

annual report
2018-2019



Resource Integration Centre (RIC)



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Published

Resource Integration Centre (RIC)
15 October 2019

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Message

Executive Director

The annual report 2018-2019 has been developed to make a brief presentation of all the organizational efforts for the improvement of economic and social status of the targeted communities, and contribute to the national development efforts in the present fiscal year. I think the brief report would helpful for our clients, partners, stakeholders, communities and the individuals involved with, and interested to know and understand RIC.

I appreciate the efforts of the RIC personnel were involved in furnishing the report, and thanking staff members of all tires, those who were assisted through providing relevant information and important data to make the report informative, and deliver it on time.

I am grateful to the Government of Bangladesh and all of our development and funding partners, along with the members of RIC general and executive body for their

continuous support and contribution in the year of 2018-2019 in operating the programmes, and creating standard positions of the organization. This would not have been possible to achieve the desires of our targeted community & groups without their continuous support. I also express my gratitude to the front line staff members, samittees/groups and individual program participants who have worked very hard to make a positive changes in the communities and in their lives.

Abul Haseeb Khan

FORWARD

Resource Integration Centre (RIC) marked its 38 years anniversary in this year towards the journey to achieve organizational vision for a happy and prosperous society with democratic values. It has gradually been growing stronger, and strengthening its programmatic areas of economic and social empowerment, food security, human rights, education, health and nutrition, disaster risk reduction and climate change etc.

RIC used to portrays its development plan as per the national strategy that now followed by 17 sustainable development goals (SDGs), set a big, bold agenda before the global community, mission to unite efforts and drive positive change through partnerships that leave no-one behind.

RIC continued its efforts in line with the SDG goal 1- No poverty, 2- Zero hunger, 3- Health, 4- Education, 5- Gender equality, 6- Clean Water & Sanitation, 8- Decent work & Economic growth, and 10- Reduced Inequalities embarked on a new five year strategic plan (2016-2020) to contribute to the above mentioned goals.

RIC firmly believes that economic development of the vulnerable and disadvantaged groups, is a priority, and fundamental for the sustainable development. RIC focused its financial support efforts through effective micro finance and includes mostly female members of the households that also would enhance women empowerment.

RIC extended and diversified its core ageing programme, in some more areas through supporting OPAs with a minimum % of accumulated service charges of micro-finance, and additional funding by PKSf. RIC participation of national level advocacy for the older people's welfare and empowerment continued. RIC Executive Director included as the Member Secretary of National Proben Mancha in the current year.

RIC is proud to assist the very important government run mega project of Padma Multi-Purpose Bridge through implementation of 4 Primary Schools and 5 Health Centers for the affected community in partnership with the Bangladesh Bridge Authority that contributed a lot to ensure pre-primary and primary education to the children and health supports as well to the targeted community.

RIC even this year continued the efforts of urban governance improvement through community engagement in both the Dhaka City Corporation areas that started since 2005 to improve basic services e.g. water, gas, electricity, health hygiene, sewerage management etc. for the slam dwellers and low income groups.

This year RIC extended its health and nutrition programmes and its coverage for the poorest communities in more districts, municipalities, and grass root areas.

The entire organizational efforts were supported by the leading reputed partners i.e. WFP, European Union, Save the Children, HelpAge International and CARE Bangladesh.



Governance

The organizational governance structure is 3 tier based, A General Body, Executive Committee and Management Departments.

General Body

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



Executive Committee

Executive Committee is responsible for day to day policy making and its implementation. EC appoint an 'Executive Director' who is ex-officio Member secretary and Chief Executive Officer (CEO) of the organization. Executive Director appoints requisite number of staff with specific functional responsibilities such as Finance and Administration, Human Resource Management, Monitoring and Evaluation, Micro-Credit operation, Programme and Project management. There is separate Human Resource Management Department headed by Director to look after HRM issues. Human Resources management is guided by an approved Human Resource Management Manual.

List of Executive Committee Members -2018-2021

| Name | Position in EC | Occupation |
|-----------------------|------------------|-------------------|
| Kazi Rozana Akhter | President | Research |
| Shakawat Hossain | Vice- President | Research |
| Abul Haseeb Khan. | Member Secretary | Social Work |
| Ms. Sabrina Haque | Treasurer | Teaching |
| Safia. | Member | Freelance Trainer |
| M. A. Mubin Chowdhury | Member | Business |
| Md. Shahidul Haque | Member | Social Work |

Management

RIC has well infrastructure & decentralized organogram to ensure transparent management system and accountability. 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.

RIC's organizational structure comprises individual departments of Human Resource Development, Opera-

tion & Program, Finance, Internal Audit, Training, ICT and Documentation, Communication & Information Unit.

The Human Resource Development unit headed by Deputy Director, Operation Micro-Finance and Program headed by two Assistant Directors, Finance and Internal Audit headed by two General Managers, Training , ICT and Documentation, Communication & Information Unit performing under Operation, Micro-Finance and Program unit.

Human Resource Development

HR management is responsible for selecting and hiring candidates using various processes and tools. The department support to processing various categories papers for employees such as appointment, personal history, payroll management, tax management, compensation packages, safety and healthy working envi-

ronment & legal issues. The department is cognizant of discriminatory practices that can exist in the workplace. These issues might pertain to ethnic background, race, sexual harassment and other practices.

Operation & Program

The department develop the organization's operational plan; 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.

A Program unit responsible for developing, pipelining and monitoring of the projects/programs other than micro-finance is an important wings of RIC.

Finance

This department ensure the adequate funds available to acquire the resources needed to help the organization achieve its objectives; furthermore it ensure 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

Internal Auditors help organizations to manage the wide range of risks facing them before they become a problem. Internal Audit's primary duty is to act as eyes and ears for the Board, to which it should be accountable, usually via the audit committee. In providing "assurance" to the Board, Internal Audits' job is to exercise critical analysis to express the real scenario & recommend how the organization would like it to be. Boards need to know that their Internal Audit

team feels empowered to ask tough questions and challenge critical assumptions. Internal Audit's role as a vital check and balance to an organization's operations and governance has arguably never been greater.

Training

The training wing supports to provide an opportunity and broad structure for the development of human resources through improving technical and behavioral skills, sense of team work, team spirit, and inter-team collaborations. It helps to create a healthy work envi-

ronment, improve capacity of the staffs to achieve organizational vision, mission and specific goals and objectives of the projects/programs.

ICT

The Role of the IT Department in RIC within the organization 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 company'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. Along with storing information such as microcredit data, financial records securely in the data center, 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, we have 147 information officers in our 147 branches under 33 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 acces-

sible. Our communication system is very smooth and strong. 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. There are 2,112 staff (Female 775 and Male 1,337) among them 1,210 are permanent staff and rest 902 are different project based staff (June 2019).

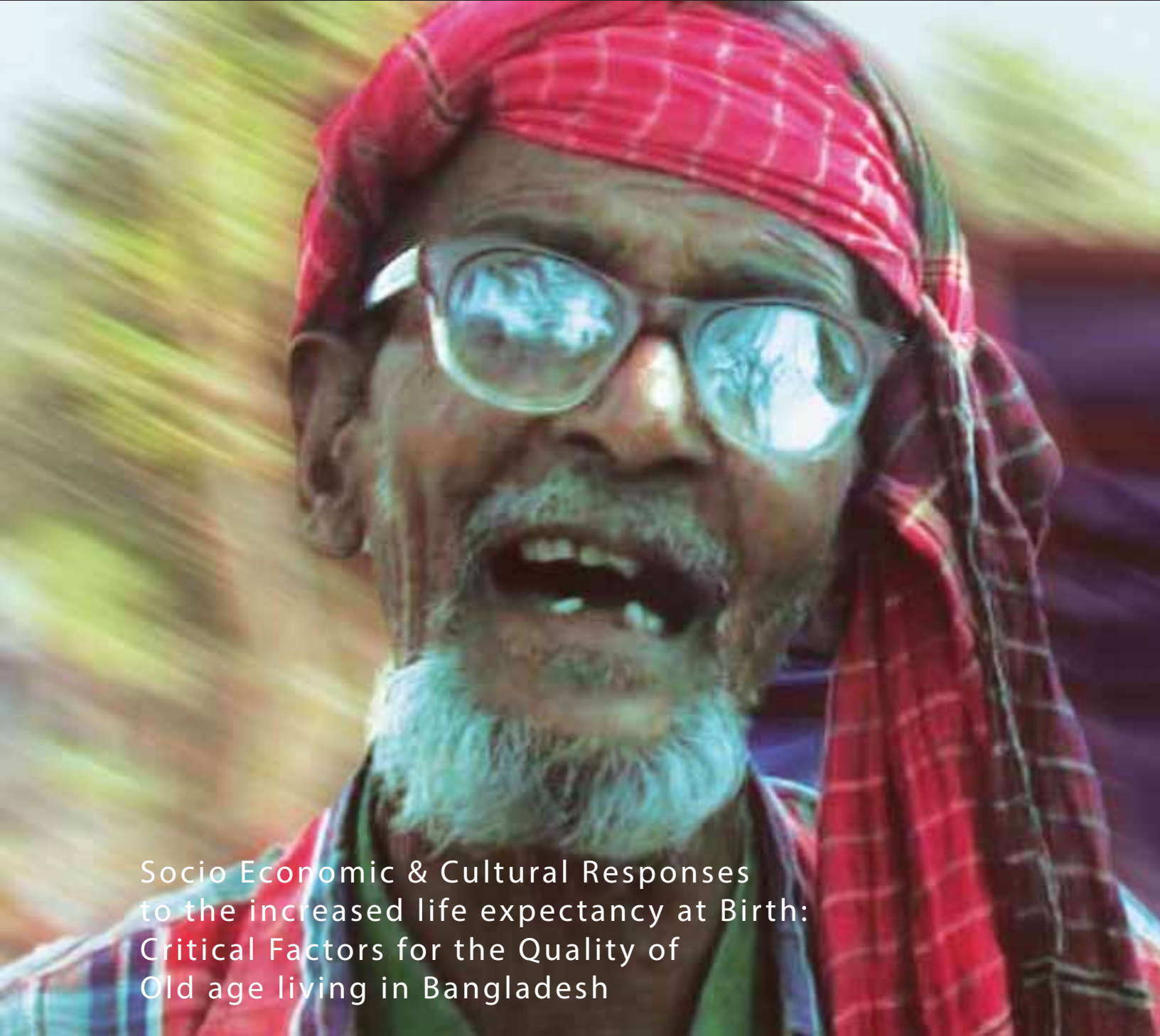


R I C

PROGRAMS/PROJECTS



RIC works with disadvantaged households across the country includes: ultra-poor, disaster & climate change affected people, older people, urban low income groups and slum dwellers etc. Aiming to contribute government's development efforts in context with organizational vision & mission.



Socio Economic & Cultural Responses to the increased life expectancy at Birth: Critical Factors for the Quality of Old age living in Bangladesh

The project is implementing with the support of UNESCO in Baligaon under Munshigonj district, Phulpur Pourashava under Mymensing district, Pirgacha (Kaikuri) under Rangpur district, Shapahar (Goala) under Naogaon district, Moheshkhali under Cox's bazar district, Sunamgonj sadar upzila, Batiaghata under Khulna district and in Kodomtala under Pirojpur district. The main objective of this research project is to identify the complications for livelihood of the older people community of these working are & it's implication in the society as well.

Ageing

RIC is one of the pioneer organizations in Bangladesh to uplift ageing issue a priority in the country. RIC implemented many

socio-economic development and rights based projects that have significant impact in the society on ageing issue. RIC also initiated national level net-working and undertook advocacy efforts for policy level change. At present RIC ED is the member of National Policy Reform Committee under department of social welfare, Member Secretary of Federation of the Rights of Elderly in Bangladesh (FREB) and Jatio Probeen Mancha.



Rights

Human rights applicable to all human beings irrespective of race, sex, age, color, language, religion or nationality. NGOs are also contributing to the national efforts to improving rights situation through implementing rights based projects and programmes. RIC has been working since long to establish rights of the older people along with the disadvantaged women, children engaged in child labor and tribal groups of coastal and northern districts. RIC carried out all out efforts of improving livelihood situation, health, participation and dignity of older people through social and economic projects, advocacy efforts for linkage with GO-NGO services and policy change. RIC efforts to achieve SDG-10. In the reporting year we served 124928 people under Rights interventions.

RIC's focused approach on ageing:

- 1) Community based OPA: RIC considers Older People Association (OPA) is the vehicle of older people's wellbeing and upholding OP rights. Older People Association (OPA) formed through direct participation of the community older people, especially at union level.
- 2) Establishment of Older People Social Center: Older People Social Center is
- 3) kind of OP meeting center, establish through local initiative. It is usually used for multi-purpose ageing related activities i.e. OPA meeting, organizing ageing related training-workshops & age friendly recreational activities, providing health facilities etc.
- 3) Age friendly Micro -Credit: A kind of soft or flexible loan component provisioned for older people that RIC launched in 1991 under a community based OP project. RIC won a World Bank provisioned C-GAP Pro-Poor Innovation Award-2003 for successful implementation of micro-credit for the vulnerable ultra-poor older people.
- 4) Old Age Allowance: Provisioned to support vulnerable OP those who were uncovered by government supported Old Age Allowance.
- 5) IDOP campaign: RIC started observation of International Day of Older Persons since 1991 in Bangladesh after being declared the day by UN in 1990. Now RIC has been organizing the IDOP campaign jointly with government agency in 21 upazilas under 16 districts.



Uplifting the Quality of the Lives of Elderly People Program

This program designed to pursue a life-cycle approach to holistically address the appropriate needs of the poor people at all stages of life from conception of a child to mortal end. With this mission, RIC in support of PKSF has been implementing the 'Uplifting the Quality of the Lives of the Elderly People Program' in 12 unions of Munshigonj, Pirojpur and Gopalganj district.

Snap Shots of supports under ageing program/projects:

- 18 OP social centers established;
- Old Age Allowance disbursement is continued amongst 1,200 vulnerable older persons. They receive 600 Taka per person per month;
- 12 vulnerable and older people with disability were provided 4,000 taka per month as a grant for their livelihood support;
- Organized eye camps in all RIC program area;
- Distributed ageing kits and winter clothes;
- Provided funeral assistance;
- RIC has been involved with 94 union level OPAs in RIC working area;

- 18 OP centers established so far in different RIC working area.
- So far 6.45 Crore BDT has been distributed among 2300 older people

Results :

- Participation of older people in the OPA process have significant impacts of OP leadership development, and capacity & confidence building, they have become much organized, grown much confident and capable to lead their own world. The OP representatives are now confident enough to participating higher level advocacy works initiating by different agencies.

- The older people are now much aware on their health and livelihood issues, and they are now frequently visiting the healthcare centers, and interfering for the selection process of old age allowance.
- The older people community taking self-initiatives of improving the degree of cooperation and harmony between fellow elderly citizens.
- Understanding of intergenerational solidarity, which is directly helping the older people population, and indirectly making beneficial to their families as well.
- Increasing locally taken initiatives, in providing social security to older people have significant impacts in changing the situation.
- Inclusion of older people in the mainstream microcredit programme has enabled the older people to earn and make a contribution in their families. Thus, the older people have an active participation in social development.

Small budget, negative social attitude about the older people's capacity, and OP representative's movement barriers were faced as the challenges of older people initiatives, those have been overcome through successful involvement of local

government bodies, local influential and local administration by the engagement of senior level organizational staff in the overall implementation process.

Improving Older People's Livelihood through Community Initiative (OPLI- LIFT)

This project has been implementing under the umbrella of PKSF program 'Learning and Innovation Fund to Test New Idea' under 21 Micro-Credit Branches of RIC. Main objective of the project is to provide economic and material support to the poor vulnerable older people to solve their problems and meeting up their needs through engaging older people in the income opportunities.





Slum-based Citizen Action Network (SCAN) project

The project “Slum-based Citizen Action Network (SCAN)” implemented by RIC and Solidarités International (SI) in support European Union in certain slums of Dhaka City (10 slums and low-income settlement areas of 8 wards). Targeted participants were 60,000. The overall objective of the SCAN project was to enhance CSOs contributions to realizing the rights to effective Water, Sanitation & Hygiene (WASH) and Waste Management (WM) services of slum dwellers and marginalized groups in Dhaka City. It seeks to contribute to this through-

1. Citizen Engagement;
2. Sensitization of service providers;
3. Service Improvement; and
4. Governance Improvement

Results:

- 20 slum-based CSOs (10 women and 10 youth), 8 ward-based and 1 central CSOs were formed;
- A WASH and WM Needs Assessment report produced along with 13 GIS maps (10 slums, 2 City Corporations and 1 Dhaka city)
- IEC material developed
- Report on existing policy analysis and identify the gap for pro-poor service deliveries has prepared
- 25 messages boards were set up in selected slums
- 6 ‘help desks’ were initiated in ward # 3 of DNCC and ward # 24 of DSCC, help desk meetings were continued in those wards;
- 15 social audits report with recommendations on water and waste management were developed and submitted to Zone-3 of DSCC and Mods-4 of DWASA.

Older People Welfare Program(OWP)

This Program has been designed to support poor and vulnerable older people through creating age friendly livelihood opportunities. Source of fund of the programme is some percentages of surplus of micro credit service charge, implementing in 26 districts of existing RIC micro-credit intervention area.

RIC has been facilitating social and health services for the older people through providing economic and material support to the poor and vulnerable older people to solve their problems and meeting up their specific needs. Project components are organizing the Eye Camp, OPA formation, OPA monthly Meeting, OP center maintenance, Providing Stick/Umbrella/wheel and commode chair, Health Support, Winter cloths distribution, Funeral Support, Training on capacity building, Lobbying and Advocacy, Social awareness campaign on Elderly issues and National Day Observation. Total 2 lac older people directly and indirectly are benefiting through the implementation of such activities under RIC's working areas.

As a result of implementation of various activities under Older People programme, the older people community has become much organized, grown much stronger and capable with operations and leadership development. This has resulted in an intergenerational understanding which is directly helping the older people population and

indirectly proving to be beneficial to their families as well.

There are locally taken initiatives in providing social security to older people, assist in relief distribution during disasters and in the organizing of religious festivals.

The achievement and success of this program is that the older people are now much aware on their health issues and the frequency of older people visiting the health-care service centers have increased. They now work with government institutions and NGOs and through advocacy, can play an active role in the establishment of older people's rights. Older people now have active participation in the enlisting and distribution of Older People allowance. The older people community takes initiatives in improving the degree of cooperation and harmony between fellow elderly citizens. The inclusion of older people in the mainstream microcredit programme has enabled the older people to earn and make a contribution in their families. Thus, the older people have an active participation in social development.





Food Security and Livelihood Development



Although Bangladesh have significant achievements to eliminate food insecure and hunger. Government is still working to meet the dietary deficiencies and nutritional needs of the vulnerable people through promoting sustainable agriculture and social safety net programs that leaves no one behind.

Along with Government NGO's are contributing in achieving food security and livelihood development through some projects. To achieve SDG-2 RIC is contributing in the following areas:

- We are contributing to improve the availability and economic access to food for the targeted vulnerable households through strengthening livelihoods and securing entitlements by the poor people;
- We are contributing to improve the nutrition status of the project participants in a sustainable manner.

In the reporting year we served **21489** people under food security and livelihood service delivery interventions.



Enhancing Food Security and Nutrition (EFSN)

RIC has been implementing the Enhancing Food Security and Nutrition (EFSN) Project in 05 Unions of Ukhiya Upazila under Cox's Bazar district covering a total number of 11000 Extreme Poor Household with the financial and technical support from World Food Programme (WFP). EFSN works with ultra-poor women and their households to address the social and economic drivers of food security and nutrition.

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

Major activities

- Livelihood development
- Behavior change communication
- Women's empowerment
- Linkages

Results:

- Project beneficiaries and their dependents have improved dietary intake and nutritional status
- Sustainable income-generating activities adopted by the project beneficiaries
- Enhanced income and productivity for ultra-poor women
- Social inclusion and community cohesion of the poor community people increased.

Jamila an artist of wicker basket

Jamila Akhter –now renowned an artist of wicker basket in her village and surrounded locality. She is attaching a member of Kornofuli Self Help Group (ID 9642) in East Dorshabil, in Rajapalong Union, Ukhiya, Cox's Bazar. She, using her creativity making wicker baskets, collecting raw materials from local market and earning 12000/- (twelve thousand) Taka each week. Beside this she started vegetable cultivation at her homestead and rearing local variety of hen for extra income. They can now afford proper food, cloths and other basic needs and children are going to school regularly.

Just few years ago, the scenario was different. Jamila, used to spend her days with enormous economic crisis with the poor income of her day labor husband. They hardly able to collect daily foods for the family and no ability to send children for education.

But Jamila Akter is an energetic woman with the zeal and hope to overcome the family situation.

The project EFSN with the assistance of WFP, has been started by RIC opened opportunity for her through enlisted her name in the project. She joined the SHG, participated some training sessions and attended SHG meetings regularly that given her the confident to do more for the family. She received monthly subsistence allowance per month of 1050 Taka from the project that helped her to include nutritious menus in the food habit of

the family. Then she concentrated herself to start her own business and choose to make wicker basket. To start her business RIC gave her an assets grants of 15000 Taka. She brought more bamboos and started making more baskets. Now, she is completely on the way to further development.





Food Security 2012 Bangladesh-Ujjibito

Food Security 2012 Bangladesh-Ujjibito program implemented in the current duration to eradicate extreme poverty and hunger of female headed households. The project in support of PKSF and Local Government Engineering Department funded by European Union targeted 6,601 number of extreme poor and vulnerable female members under 27 Branches of 8 Micro-Finance administrative Areas of Pirojpur, Naogaon, Moakhali and Cox'sbazar districts.

Major activities:

- Awareness raising and capacity building related e.g. group discussion,
- IGA knowledge increasing through household visit,
- 1000 days activity for maternity and new born child health,
- Session on reproductive health and nutrition in youth club,
- Identification of mal-nutrient new born children, pregnant and lactating mother,
- Latrine and tipitop distribution.
- Technical assistances e.g. vegetable seed distribution, model farm establishment on goat rearing (mancha technology), vegetable gardening etc.

It extends financial and non-financial support for increasing income, achieving household's nutritional security and improving asset base as well as social empowerment. Apart from those listed below, it offers services to establish IGA Clusters and Vermi-Compost Producing Villages; link up with local livestock, fisheries and agriculture offices, health services and local community clinics; provide referral services to the SAM children and special services to persons with disabilities; coordinate with local Union Parishads for selecting eligible families for safety-net etc.

Kohinoor Akhter- Name of Confidence

Kohinoor Akhter, a well-known name of South Noldila village of Moheshkhali upazila under Cox's Bazar district as a women entrepreneur. She changed her family position through the profit made by Betel-leaf Cultivation business.

Kohinoor started the initiative oriented by the "UJJ-IBITO" a food security and livelihood project implemented by RIC. He got training and economical support of loan initially 20,000 Taka and them another following loan amounting 50,000.

Initially the Betel-Leaf Cultivation project was small in size, started in only 20 decimals of land, but it has been extended gradually through adding more pieces of lands. Now, she engaged 3 regular employees in the project, the number increased up to 6 during rainy season. Kohinoor and her husband Shirazul Haque together pay their attention and hard labor for

the project. Beside Betel-leaf she cultivates different types of vegetables in the same land, as a partial source of income besides meeting family consumption. She recently started another project of Goat Rearing with the net profit. Now they with their 3 children live in a nice home at their own land. She is able to earn in an average Taka 40-50 thousand per month. Kohinoor proved that, hard work, dedication and cooperation can make positive change.





Gender Inclusive Pathways out of Poverty for Vulnerable Household in Cox's Bazar (G-POP) Project

The 5 years duration (01 July 2018 to 30 June 2023) project Gender Inclusive Pathways Out of Poverty for vulnerable households in Cox's Bazar (G-POP), funded by the Australian NGO Cooperation Programme (ANCP) of the Australian Department of Foreign Affairs and Trade (DFAT) through World Vision (WV) Australia under the partnership with World Vision (WV) Bangladesh implementing in 4 unions of Teknaf upazila i.e. Teknaf Sadar, Baharcharra , Hnila and Whykong.

Major activities of the project are Conduction of Social Mapping and PWR, Staff and Community Facilitators capacity building and Orientation session on DRR and climate change, Workshop on Safeguard policy, Observe national and international days, Awareness campaign on child right, Capacity Building training /refresher training on UPG Model for field level staff. UP household selection and validation, Group Formation etc.

Number of activities has been completed during reporting period which is targeted and has a fixed budget code like as Social mapping 29 village out of 85, workshop on Safe guard policy, Observe 01 International day, 04 inception workshop at Union.

Results:

The project will increase income level of ultra-poor

households through a carefully sequenced approach, which recognises that the ultra-poor need to have their basic needs met before progressing to more advanced IGAs across a 36-month cycle. The approach provides basic consumption support and food security in the early phase, moving on to access to savings, mentoring and asset transfers. After this, the project will provide more advanced skills training, financial education and continued mentoring and coaching. The project will prioritise gender inclusion, only selecting IGAs, after a rigorous understanding of the barriers faced by women, especially female headed households. It will pilot an adapted version of Promundo's 'Mencare' approach, which aims to engage women and men on equitable household decision making so that women can benefit from IGAs.

The Graduation Approach will also be complemented with DRR interventions. Ultra-poor households will be supported to better prepare for and respond to disasters to minimize the risk of asset depletion during and after disasters

Improve Maternity and Lactating Mother Allowance (IMLMA) Programme

Improve Maternity and Lactating Mother Allowance (IMLMA) programme designed to meet the needs of poor pregnant mothers, low-income workers, from pregnancy to the first important 1000 days of child birth including nutritional requirements. Support for quality implementation of disbursement of Maternity and Lactating Mother Allowance by the government, supported by WFP is a major task under the programme.

The programme designed to develop health and nutrition indicators of pregnant mother and baby (vaccine, illness, diversity in food list, calorie intake etc.), decrease number of infants less or worse than boys, and reduce weight reduction in children.

RIC implemented the Programme in Chitalmari Upazila under Bagerhat and Mehendigonj Upazila under Barishal District in partnership with World Food Programme (WFP).

Results:

- Monitoring of Data Verification continued (1507 completed);
- Data Digitalization completed of 1931
- Mobile Banking process activated and disbursement of monthly basis Maternity and Lactating Mother Allowance started.
- Ward level Consultation Meetings organized;
- Community level Campaign organized through cultural events were ongoing to raise awareness in the community on beneficiary selection criteria and mother and child nutrition.





Health & Nutrition



Health sector in Bangladesh continues to grapple with the existing issues of increasing access to improving quality of achieving equity in health care services for all. Along with Government NGO's are contributing in achieving Sustainable Development Goal (SDG) no. 3 in the health sector. To achieve SDG in health sector RIC is contributing in the following areas:

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

In the reporting year we served **5593002** people through our health service delivery interventions. We served Children, Adolescent, Reproductive aged people, Older People through our following projects:



Urban Primary Health Care Services Delivery Project

Urban Primary Health Care Services Delivery Project implemented by RIC in Rajshahi City Corporation area. This is a Public-Private Partnership project aims to improve access, equity, quality, utilization and institutional sustainability of urban primary health care (PHC) services funded by Ministry of LGRDC of Bangladesh Government, ADB. The Project targeted a population of around 2.5 lac in the area. Total number of 198,038 patients received health services under the project, in the reporting year.

The project is serving through 1 Comprehensive Reproductive Health Care Center (CRHCC), 5 Primary Health Care Center (PHCC) and 10 Satellite Clinic those are equipped with OT, Diagnostic Lab, Stay Ward, and Others clinical facilities.

Results:

- 198,038 patients received health services Amongst them 137,697

through red cards

- 43,334 antenatal checkups conducted
- 360 safe deliveries managed
- 12,444 post natal care provided
- Reproductive healthcare and family planning coverage were 26, 076, ARI 6,771 and EPI 36,731

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

Enhancing Health and Nutrition Services for the Urban Poor People of selected Municipality of Bangladesh (EHNSM)

“Enhancing Health and Nutrition Services for the Urban Poor People of selected Municipality of Bangladesh (EHNSM)” is 33 months duration project started on last February 2018 in six selected municipalities of 1) Narshingdi, 2) Tarabo-Rupganj, Narayanganj, 3) Kaliakair-Gazipur, 4) Tangail, 5), Noagaon and 6) Chapai Nawabganj in collaboration with the Municipalities, funded by European Union (EU).

The project aimed at ensuring free quality services closer to the community and ensure that the poor households can access primary health care and nutrition services free of charge. Number of targeted participants under the project are 61101 Ultra-poor households (Female-30%, Male-20%, Children-30% and Older People-20%).

MoU with Municipalities, Base Line Survey, Orientation of Data Collectors, Approval of the list

of Beneficiaries by Mayors, Health Group formation, Community Volunteer selection, TOT on community volunteer orientation to Field Officers, Community Volunteer Orientation have been done during this reporting year

Results:

- MoU signed with Municipalities;
- Base Line Survey completed;
- Approval of the list of Beneficiaries taken from the Mayors;
- Health Group formation, Community and Volunteer selection completed;
- MoU signing process with Private Clinic, Distribution of Health & Nutrition Card are ongoing.

Major challenge had been faced in the project implementation process was to effectively involve the Mayors, Counselors and Secretary of Municipalities.





MaMoni Maternal and Newborn Care Strengthening Project

The project started almost at the end of the current reporting duration (April 2019) and carried out some preparatory activities. The project in support with Save the children working in the current phase to focus quality of the government provided reproductive health care and aims to embrace the GoB vision of “a Bangladesh where there are no preventable deaths of new-born or stillbirths, where every pregnancy is wanted, every birth celebrated, and women, babies and children survive, thrive and reach their full potential”, and will meaningful contribute to achieving its goals of reducing the neonatal mortality rate to less than 18/1,000 live births and the maternal mortality ration (MMR) to less than 121/100,000 live births by 2022. Working area for RIC in the project is all the upazilas of

Noakhali and Feni districts. This project is working to Improved responsiveness of district health systems to deliver patient-centered MNC services, Improved quality of MNC services and governance of quality of care, Sustained improvement in access and demand for MNC services and HH practices, Improved national capacity to deliver quality MNC services at scale.

Ageing Health

Special attention given by RIC to uplift ageing issue. Beside other rights, health is also a priority for the older people. RIC has been implementing two different projects of Older Welfare Programme (OWP) and Uplifting the Quality of the Lives of the Elderly People Program to address ageing health. OWP implementing in all RIC working area of credit support programme with the own fund and the other one is ongoing with the funding of PKSF in 12 unions of Munshigonj, Pirojpur and Gopalganj district.

Snap Shots of health supports under ageing program/projects:

- Providing health support through static and satellite clinic;
- Health Camp and Physiotherapy services at the community level;
- Organized eye camps in all RIC program area;
- Distributed ageing kits and winter clothes;
- Provided funeral assistance

Results:

- The older people are now much aware on their health and livelihood issues, and they are now frequently visiting the healthcare centers, and interferred for the selection process of old age allowance.
- The older people community taking self-initiatives of improving the degree of cooperation and harmony between fellow elderly citizens.





Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Their Poverty (ENRICH)

ENRICH program implemented by RIC in support of PKSF in 7 unions of Rarikhali, Kodomtola, Shaankarpasa, Shariktola, Kushli, Baligaon and Ariol under Pirojpur, Munshiganj and Gopalganj districts. ENRICH provides comprehensive primary healthcare services to all the households of the project area. Linkages are established with hospitals, clinics, and organizations and individuals that provide healthcare services to the disadvantaged rural people.

Major activities in health issue:

Satellite clinic
Static clinic
Health camp
Nutrition camp
Home visit by health worker

Results:

- Community awareness increased on health issues
- Beneficiaries are enjoying home based facilities of primary health care and reproductive services and child nutritional supports
- Opportunities of enjoying improved health facilities opened for the disadvantaged low income groups
- Diarrhea and other diseases reduced through promotion of total sanitation approach

Operation and management of 04 Primary Schools and 05 Health Centre constructed at resettlement site of Padma Multipurpose Bridge Project (OMPSHC, PMBP)

RIC provided formal primary education to the children and health assistances to the affected community under the resettlement plan of Padma Multipurpose Bridge Project through 04 (four) Primary Schools and 05 (five) Health Centre constructed at resettlement sites of Maoa of Louhagonj Upazila under Munshigonj District and Janjira end of Janjira Upazila under Shariatpur District and Shibchar upazila of Madaripur District. This project is operating with the cooperation of Bangladesh Bridge Authority.

Major Activities:

- General Health Services,
- Mother & Child Health care,
- Reproductive Health, Health awareness education,
- EPI,
- Referral Service,
- Mini pathology service, and
- Organizing Eye Camp.

Results:

Total 40222 people received health services from 05 health centre in this reporting period. Among them 17787 persons was female, 7334 was male and children was 14801.





National Tuberculosis Control Programme

Tuberculosis (TB) has been a major public health concern for Bangladesh for decades. RIC has been implementing the National Tuberculosis Programme, Global Fund (GFATM/BRAC) project with the technical and financial support of BRAC in Rajshahi City Corporation area.

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.

Total number of 3001 patients scanned for TB test, then 343 were provided treatment under the project in the current reporting year.

Results :

Total number of 3001 patients scanned for TB 343 were provided treatment, amongst 104 pulmonary positive, 38 pulmonary negative, 104 extra pulmonary and 17 were relapse.

School Feeding Programme

School Feeding Programme in partnership with World Food Programme (WFP) implemented in Moheshkhali and Pekua Upazila under Cox'sbazar district, in the reporting period and contributed to increase enrollment of school going students, increase attendance, and reduce child labors of school going students in the southern coastal upazilas.

Results:

Especially attendance increased and dropped out rate decreased in NGO rural schools and Ebtadia Madrasha particularly in regards to children from poor and ultra-poor households.

- Improved the concentration span and learning capacity of students by alleviating short-term hunger and by contributing to the alleviation of micronutrient deficiency,
- Raised awareness on the importance of education,
- Women are empowered through inclusion of more women in SMCs.
- Creating awareness on Systematic De-worming and information dissemination, primary health hygiene and sanitation through community mobilization workshop with special attention to awareness campaign on HIV/AIDS
- Teachers and students are motivated on school vegetable gardening.

- Increased Completion Rate of Primary Education cycle Distributed (delivery to school) total 983.407 mt HEB and distributed 153.435 mt Saudi dates.

Major activities

- Enhance Women Leadership Training, Health and hygiene sessions followed by quiz competition at Upazila,
- Union and School level, Sensitization meeting with SMCs
- Orientation to the students on gardening and healthy meal preparation,
- Vegetable Gardening at School Yard,
- Micro Nutrient Fortified biscuit distribution,
- Facilitation Skill Development Training for Program staff,
- Absent children HH visit with school Teachers
- Enriched De Warming Campaign 1st phase (April-2019 & 2nd phase (Oct-2018)
- Saudi Arabian Dates distribution
- Awareness message dissemination at Parents meeting and Distribution of IEC materials and sharing message among students as hygiene practices





Shamim Hossain Now Dream of his parent

Shamim Hossen, a student of Sonali Bazar Gono Patsala Government Primary School, is now 1st boy of class five and his attendance significantly increased up to 100%, earlier it was poor. Teachers told that he was an irregular student just few years ago, in 2015 when he was admitted and had been suffering from malnutrition as his family was hand to mouth. He previously used to attend school without breakfast, and naturally couldn't pay attention at the classes. Most of the times he left classroom due to hunger.

He has been providing 75 grams of micro nutrient High Energy Biscuits at regular basis for meeting class time hunger by the RIC implementing and World Food Programme supported School Feeding Programme in the upazila. Now he is able to pay more attention at the classes, and enjoying the school with healthy physical condition, and relaxed mind. His parents are very happy to see his change, and it dreaming them a bright future to their child.

School Feeding Program in Poverty Driven Area

RIC has been implementing the program titled, "School Feeding Program in Poverty driven area" in Mothbaria Upazila under Pirojpur district in support of The Directorate of Primary Education of Bangladesh Government. This is a very remotest poverty driven coastal area of the country and crisis of safe drinking water is critical in the area. Outcomes of the project is very positive as rate of admission is very high now in the Upazila than the other surrounded Upazila has no school feeding program.

Results:

Dropped out rate is almost zero in the project area. Personal hygiene and nutrition deficiency is increas-

ing day by day. Improvement of food security status and reducing malnutrition of poor and ultra-poor status of children is visual. Awareness on health, hygiene and nutrition is now high in the area in effect of the project. Participation of female members in SMCs increased accordingly.







Education

Bangladesh took all out efforts to ensure quality of education following the SDG-04 through developing National Education Policy-2010 and National Skill Development Policy along with a latest five year plan for its quick implementation.

NGO's are also contributing in achieving SDG-4 in the education sector. To achieve SDG-4 RIC is contributing in the following areas;

- We are contributing to increase enrolment of the children by improving access (both quantitatively and qualitatively) to basic education of school aged children from poor and ultra-poor households;
- We are contributing to increase literacy rate through providing Basic Literacy and Life Skills to illiterate adolescents and adults of 15-45 age group.
- We are contributing in eradicating illiteracy from the country as well as achieving global and national EFA goals as envisaged in NPA-II and the Sixth Five Year Plan.
- In the reporting year we served 36244 people under food security service delivery interventions. We served poorest, deprived people through our following projects.



Basic Literacy Project -BLP

RIC has been implementing this project with the cooperation of Bureau of Non-formal Education (BNFE) Ministry of Primary and Mass Education (MoPME) of GOB in Mathbaria Upazila of Pirojpur District. In the Mathbaria Upazila the project has been selected and enlisted 14460 illiterate people between 15-45 years of age.

Basic Literacy (BL) Project provided basic literacy skills to the learners with essential skills of reading, writing, calculation and life skills. The literacy course integrated with life skills to suit the learning needs of the adults and adolescents.

Major activities:

- Conduction of base line survey,
- Selection of learners and exploring suitable premises for establishing Learning Centre,
- Foundation Training for the Teachers and supervisors,
- Teaching materials collection and distribution to the Learning Centres,
- Formation of Centre Management Committee (CMC),
- Organize regular base CMC meeting,
- Formation of Centre Union Literacy Committee (ULC),
- Organized Public Gathering at Union Level,

- Starting of Learning Centre Activities, and Learners Assessment.

Results:

- Under the Basic Literacy Course, 14460 illiterate adolescents and adults of 11- 45 ages were acquired basic literacy.
- The project contributed in eradication of illiteracy from the country as well as achieving global and national EFA goals as envisaged in the Seventh Five Year Plan and SDG.
- The project contributed in implementation of the National NFE Policy-2006, the National Education Policy-2010 and the NFE ACT -2014.

Operation and management of 04 Primary Schools and 05 Health Centre constructed at resettlement site of Padma Multipurpose Bridge Project (OMPSHC, PMBP)

RIC provided formal primary education to the children and health assistances to the affected community under the resettlement plan of Padma Multipurpose Bridge Project through 04 (four) Primary Schools and 05 (five) Health Centre constructed at resettlement sites of Maoa of Louhagonj Upazila under Munshigonj District and Janjira end of Janjira Upazila under Shariatpur District and Shibchar upazila of Madaripur District.

Major activities:

- Capacity Building (Training on Teaching Improvement)
- Conducted Classes (pre-primary- class V)
- Progress Reports distribution
- School Managing Committee (SMC) Meeting, Parents meeting
- Special initiative by the PMBP (Student Stipend disbursement)
- Co-Curricular activities

Results:

- Total 1208 number of students admitted in pre-primary to class five, rate of graduation 93%
- The average attendance of the students were 87.30% in Jashaldia, 89.32% in Kumarbhog, 92.15 in Naodoba and are & 88.0% Bakharekandi during the reporting period
- Co-Curricular activities of Bangabandhu Gold Cup Football competition, handwriting competition, Student physical check-up, Observance of National / International Day, Annual Sports and Cultural Program in four Primary Schools, Tree plantation & gardening organized.





Glorious Achievement of a Padma Setu Primary School Student

Samira Zaman Saiba, a student of Naodoba (Janjira) A surge of Myanmar nationals (Rohingya) have arrived in Bangladesh since violence broke out in Myanmar's northern Rakhine on 25 August 2017. This influx increased the number of refugees up to around 1 million people, counting also added the number of people who arrived in the past years. RIC at the very beginning of the influx started response programmes

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Their Poverty (ENRICH): Education Component

ENRICH offers services in multiple areas such as health, education, special credit, savings, social capital formation, plant cultivation, youth development, planned homes, Social centres, welfare of freedom fighters, climate change, sports and culture etc.

The ENRICH education component primarily seeks to address the problem of dropout of children from primary-level education. The ENRICH Educational Assistance Centres (EACs) are operating in all ENRICH Unions. Here, students up to Class-II are helped for preparing the next day's school tasks, as there are no facilities and educational support for many students at their homes. In 178 afternoon education centres in 07 unions, 178 Teachers are assisting 4450 students (girls and boys), as of June 2019.

Results:

- Dropped out rate of primary level has decreased significantly in effect of the activity.
- Students of poor families who are attending in SAMRIDDHI (ENRICH) Education Centre are also doing well in the annual examination of the school.





Environment and Climate Change Adaptation

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

NGOs are also serving to address the climate change issue following SDG goals and giving relentless efforts. To achieve SDG-13 RIC is contributing in the following areas

We are contributing to participatory afforestation and integrated pest management practices

We are contributing to build resilience of the community to meet future challenges of the climate change impacts

We are contributing to develop alternative livelihoods opportunities to face the climate change impacts

In the reporting year we served 92000 people under food security service delivery interventions. We served poorest, deprived with older people through our following projects.



Coastal Embankment Improvement Project-I (CEIP-I)

RIC has been implementing the project in Bhandiaria and Mathbaria Upazila of Pirojpur District, targeted 23000 households of polder 39/C in support of Bangladesh Water Development Board (BWDB). The project undertaken to protect the coastal area from high tides and frequent storm surges by increasing the resilience of the entire coastal population to tidal flooding as well as natural disasters through upgrading the embankment system.

Major Activities:

- Preparatory work (Initial planning and survey / scheme assessment)
- Social Mobilization and Formation of WMO
- Operation and Maintenance (O&M) of scheme
- Implementation of Social Afforestation
- Implementation of IPM/ICM

Results:

- One HS questionnaire prepared and submitted to PMU for approval
- A number of consultation sessions has been conducted with stakeholder
- 13 WMUs defined and prepared WMU wise map
- Prepare Inception report and Submitted to PMU for Approval



Water and Sanitation

Bangladesh is still facing challenges to increase access of safe drinking water due to arsenic contamination although sanitation coverage has satisfactorily increased in effect of community-led total sanitation concept, introduced by the government.

NGOs are also contributing to improve access to safe water and adoption of total sanitation

approach following SDG. To achieve SDG-6. RIC is contributing in the following areas;

In the reporting year we produce and serve 371400 liter safe drinking water.

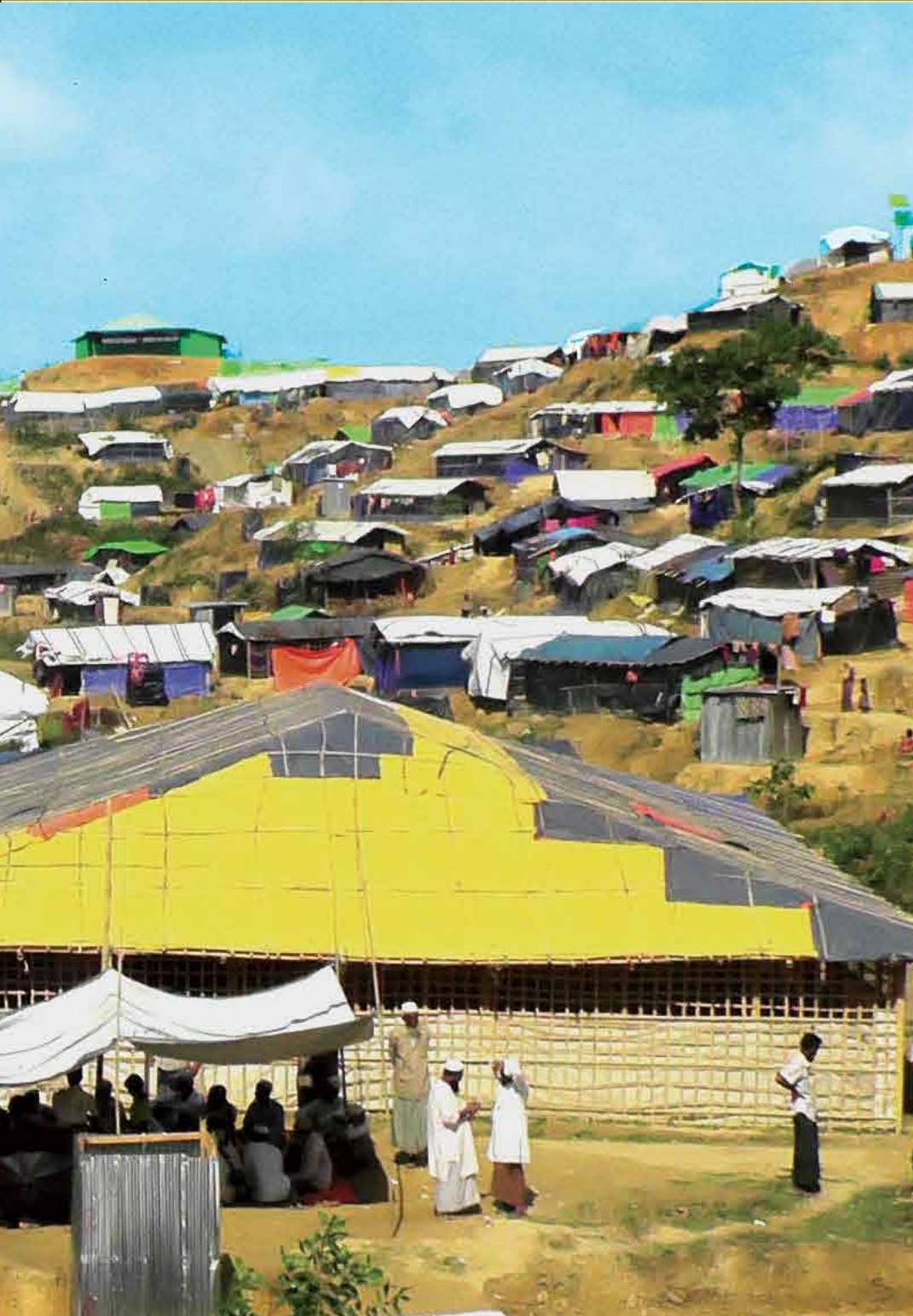
Safe Drinking Water for Coastal People

Adverse effect of climate change is the concerning issue currently of the world. One of the significant impact is the increasing of water salinity in the coastal areas. There are strong crises of drinking water in these areas. In order to reduce this crisis, a Water Desalination Plant has been established to provide clean & safe water among the community people of Sadar upazila, Patharghata and Sarankhola upazila of Bagerhat district with the partnership of PKSF.





Emergency Relief and Humanitarian Assistance



Rohingya Response Initiatives of RIC

A surge of Myanmar nationals (Rohingya) have arrived in Bangladesh since violence broke out in Myanmar's northern Rakhine on 25 August 2017. This influx increased the number of refugees up to around 1 million people, counting also added the number of people who arrived in the past years. RIC at the very beginning of the influx started response programmes. RIC Rohingya interventions were food distribution, shelter, WASH and addressing special needs of older people. In the reporting year we served 106735 people under this cluster.



General Food Distribution (GFD) Project

GFD project is the 100% coverage of essential food distribution programme for the Rohingya refugees supported by WFP. RIC implement the project during the current reporting period in partnership with Save the Children with about 53,000 Households that completed in last January 2019, and then implemented as the cooperation partners (CP) of WFP and providing food assistance to around 22,960 HHs. RIC just completed 42 rounds and distributed approximately 36,275 Metric Tons of food commodity so far.

Major activities:

- Preparing Food distribution plan,
- Beneficiaries' mobilization,
- Commodity supply from WFP warehouse to Distribution point,
- Maintain visibility of the distribution shed,
- Crowd management,
- Help Desk,
- General Food Distribution,
- High Energy Biscuit (HEB) Distribution,
- Reporting.

Response to the needs of older people amongst FDCMN project

The Project implemented in Balukhali-2 camp for the Rohingya refugees and Anjuman Para for the host community in Ukhiya, Cox'sbazar supported by HelpAge International and funded by DEC in the current duration.

Major activities:

- Sharing the special needs of older people with Camp In charge (CIC), Civil surgeon & Bangladesh Army,
- Survey of OP through setting criteria,
- Establishment of Age Friendly Space,
- Service mapping in nearby service provider,
- Linkage with GO/NGO,
- Sharing with beneficiaries & Mazhi, Formation AFS management committee, WASH committee, Protection Committee,
- Advocacy with different service provider,
- Provide Health services,
- Ageing kits and winter dress distribution.

Results:

- Supports of health assistances provided to 7880 OPs among them referral services to 478.
- 1405 OPs were given treatment under organized eye camps, among them optical support to 461 and cataract operation to 146.
- 2500 OPs were provided winter cloths and age friendly kits.





Integrated Humanitarian Response to the Needs of Older Men and Women

The Integrated Humanitarian Response to the Needs of Older Men and Women project supported by HelpAge International and funded by DFID implemented in the Camp 8 E and 15 for the Rohingya and in Faribil under Palongkhali union for the hos community in Ukhyia, Cox'sbazar.

Major activities:

- Older People Screened, referred and followed up by Doctor
- Older People Screened, referred and followed up by Paramedics
- Home-based care visit
- Age Friendly kits (NFIs- Walking stick, mobile commode, prayer mat, urine pot, winter clothes etc.) distribution,
- Older People Community Protection Group established and functioning
- Victim (GBV, Sexual abuse, exploitation) provided with Case Management Services including referral via AFS.

Major outputs:

- 17,778 OPs Screened, referred and followed up by Doctors and Paramedics;
- 7,206 OPs outreached by Paramedics;
- Physiotherapy support provided to 2652 OPs through AFS and Home-based Care;
- 767 OPs Received Emergency Health Services through Health Camp and Hospital;
- 15,422 OPs with access to appropriate toilet and water facilities via AFS;
- 9313 OPs provided with targeted hygiene promotion message;
- 1649 OPs provided with targeted appropriate hygiene item including soap and hygiene;
- 22,596 OPs came under referral services;
- 18721 OP received Age Friendly kits ;
- 6592 OPs attended in AFS based recreational activities.

It was found that out-reached, home based supports and physiotherapy support to the older people make significant improvements to their health, especially for disable people.

Emergency Support for Forcibly Displaced Myanmar People in Bangladesh

RIC in partnership with CARE implemented the project and piloted a community-based cluster village approach with all the facilities of shelter.

The midterm shelter is made of concrete pillars, cemented floors and each MTS is partitioned into two-rooms aiming to provision privacy for the women and girls. Midterm and transitional both the shelter has been constructed through the Cash for Work (CFW) approach. Mainly Rohingya laborers are engaged in the work to create job opportunities for them. RIC conducted skill building training for laborer on the shelter construction and management. With this execution process of the shelter, laborers has been gained employment opportunities & economic profit, empowered vulnerable women and developed an ownership for further maintenance of these shelters.

RIC constructed midterm and transitional shelter, distributed Non Food Item (NFI) and Baby Cloths in camp-16 amongst 5000 families that helped to improve living condition of the refugees.

Major activities:

- Midterm and Transitional Shelter
- Cash for Work (CFW)
- Non Food Items (NFI)
- Awareness Raising Session





Improving Living Condition and Mitigating Monsoon Risks for the Refugee and Host Communities

The project was implemented in partnership with CARE Bangladesh, funded by Islamic Relief Worldwide in Refugee Camp # 15 and 16 and in Host Communities areas of Goyalmara and Potibunia under Palongkhali Union, Ukhiya, Cox's Bazar.

RIC installed 10 deep tube wells, 5 submersible pumps with solar panel. Latrines were constructed as per design of UNCHR and IOM.. The toilets has one chamber and two pits with 10 rings & 20 rings all together. Hand washing devices were installed in Learning Centers, Child Friendly Spaces, and Mosques. Desludging of the latrines were continued during the project period. Hygiene sessions on hand washing system, use of safe water for drinking, household work, cleaning latrines and houses etc. to educate the refugee & host communities about the importance of healthy life.

Major activities:

- Installation of Deep Tube Well
- Installation of Submersible Pump with Solar Panel and Water Networking
- Pit Emptier/Desludging
- Hygiene Session
- Construction of Latrine
- Hand Washing Device

Winter Clothes Distribution Among Elderly Rohingya People

1800 (900male & 900female) elderly rohingya people were provided winter clothes (Hoody & Shawl) on December 2017. This program was held at Balukhali-2 Rohingya Camp 14, Moynargona, Ukhiya, Cox's Bazar. Helpage International representative Emma Flaherty and RIC Executive Director Mr. Abdul Haseeb Khan, Deputy Director Mrs. Afroza Laila were also presented on that event.





Socio-Economic Empowerment



RIC's focuses on the socio-economic empowerment for the rural and urban poor specially the woman, old age people, poor & ultra-poor people of the society. RIC has progressed through learning by doing, adjusting its strategy with prevailing situations. RIC has also created an innovative, 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.



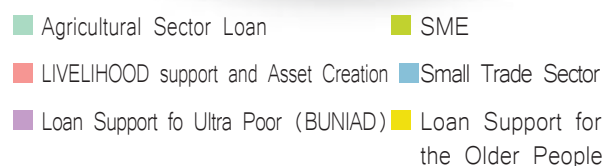
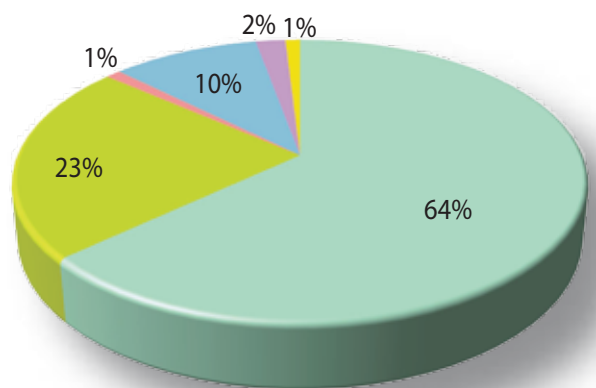
Micro-Finance

Microfinance also provides an alternative to high-interest loans from informal lenders as well as harmful coping mechanisms that people living in poverty use in the event of shocks, such as selling productive assets. Our range of financial services caters to various demographics in Bangladesh, such as small-holder farmers, micro and small entrepreneurs, active older people and jobholders, with a special focus on women. At the same time, in most of the cases RIC provide skill development training in respective trades, business and financial management assistance to facilitate success for those commencing their income generating activities. RIC also protect client through covering risk in case of death of the loan recipients. RIC's microfinance program have been an integral part of the

long journey towards comprehensive multidimensional development for Bangladesh envisaged and pursued by the organization.

We are offering following loan component:

- Jagoran (Rural and Urban microcredit for small trade)
- Buniad (Loan support for Ultra poor)
- Agrosor (SME)
- Sufolon
- Agriculture Sector Microfinance Special Loan Support for Excluded Groups (Older People) Through these component RIC is contributing in SDG goal 1: no poverty, goal 2: Zero hunger, goal 5: Gender equality and goal 8: Decent work and Economic growth.
- Supporting for human capital development for the extreme poor;
- Expanding of micro-credit and micro savings
- Expanding and inclusive social protection programmes for the extreme poor
- Closing the gap between the rich and the poor in accessing basic services



Highlights of RIC's micro credit intervention of the Year 2018-2019

- Loan Portfolio as of 30th June 2019 : BDT 5627.99 million an increase of 10.79 % from 2017-2018
- Total disbursement reached BDT 9907.95 million, an increase of 7.75 % from 2017-2018

Sector wise loan disbursed were as follows :

| Component | Loan Recipient | | | Amount disbursed (Million) | |
|---------------------------------------|----------------|---------------|---------------|----------------------------|-------------|
| | Male | Female | Total | BDT | % |
| Agricultural Sector Loan | 20318 | 100984 | 121302 | 6,310.05 | 64% |
| Small and Medium Enterprise Loan | 5902 | 1917 | 7819 | 2,257.20 | 23% |
| Livelihood and Asset creation support | 75 | 1708 | 1783 | 84.13 | 1% |
| Small Trade sector | 2689 | 24456 | 27145 | 1,003.74 | 10% |
| Loan support for Ultra Poor | 70 | 6705 | 6775 | 173.63 | 2% |
| Loan support for the Older People | 1578 | 571 | 2149 | 79.21 | 1% |
| | 30632 | 136341 | 166973 | 9,907.96 | 100% |



- Our total number of clients reached 185.23 thousand, an increase of 2% from 2017
82 % of clients we serve are women
- Our total number of borrowers reached 166.97 thousand
- The total amount saved by our clients reached BDT 1940.41 million, an increase of 27.53% from 2017-2018
- We deliver responsible financial services that protect client rights. Our 610 Credit Officers situated in all our branches of 27 districts, act as a first point of contact for any client concerns and provide pre-disbursement financial literacy orientation to borrowers.

Source of finance for loan disbursement during the year was as follows :

| Source of fund for Loan disbursement | |
|--------------------------------------|--------|
| Group Members Savings | 9.76% |
| Organization's Equity | 6.73% |
| Loan from PKSF | 7.80% |
| Loam from Commercial Bank | 13.35% |
| Loan from Bangladesh Bank | 0.997% |
| Revolving Loan Fund (RLF) | 61.36 |

BUNIAD

Loan is provided to address the needs of the excluded ultra-poor segment of the society. The program is playing a significant role to achieve the SDG:1 as determined by UN to end poverty. The program is based on geographical diversity demographic characteristics and other heterogeneous conditions.





Rokeya Begum

She enabled to make her family economically sound through taking compost manure as an income generating effort. She is earning 5000 to 6000 taka per month from selling the compost manure to the local farmers.

Before that she was just an simple housewife. She had hardly been maintained her family expenditures with the little income of her daily laborer husband. She was forced to discontinue her children's education. Then she decided to join RIC micro-credit group for initiating something by her own advised by some neighbors. She had learnt from the discussion of RIC Field Officer and Technical Officer about how to Moheshkhali, Cox'sbazar.

Apart from this income, additional from vegetable selling, she had been changed the eco-

nomie status of her family. She is now able to save money after being run the family expenditure. She sent her children to school. She drawn her first loan of 4,000 taka from samittee and invest it to produce compost fertilizer. Her first lot of production was 30 Kgs with this capital. She apply 15 Kgs. in her own homestead garden and sold rest 15 Kgs to the neighboring farmers, that she earned first in the life 450 taka cash. Yield of vegetables from her homestead garden was also double through applying her own produced composed fertilizer in the land. That was the starting of her journey towards changing the scenario. This first achievement injects her a lot of confident and she took it as a regular effort. Local demand of compost manure was high. She has taken 5th slot of loan for 50,000 taka from RIC and has been running the business professionally in the locality of Kalarmar Chora village of Moheshkhali was the outcomes of her patience and hard labor.

JAGORAN

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.5000 to 29000.00 @ 25% declining service charges. In this program women participation is higher than the male participants.





Renu Begum

She enabled to have her family prosperity through Fish Farm and Nursery business. Her husband was a small Nursery owner. The nursery was established in a hired small piece of land. It had naturally been producing a small income, with a small initiative. They never thought of extending the business before because of shortage of capital. Renu had been facing hardship since the beginning of her married life. They were even unable to send their children to school. At the moment, Renu insisted by a neighboring house wife, who involved in a micro-credit sammitte of RIC. She listened some success stories of others from her, and insisted to include her name in Char Gobinda Mhilla Unnayan Sammitte. She started to deposit little savings as per the samittee rule. She took first loan of

amounting 20,000 taka as loan under JAGORON component and invested it to extend the size of nursery run by her husband. With their joint labor it got success. She has also running a Fish Farm in 2 leased pond with the 5th round of loan amounting 50,000 taka. Hard labor, skill and proper use of capital was the key causes of her success.

AGROSOR

The program is implementing to extend financial services & the program member of their programs who are engaged in economic activity. That require bigger amount of capital. Any services activity with an investment up to BDT-1.5 million (excluding land and buildings) is eligible to qualify for the loan under program. An individual entrepreneur can take loan up to BDT 1.0 million for his/her enterprise under this program.





Nazrul

Pirojpur, a southern coastal district, near Bay of Bengal, surrounded by rivers and marshlands. Most of the season this lands of tides and declines, remains under water. The Mugajhore of Boithakatha, Najirpur under Pirojpur district was a village like that. It remains completely under water most of the time of the year. Nazrul, a daily laborer of this village had been spending her family life with a serious hardship. All of his previous efforts were ended fruitless due to want of capital.

He involved in RIC micro-finance group in 2009 and started to deposit savings with a view to draw at least few amount of soft loan to start an income project. He had drawn his first loan of 10,000 taka and started a floating vegetable garden project advised by a RIC Filed Officer. The kind of project was very much appropriate for this water logged area. The yield of vegetable was bumper that season. He was greatly interested and confident to sell his product in the local market. Growth of the initiative had been upward every year. During his current slot he has drawn 130,000 taka. He engaged 2 (two) more workers in the enterprise. He brought 2 acres of land and 3 milky cows from the

profit. Now he is living in a two storied wooden house. Hard labor, confidence, and support of capital at regular basis, were the key factors of his success.

SUFOLON

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





Morsheda

She is a successful farmer of the village North Syedpur under Fulbari, Dinajpur. This housewife has now been producing in an average 160 to 180 Mons (1 Mon is equal to about 40 Kgs.) of paddy per year in the 4 (50 decimel/bigha) Bighas of land. Besides, she is running cow rearing, poultry rearing and gardening at homestead. Her husband owned a grocery shop along with it.

She was in serious hardship with their 5 members family. She and her husband had nothing any progress even they had 3 Bighas of family owned land. In fact they have no sources of additional income, and almost no capital to invest in the field for effective agri production. They were used to take high interest loan from the rural Mohajans (traditional lenders) during harvesting that rather rushed them in the debt trap every year. Morsheda included as RIC micro-credit group member in 2016 and provided soft

loan under the component of SUFOLON that designed for the farmers. She invest her first loan amounting 20,000 taka for paddy cultivation. She received technical support from RIC Agriculterist at regular basis. She got confident through her first initiative, although the profit margin was little. She had drawn 35,000 in next slot and 60,000 more taka in her last 8th lot. It was a significant achievement in her life, that she enabled to earn about 100,000 taka profit in last season through harvesting paddys in 6 Bighas of land (4 Bighas of her own land and other 2 Bighas are leased). This was possible for her commitment, hard labor and available credit support. The story of Morsheda's success become story of the village that encourages local farmers.

Special Microfinance

RIC also conducting some specialized programs to include all the people of the society of a respective community through following interventions:

- SMAP (Small and Marginal sized farmers agricultural productivity improvement and diversification financing project)
- OPLI - LIFT (Improving older people livelihood through community initiative - Learning and Innovation Fund to Test New Ideas)
- Sustainable IGA Loan
- Livelihood Improvement Loan
- Asset Creation Loan
- SDL (Sanitation Development Loan)



OPLI LOAN



Shahed Ali

He is a retired military personel finally made success in his retired age through Malta cultivation. The man of Pirojpur has one daughteter and three sons. He bought 3 Bighas of land with the entire pension money and started traditional cultivation, but income was poor and he was in serious hardship then. Recently he joined with OPA, initiated by RIC in the locality to fulfill life expectation of older peole of the community. RIC provided soft loans to start age friendly income projects provisioned and funded by PKSF. He took loan amounting 40,000 taka from RIC and started Malta cultivation in his own land. The initiative have remarkable outputs, he is now earning 2 to 3 lac taka per year even at this old age.

OPA LOAN

Babul Mia

He is inhabitant of Purbopara village of Jinardi union, Narshingdi district is an active member of community based Older People Association (OPA) enabled him to change his economic status through Lemon Farming and Vegetable Gardening.

His lifelong occupation was land farming but he was unable to pay hard work at this age. Day by day, his earning source had been limiting. He realized that he should find an age friendly job at this age as an earning source. He discovered that the OPA members are always helping each other through sharing ideas amongst them to find alternatives for the older people. He got an innovative idea of Lemon Farming or Vegetable Gardening that might be fit for him through discussing it with the other OPA members. He acknowledged that it was an age friendly and profitable business. He was



learnt about the special kind of micro credit that provisioned only for the older people running by RIC funded by PKSF that might have met his investment cost.

After discussing with his other family members Babul Miah decided to take the financial assistance. At first he took twenty thousand taka and started seasonal vegetable farming surrounding his house. Meanwhile he visited some Lemon Farming projects in the area, and gathered knowledge about modern technology of Lemon Farming from government agriculture extension officer. He got confident and start the farm besides his homestead. Through the OPA he has been recommending for getting more money from RIC and started work to fulfill his dream. Such a way he achieved his success and proved that age is not a big issue, effort and mental spirit are the keys of success.

SMAP LOAN



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

Small and Marginal Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP) project implemented in the current duration, designed to support small and marginal farmers with financial assistances of low interest, flexible loan without collateral and technical assistances on modern agricultural extension technologies with the initiative of Bangladesh Bank and funded by JICA.

This project had enormous impacts to increase the agricultural productivity and diversity of small and marginal farmers of RIC working area by financing agricultural loans and pro-

viding training services to farmers on agricultural extension technology through micro-credit groups.

ENRICH

ENRICH program implemented by RIC in support of PKSF in 7 unions of Rarikhali, Kodomtola, Shaankarpasa, Shariktola, Kushli, Baligaon and Ariol under Pirojpur, Munshiganj and Gopalganj districts. ENRICH offers services in multiple areas such as health, education, special credit, savings, social capital formation, plant cultivation, youth development, planned homes, Social centres, welfare of freedom fighters, climate change, sports and culture etc.

The goal of this project is to increase the wealth and capacity of the each poor family members with the establishment of their human dignity. The objective of this project is to empower the participant poor families through sustainable activities for alleviation their poverty & move forward with dignity.





Luky Beguam

She was an inhabitant of the village East Baligaon under Baligaon union of Tungibari upazila under Munshiganj district. Her husband was a carpenter. They have two sons and one daughter. She had been spending the days with serious hardship with her husband's irregular income. Once she sent her early aged older son in work for extra income but it produced no positive result. She then decided to join IGA group of RIC without seeing no option. She started to cow rearing with the loan received amounting 120,000 Taka. After the full repayment of first loan she bought two more cows with next loan amounting 160,000 Taka adding her saved 45,000 Taka. Now, she is the owner of 3 cows that give 24 liters of milk every day. She earns 1200 Taka from the production. She has to spend 300 Taka per day for cows feeding purpose. She profits 900 Taka per day and 27,000/- taka per

month.

She is now a credible customer and very happy with the involvement of IGA group.

Compliance issues of the Regulatory Authorities and Funding partners :

Money Laundering :

RIC has a central based “Compliance Unit” led by a Compliance Officer is responsible for implementing the Money Laundering Prevention Law. The Officer is reportable to organizational Executive Director, the executive chief of the organization for his tasks. A committee consists of 5 to 7 members has been provisioned at central and area level for implementation of the Money Laundering Prevention and Anti-Terrorism Law. A training session has been organized to aware all the staffs and officers

Practice of Virtues (Suddhachar) (MRA circular 22):

As per the MRA guideline RIC formed a “Suddhachar” Committee and selected Focal Person for the same and a person to deal with information as per the Rights to Information Act. RIC also displayed Citizen Charter in the offices spaces . RIC discuss Shddhchar related issues

RIC’s Safeguarding Measures:

1. Safeguarding policy :

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

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

The policy has assigned following responsibilities to RIC Employees:

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

2. Child Safeguarding Policy:

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

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

about the issue and they are very much committed to implement the law. The client has approved loan or deposit is 100,000 or more Bangladeshi Taka preserved personal information i.e. Name, renowned in the community, father/mother’s name, photograph, date of birth, nationality, occupation and present & permanent addresses, and accuracy of the information is guaranteed.

in its staff meeting at central and field level. RIC is following Service Rules and Performance based management and punishment system for violation of organizational rules and policies.


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

3. Sexual Harassment Protection Policy:

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

The image features a magnifying glass with a dark grey frame and a light blue lens. The lens is focused on a document with a light blue background. The document contains various elements: a table of numbers in the top left corner, the word 'AUDIT' in large, bold, blue letters in the center, and the words 'MANAGEMENT INFORMATION SYSTEM' in blue letters at the bottom. The background is slightly blurred, emphasizing the magnifying glass and the text it covers.

Auditor's Report

A magnifying glass is positioned over a financial document, likely a balance sheet or ledger. The document is partially visible through the lens, showing numerical values such as 122, 28,640, and 130,585. The background is a blurred blue and white pattern, possibly representing a calendar or another financial document. The overall image conveys a sense of financial scrutiny and attention to detail.

RIC is maintaining appropriate accounting system as per the generally Accepted Accounting Principles (GAAP) in all sphere of the financial transactions of the organisation following a comprehensive Financial and Accounts Manual. Annual audit of all its projects conducted by the external auditors on timely manner and submitted to the concerned authority. Audit reports are presented in the Annual General Meeting (AGM) for approval of the members. RIC always encourage funding partner to check financial related documents by the representative and also agree to follow their suggestions/comments.

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**Independent Auditor's Report
To the Member of General Body of
Resource Integration Center (RIC)**

Report on the Audit of the Financial Statements

Opinion

We have audited the consolidated financial statements of **Resource Integration Center (RIC)** (the NGO), micro finance program and other projects” which comprise the consolidated statement of financial position as at 30 June, 2019, and consolidated statements of comprehensive income, consolidated statements of Changes equity, consolidated statement of Receipts & Payments and consolidated statements of Cash Flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects of the consolidated statement of financial position of **Resource Integration Center (RIC)** as at 30 June 2019, and of its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the consolidated Financial Statements section of our report. We are independent of the NGO in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and 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 Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of consolidated 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 NGO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the NGO or to cease operations, or has no realistic alternative but to do so.



Those charged with governance are responsible for overseeing the NGO's financial reporting process.
Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

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

- Identify and assess the risks of material misstatement of the 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management but not for the purpose expressing an opinion on the effectiveness of the NGO's internal control.
- 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 NGO's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the 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, future events or conditions may cause the NGO to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the NGO's 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.

Report on other Legal and Regulatory Requirements

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 due verification thereof;
- b) in our opinion, proper books of accounts as required by law and MRA Act & rules have been kept by the NGO so far as it appeared from our examination of these books;
- c) the consolidated statements of financial position and consolidated statements of comprehensive income dealt with by the report are in agreement with the books of accounts and

Dhaka: September 25, 2019



Khan Wahab Shafique Rahman & Co.
Khan Wahab Shafique Rahman & Co.
Chartered Accountants

RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at June 30, 2019

| PARTICULARS | Notes | As on June 30, 2019 | As on June 30, 2018 |
|--|-------|-----------------------------|-----------------------------|
| <u>PROPERTY & ASSETS</u> | | | |
| Non-Current Assets | | | |
| Property, Plant & Equipment | 6.00 | 89,139,858 | 85,859,912 |
| Total Non-Current Assets | | <u>89,139,858</u> | <u>85,859,912</u> |
| Current Assets : | | | |
| Investment | 7.00 | 373,018,371 | 247,820,400 |
| Revolving Loan Fund (Outstanding) | 8.00 | 5,627,990,245 | 5,079,662,960 |
| Loan & Advance | 9.00 | 68,778,750 | 57,833,692 |
| Loan to Other Sector | 9.01 | 23,109,029 | 19,970,174 |
| Receivables | 10.00 | 58,910,399 | 25,176,069 |
| Cash and Cash Equivalents | 11.00 | 672,801,072 | 492,246,314 |
| Cash in Hand | | 12,493,227 | 24,239,301 |
| Cash at Bank | | 660,307,845 | 468,007,013 |
| Total Current Assets | | <u>6,824,607,866</u> | <u>5,922,709,609</u> |
| Total Property and Assets | | <u>6,913,747,723</u> | <u>6,008,569,521</u> |
| <u>CAPITAL FUND & LIABILITIES</u> | | | |
| Capital Fund | | | |
| Fund Account | 12.00 | 1,152,587,904 | 924,545,185 |
| Total Capital fund | | <u>1,152,587,904</u> | <u>924,545,185</u> |
| Non Current Liabilities | | | |
| Loan from PKSf-long term | 13.00 | 466,250,001 | 421,791,658 |
| Loan from Bank and other Financial Institution-long | 14.00 | 582,366,210 | 881,468,127 |
| Loan From RIC General Fund-long term | 15.00 | 23,820,460 | 23,595,459 |
| Total Non Current Liabilities | | 1,072,436,671 | 1,326,855,245 |
| Current Liabilities | | | |
| Loan from PKSf-short term | 13.00 | 712,458,333 | 577,016,668 |
| Loan from Bank and other Financial Institution-short | 14.00 | 1,409,845,106 | 1,186,010,624 |
| Temporary Loan | 16.00 | 75,034,185 | 75,097,156 |
| Group Savings (Members) | 17.00 | 1,940,418,203 | 1,521,473,429 |
| Micro Credit Insurance Fund | 18.00 | 188,786,399 | - |
| Provisions and Accruals | 19.00 | 362,180,922 | 397,571,214 |
| Total Current Liabilities | | <u>4,688,723,148</u> | <u>3,757,169,091</u> |
| Total Capital Fund and Liabilities | | <u>6,913,747,723</u> | <u>6,008,569,521</u> |

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



President
RIC


Treasurer
RIC


Executive Director
RIC

Signed as per our separated report of even date.

Dated: Dhaka
Septemehr 25, 2019

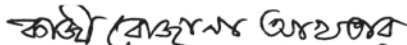

Khan Wahab Shafique Rahman & Co.
Chartered Accountants.

RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the year ended June 30, 2019

| PARTICULARS | Note | Amount (Tk.) | Amount (Tk.) |
|---|------|-----------------------------|-----------------------------|
| | | 2018-2019 | 2017-2018 |
| <u>INCOME</u> | | | |
| Project Grants | | 512,605,450 | 436,700,777 |
| Miscellaneous Income | | 463,328 | 204,510 |
| Organization & Community Contribution | | 73,653,297 | 49,150,083 |
| Management cost recovered from Different Projects | | 22,112,578 | 5,127,649 |
| Service Charge from Micro Credit Program | | 1,262,418,826 | 1,070,535,867 |
| Service Charge from different Sources | | 12,361,888 | 13,586,925 |
| Membership fees and subscription | | 556,270 | 855,991 |
| Sales of passbooks and Forms | | 2,117,625 | 2,071,550 |
| Membership Fees-General Committee | | - | 2,500 |
| Bank Interest | | 3,970,003 | 3,422,897 |
| Interest on Investment | | 14,101,538 | 9,837,679 |
| Miscellaneous Non-taxable | | 1,589,669 | 607,732 |
| Other Income | | - | 18,994 |
| A. Total Income | | <u>1,905,950,472</u> | <u>1,592,123,154</u> |
| <u>EXPENDITURE</u> | | | |
| B. Programme and Project Operational and Management Cost | | 1,282,709,359 | 986,590,166 |
| Orientation, Training, Meeting, Workshop, Seminer etc. | | 12,980,827 | 5,629,901 |
| Project/Program Implemented Cost | | 335,993,098 | 215,092,723 |
| Staff Salary and Benefits | | 664,011,637 | 587,384,926 |
| Travel, Perdiem and Accommodation | | 28,893,505 | 17,568,618 |
| Office Rental & Utilities | | 33,394,919 | 22,126,654 |
| Communication | | 11,016,033 | 9,495,234 |
| General Administrative and Management Cost | | 16,693,133 | 47,376,444 |
| Audit, Registration & Legal fees | | 3,295,412 | 5,089,573 |
| Organization Contribution | | 78,329,630 | 866,038 |
| Interest expenses on savings | | 98,101,165 | 75,960,055 |
| C. Cost of finance for the Micro Finance Fund | | 379,325,388 | 304,934,759 |
| D. Depreciation | | 11,539,313 | 8,794,594 |
| E. Bank Charges | | 4,469,393 | 2,814,269 |
| F. Total Expenditure (B+C+D+E) | | <u>1,678,043,453</u> | <u>1,303,133,788</u> |
| G. Excess / (Deficit) of Income Over Expenditure (A-F) | | <u>227,907,019</u> | <u>288,989,366</u> |
| | | <u>1,905,950,472</u> | <u>1,592,123,154</u> |

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



President
RIC


Treasurer
RIC


Executive Director
RIC

Signed as per our separated report of even date.

Dated: Dhaka
Septemebr 25, 2019


Khan Wahab Shafique Rahman & Co.
Chartered Accountants.





RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS
For the year ended June 30, 2019

| PARTICULARS | Amount (Tk.) 2018-2019 | Amount (Tk.) 2017-2018 |
|---|------------------------------|------------------------------|
| A. Opening Balance | 492,246,314 | 60,067,759 |
| Cash in Hand | 24,239,301 | 5,019,916 |
| Cash at Bank | 468,007,013 | 55,047,843 |
| <u>B. RECEIPTS</u> | 14,358,721,034 | 13,079,747,420 |
| Projects Grants Received | 533,118,942 | 436,700,777 |
| Contribution Received | 20,846,645 | 33,166,448 |
| Management Cost received from Different projects | 40,457,637 | 6,316,877 |
| Membership Fees-General Committee | | 2,500 |
| Fund received from Different Financial institutions | 2,195,950,587 | 2,567,751,088 |
| Fund received | 138,051 | 30,018,224 |
| Loan received from Different sources | 70,737,100 | 37,149,168 |
| Loan Installment Realized/Adjusted | 8,716,743,158 | 7,662,507,740 |
| Micro Credit Insurance Fund Realization | 68,850,167 | 63,656,083 |
| Interest on Investment | 14,091,447 | 8,801,571 |
| Interest/Installment realised on staff benefits | 5,831,266 | 5,035,526 |
| Group Member's Savings collection | 1,364,304,630 | 1,148,862,887 |
| Advance & Deposits Realised | 111,185,385 | 38,115,929 |
| Collection of Different fund/receivables | 8,833,387 | 8,138,282 |
| Fees, Subscription, Sale of Passbook and Forms | 3,147,894 | 2,927,541 |
| Service charge collection | 1,183,332,277 | 1,005,839,858 |
| Bank Interest | 3,460,036 | 2,618,992 |
| Encashment of Investment | 15,512,379 | 21,183,528 |
| Received from Panalties, loan write off | 2,180,046 | 954,401 |
| Total (A+B) | <u>14,850,967,348</u> | <u>13,139,815,179</u> |



| | | |
|--|------------------------------|------------------------------|
| C. PAYMENTS | 14,178,166,276 | 12,647,568,865 |
| Property, Plant & Equipment | 12,297,382 | 35,454,714 |
| Loan Disbursement to Beneficiaries | 9,911,382,169 | 9,196,580,321 |
| Investment of Fund | 134,966,339 | 78,770,091 |
| Fund refund to Different financial institution | 2,087,867,428 | 1,456,763,692 |
| Fund/Loan refunded/adjusted (GA and Others) | 78,969,664 | 392,519,811 |
| Program loan Refund/Adjustment (GA & Others) | 7,694,300 | 408,000 |
| Group Savings Refund | 354,622,911 | 292,416,742 |
| Staff Loan and advances | 2,391,570 | 70,000 |
| Loan/Advance Payment for different programme | 136,281,702 | 62,987,063 |
| Service charge paid to financial institution | 255,107,588 | 200,288,323 |
| Service charge paid to General Accounts | 12,100,000 | 13,250,000 |
| General Administrative Payments | 14,418,456 | 43,145,692 |
| Training, Meeting, Workshop, Seminer etc. | 13,071,666 | 5,113,802 |
| Project/Program Implemented Cost | 343,661,313 | 179,555,794 |
| Payment against Provision for expenses | 33,218,006 | 420,904,129 |
| Bank Charges | 4,456,412 | 2,807,476 |
| Project Grants transfer/refunded | 21,729,125 | 30,068,224 |
| Staff Salary and Benefits | 663,396,556 | 177,810,032 |
| Travel, Perdiem and Accommodation | 27,850,214 | 16,731,824 |
| Office Rental & Utilities | 31,958,573 | 21,568,707 |
| Communication | 11,132,554 | 9,433,199 |
| Legal, Audit and Registration Fees | 3,176,478 | 4,020,660 |
| Organization Contribution to Different Project | 9,482,118 | 940,503 |
| Payment/refunded of staff benefits | 6,933,752 | 5,960,067 |
| D. Closing Balance | 672,801,072 | 492,246,314 |
| Cash in Hand | 12,493,227 | 24,239,301 |
| Cash at Bank | 660,307,845 | 468,007,013 |
| Total (C+D) | <u>14,850,967,348</u> | <u>13,139,815,179</u> |



President
RIC

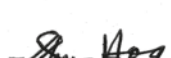

Treasurer
RIC


Executive Director
RIC

RESOURCE INTEGRATION CENTRE (RIC)
CONSOLIDATED STATEMENT OF CASH FLOW
For the year ended June 30, 2019

| PARTICULARS | Amount in Taka | |
|---|------------------------|----------------------|
| | 2018-2019 | 2017-2018 |
| A. Cash Flow from Operating Activities: | | |
| Projects Grants received | 533,118,942 | 436,700,777 |
| Contribution received | 20,846,645 | 33,166,448 |
| Management Cost received from Different projects | 40,457,637 | 6,316,877 |
| Membership Fees-General Committee | | 2,500 |
| Fees, Subscription and others | 3,147,894 | 2,927,541 |
| Received from Panalties, loan write off | 2,180,046 | 954,401 |
| Service charge collection | 1,183,332,277 | 1,005,839,858 |
| Service charge paid to Financial institution & General Accounts | (267,207,588) | (213,538,323) |
| General Administrative Payments | (751,932,831) | (272,710,114) |
| Training, Meeting, Workshop, Seminer etc. | (13,071,666) | - |
| Payment against Provision for expenses | (33,218,006) | - |
| Projects Grants transferred/refunded | (21,729,125) | (30,068,224) |
| Organization Contribution to different Project | (9,482,118) | (940,503) |
| Program Implemented Cost | (343,661,313) | (605,573,725) |
| Bank Charges | (4,456,412) | (2,807,476) |
| Net cash used in operating activities | 338,324,382 | 360,270,037 |
| B. Cash Flow from Investing Activities: | | |
| Loan Installment realized from Beneficiaries | 8,785,593,325 | 7,726,163,823 |
| Bank Interest and interest on investment | 17,551,483 | 11,420,563 |
| Fund from Different Donors and Financial institutions | 2,196,088,638 | 2,597,769,312 |
| Received from FDR Encashment | 15,512,379 | 21,183,528 |
| Property, Plant & Equipment | (12,297,382) | (35,454,714) |
| Loan Disbursement to Beneficiaries | (9,911,382,169) | (9,196,580,321) |
| Investment of Fund | (134,966,339) | (78,770,091) |
| Net cash used in Investing Activities | 956,099,935 | 1,045,732,100 |
| C. Cash Flow Financeing Activities: | | |
| Loan received from Different sources | 70,737,100 | 37,149,168 |
| Group Member's Savings collection | 1,364,304,630 | 1,148,862,887 |
| Advance & Deposits Realised | 111,185,385 | 38,115,929 |
| Collection of Different fund/receivable | 8,833,387 | 8,138,282 |
| Interest/Installment realised on staff benefits | 5,831,266 | 5,035,526 |
| Fund refund to Different financial institution | (2,087,867,428) | (1,456,763,692) |
| Fund/Loan refunded/adjusted (GA and Others) | (86,663,964) | (392,927,811) |
| Group Savings Refund | (354,622,911) | (292,416,742) |
| Staff Loan and advances | (2,391,570) | (70,000) |
| Loan/Advance Payment for different programme | (136,281,702) | (62,987,063) |
| Payment/refunded of staff benefits | (6,933,752) | (5,960,067) |
| Net Cash used in Financeing Activities: | (1,113,869,559) | (973,823,582) |
| D. Net increase/ decrease (A+B+C) | 180,554,758 | 432,178,555 |
| Add: Cash and Bank balance at the beginning of the year | 492,246,314 | 60,067,759 |
| Closing Cash and Bank balance | 672,801,072 | 492,246,314 |



President
RIC


Treasurer
RIC


Executive Director
RIC

RESOURCE INTEGRATION CENTRE (RIC)
Consolidated Statement of Changes in Equity/Fund
For the year ended 30 June 2019

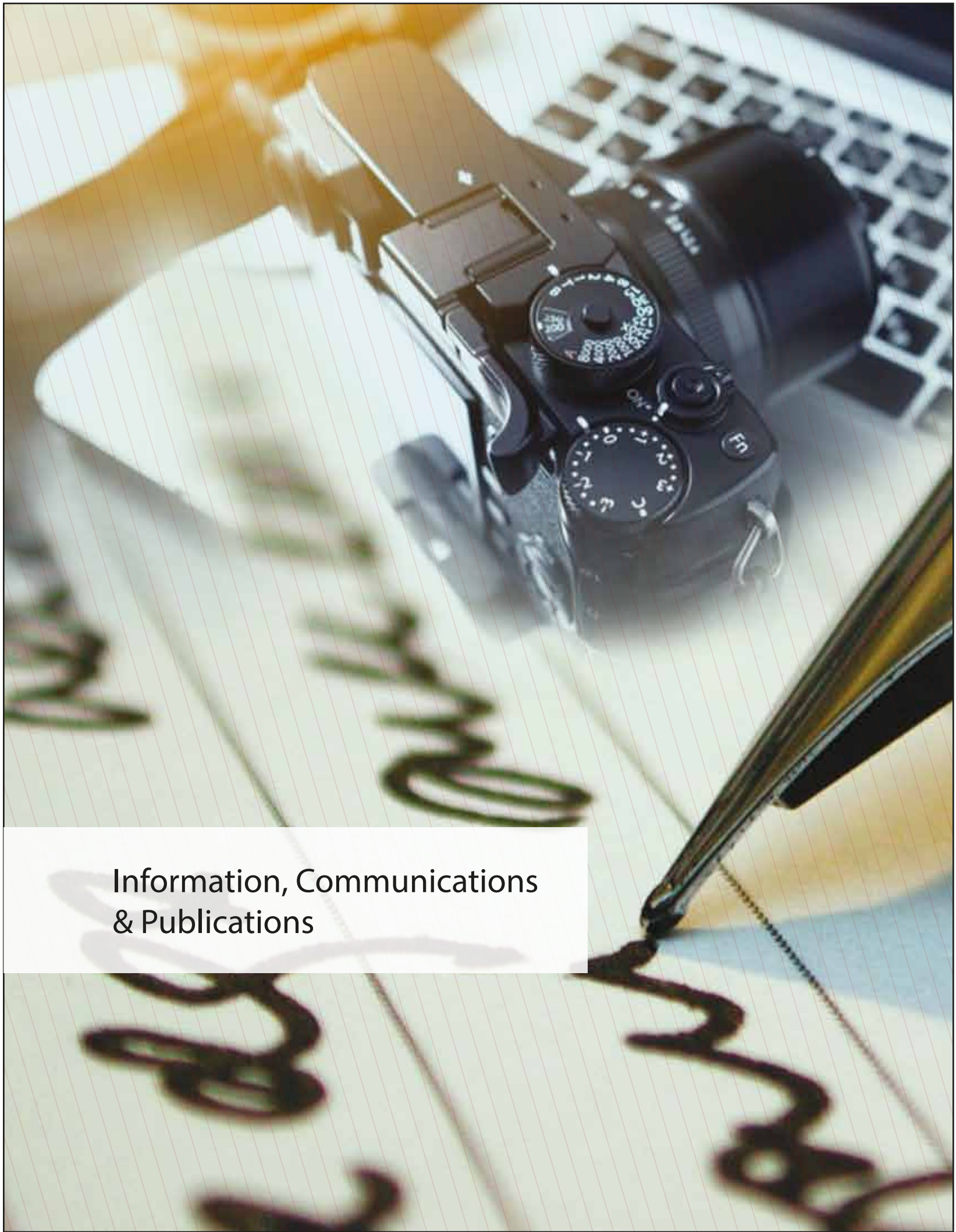
| Particulars | Fund | Statutory Reserve Fund | Other Reserve/Fund | Total (Taka) |
|--|-----------------------------|---------------------------|--------------------|-----------------------------|
| Balance as on 01.07.2018 | 842,277,021 | 82,268,164 | - | 924,545,185 |
| Add: Surplus during the year | 227,907,019 | - | - | 227,907,019 |
| Add: Prior year Adjustment | 135,700 | - | - | 135,700 |
| Add: Transfer from Fund to Reserve Fund (Statutory Reserve Fund) | - | 28,361,675 | - | 28,361,675 |
| Add: Provision during the year | - | - | - | - |
| Add: Adjustment | - | - | - | - |
| Subtotal | 1,070,319,740 | 110,629,839 | - | 1,180,949,579 |
| Less: Prior year adjustment Fund Account | - | - | - | - |
| Less: Transfer to Reserve Fund from Fund | (28,361,675) | - | - | (28,361,675) |
| Balance as on 30.06.2019 | <u>1,041,958,065</u> | <u>110,629,839</u> | - | <u>1,152,587,904</u> |
| Balance as on 01.07.2017 | 564,891,450 | 60,937,650 | - | 625,829,100 |
| Add: Surplus during the year | 288,989,367 | - | - | 288,989,367 |
| Add: Prior year Adjustment | 9,726,718 | - | - | 9,726,718 |
| Add: Transfer from Fund to Reserve Fund (Statutory Reserve Fund) | - | 21,330,514 | - | 21,330,514 |
| Add: Provision during the year | - | - | - | - |
| Add: Adjustment | - | - | - | - |
| Subtotal | 863,607,535 | 82,268,164 | - | 945,875,699 |
| Less: Prior year adjustment Fund Account | - | - | - | - |
| Less: Transfer to Reserve Fund from Fund | (21,330,514) | - | - | (21,330,514) |
| Balance as on 30.06.2018 | <u>842,277,021</u> | <u>82,268,164</u> | - | <u>924,545,185</u> |


President
 RIC


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 RIC


Executive Director
 RIC





Information, Communications
& Publications

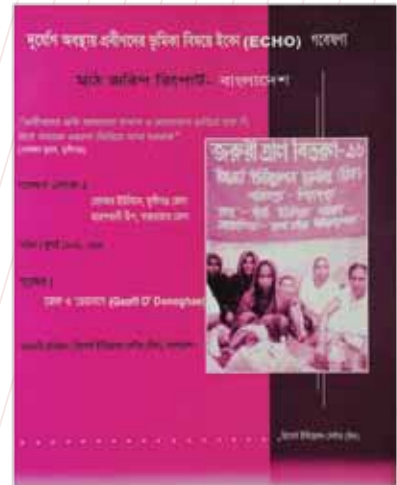
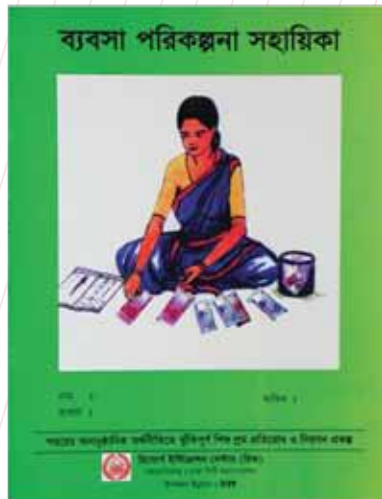
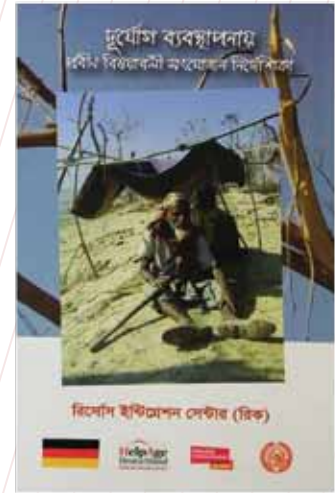
RIC has a cell for collection, dissemination and distribution of information termed Information, Communication & Publication unit. RIC believes in good communication is expected to bring desired change in knowledge dissemination which keep the Information, Communications and Publications Unit almost seamlessly busy round the year. A position of Information Officer has been created as per the provision of the Right to Information Act 2009 at the central office, further, 147 information officers are also working under 147 branch offices of RIC nationally. This unit can claim that it's kind of mirror of the organization in terms of documenting the activities.

This unit looks after the documentaries which are produced and developed for different programs, events etc. The unit also takes care of the publication of performance-based documentations, various reports, proceedings of important events and seminars, special

issues etc. Moreover, the unit helps different programs in the preparation of brochures, newsletters, flip-charts, booklets, articles, reports, training modules, posters etc.

Selected Publications of RIC:

- প্রবীণদের সাফল্য গাঁথা
- প্রবীণ কল্যান কর্মসূচী - প্রবীণ কল্যানে একটি সমন্বিত উদ্যোগ
- দূর্যোগ অবস্থায় প্রবীণদের ভূমিকা বিষয়ে ইকো গবেষণা
- ক্ষুদ্রঋণ এর সাফল্যগাঁথা
- প্রবীণ নারী এবং তাদের মানবাধিকার সুরক্ষার বিষয়ে সিডো কমিটির ২৭ নং সাধারণ সুপারিশ
- জাতীয় প্রবীণ নাগরিক সংগঠনের ঘোষণাপত্র ও গঠনতন্ত্র/আরআরওপি
- এইজ ডিম্যান্ডস অ্যাকশন - প্রবীণ অধিকার পর্যালোচনা
- গ্রামীন উন্নয়নে প্রবীণ জনগোষ্ঠীর অংশগ্রহণ বৃদ্ধি - প্রবীণ জনগোষ্ঠীর উন্নয়নে অংশগ্রহণের ধারণা, প্রেক্ষিত ও দিক নির্দেশনা
- ব্যবসা পরিকল্পনা সহায়িকা - শহরের অনানুষ্ঠানিক অর্থনীতিতে ঝুঁকিপূর্ণ শিশু শ্রম প্রতিরোধ ও নিরসন প্রকল্প
- Good Practices in Community-Based Approach to Protect the Rights of the Older People in Bangladesh
- DRR Policy and Practice - Older people inclusion and exclusion factors in Bangladesh



List of Development Partner/Donors and associate agencies in our prominent development programs in the last decade.

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

Abbreviation/Acronym

| | |
|---------|--|
| AFS | : Age Friendly Space (Constructed in the Rohingya Refugee camp and host community area in order to support older people) |
| AGRSOR | : 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 |
| CIC | : Camp In Charge (In charge of Rohingya Refugee camp) |
| 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) |
| FREB | : Forum for the Rights of Elderly, Bangladesh |
| GO | : Government Organization |
| G-POP | : Gender Inclusive Pathway out of Poverty (a World Vision, Bangladesh supported project for 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) |
| IPM | : Integrated Pest Management |
| JAGORON | : A mainstreamed loan component provisioned |
| JICA | : Japan International Cooperation Agency |
| NFI | : Non Food Item |
| NGO | : Non-Government Organization |
| OWP | : Older Welfare Program |
| PKSF | : Palli Karma Sahayak Foundation |
| PMBP | : Padma Multi-purpose Bridge Project |
| RIC | : Resource Integration Centre |
| SDG | : Sustainable Development Goal (Adopted by United Nation, In short, the SDGs constitute the next 15-year framework that will guide country plans, priorities and investments to reduce poverty and promote development with 17 benchmarks followed by previously preceded by the Millennium Development Goals or MDGs, which were active from 2000-2015) |
| SHG | : Self Help Group |
| SMC | : School Management Committee |
| SME | : Small and Medium Enterprise |
| TB | : Tuberculosis (A communicable disease) |
| OP | : Older People |
| OPA | : Older People Association |
| WASH | : Water Sanitation and Hygiene |
| WFP | : World Food Program |
| WMO | : Water Management Organization |



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