	I.E	339,097,699	237,926,935
Prior year adjustment	SCE	57,849,912	(28,975,457)
Add: Amount considered as non cash items:			
Capital Work in Progress (Training Center)	6.02	(59,970,471)	-
Loss on disposal of NCA	Sche. A,B,C	(1,613,464)	(2,835,361)
Loan loss provision		62,525,268	252,597,007
Depreciation & Amortization for the year	Sche. A,B,C	37,276,306	40,156,238
<b>Subtotal of non cash items</b>		<b>435,165,250</b>	<b>498,869,362</b>
Accounts Receivables	9.03,10,10.01	(2,924,483)	15,658,195
Loans and Advances	9	21,984,069	(11,400,582)
Advance Income Tax	9.02	(2,088,498)	(5,024,680)
Unsettled Staff Advance	9.01	(18,044,886)	12,364,060
Grants in Advance	20	1,045,346	-
Accounts payable	19	116,964,098	(4,709,230)
Provisions and Accruals	18	49,682,433	19,264,953
		166,618,079	26,152,716
Net cash used in operating activities		601,783,329	525,022,078
<b>B. Cash Flows from Investing Activities</b>			
Acquisition of property, plant and equipment	Sche. A,B,C	(16,926,694)	(12,679,395)
Net investment in FDR	07	(275,362,510)	(67,416,794)
Net investment as loan to Members	08	(3,914,244,002)	(3,186,404,037)
<b>Net cash used in Investing Activities</b>		<b>(4,206,533,206)</b>	<b>(3,266,500,226)</b>
<b>C. Cash Flows from Financing Activities:</b>			
Net received from PKSF	13	485,081,660	137,419,993
Net Received from Bank	14	1,663,020,086	2,217,011,014
Net received as other Loan	15.01	(46,198,081)	(251,974,869)
Net received from members savings	16	938,491,266	872,945,710
Micro Credit Insurance Fund	17	313,984,869	183,617,966
<b>Net cash used in financing activities</b>		<b>3,354,379,800</b>	<b>3,159,019,814</b>
<b>D. Net increase / decrease (A+B+C)</b>			
		<b>(250,370,077)</b>	<b>417,541,666</b>
Add: Cash and Bank Balance at the beginning of the year		897,256,407	479,714,741
<b>Cash and bank balance at the end of the year</b>		<b>646,886,330</b>	<b>897,256,407</b>

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

President  
RIC

Treasurer  
RIC

Executive Director  
RIC

Signed as per our separated report of even date

Dated: Dhaka  
26 OCT 2025



**Suhrid Kumar Barua FCA**  
Partner  
Enrollment No. 232  
S. K. Barua & Co.  
Chartered Accountants

DVC:2510260232AS702150



**S.K. BARUA & CO.**  
CHARTERED ACCOUNTANTS

Since-1965

A member firm of *Empacta*  
Berlin, Germany

**RESOURCE INTEGRATION CENTRE (RIC)**

Statement of Changes in Equity/Fund  
For the year ended 30 June 2025

Particulars	FY: 2024-2025			FY: 2023-2024		
	Retained Surplus	Statutory Reserve Fund	Total Equity (Taka)	Retained Surplus	Statutory Reserve Fund	Total Equity (Taka)
Opening Balance	1,778,872,825	186,463,637	1,965,336,462	1,592,377,147	164,007,837	1,756,384,984
Add: Surplus during the year	339,097,699	-	339,097,699	237,926,935		237,926,935
Add: Prior year Adjustment	57,849,912	-	57,849,912	(28,975,457)		(28,975,457)
Add: Transfer from Fund to Reserve Fund	-	40,842,848	40,842,848		22,455,800	22,455,800
Sub total	2,175,820,436	227,306,485	2,403,126,921	1,801,328,625	186,463,637	1,987,792,262
Less: Transfer to Reserve Fund from Fund	(40,842,848)		(40,842,848)	(22,455,800)		(22,455,800)
Closing Balance	2,134,977,588	227,306,485	2,362,284,073	1,778,872,825	186,463,637	1,965,336,462

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

*M. Z. Khan*  
President  
RIC

*S. K. Barua*  
Treasurer  
RIC

*S. K. Barua*  
Executive Director  
RIC

Signed as per our separated report of even date

Dated: Dhaka  
26 OCT 2025



*Suhrid Kumar Barua*  
Suhrid Kumar Barua FCA  
Partner  
Enrollment No. 232  
S. K. Barua & Co.  
Chartered Accountants

DVC:251026023245702150



# Resource Integration Centre

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