

Annual Report 2021



Islamic Relief Bangladesh

Who we are

Islamic Relief Worldwide is an independent humanitarian and development organization. Founded in 1984, with headquarters based in Birmingham, UK, we have a presence in around 45 countries.

We support the world's most vulnerable people in the fight against poverty and suffering. We do this regardless of race, political affiliation, gender or belief, and without expecting anything in return.

As a registered charity, we are open and transparent. We continually assess our work and how we operate to improve our impact and effectiveness.

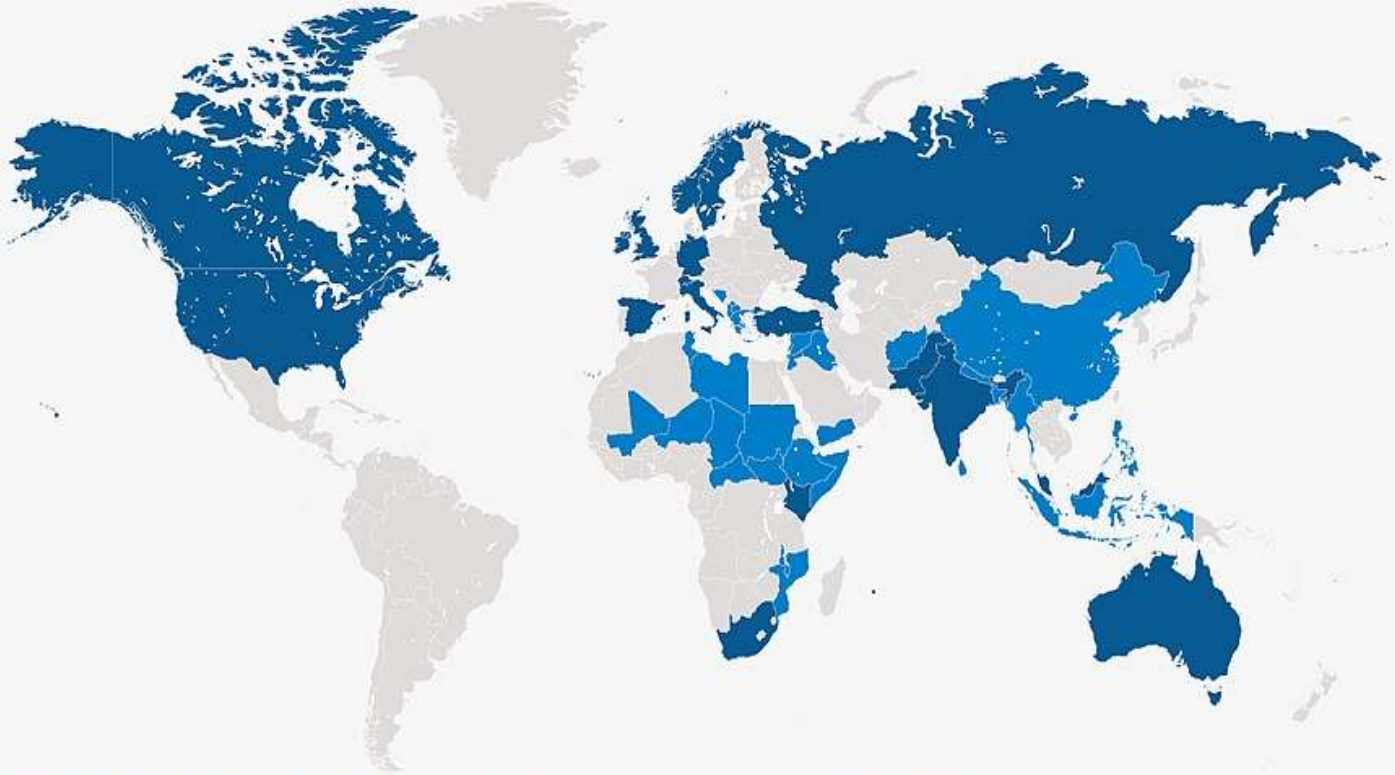
Islamic Relief (IR) has been working in Bangladesh since 1991, when we provided emergency relief and supported communities to rebuild in the wake of a devastating cyclone. Since then, we have expanded our programmes to focus on both humanitarian and development challenges.

What we do

Our innovative integrated approach sees us work closely with the vulnerable communities that we serve. They identify the problems and are part of the solutions. As a result, our programmes often encompass many interlinked areas.

These include Economic Empowerment and Governance, Child Rights and Protection, Water and Sanitation, Education, Humanitarian Response, Disaster Risk Reduction and Climate Change Adaptation.





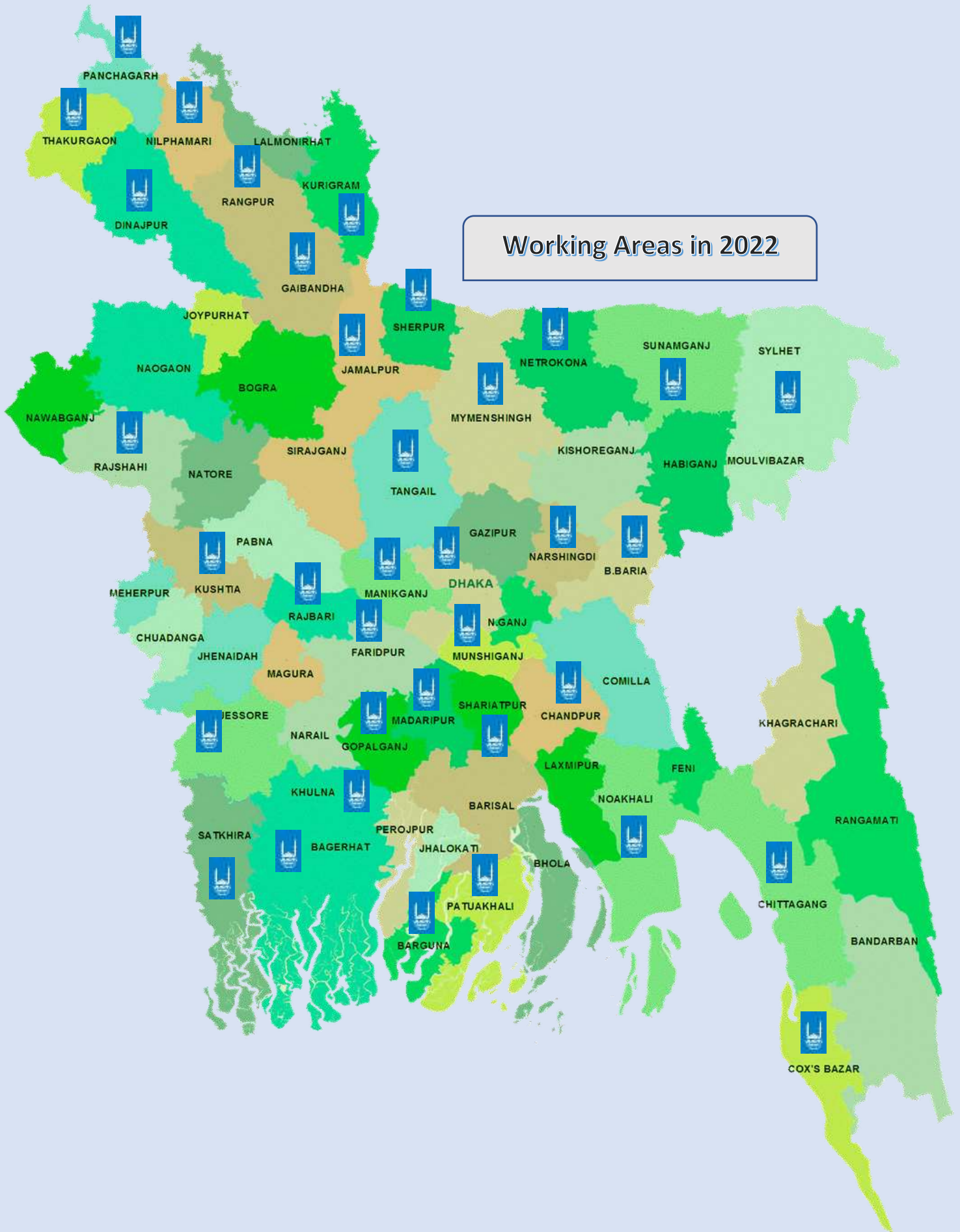
ISLAMIC RELIEF WORLDWIDE OPERATIONS AT A GLANCE

■ PARTNER OFFICES

- Australia
- Canada
- Germany
- Italy
- Malaysia
- South Africa
- Sweden
- Switzerland
- USA
- Kenya
- Pakistan
- India
- Ireland
- Norway
- Russian Federation
- Spain
- Turkey

■ FIELD OFFICES

- Afghanistan
- Albania
- Bangladesh
- Bosnia and Herzegovina
- Chad*
- Ethiopia
- Indonesia
- Iraq
- Jordan
- Kosovo
- Lebanon
- Malawi
- Mali
- Nepal
- Niger
- Occupied Palestinian Territory
- The Philippines
- Somalia
- South Sudan
- Sudan
- Tunisia
- Yemen
- Central African Republic
- China
- Greece
- Macedonia
- Mozambique
- Myanmar
- Sri Lanka
- Syria

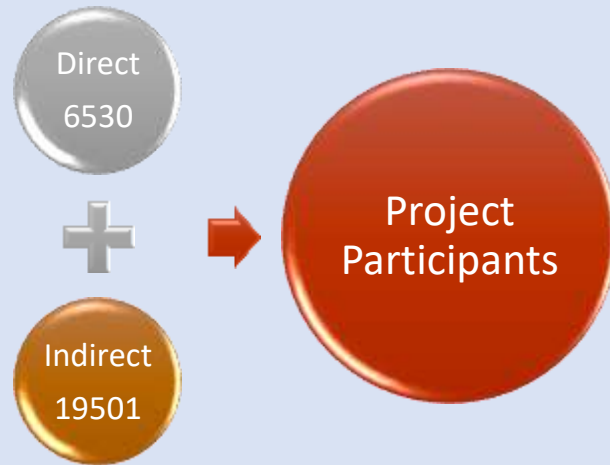


Working Areas in 2022



Child Rights Programme

Islamic Relief in Bangladesh has been working to ensure the rights of children for many years. Over the years, we have developed a strong niche on working with orphan & vulnerable children. Our integrated community-based programme focusing on the rights of orphan children has won the UK BOND International Development Award 2019. Islamic Relief strongly advocates for developing and creating community-based integrated care system to protect the rights of the underprivileged children who are the most vulnerable. We advocate and uphold the rights of children as enshrined in the United Nations Conventions on the Rights of Child (UNCRC-1989). We closely work with civil society groups and national level networks to promote the rights of children. Islamic Relief Bangladesh works with communities & local government institutions and develop innovative and programmatic solutions which can establish the rights of children in a sustainable manner. We believe in strengthening families & communities who are the first caregivers. We closely work with different stakeholders of the government to make them accountable towards children.



Major Achievements

- A total of 2143 orphan as well as vulnerable families got involved in various Income Generating Activities.
- Self Help Group members deposited BDT 8.6 million as their savings.
- 1231 Self Help Group leaders received trainings on group dynamics, leadership and financial management.
- Close to 3000/ More than 2974 project participants received allowance, relief and other materials through various Government safety net programmes, Local Government Institutions & I/NGOs.
- 1261 Self-Help Group leaders received orientation on child rights & child protection.
- 6530 project participants participated in awareness sessions on various social, health, hygiene and nutrition issues.
- 354 Self Help Groups are functional.
- 929 new children have been enrolled for sponsorship.
- 229 sponsored children passed SSC examination in 2021 and out of them, 21 secured GPA 5.00.
- 186 Child Clubs are fully operational.
- 3 project participants received " **Joyeta award**" at Upazila level in Pangsha and Rajbari.

Programme Impact

The programme interventions created significant impact on the lives of the children as well as their families. Followings are the major impacts created during 2020:

- i. Education:** 100% of the targeted children have been enrolled in formal & non-formal educational institutions, and they have been continuing their studies. Before Covid-19 outbreak, their school attendance rate had been increased, as well as the quality of education. This was an inspiration to the guardians which had motivated them to send their children to schools. They are more concerned about their study than ever. They regularly visit their schools and keep an update of their progress. Project-supported sponsorship money and educational stipend have encouraged the guardians spending on their educational requirements including coaching fees and purchasing required accessories. In 2021, total 21 children got GPA-5 in SSC examination.
- ii. Women Empowerment:** Life changing achievement is noticed in terms of women's rights & empowerment which results from the formation and function of SHG & Apex body, learning and cooperation. The achievement comes in the form of decision-making, income generation, mobility, leadership, and linkage with LGIs, social relationship, confidence, dignity and respect for themselves as well as from others in the community.
- iii. Protection:** Project-supported widows' & orphan girls are less vulnerable to economic abuse, sexual harassment & other GBV which includes early marriage. Female members of the SHGs enjoy being much protected. They are aware of their rights, less isolated, supportive to each other, and draw a greater protection and support from their key allies of government. The risk of early marriage has been reduced significantly.
- iv. Child Club:** The *Child Clubs (CCs)* are facilitating the children to mutually support each other in their educational needs, strong attitudes, disciplinary and manners with their parents & elders, and building a stronger understanding about their rights & responsibilities. They are developing leadership skill and spreading happiness. Besides, they are concern about their safety, health, education and basic rights. These are the results of project activities and guardians' involvement in it Some CCs' outreach into the community has resulted an improved sanitation practice at Household level.
- v. Financial Upliftment:** The average monthly income of the project participants has been increased. Income Generating Activities (IGA) are the driving force here, along with sources of capital through savings & interest-free loans and training for reducing poverty. Household expenditure has increased too. The average savings of households has also increased.

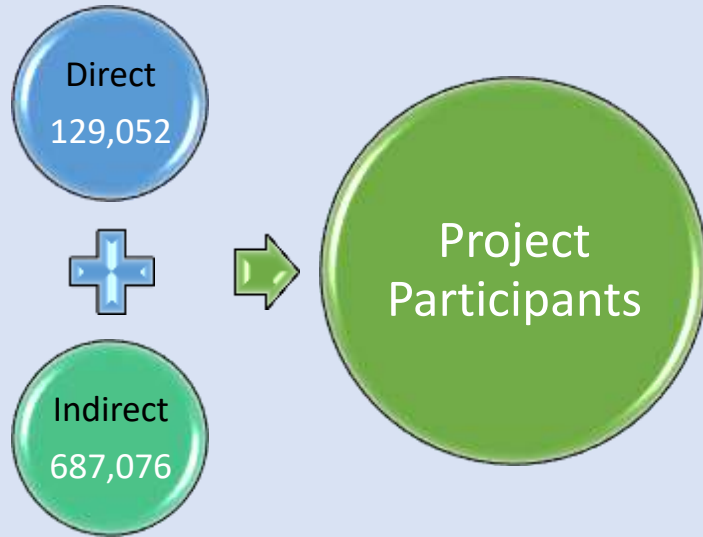
Programme Impact

- i. Food Security:** The project participants are having three meals a day round the year. When a family struggles for food, the SHGs support them through interest-free loans or in-kind support through food banks.
- ii. Health:** The overall health status of the participants has been improved significantly. They have better knowledge, mobility and financial resources to access proper medical facilities. Rate of using sanitary latrines and hygiene practice by the HHs has grown. Upgradation of most of the latrines and tube-wells are self-financed through the greater household income and/or use of interest-free SHG loans. Practice such as washing of hands after toilet use has increased; as a result, water-borne disease has decreased.
- iii. Linkage with Govt. & Non-Govt. Agencies:** Linkage of beneficiaries with supportive government & non-govt. agencies such as community clinic, Upazila health centre, cooperative office, livestock office, agricultural office, bank, social welfare office, women & child affairs office and development organizations etc. has been strengthened by the greater understanding & initiative of SHG members to access support.
- iv. Access to Services from Institutions:** As a result, continuous communication and networking with Govt. & non govt. agencies, our project participants have greater access to various services such as skill trainings, various allowances from Govt.'s social safety-net programs, medical treatment from community clinics, etc. Most of the children studying in primary schools are receiving monthly stipend from government. Greater access comes from greater knowledge of the benefit and the ability of group action to secure spots on government quotas for the benefit.
- v. Disaster-resilient Households:** Households are now more resilient towards disaster with diversified livelihoods. To increase income to invest in housing & medical expenses, greater increase of savings & the options of taking loans without interest for emergencies, development of social capital through the mutual support groups, and empowering women to more effectively advocate & link with government stakeholders.
- vi. Abuse-free Safe & Secure Households:** Children are living in a secured environment at home as family members are conscious about the impact of physical & mental abuse, gender- based violence, early marriage, dowry, gender discrimination, and so forth.
- vii. Aware of Covid-19:** An awareness campaign was successfully accomplished. Project participants and community people are well known about Covid-19. They know how to keep themselves safe from Covid-19. They are practicing hand washing, wearing masks & maintaining social distance. This has stemmed out the project-led awareness-raising activities.
- viii. Increased Awareness against GBV:** Project participants and community people are aware of the consequences of GBV that results in from awareness-raising through public announcement via mike, broadcasting messages using cable TV network and sermon by the Imams.



Humanitarian and Resilience Programme

Islamic Relief in Bangladesh has adopted an integrated approach to address disaster and climate risks. In partnership with Government, Academic Institutions, Civil Society, Communities and Private Sectors, we are working to build a vibrant, thriving and resilient Bangladesh. We help local communities, institutions and local partner organizations to build and scale up their capacity. We promote and integrate traditional and indigenous knowledge, blend with scientific approach through creating practical, replicable and impact-oriented solutions to strengthen community resilience. During the time of humanitarian crisis, Islamic Relief supports communities in building safe houses, creating provision of safe drinking water and supports livelihoods in the form of cash or kind. In addition, we work with communities to build their capacity and raise awareness around issues which require change in behaviors and practices. In 2020, Humanitarian Unit has had significant reach in the country to attend the vulnerable communities in terms of WASH, basic needs and livelihoods. All projects were designed under the inclusion lens and reached out the project participants according to their needs.



Major Achievements

- Reached 42,869 people in cyclone Amphan affected areas of Stakhira and Khulna districts with lifesaving aid and early recovery assistance.
- Reached 8,560 people in cyclone Bulbul affected areas of Satkhira with lifesaving aid and restored livelihoods.
- During monsoon flood supported 58,403 victims in Jamalpur, Kurigram and Gaibandha.
- Ensured food security and wash support of 25,850 people during Covid- 19 pandemic.
- Provided safe water and sanitation facilities for 15,732 people in 5 districts.
- Reached 329,414 people through seasonal programmes (Qurbani, Ramadan and Aqeeqa) in 32 districts across the country.
- Total 600 households in Dhaka and Sylhet area received cash support through individual mobile banking under income generating activities.
- Under income generating activities and skill development training a total of 140 youth volunteers received cash support in Dhaka and Sylhet.
- Urban risk assessment completed at selected wards of Dhaka North City Corporation and 27 wards of Sylhet City Corporation.
- Considering high salinity intrusion of Satkhira, skills of local level farmers were developed through trainings, technical directions and demonstrating various climate adaptive seed varieties in terms of farmer field laboratory (FFL), integrated farming and many more as a means of adaptive agriculture.
- Digital Information Board was installed in Jamalpur, the regular monsoon flood affected district of northern Bangladesh. Unfortunately, there was no significant early flood forecast decimation system at Jamalpur. At grass root level it is always challenging to execute early warning system to minimise the losses. The Digital Information board provides early flood forecast.
- Islmapur upzaila witnesses flood every year. The sub districts inundated with flood water in 2020. Due to lack of flood forecast information, marginalised community people were not aware about flood. To alleviate the flood and to measure the flood water SUFAL project has installed 16 main land gauge for water level information at 4 unions.
- Digital information Board that has been set to display the flood forecast, SUFAL project also ensured uninterrupted power supply to the Board so that people have access to flood information. SUFAL Projects has installed 100-watt solar systems at Chinadhuli, Kulkandi and Sapdhori Unions.
- In order to support waste management development both in Dhaka and Sylhet City Corporation Islamic Relief has donated a number of waste collection vans.
- Several hand washings points have been installed in various points and public toilet facilities for community people to ensure health, hygiene and to protect from Corona virus.
- In collaboration with government conducted several national and international day observations, ToT event, campaigns on public awareness on existing issues especially Covid-19 at Dhaka, Sylhet, Jamalpur and Satkhira district

Programme Impact

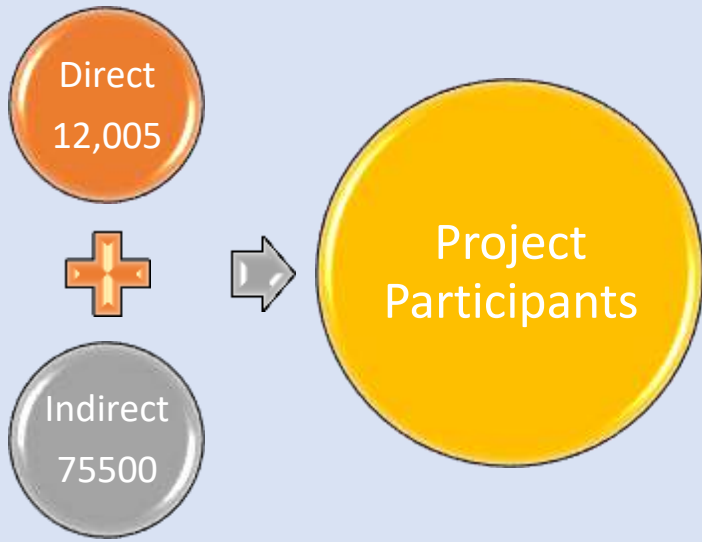
- As a new intervention in urban set up, measuring urban livelihood resilience helps to identify the resilient livelihood options for the urban poor community as well as demonstrates a model to develop resilient urban livelihood options. Through the project interventions the urban poor community become more responsive not only in terms of different kind of disaster risk reduction and climate change adaptation issues, it also strengthens their income generation activities.
- The project under ReWARD-II has resulted a positive impact in an integrated way. It has enhanced three dimensions of development like financial cash support which developed IGA capacity, emphasizes self-organising capacity to ensure IGA, and increased learning capacity where each household has learnt about climate change adaptation and DRR issues.
- Islamic Relief successfully organised through participation of INGO forum a ToT and Module Development event on urban resilient livelihoods. This has strengthened the resilience of urban communities. It will be replicated in future climate adaptation and urban livelihoods development projects.
- A comprehensive forecast-based action model has been demonstrated for the “Flood Forecasting” system through the SUFAL project. Now the local community becomes more resilient in terms of “flood”. The community is better prepared as well as resilient. The intervention has brought optimum loss and damage compare to previous flood record. Government Agencies highly appreciated the project.
- Islamic Relief Bangladesh (IRB) has been active in different platforms and networks like INGO forum, Local level partnership alliance, NGO/INGO Coordination platform to implement climate adaptation and Disaster resilience issues. Thus, Islamic Relief (IR) Bangladesh not only had developed network and relationship with different ministries, departments, platform/networks but also took lead in different issue-based advocacy initiatives (Forecast based Action, NAGAR/SHAHAR Disaster Preparedness Week, THE NEW URBAN AGENDA, Resilience livelihood, Climate strict, youth engagement for voice rise for Climate change Activity). These activities have ensured the visibility of IRB in national and international level and enhance the accessibility of IRB in different stakeholder as Government, INGOs, National network.
- Throughout the year Islamic Relief actively participated in different national and international day observation (NDPD, IDDD, World volunteer day, International Day of Persons with Disability, international women’s day, Global climate stricter, World hand washing day etc. These have helped the community as well as the policy makers to become more responsive in case of different kind of disaster. All stakeholders are now more proactive in context of different disasters.
- During the pandemic we supported 3095 ultra-poor families in Dhaka and Sylhet project areas, who live in slum areas. The COVID-19 response programme has ensured the food security of the targeted community during the pandemic.
- Food security during COVID-19 pandemic has been ensured for 1050 families in ReWARD-II project areas. The most crucial food & nutrition situation has been supplemented by the programme.
- During COVID-19 pandemic, the youth beneficiary and youth volunteer both have played very important role through different awareness raising activities. People are more aware about their roles and responsibilities considering the COVID-19 situation.



Economic Empowerment & Governance Programme

Economic Empowerment & Governance Programme (EEGP) has committed to work in poverty stricken and most remote areas of Bangladesh with the objective of Making decent life with dignity and honour for the marginalised and extreme poor households. Aiming to create "Poverty and hunger-free gender-sensitive empowered and resilient community" and to achieving SDG 1, 2, 5 & 6, EEG Programme started its operation in 1995. From the beginning it focused on integrated sustainable development actions through economic empowerment and social protection as well as governance. Our integrated approach focuses on creating employment, increasing skills, social protection & income and ensuring governance through structural development of government and social bodies; as the beneficiaries can afford a secured and sustainable living. The objective of the programme is to ensure sustainable livelihoods for the most vulnerable communities by providing different types of integrated sustainable development interventions which contributes for eradicating extreme poverty and hunger.

Total 60,630 vulnerable poor & ultra-poor families have been graduated under EEG programme to have better and sustainable livelihoods options that significantly increased their income (around 250-450%) and socio-economic status. Through these programmes; support has been extended to targeted beneficiaries and communities like- opportunities of employment creation, enhancement of income and asset, boosting the performance of HHs, SHGs and cooperatives bodies, upgradation of housing condition, better access to sanitation and safe drinking water, ensured long term sustainable food security and nutrition, ensured child schooling and literacy, better access to rights and services, elevate social inclusion, protection, dignity, women empowerment and mobility.



Major Achievements

- Around 12,100 vulnerable households have been graduated in 2021 under EEG programme for having decent & sustainable livelihoods that significantly increased their incomes and socio-economic status.
- 10 different projects have been implemented under EEG in 2021 by the financial support from institutional donors and IRW partners focusing on sustainable livelihoods, urban development, WASH, Skill & Capacity building, Right Based Approach-RBA, IMF, women empowerment etc.
- Around 12,100 direct project participants and households (including 48,400 hhs members) have received livelihoods support from EEG Programme in 2021 under different projects.
- Compare to baseline survey it has been noticed that the income of the extreme poor households has been expanded to 250-400%.
- Projects under EEGP have significantly contributed in poverty alleviation, ensured food security, enhanced women mobility, dignity & empowerment and ensured women & child rights, entitlements and practices.
- 100% project participants have been provided skill & knowledge on women rights, child rights, human rights, dowry, early marriage, health hygiene, WASH, DRR and various social issues.
- Project participants are now more organised and empowered. Their knowledge has significantly increased and they are well aware about their rights and the appeal process. Therefore, safety net support from LGIs have been availed by 86.66% HHS.
- Project participants have planted 7,800 fruits saplings in the project area which has contributed environmental benefits by reducing greenhouse gas emission as well as filtering the air.

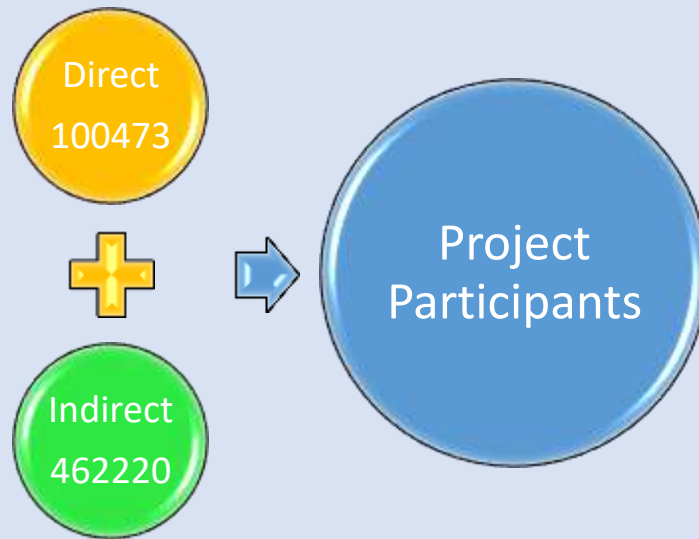
Programme Impact

- Since the inception of EEG approximate 60,630 vulnerable households have been graduated into decent & sustainable livelihoods as they have achieved remarkable change in income and socio-economic status.
- Through our integrated approach, we have created employment which eventually has boosted income as well as increase the assets of poor people. Our approaches ensure impactful changes by creating employment, boosting income and increasing the assets of poor people so they can overcome extreme poverty through secured livelihoods.
- The EEGP projects have clearly contributed to the higher-level development objectives of SDGs especially to SDG 1, 2, 5 & 6 and has significantly improved socio-economic status as well as the lives & livelihoods of the project beneficiaries.
- Significant improvement noticed in different completed projects as the average monthly income of the extreme poor household has been increased 250- 400% during the project period compared to their baseline income.
- During the project period productive and non-productive asset value of 90% beneficiaries have been increased to more than 500%.
- Livelihood skills have been provided to 100% households which has widened employment opportunities.
- Promoted group-led approach and interest-free Islamic financial practice (Qard Al Hasana loan system) and revolving fund management system that helped in building solidarity among the SHGs.
- Established and institutionalised 2,200 community based empowered organisations/SHGs and total 10 apex/cooperative bodies in different implementing areas across Bangladesh. All these have played a major role and established exemplary image to others for influence. Also strengthen existing organization through building harmony of the community utilising their capacities and resources.
- Emphasied on inclusive approach by involving the elderly, widow, ethnic & religious minorities, people with disability and socially excluded in economic and social development process under different EEGP projects across Bangladesh.
- Increased knowledge and awareness of the targeted community on various social, health and protection issues - human rights, women empowerment, gender, health, dowry, child marriage, child and women trafficking, domestic violence, violence against women, etc.
- The programme has developed a proven and tested poverty alleviation model (replicable) named- Elimination of Extreme Poverty in Rural Bangladesh- EEP; which has been designed with the aim to replicate widely.
- Projects under EEGP have significantly contributed in poverty alleviation, skill & capacity building, increase income, productive & non-productive asset value, improve housing condition and reducing sufferings, ensuring food security, child schooling, numeracy literacy programme, signing & counting practice, enhance women mobility, dignity & empowerment, women & child rights, improving access to rights and services entitlements & practices, increasing social capital & community participation etc.
- By bridging service providers and service receivers we empower communities and ensure good governance of government & non-government structure.



Humanitarian Crisis Response Programme

Islamic Relief Bangladesh (IRB) has been implementing its Humanitarian Crisis Response Programme (HCRP) at Cox's Bazar and Bhasan Char. IRB has been supporting both FDMNs and host communities in Bangladesh by building safe houses, creating provisions of safe drinking water, ensuring food security, providing WASH facilities, NFI and hygiene kits. Islamic Relief has ensured monthly food ration for FDMNs living in Bhasan Char. Initially, Islamic Relief implemented different projects through partners. In 2021 Islamic Relief started direct project implementations both in Cox's Bazar and Bhasan Char. In 2021, Islamic Relief implemented total 18 projects under HCRP in Cox's Bazar and Bhasan Char. Currently IRB is Providing WASH, Shelter and NFI support in Camp 4, Camp 7, Camp 8E, Camp 9, Camp 12 along with host communities in Cox's Bazar district and food, nutrition and LPG support to Bhasan Char.



Major Achievements

- 900 Mid-term Shelters have been constructed for Fire Incident and highly vulnerable Camps.
- 10 WASH Blocks have been built for FDMNs through sector /sectoral coordination.
- 1299 Hygiene kits were distributed among FDMNs and host communities in Cox's Bazar and Bhasan Char.
- 9700 NFI kits were distributed among FDMNs and host communities.
- 18870 Winterization packs have been distributed among FDMNs and host communities in Cox's Bazar and Bhasan Char.
- 26 Shelters have been constructed for vulnerable host communities in Cox's Bazar
- 41907 Families received monthly food packages for ensuring food security with nutrition
- 1459 Pregnant and breastfeeding women were supplied nutritious food supplement for reducing their malnutrition
- 6643 Children (age 6 months to 59 months) were provided nutritious food for their wellbeing.
- 7400 LPG cylinders were distributed among FDMNs relocated in Bhasan Char.
- A total of 11484 Ramadan Packs were distributed among FDMNs and host communities in Cox's Bazar and Bhasan Char.
- A total of 23075 HH Received 2kg of meat pack during Qurbani programme 2021 at Cox's Bazar and Bhasan Char.



Programme Impact

- Humanitarian Crisis Response Programme of Islamic Relief tirelessly work for supporting both FDMNs and host communities in Cox's Bazar and Bhashan Char. We provide lifesaving food support and construct shelter houses, wash blocks, install tube wells for safe water and provide gender sensitive NFI and hygiene kits through 18 projects which we have implemented in 2021.
- In Bhashanchar IRB has been providing humanitarian assistance by distributing food ration among 2000 families and the support reached to 4000 families in December 2021. IRB has started their humanitarian assistance through food support but gradually this support expanded in others sectors such as LPG Cylinder distribution, NFI distribution, Ramadan Food packs, Qurbani Meat distribution.
- In Bhasanchar, IRB is has ensured food security for the FDMNs. IRB has been working in Partnership with WFP for reducing the malnutrition status at Bhasan Char.
- IRB has ensured that thousands of relocated people at Bhasanchar would receive food support, NFI and essential hygiene kits during their most critical needs and provided support as quickly as possible.
- IRB has covered 100% HHs of FDMN at Bhasan Char through their seasonal program like Ramadan Food packages, Winterization and Qurbani Program in 2021.



- SHGs are being operated and managed by the right-holders themselves. SHG members are making regular savings, and depositing in the schedule banks. IRB staff members are working as facilitators only, and providing necessary supports and trainings to the SHG leaders for conducting meetings and activities.
- Children are actively participating their Child Clubs. IRB is playing the role of facilitator only.
- Interest-free loan is being used by the right-holders to meet their family needs and start up Income Generating Activities.
- SHGs are actively contributing in selecting new children for sponsorship.
- Group dynamics and financial management training is contributing to build effective leadership among the right-holders and practicing participatory decision-making approach in the meeting.
- Functional CFM process is ensuring transparency and accountability in project management.
- Covid -19 guidelines and precautions strictly adhered for all the projects implemented by IRB.
- To reduce operational cost avoid overlapping IRB implements multi donors projects in same area. cost.
- More focus has been given to build up rapport and establish linkages with Local Govt offices to avail social safety net coverage for right holders and linkage building with government line departments.
- Youth leadership development programme should address for Dalit and plain land ethnic minority; TVET programming to address unemployment problem of rural and urban poor and marginalized community.
- Community led participatory approaches for operating SHG, interest free loan Qard-al-hasana & Cooperative function are effective ways for developing their socio-economic condition and for ensuring rights and entitlements of the extreme poor people.
- IRB follows inclusive targeting approach & participatory beneficiary selection process.
- Household-led and household-determined IGA selection & business planning based on their choice & interest.
- Sustainable access to group-led financial services for managing IGA
- Risk/Takaful management fund for coping up with major shocks and damages.
- IGA diversification and multiplication process is vital for sustainable development process.
- Community-based food bank operation for ensuring food security and social dignity.
- Spouse/counterpart Female participation is highly encouraged and they voluntarily engage with IGA training and awareness/ motivational session on Women rights, VAO, Gender based violence etc.
- Revolving interest free loan has been identified as vital means of livelihood as it supports project participants for reutilizing the capital fund.
- Provisions of small loans options of Group-led savings
- Age is not considered while selecting project participants inclusion of elderly women
- Followed the proven & tested poverty elimination model "Elimination of Extreme Poverty-EEP"
- Follow the "SHG model" & "Apex body model" can be a path way out of poverty.
- Beneficiaries access to finance and linkage with government service providers
- Providing monthly subsistence allowances to the poorest family for ensuring their daily needs.

- Sustainable cooperative/Apex body function and profitable business based on Islamic shariah principle.
- Followed Qard-al- Hasana and other sharia based Islamic financial principals' act as an alternative way to come out from conventional microcredit system.
- Facilitate to connect, mobilize and empower extreme poor households for collective action and sustainable access to self-help interest free financing.
- Proper waste/garbage management plan of targeted households in project area for contributing to create green and clean environment and also to create organic compost fertilizer.
- Need awareness/sensitize initiatives for the community people including religious leaders and project participants husbands to make them more aware women and child rights issues.
- Folk song, street drama, Group theatre, pot song, puppet show, cable tv add, billboard, video show can be considered as effective awareness building initiatives.
- Helps to create harmony among group members.
- SHG is a good community-based rights & protection platform of 30 houses for voice rising on any social campaign as they could take necessary combined initiative in a view to reduce women & child abuse, dowry, child marriage and any other social violence.
- 2nd line management/alternative leadership to run the SHG activities in absence of existing leaders.
- Season/actual field context or trend should be considered to develop the business plan and timely cash support to the beneficiaries.
- Good and effective linkage and coordination between project and government line departments & local government authorities is very important to implement any project smoothly. Also joint initiatives with the government in few activities like day observation; communication meeting; development fair; service oriented event etc. can reach to get an effective image to the government level stakeholders.
- A strong CRM process can highlight any project to the project level stakeholders for ensuring transparency and accountability and creating acceptance to all level.
- For reducing any Fraud and miss-management IRB has provided different color token for different distribution and ensured accountability.
- Established effective coordination with CICs, GO, NGOs and developed a jointly distribution plan through different sector meeting for timely distribution.
- Ensured complaint and Feedback Mechanism (CFM) for addressing accountability with transparency.



Partnership and Networking

- WFP
- National Girl Child Advocacy Forum (NGCAF)
- Child Rights Advocacy Coalition in Bangladesh
- Child Protection National Cluster
- UN Women
- Islamic Foundation (Rangpur)
- Khulna University
- Shahjalal University of Science and Technology (SUST), Sylhet
- Begum Rokeya University (BRU), Rangpur
- The National Market development Forum-MDF
- Leave No One Behind-LNOB (global platform)
- Handicap International (Disability inclusion)
- Indigenous Peoples Development Services-IPDS
- DALIT (lower cast minority focused)
- National Food Security Cluster
- Upazila & District Cooperative Department
- National Cooperative Network-NCN
- Central Sharia Board for Islamic Banks of Bangladesh (CSBIB)
- Department of Civil and Environmental Engineering (CEE)
- Department of Social Welfare of Shahjalal University of Science and Technology (SUST)

Major Donors in 2021



European Union
Civil Protection and
Humanitarian Aid



World Food
Programme



FORUMCIV.



IR Canada
IR USA
IR UK
IR Germany
IR Netherland
IR Malaysia
IR Belgium
IR South Africa
IR Norway
IR Australia
IR Mauritius



**Success
Stories**



Breaking the Boundary

Jisan Rafi, at present, works at a garments factory in Dhaka. At the same time, he is pursuing higher education. His ultimate goal is to be a fashion designer. The 22-year-old young man is a glaring example to many orphan children at his locality who are combatting against odds to achieve their dreams.

Rafi is from Golachipa Upazila under Patuakhali district. His father worked at a private company in Dhaka. He lived at the village with his mother. They were leading a happy life. But his mother died of stroke all on a sudden. Rafi was only seven years old at that time. After the death of his mother, Rafi became alone. Even his father stopped making contact with him. There was no trace of his father; even Rafi did not have the information whether his father was alive or dead. There was no one to look after Rafi. With the help of relatives, he got shelter at one of his aunt's house. His aunt was not well-off; she could not ensure basic needs of Rafi. There Rafi had to do small household chores like shopping, taking children to school, etc. His days were being passed in well and woe. His education was also being hampered.

When Rafi was in class VII, his grandfather came to know about the Orphan Sponsorship Programme of Islamic Relief Bangladesh (IRB) from one of his teachers. He contacted the IRB office at Patuakhali to know the details. IRB staff collected his information, paid a visit to his residing place, talked with the local people and checked his documents. Finally, he got selected.

Rafi started receiving sponsorship money in 2012. This support brought light of hope for the little boy. His aunt and grandfather also became free from worries; their tension regarding Rafi's food, dress and education was over. Rafi gave full concentration to his studies; a private tutor was assigned for him. A new chapter started in his life.



His sponsorship came to end in June 2021. Rafi was a regular student and he was attentive to his studies. His teachers also assisted him. He did well in all his examinations. He passed Secondary School Certificate examination with GPA 4.00 (out of 5.00) in 2017. In 2019, he passed the Higher Secondary Certificate examination with GPA 3.63 (out of 5.00) in 2019. Then he did a 6-month internship on fashion designing at ABRM Textile Garments in Dhaka. In addition, he is pursuing higher studies (Bachelor of Arts). After completing the internship course, he is currently working in that company. His dream is to become a fashion designer. "I live in a mess near to my office. I wake up in the morning, get refreshed, have my breakfast and start for office. I have to enter my office at 8.00am. I work till 1 p.m. During my lunch break, I go to my mess and have lunch. I return to office at 2.00pm and concentrate on my work. My office work continues till 8.00 pm. I return to my mess by 8.30pm, take some rest and have my dinner. Then I sit down to study. Around 11.00pm, I go to sleep."

Rafi is quite happy now. His sad days are over, and slowly he is ascending towards his dream. Coming to an end, his dreams are about to be fulfilled. "I never thought of that I would have reached at this point. It would have been possible only for the sponsorship support I have received from Islamic Relief Bangladesh. I am very grateful to IRB and to the donors who have made me what I am today. Dreams of many orphan children have nipped in the buds for want of support. I am very fortunate as IRB was there to stand beside me, to give me the courage to dream. When I will be capable, I will also extend my hands to the orphan children in my locality."



Romuja Begam has made her dreams come true

Mohsin Tila is a tiny hill situated in the heart of Sylhet City Corporation and is considered as one of the most vulnerable and poverty prone areas of Sylhet city. It is an urban slum and around 100 families live there in rented houses at the bottom of the hill. The condition of these houses are really bad as the basic public infrastructure is not available here. Through a narrow passage one has to reach to Romuja Begum's house which is situated down the hill. The hill is made of mud and it makes the life of Romuja riskier as due to monsoon, sometimes landslides triggers.

The sun brightly shines here but the ray of the morning sun hardly passes through the shadow of trees. Youngsters of the slum bask in the sun near the wash point which has been constructed by Islamic Relief. Here Islamic Relief has also built sanitary latrines and slum dwellers use the latrines. Islamic Relief has also constructed a washing block with separate male

and female compartments. Wash point has also built by Islamic Relief where the children play and enjoy the warmth of the sun.

Project participant Ramuja Begum lives in a tiny house along with her family in this slum. She gets up from sleep very early as she has to go outside after her regular activities. She has a small business. After finishing her chores, she prepares herself to go outside for pursuing her small business.



Ramuja Begum has been living in urban slum with her family for the last 13 years. They were climate refugees and migrated from Chandpur. They were landless which forced them to migrate. Once they moved here, Ramuja Begum started working as a domestic labour and her husband as a rickshaw puller. She became sad in reminiscing her past and tears rolled down from her cheek. “As a domestic worker, I had to pass very tough life. I worked hard tirelessly just to ensure our

meals. Despite working so hard, I hardly could bring any positive change in our lives.

In 2018, Islamic Relief Bangladesh started implementing a project titled ‘Resilient Livelihoods for Extreme Poor Living in Urban areas in Bangladesh’ determining the Urban Resilient Livelihood Model to improve the lives and livelihoods of the extreme poor households in two climate and disaster vulnerable urban areas of Bangladesh, Dhaka North and Sylhet City Corporation area. Romuja Begum got selected as a project participant of Islamic Relief Bangladesh. Under the project’s component- Urban Resilient Livelihood model a total of 345 extremely poor female member/ households of Sylhet City Corporation were supported and received training to change their livelihoods. Each participant received an amount of BDT 12,000 Taka from Islamic Relief Bangladesh.



Ramuja Begum started a small business with 12000-taka cash grant. “I received the cash grant during the first lockdown and decided

to start a grocery shop. Thus, I started my small business with dried fish, pickles, oils and flour. With my profit, I support my family and buy food as well as pay house rent. Every day, I earn 500 to 600 Taka if I sell products from my house and if I move outside, my earning becomes 1500 to 2000 Taka.”

Through this little incentive, Ramuja Begam has completely changed her life. She is no longer engaged in domestic works. Now she dares to dream for a better future. This is the starting of a new chapter with full of happiness. Ramuja Begum is thankful to Islamic Relief for being the reason of her new life.

Regained dignity and hope



Mst Fatima Begum, a 61 years old woman and a resident of a remote area of Nazar Mahamud village at Pirgachha Upazila under Rangpur District. “Marriage solves all the problem”- believing in this ideology as well as to ease their financial hardship, her parents married her off at the age of 14. Her husband Md. Abul Hossain was a day labourer. When she went to her husband's house, she found him in extreme financial hardship. He had neither any assets nor any fixed income source. They had to starve countless days due to lack of work. During their 47 years of conjugal life, they have not had any children. In 2018 Abul Hossain fell sick with an unidentified disease and subsequently got disabled to work. This sunk Fatima Begum into a helpless situation. She saw nothing but darkness around her.

Fatima started thinking about how to feed his husband and bear all the expenditures of the family. She thought of various ways of earning money that would allow her to run her family. Finally, she decided to work at neighbourhood as a domestic help just to ensure three meals a day for two of them. There were numerous days when her health did not allow her to work and as such both of them had to starve.

During this difficult time in March 2019, Islamic Relief Bangladesh implemented a project (EEP Project) in Pirgachha, Rangpur. IRB selected beneficiaries following guidelines and thus Fatima Begum got selected as a beneficiary under the said project. Subsequently, she became a member of the Nazar Mamamud Self Help Group.



Through the EEP project, she jointly prepared a business plan and also received training on cow rearing. Eventually, she received IGA support of BDT 10000 as seed money from the project. By adding her savings with IRB's seed money, she bought a cow and a hen. With the help of other group members, She started working as an agricultural day laborer in her neighbor's agricultural field. She started paying back her Qard-Al-Hasana installment weekly from the wages she earned from the field.

Besides, she was saving money in her group account regularly.

In January 2020, her husband died suddenly and this was the greatest shock to Fatima Begum. Her husband's death brought her in great distress. Losing a life partner itself is a traumatizing experience and even worse for a wife who have no children.

She was lucky as her group members supported her and encouraged her to stand strong. However, her fate jeered her again. In July 2020 her house caught fire and caused partial damage.

Her Apex Body helped her by supporting her financially both after her husband's demise and the fire incident. Through Takaful System she received BDT 3000 and BDT 2000 respectively.

Gradually Fatima started overcoming the obstacles and improving her life. She was provided technical training to rear her poultry. Now her hen lays eggs and the cow has given birth to a calf. She sells milk and eggs to the nearest market regularly and earns BDT 4000 monthly from sale. She also owns three goats. She repaired her house using her savings. She also received free vegetable seeds and saplings from the EEP project. She has developed a kitchen garden with those seeds. She is growing vegetables and eventually meets her daily needs. Now Fatima Begum consumes nutritious food, affords decent attires and her health is much better than before. She regularly attends SHG weekly meetings and participates in the group discussion session.



She said that "Islamic Relief Bangladesh has rewarded me a better livelihood. I am leading a decent and happy life. I strongly feel that I am not alone, 26 Group members are also with me. With my earning, I manage my meal and other basic needs. I am truly grateful to Islamic Relief Bangladesh."

Resilient Sufia Begum



Sufia Begum a 28 years old lady had a happy life when she used to reside in Rasidomh Serua, Agadong Moni, in Myanmar. In 2006 when she was only 13 years old, her father arranged her marriage. She gave birth of her first child at the age of 15. "We had not enough money but I was happy with our limited income. I led a happy life with my husband and child. I did not expect much and wanted to enjoy my life with my small family. Sometimes life is miserable and it does not lead according to our wish. I realised this as suddenly everything was upside down." tearful Sufia described her horrifying experience.

Sufia depicted her story as how workers started protesting in her area at that time. Law and order situation were worse than ever as mobs as well as army looted all their resources including fruits, nuts, rice, cattle etc. They could not prevent them as Myanmar army was also involved with this.

In 2013, Myanmar army brutally tortured her father and destroyed one of his eyes. That is not the end, they mercilessly cut one of his legs as well. "It was difficult to accept seeing my father in such a condition. What could we do? We were so helpless and scared about our own lives. Next 4 years were the most bitter time which we had to go through. When there was any sound around, even an army convoy passed over, my heart used to start pound. We were so scared that anytime they would come and abuse us", she reminisced her dreadful experiences. Her fear came true. In 2017 her husband and child both were ruthlessly killed by Myanmar army. They also stabbed her. Luckily that hurt her leg and she was narrowly escaped. Subsequently,

Myanmar army torched her house. She fled in a nearby jungle and hid there for next 5 days. She almost starved to death as there was no food. She only had little water to drink.

Finding no other alternative and to save her own life she decided to migrate to Bangladesh. At last she managed to enter into Bangladesh along with thousands of FDMNs (Forcibly Displaced Myanmar Nationals) in September 2017. She took refuge at FDMN Camp Kutupalong, Ukha, Cox's Bazar in Bangladesh.

In the year 2018, she got remarried. She thought that she would have a better life now and tried to cope up with the new environment wiping out all her awful nightmares. Her luck again betrayed her. When she was expecting, her husband disowned her. She gave birth of her child. She is determined to raise her child. "During pandemic life was even more difficult. Sometimes I felt so helpless and blamed myself for everything. Even I asked to Almighty why does it happen to me? How many tests I have to pass through?" - frustrated Sufia commented.

Being a single mother, she has been struggling to raise her child alone in a different country's refugee camp. Sometimes she feels so depressed at Kutupalong camp just to think about her child's future. She does not feel that they can repatriate soon. Finally, she was motivated to relocate to Bhasanchar to pursue a better livelihood. Now all her dreams revolve around her child.

After shifting to Bhasanchar, she has been living at Cluster 74, House-B, Room 10. She along with her child got treated at a government 20-bed hospital at Bhasanchar as well. Islamic Relief Bangladesh (IRB) was the only organisation that had provided them monthly food (General Food Assistance) ration. The food support is adequate to meet her family need. Islamic Relief Bangladesh has been supporting her with the monthly food ration till today. The monthly food pack consists of 26 Kg rice, 4 kgs of lentil, 2 Litre soya bean oil, 1 kg onion, 1 kg refined sugar, 1 kg salt, 200 gram of garlic, 2 kg potato, 100 gram of turmeric, dry chili 500 gram and dry Fish 200 gram. This food pack meets their daily food need. As such she is no longer worried about food. She saves some food from her monthly ration and eventually sells it. She spends the amount for her child's education and recreation.

She considers herself fortunate as she has received Ramadan Food Pack, Eid gift and Gas cylinder from Islamic Relief as well. The Ramadan Food Pack containing 5 kg of premium rice, 3 kg of sugar, 2 kg of pulses, 3 kg of chickpea, 2 kg of vermicelli, 500 gram of powdered milk, 500 gram dates and 2 liters of Oil-Soybean helped her providing food security as well as ease her poverty. This is the first ever time she enjoyed Ramadan after her migration to Bangladesh. "I had enough food to enjoy my Ramadan which gave me immense pleasure. I celebrate the Eid better than ever. On Eid day, I cooked vermicelli (Semai) and we relished it. We also received new attires as Eid gift. My kid's joy knew no bound after having his new cloth" Sufia expressed her gratitude to Islamic Relief. She is being provided with regular gas cylinders for cooking. This makes their cooking easier and they are refrained from collecting firewood. That helps to prevent environmental pollution as well.

She feels that life here in Bhasanchar is much safer for her child. Her Child is going to a learning center for early childhood education. Therefore, she is happy here in Bhasanchar and pray to Allah for Islamic Relief as well as the donors who provide food and non-food items regularly. She also thanks Bangladesh Government to extend their whole hearted support and love for her family.



Islamic Relief, Bangladesh (IR, B)
Consolidated Receipts and Payments Account
For the year ended 31 December 2021

Particulars	Notes	31-Dec-21		31-Dec-20	
		GBP	BDT	GBP	BDT
Opening Cash and Cash Equivalents:					
Cash in Hand		1,077	124,334	2,167	246,108
Cash at Bank		1,944,560	224,587,907	1,938,737	220,145,893
		1,945,636	224,712,241	1,940,904	220,392,001
Receipts:					
Grant Received from IRW	24.00	9,317,474	1,076,126,370	4,749,515	539,313,144
Bank Profit	25.00	303	34,969	503	57,117
Other Income	26.00	-	-	140	15,937
Advance Realized	27.00	147,768	17,066,567	140,404	15,943,028
Realized from Staff PF Loan	7.02	66,066	7,630,323	58,942	6,692,927
Staff Contribution to PF Fund	12.01	118,383	13,672,732	102,018	11,584,224
Staff Welfare Fund Contribution	13.01	260	30,050	608	69,050
Staff Gratuity Fund Contribution	10.01	203,170	23,465,171	108,019	12,265,650
Received from Inter-Company	9.00	-	-	7,308	829,798
IR-Staff Medical Fund Contribution	11.01	23,947	2,765,750	9,027	1,025,000
		9,877,371	1,140,791,933	5,176,483	587,795,875
Total		11,823,008	1,365,504,173	7,117,387	808,187,876
Payments:					
Personnel Costs	28.00	1,136,257	131,232,601	787,548	89,427,056
Project Running Costs	29.00	254,327	29,373,662	153,741	17,457,484
Direct Deliverable Costs	30.00	5,851,721	675,847,406	3,856,841	437,948,886
Non Capital Expenditure	31.00	1,390	160,572	245	27,858
Capital Expenditure	32.00	106,882	12,344,344	12,133	1,377,661
Total Payments from Foreign Donation Received		7,350,577	848,958,585	4,810,508	546,238,945
Payments from other than Foreign Donation :					
Advance Payment to During the year	32.00	58,035	6,702,806	109,561	12,440,779
Payment from Supplier Security (Retention Money)	15.00	65,929	7,614,474	36,570	4,152,592
Payment from Provision for Audit Fees	14.00	8,088	934,167	6,048	686,750
Payment to Staff Against PF Loan	7.01	53,589	6,189,235	56,885	6,459,320
Payment to Staff from PF Fund	12.02	53,640	6,195,190	61,413	6,973,482
Gift to the Staffs of Welfare Fund	13.01	156	17,990	91	10,360
IR-Staff Medical (Staff Payment)	11.02	32,841	3,792,946	9,817	1,114,769
Payment from Inter-Company	9.00	8,283	956,698	22	2,512
IR Staff Gratuity Payment	10.02	45,246	5,225,669	47,522	5,396,125
Total Payments from other than Foreign Donation		325,806	37,629,176	327,929	37,236,690
Closing Cash and Cash Equivalents:					
Cash in Hand		1,188	137,251	1,095	124,334
Cash at Bank		4,145,436	478,779,162	1,977,856	224,587,907
		4,146,624	478,916,413	1,978,951	224,712,241
TOTAL		11,823,008	1,365,504,174	7,117,387	808,187,876

The annexed notes form an integral part of these financial statements


Finance Manager
Islamic Relief, Bangladesh


Country Director
Islamic Relief, Bangladesh

Signed in terms of our separate report of even date annexed.


Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on Behalf of
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
DVC: 2206081522AS 487987

Place: Dhaka
Dated: 30 March 2022

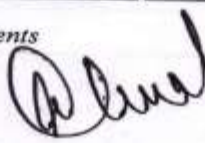


Islamic Relief, Bangladesh (IR, B)
Consolidated Statement of Comprehensive Income
For the year ended 31 December 2021

Particulars	Notes	31-Dec-21		31-Dec-20	
		GBP	BDT	GBP	BDT
Grants and Income:					
Foreign grants					
Grant income during the year	17.00	7,052,046	836,579,271	5,102,763	544,794,500
		<u>7,052,046</u>	<u>836,579,271</u>	<u>5,102,763</u>	<u>544,794,500</u>
Local grants and others					
Bank profit (IR, B)	18.00	295	34,969	535	57,117
Other income	19.00	-	-	149	15,937
		<u>295</u>	<u>34,969</u>	<u>684</u>	<u>73,054</u>
TOTAL		<u>7,052,341</u>	<u>836,614,241</u>	<u>5,103,447</u>	<u>544,867,554</u>
EXPENDITURE:					
Personnel costs					
Project Running Costs	20.00	1,106,241	131,232,601	837,609	89,427,056
Project Deliverable Cost	21.00	247,609	29,373,662	163,435	17,449,048
Non Capital Expenditure	22.00	5,697,137	675,847,406	4,102,063	437,955,156
Tax Expense for Bank Profit	23.00	1,354	160,572	261	27,858
		<u>-</u>	<u>-</u>	<u>79</u>	<u>8,436</u>
TOTAL		<u>7,052,341</u>	<u>836,614,241</u>	<u>5,103,447</u>	<u>544,867,554</u>

The annexed notes form an integral part of these financial statements


Finance Manager
Islamic Relief, Bangladesh


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Signed in terms of our separate report of even date annexed.


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Dated: 30 March 2022

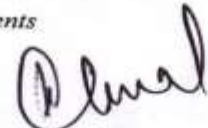


Islamic Relief, Bangladesh (IR, B)
Consolidated Statement of Financial Position
As at 31 December 2021

Particulars	Notes	31-Dec-21		31-Dec-20	
		GBP	BDT	GBP	BDT
Assets :					
Non-Current Assets	Annex-1	195,257	22,551,347	124,618	14,150,524
		<u>195,257</u>	<u>22,551,347</u>	<u>124,618</u>	<u>14,150,524</u>
Current assets					
Cash and Cash Equivalents	2.00	4,146,624	478,916,413	1,978,951	224,712,241
Advances and Prepayments	3.00	26,591	3,071,183	13,911	1,579,557
Accrued Income	4.00	47,952	5,538,288	61,288	6,959,278
Inter-Company	5.00	1,099	126,900	-	-
Other Receivable	6.00	38,602	4,458,329	38,926	4,420,038
Staff Loan Against Provident Fund	7.00	46,251	5,341,783	59,734	6,782,871
		<u>4,307,119</u>	<u>497,452,896</u>	<u>2,152,808</u>	<u>244,453,985</u>
Total Assets		<u>4,502,377</u>	<u>520,004,243</u>	<u>2,277,426</u>	<u>258,604,509</u>
Fund and Liabilities:					
Fund Account	8.00	203,782	23,535,959	127,672	14,497,263
		<u>203,782</u>	<u>23,535,959</u>	<u>127,672</u>	<u>14,497,263</u>
Current Liabilities					
Deferred Income	4.00	3,106,212	358,753,489	1,176,646	133,609,598
Inter-Company	9.00	-	-	7,308	829,798
Staff Gratuity Fund - Unfunded	10.00	629,769	72,735,477	479,924	54,495,975
Staff Medical Fund - Unfunded	11.00	6,444	744,225	15,600	1,771,421
Staff Provident Fund	12.00	503,853	58,192,757	446,629	50,715,215
Staff Welfare Fund	13.00	836	96,512	744	84,452
Provisions for Expenses	14.00	13,769	1,590,205	7,700	874,372
Supplier Security Deposit	15.00	37,712	4,355,618	15,153	1,720,594
Payable (Staff Expenses Control A/c)	16.00	-	-	51	5,820
		<u>4,298,594</u>	<u>496,468,284</u>	<u>2,149,755</u>	<u>244,107,245</u>
Total Fund and Liabilities		<u>4,502,377</u>	<u>520,004,243</u>	<u>2,277,426</u>	<u>258,604,509</u>

The annexed notes form an integral part of these financial statements


Finance Manager
Islamic Relief, Bangladesh


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Signed in terms of our separate report of even date annexed.

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Bangladesh Country Office

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