



ANNUAL REPORT 2018

Islamic Relief Bangladesh

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Who we are

Islamic Relief Worldwide is an independent humanitarian and development organisation. 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.

Our vision

Inspired by our Islamic faith and guided by our values, we envisage a world where communities are empowered, social obligations are fulfilled and people respond as one to the suffering of others.



Our Mission

Exemplifying our Islamic values, we mobilise resources, build partnerships and develop local capacity as we work to:

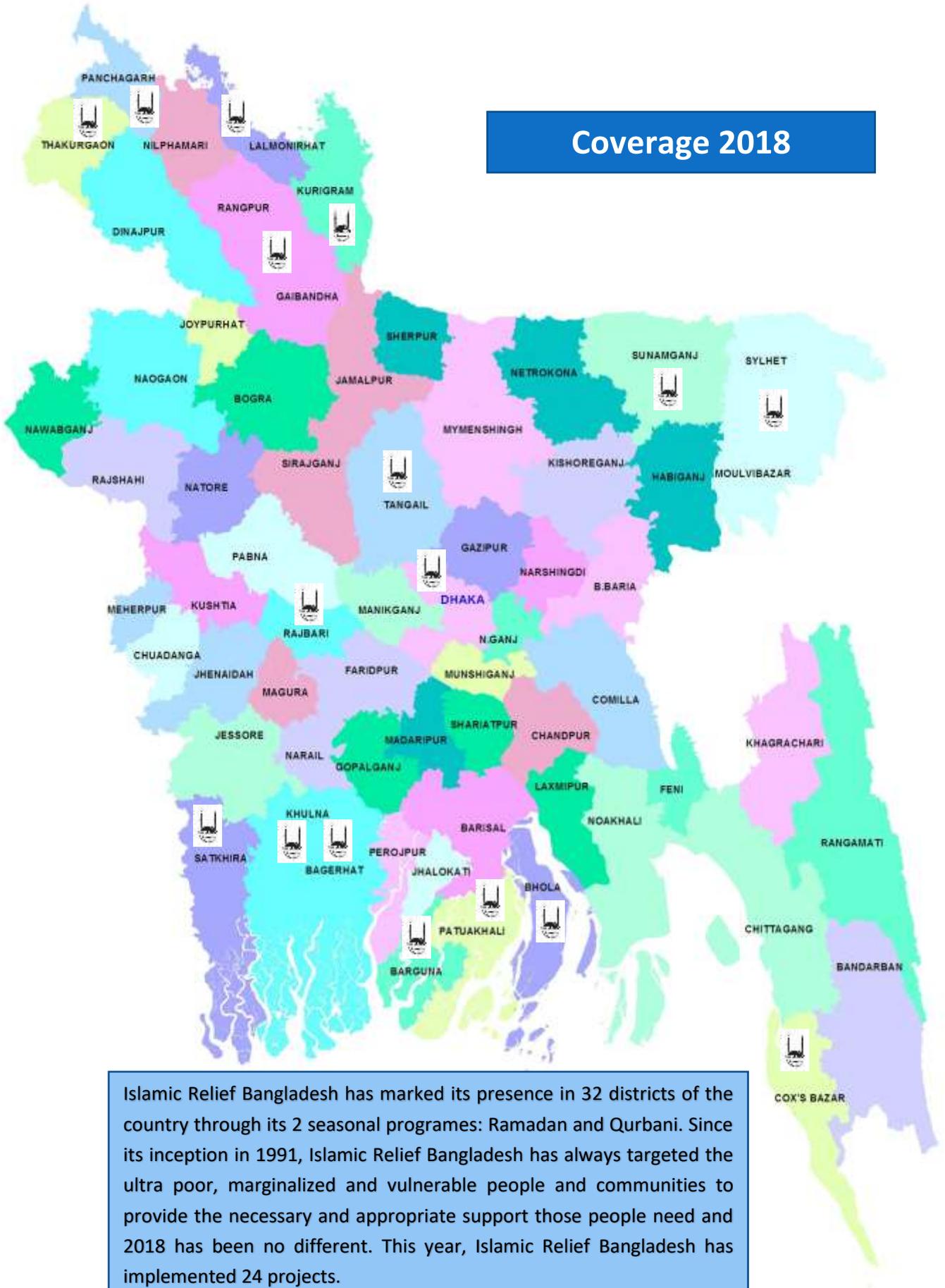
- Enable communities to mitigate the effect of disasters, prepare for their occurrence and respond by providing relief, protection and recovery.
- Promote integrated development and environmental custodianship with a focus on sustainable livelihoods.
- Support the marginalised and vulnerable to voice their needs and address root causes of poverty.

Our values

We remain guided by the timeless values and teachings of the Qur'an and the prophetic example (Sunnah), most specifically:

- **Sincerity (Ikhlas)** – In responding to poverty and suffering, our efforts are driven by sincerity to God and the need to fulfil our obligations to humanity.
- **Excellence (Ihsan)** – Our actions in tackling poverty are marked by excellence in our operations and the conduct through which we help the deserving people we serve.
- **Compassion (Rahma)** – We believe the protection and well-being of every life is of paramount importance and we shall join with other humanitarian actors to act as one in responding to suffering brought on by disasters, poverty and injustice.
- **Social Justice (Adl)** – Our work is founded on enabling people and institutions to fulfil the rights of the poor and vulnerable. We work to empower the dispossessed towards realising their God-given human potential and develop their capabilities and resources.
- **Custodianship (Amana)** – We uphold our duty of custodianship over Earth and its resources, and the trust people place in us as a humanitarian and development practitioner to be transparent and accountable.

Coverage 2018



Islamic Relief Bangladesh has marked its presence in 32 districts of the country through its 2 seasonal programmes: Ramadan and Qurbani. Since its inception in 1991, Islamic Relief Bangladesh has always targeted the ultra poor, marginalized and vulnerable people and communities to provide the necessary and appropriate support those people need and 2018 has been no different. This year, Islamic Relief Bangladesh has implemented 24 projects.

LIVELIHOOD & COMMUNITY DEVELOPMENT (L&CD)



With a vision to change the a poverty and hunger-free gender-sensitive empowered and resilient community and also to enhance sustainable livelihoods and food security of the poor, extreme poor and the disadvantaged communities living in the poverty stricken areas in Bangladesh, Livelihood and Community Development (L&CD) Programme has been implementing various projects in different poverty-stricken and remote areas in Bangladesh. Thus, they provide support to poor and ultra-poor households through multiple projects. Through our integrated approach, we focus on creating employment, boosting income and increasing the assets of poor people so that they ensure secured livelihoods. L&CD Programme works at households and community levels. They identify the needs of the most vulnerable families and follows self-help group-led approach. Collaborating with government institutions and technical partners, we design trainings, provide equipment and materials to the people to make them skilled so that they can cease their poverty. To ensure and generate a reliable income from their assets, targeted families receive a package of IGA training, savings mobilization, livelihood means support, raw materials, awareness on health, hygiene and nutrition, extension services and subsistence allowances. We also promote self-help and small scale enterprise financing using Islamic fiscal principles. We have significant experience in delivering equitable community development as a route to come out of poverty. At the heart of our strategy lies community empowerment, where local people lead in forming groups and managing operations. The grassroots community platform allows people to work together to achieve sustainable impacts. As the system is combined with community empowering process, local people take the lead in group formation, management and operation. This process helps to promote neoples' rights and ensure equitable development.

In 2018, through our sustainable livelihood projects, we were able to:

- * Support about 57,867 vulnerable households with decent & sustainable livelihoods that significantly increased their income and socioeconomic status.
- * Improve average monthly income of extreme poor households by between 250%-500% (compared to baseline income).
- * Establish community base empowered organization across the implementing areas which became a model for others to follow. Also strengthening existing organization through building unity of the community and utilizing their capacities and resources.
- * Introduce Self Help Group (SHG) led savings mobilization and linking with local banks to ensure access to finance for the vulnerable disadvantages families. Additionally, established and ensured cooperative approach among the SHG's by forming a legal entity from government cooperative department.
- * Mainstream inclusive approach by involving the senior citizens, widow, ethnic & religious minorities, disabled people in economic and social development process and activities.
- * Increase income & employment opportunities of the poor households through integrated & adaptive livelihood development.
- * Ensure sustainable access to water and sanitation for the targeted community people through the installation of deep tube well (DTW) and community latrines (male & female) and also ensuring Community-Led Total Sanitation (CLTS) by ensuring sanitary latrines to reduce community sufferings.

With the advantage of having a proven model and a solid strategy, we were able to significantly ensure visible and measurable success. For example, the final evaluation of a project called ISD revealed that the average monthly income of its 3000 ultra-poor beneficiaries have increased up to 363% from their baseline income. Water borne diseases reduced, 99.6% children's are retained in school, 100% of school going children of the targeted households have completed full year of schooling as well as social protection; dignity and knowledge on different rights issues have also improved.

Success Story



Hosne Ara is now self-confident

Creating a climate resilience community among the poorest communities of Bangladesh has been a top priority for Islamic Relief Bangladesh for the past few years. The integrated approach not only made the beneficiaries climate resilient but also allowed them to lift themselves out of extreme poverty. One of the many beneficiaries of this integrated approach is Hosne Ara, wife of Shahab Uddin, a resident of Tazamuddin, Bhola, one of the high affected areas of the country. Shahab Uddin, who was quite solvent, lost everything to the Meghna river in matter of days. His entire family became a refugee overnight.

Hosne Ara's condition made her the ideal candidate for Islamic Relief's ISD Climb UP project. She joined the SELF HELP group formed by Islamic Relief in her area Indronarayanpur in Tazamuddin, Bhola. Through the support she received that the project had to offer- cash for work, small business training to name a few. With the interest free loan she received along with proper training, she and her husband established a Tea-Stall. Soon after, once she repaid her loan, she took another one and started goat rearing and other seasonal ventures. Through hard work, they turned their Tea Stall into a decent restaurant. Soon they were able to buy a land. They are more confident now and look forward for a better future.





CHILD WELFARE

With the strategic vision to ensure protection, rights and well-being of orphan and vulnerable children as well their families through sustainable development, Islamic Relief Bangladesh is promoting a model that incorporates integrated development approach as well as alternative family sponsorship through sustainable livelihoods approach, for its orphan sponsorship program. Mainstreaming protection of children and their families, ensure their rights and social dignity are the components that have been top priority from the beginning of our work in this sector which is reflected in all the current projects of Islamic Relief Bangladesh. Education has always been the primary focal for every child welfare activity. However, Islamic Relief believes that, education alone does not guarantee their well-being. Therefore, Islamic Relief Bangladesh has developed this replicable model that incorporates all necessary aspects required for the well-being of vulnerable children. In 2018, Islamic Relief Bangladesh sponsored 5029 children.

Impact

* Education of the children when 100% of them have been enrolled and remained in school. Their school attendance rate has increased to an average of 85%. Guardians are trying to be more involved by communicating with school teachers to take update of their education, and collecting result cards from schools. In terms of looking after their study, the project staff do regular follow ups. All of the expenses related to education are being covered by the stipend that the children receive.

* Targeted orphan children have a safe & secure home free from abuse by making their families aware of bad impact of abuse (both physical and mental), gender discrimination, early marriage and other important issues.

* Access to services by linking them to government and NGO services providers. 2604 orphan children and their family members received skill training on various trades, thanks to the linkage. Most of the primary level children are enjoying monthly stipend of BDT 100 from government.

* Higher percentage of success in national examinations by the children (i.e. 98.61% in PEC) when compared to the national rate.

The primary approach of this programme is the integrated programme approach through livelihood development of the families of sponsored children, with child protection and gender being cross-cutting issues. However, other components such as teaching through joyful learning, organizing self-help groups, forming community-based organizations, self-motivation, child clubs, counselling, networking and linkages have impacted the work significantly.

Bayzid Sheikh: An Indomitable Boy



It's like a dream to Bayzid Sheikh, an orphan boy of Fakirhat under Bagerhat district of Bangladesh; he will complete his Post Graduation very soon. When his father died, he was only a second grader. His mother could hardly manage three meals for the family; educational expense was a merely a dream to her. But now he is a Masters student of Rupsha Degree College. "This has only been possible for the assistance of Islamic Relief Bangladesh. If I were not a beneficiary of IRB's Orphan Sponsorship Programme, I wouldn't have come here today." he admits. He aspires to be a government official, and thus being prepared himself for the same.

In April 2005, when Bayzid was only 7 years old, he lost his father. Sudden demise of the bread winner put the family in deep distress and sufferings. Ranjida, his mother, was puzzled losing her husband and worried about her sons who were only 7 (Bayzid) and 4 (Sajib) years old. The 22 decimals of cultivable land, they had which was leased to other. The only room they belong had no roof as their father could not complete it. He only constructed the brick walls. At first they had the support from their maternal uncle. Unfortunately the only support as their uncle offered with rice got stopped after 3 years. To continue the educational expense of both the brothers were challenging. Her mother says, "My primary concern was to manage three meals for us, education was secondary. I have never dreamt my son would go so long."

At such a time in August, 2007, Bayzid got enrolled for Orphan Sponsorship Programme. The enrollment brought tremendous change in their lives. Islamic Relief provided support to Bayzid and his brother to continue their study. His mother also acquired training on cow rearing and subsequently bought a cow. Their leased land was retrieved and had brought under cultivation. They also grew banana and vegetables in every corner of their home yard. Now they have 2 cows and 400 trees. Bayzid also cultivates fish.

Bayzid had keen interest in education and he was very attentive to his study. He did the household chores and other works tirelessly with his mother and prepared his lessons as well. He also awarded a stipend from school in class VIII. He passed Secondary School Certificate examination in 2012 with GPA 3.31 (out of 5.00) and Higher Secondary School Certificate examination in 2014 with GPA 4.73 (out of 5.00). His younger brother Sajib also completed 'hafezo' (memorized the holy Quran) this year; now he has got admitted in class IX (science group) in Al-Hera Alim Madrasha. Tearful mother of Bayzid says, "Even in my dream, I have never thought of that both my sons would be educated. Had it not been the support provided by IRB, our family would have been shattered." She has learnt basic accounting, how to sign on and to fill out bank cheque books of mothers' group facilitated by IRB. She has also obtained numerous trainings and awareness on child rights, health, hygiene, sanitation, dowry, child marriage, women empowerment etc. She did not have any savings earlier; but now she has some savings in the bank account of Bayzid.

Since 2017, Bayzid is engaged with Pilgongo Dokkhinpara a Youth Development Organization which is involved in various social and voluntary services such as repairing damaged roads, stopping early marriages, tutoring dropped-out children, raising awareness against drug addiction, etc. Bayzid wants to carry out such activities throughout his life.

Bayzid is thankful to IRB and the donor for the assistance they received. Recently he has been called for a written examination for a government job. He is eagerly waiting for that. He is confident that he would get the job. He wants all to keep him in their prayers. "I owe a lot to IRB. I will never forget that. I will try to repay it by standing beside orphans like me."





CLIMATE CHANGE AND DISASTER RESILIENCE

The Climate Change and Disaster Resilience is a relatively recent sector Islamic Relief Bangladesh. Bangladesh is one of the most climate vulnerable countries on earth and the issue became mainstream as well as top priority within the country and around the world in recent years. Islamic Relief Bangladesh decided, to make the country resilient towards disaster and climate change, it has taken vow to prepare the most vulnerable groups with proper support. Hence it hastargeted groups that are most poor and exposed to extreme environmental events. In addition to providing support to the vulnerable groups, Islamic Relief has also figured that it needs to address Disaster Risk Resilience (DRR and Climate Change Adaptation (CCA) through risk-informed investments, both public and private. It identified the importance of Resilience Governance (among young researchers and other academicians for evidence based research) hence decided to facilitate and promote. IRB

is an avid advocate for climate action and climate financing. One of the highlights of its works is to promote urban resilience through use of renewable low cost adaptation techniques.

In 2018, Islamic Relief Bangladesh has done some good work through its 2 climate-related projects: Enhancing Climate Change Adaptation and Disaster Resilience in Bangladesh (Phase II) and Scaling Up Climate Change Adaptation and Disaster Resilience in Bangladesh, implemented in multiple locations under Satkhira, Khulna and Patuakhali districts. Some of the highlights of these interventions are:

Impacts

* Communities of targeted coastal areas of Shyamnagar, Koyra and Galachipa are better resilient through functional disaster management committees. Households in the target areas are now better prepared for disasters and are practicing climate adaptation as a result of project awareness activities.



* 1679 extreme poor and climate vulnerable households are now equipped to make their livelihoods better and diverse which will help them sustain during emergencies. These families received IGA training as per their own business plans. These trainings were facilitated by Government Extension Service Providers. These families are organized through institutions building, self help groups, linkage with UP, UDMC, local service providers (livestock, agriculture and fisheries etc).

* People are adapting to climate change impacts through knowledge dissemination. For example, to adapt to high salinity drip irrigation, mulching and hydroponic way of grass production are being promoted in coastal areas.

* More than 80 % of 117 Self Help Groups are now better functioning through project follow up support. Each group has average savings of BDT 20,000 while some have as high as BDT 200,000. As a result of their increased activity, household's income increased through practice of resilient livelihood model. 50% of 1679 households have diversified their means of livelihood by more than 2 Income Generating Activities. 90% of 1679 households have set up homestead gardens, vertical gardens and bag gardens. 90% of beneficiaries are aware of and practicing climate change and disaster risk reduction using renewable energy (i.e Solar Home System) and Improved Cooking Stove (ICS).

* Practicing Risk Assessment and revising Risk Reduction Action Plan (RRAP) are better institutionalized among Local DMCs, especially in Union Disaster Management Committees (UDMC), Upazila (Sub-district) Disaster Management Committees (UzDMC). As a result, the budget allocation for RRAP in Gabura Union Parishad in 2018-19 fiscal years was increased by 50% over compared to the previous year.

One of the qualities of Islamic Relief Bangladesh's work is that in most cases, it works with the communities and local institutions directly. This gives us a competitive advantage as it allows us to ensure optimum utilization of resources. It also allows effective implementation of one of the key elements of our work, Advocacy. Islamic Relief Bangladesh is a member of various national level networks and government stakeholders which certainly enables it to play an important role in this sector.

Hamida's Stepping up towards Resilience



Coastal areas in Bangladesh are the most vulnerable areas due to climate change and natural disasters. Hamida Begum, 52, is from one of the villages from the coastal areas of Shyamnagar, Satkhira. She is a direct victim of the devastating cyclone Aila that took everything away from her. Aila ruined so many people and Hamida and her family were just another victim who felt as though that was the end! Even though they escaped death, the aftermath proved to be much worse than anticipated. For example, her village is in a remote area surrounded by the Sundarbans and numerous rivers and canals. However, since the storm, all sources of fresh water was contaminated by salt water and they had to depend on rain as the only source of fresh water.

Hamida received support from Islamic Relief Bangladesh after she proved her eligibility through multiple assessments. Islamic Relief Bangladesh applied a participatory process known as CRA (Community Risk Assessment) and facilitated the local government institutions to conduct WBA (Well Being Analysis) to sort and identify most vulnerable and deserving candidates. Her husband used to be a Van-puller, so they never really had much even before the cyclone. However, as this is the only thing her husband could do, hence they decided to start doing it again with the help from Islamic Relief Bangladesh. With other IGA training she received, she started doing small-scale farming and fish culture and applied the "Integrated Farming" technique. Most importantly, due to the project interventions, Hamida is now disaster resilient. She knows how to face a disaster and how to be prepared for it in advance. Her story has inspired the local community as well as impressed even the local government authorities. She is confident and lives with dignity. She is a model survivor.





Humanitarian Programme

Islamic Relief Bangladesh started its journey by providing emergency support during the 1991 Cyclone, one of the biggest natural disasters in human history. Since then, Islamic Relief Bangladesh has always been able to respond to any disaster with utmost efficiency, a reputation still intact after so many years. Islamic Relief Bangladesh's Humanitarian Programme also has a solid reputation in implementing WaSH, Shelter, Early Recovery and Recovery projects in disaster affected communities. The same programme executes two of the biggest seasonal projects in the country, Ramadan and Qurbani.

The Humanitarian Programme primarily has two approaches to its work: Protecting Life & Dignity and Empowering Communities. The first approach helps ensure a timely and effective response to any emergency. Other components of this approach are enhancing organizational capacity as well as its strategic partners in an inclusive manner. Its other activities (WaSH, Shelter) strictly follow the Empowering Communities Approach that allows it to include the vulnerable and the marginalized groups in a sustainable and equitable manner. Some of the achievements of the Humanitarian Programme in 2018 are:

Impacts

* Approximately 275,049 people in 31 districts received a package as part of the Seasonal projects. Ramadan package includes a whole month's supply of food for a family. Qurbani package includes meat.

* 7500 people now have access to sanitary latrines whereas 14700 people have access to safe waters through Deep Tube-wells. 4500 vulnerable families are now practicing safe hygiene.

* 1296 vulnerable families receiving cash grants after the flash flood.



The Humanitarian Programme has always been one of the busiest programmes of Islamic Relief Bangladesh. It has always been prompt to response during any disaster. Humanitarian Programme's strategy focuses primarily on SDG and PRSP (Poverty Reduction Strategy Paper). As Islamic Relief Bangladesh works with the poorest of the poor, it has selected the North-West and North-East regions of the country as both the regions are identified as the poorest regions of the country. Sustainability is a major issue in programme planning, designing and implementation. For Islamic Relief Bangladesh, sustainability depends on a number of important factors: bottom-up approach with full participation of the people, building the capacity of the community, strengthening the capacity through associations, access to information, knowledge and education, access to credit, market, health, education and training, networking and linking with service providing agencies.

HAWARUN AND HER FAMILY SURVIVED



Hawarun Nessa, a widow with 2 children, has always been a fighter. Despite becoming a widow over a decade ago with nothing much to survive on, Hawarun fought to survive. She had endured all the struggle one could face in her situation. So many mouths to feed with small income and no other option to increase that income. She produced a very little amount of vegetables in her homestead garden that she sold in the bazaar.

As this was not adequate, she married her elder daughter off to a rikshaw-puller at a very young age, hoping that he will support the family as well. He contributed a little but that was not enough to end Hawarun's struggle. The flash flood in June washed away everything. Her belongings, household assets and her only source of income, the homestead garden. It badly damaged her shelter as well.

This whole situation allowed Islamic Relief Bangladesh to select her for the Flood Recovery project. With the multi-purpose cash grant, she repaired her house and used the hygiene kit to help her child and grandchild recover from the waterborne diseases they were suffering since flood. She received the support at the right time that helped her to minimise her loss and to recover rather quickly. She is grateful for that.

Good Practices

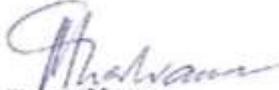
- Household-led and household-determined IGA selection & business planning
- Sustainable access to group-led financial services for managing IGA
- Risk fund for coping up with major shocks and damages
- Community-based food bank
- Group-led savings mobilization
- Participatory beneficiary selection on rigorous criteria
- Operation and management of food bank and Krishi Kendra.
- Qard-al- Hasana as an alternative microcredit delivery mechanism
- Beneficiaries Selection by Community and LGIs consultation, Validations and finalizations through maintain the procedures of selection guideline.
- Beneficiary database Record, GIS Mapping for Hardware Interventions.
- Effective Complain Response Mechanism.
- Excellent relationship with project participants through maintaining effective coordination and ensure their presence at the project level.
- Homestead gardening as a source of income.
- Communities are giving concentration to the orphan families.
- Sponsorship money transfer system to orphans' individual bank account has increased the mobility of mothers.
- Regular feedback system is activated at field level, and in between field and country office.
- Child clubs are actively running.

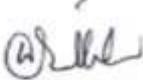
Financial Statement

Islamic Relief, Bangladesh (IR, B)
Consolidated Statement of Financial Position
As at 31 December 2018

Notes	31.12.2018		31.12.2017	
	GBP	BDT	GBP	BDT
ASSETS :				
Non-current assets	96,194	10,663,506	121,996	13,574,110
Property, plant and equipment	(Annex-1) 96,194	10,663,506	121,996	13,574,110
Current assets	2,291,792	254,054,538	2,501,252	278,306,774
Cash and bank balances	2	2,130,602	236,185,973	2,370,944
Advances and prepayments	3	14,598	1,618,257	11,516
Other receivable	4	51,056	5,659,744	28,334
Staff loan against provident fund	5	93,560	10,371,464	89,035
Inter company	6	1,976	219,100	1,423
TOTAL ASSETS	2,387,986	264,718,044	2,623,249	291,880,884
FUND AND LIABILITIES :				
Fund	7	1,368,734	151,729,782	1,667,712
Current liabilities		1,019,252	112,988,262	955,536
Staff gratuity fund - unfunded	8	526,179	58,329,129	497,752
Staff medical fund - unfunded	9	15,546	1,723,379	13,392
Staff provident fund	10	459,964	50,988,944	425,023
Staff welfare fund	11	384	42,604	744
Provisions for expenses	12	6,333	702,011	5,106
Salary payable	13	565	62,638	524
Staff security deposit	14	-	-	950
Supplier security deposit	15	7,020	778,207	5,745
Accruals	16	3,260	361,350	6,302
TOTAL FUND AND LIABILITIES		2,387,986	264,718,044	2,623,249

The annexed notes form an integral part of these financial statements


Finance Manager
 Islamic Relief, Bangladesh


Country Director
 Islamic Relief, Bangladesh

Signed as per our annexed report of even date.



Dated, Dhaka;
 10 April 2019


S. F. Ahmed & Co.
 Chartered Accountants

Islamic Relief, Bangladesh (IR, B)
Consolidated Statement of Comprehensive Income
For the year ended 31 December 2018

Notes	2018		2017		
	GBP	BDT	GBP	BDT	
GRANTS & INCOME:					
Foreign grants	4,260,991	447,564,684	4,313,661	444,129,744	
Grant income during the year	17	4,260,991	447,564,684	4,313,661	444,129,744
Local grants and others	827	86,865	13,210	1,360,124	
Bank profit (IR, B)	18	486	51,017	58	5,964
Income from sale of assets	19	341	35,847	13,152	1,354,159
TOTAL	4,261,818	447,651,549	4,326,871	445,489,868	
EXPENDITURE:					
Personnel costs	20	829,433	87,121,754	1,138,117	117,179,238
Project running costs	21	174,289	18,306,885	222,670	22,925,899
Project deliverable cost	22	3,258,004	342,213,241	2,963,040	305,071,298
Non capital expenditure	23	26	2,700	864	89,005
TAX expense for gain on sale of assets		-	-	2,172	223,628
Tax expense for bank profit		66	6,969	8	800
TOTAL	4,261,818	447,651,549	4,326,871	445,489,868	

The annexed notes form an integral part of these financial statements


Finance Manager
Islamic Relief, Bangladesh


Country Director
Islamic Relief, Bangladesh

Signed as per our annexed report of even date.



Dated, Dhaka;
10 April 2019


S. F. Ahmed & Co.
Chartered Accountants



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