



**ISLAMIC
RELIEF
BANGLADESH**



ANNUAL 20 REPORT 24

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MESSAGE FROM THE COUNTRY DIRECTOR



Assalamu alaykum,

As we reflect on the past year, I am immensely proud of the dedication and resilience shown by the entire team at Islamic Relief Bangladesh. Together, we have made significant progress in addressing the critical humanitarian needs across the country; supporting vulnerable communities, and advocating for systemic change in our pursuit of a just and compassionate world.

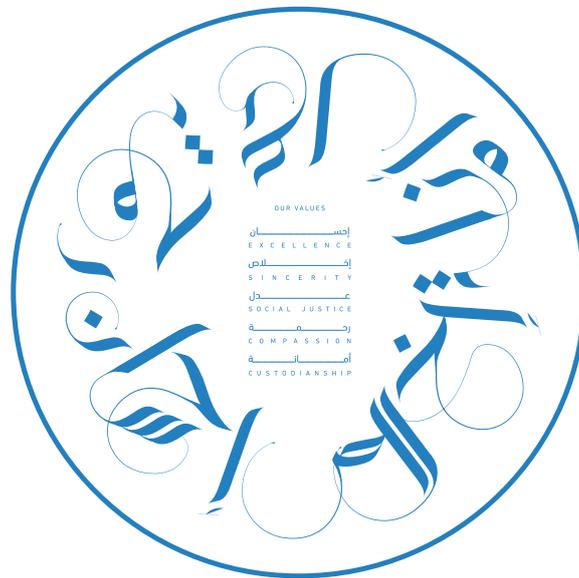
In 2024, Bangladesh faced a range of challenges, from severe natural disasters to growing socioeconomic issues, all intensified by the effects of climate change. Despite these adversities, our response has been both robust and impactful, ensuring that life-saving aid reached the most marginalised communities, while also working on long-term sustainable development solutions. Our programmes, deeply rooted in our Islamic values, are focused on empowering communities, reducing poverty, and building resilience in the face of ongoing challenges.

As we look to the next decade, our renewed strategy, shaped by lessons learned and aligned with the global vision of Islamic Relief Worldwide, will continue to prioritise integrated, community-centred interventions. We remain committed to strengthening partnerships, enhancing organisational capabilities, and ensuring that we remain leaders in humanitarian action and development in Bangladesh.

I am truly grateful for the trust and support of our donors, partners, and, most importantly, the communities we serve. Together, we are building a brighter, more resilient future for Bangladesh. This year, our dedicated colleagues across 37 districts have worked tirelessly to deliver essential programmes, often in the face of immense personal and professional challenges. None of this would have been possible without the steadfast support of our donors and partners. With your continued support, we are determined to amplify our impact even further in the year ahead.

Thank you.

Talha Jamal
Country Director
Islamic Relief Bangladesh



ABOUT ISLAMIC RELIEF BANGLADESH

Who we are

Islamic Relief Bangladesh is part of the Islamic Relief Family and is supported by Islamic Relief Worldwide - a humanitarian and development organisation founded in Birmingham, UK, in 1984.

Islamic Relief has been working in Bangladesh since 1991, when we provided emergency relief and supported communities to rebuild their lives in the wake of a devastating cyclone. Islamic Relief Bangladesh has since expanded its programmes to focus on both humanitarian and development challenges.

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

What we do

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

These include: economic empowerment and governance, child protection and the rights of children, water, sanitation and hygiene (WASH), education, food security, health, community development, humanitarian response, disaster risk reduction, climate change adaptation, and diversity and inclusion.

Our vision

We envisage a caring 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 with the aim to:

- enable communities to mitigate the effects 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 the root causes of poverty.

Our values

- Sincerity (Ikhlâs)
- Excellence (Ihsan)
- Compassion (Rahma)
- Social justice (Adl)
- Custodianship (Amana)



KEY CHALLENGES IN 2024

1 in every 10 Bangladeshis was affected by 4 emergencies in 2024

Like every year, Bangladesh once again found itself battling against the forces of nature in 2024. The cycle of natural disasters began with Cyclone Remal, which made landfall near the Mongla and Khepupara coasts on 26 May, affecting around 4.6 million people across 19 districts. The most impacted areas included Satkhira, Khulna, Bagerhat, Barguna, Patuakhali, Barishal, and Bhola.

The devastation did not end there, as from mid-June, Bangladesh saw a number of floods that affected approximately 14.6 million people across northern, northeastern and southeastern regions of the country.

Bangladesh faced the first hit of flooding in 2024 due to heavy rainfall and upstream water inflows from neighbouring countries. This led to extensive flooding in districts like Bogura, Gaibandha, Jamalpur, Kurigram, Lalmonirhat, Munshiganj, Sirajganj, and Tangail, affecting around 5.13 million people.

As the situation began to improve, fresh downpours further exacerbated conditions in greater Sylhet and the haor region. A political transition in July further complicated response efforts, limiting access and disrupting coordination in critical zones.

While from late August to mid-September, the southeastern region of the country endured its worst floods in 34 years, brought on by heavy monsoon rains and a persistent low-pressure system. The flooding affected around 5.82 million people across 11 districts, including Feni, Cumilla, Noakhali, and Lakshmipur, spanning 545 unions in 73 upazilas.

In the past, floods and natural disasters have brought devastation, economic loss, and human suffering - especially in rural areas - and 2024 was no exception. It has been a painful reminder of how forcefully natural calamities continue to shape the lives of millions across Bangladesh. In the fury of Cyclone Remal and the relentless rise of floodwaters, families lost their homes, livelihoods, and access to basic necessities like clean water, food, and healthcare. Children were pulled out of school, farmers saw their crops washed away overnight, and countless people were left displaced - uncertain of what comes next. For those living in the country's most disaster-prone zones, life has become a cycle of loss and rebuilding.

Bangladesh

Bangladesh is a South Asian country located on the Bay of Bengal. It is known for its fertile river plains, vibrant culture, and natural beauty. The Padma, Meghna, and Jamuna rivers shape its lush landscape, while the Sundarbans - the world's largest mangrove forest - is home to the Bengal tiger. Despite challenges, Bangladesh has made strong progress in development. Dhaka, the capital, is the country's economic hub, with agriculture and the garment industry driving the economy.

COUNTRY CONTEXT AND OUR STRATEGY FOR THE UPCOMING DECADE

Bangladesh, situated in the northeastern part of South Asia, is home to 165.1 million people, according to the most recent census, making it the eighth most populous country in the world and the fifth most populous in Asia. Despite its large population, the country's relatively small land area of about 148,460 square kilometres makes it the tenth most densely populated country in the world.

Despite being one of the fastest-growing economies in South Asia, and the region's second-largest, Bangladesh continues to struggle with significant socioeconomic challenges. Global crises such as the COVID-19 pandemic and the war in Ukraine have further strained the economy. So too has the recent political instability in Bangladesh, resulting in a widening balance of payments deficit, declining foreign reserves, and a rising inflation rate, recorded at 9.35 per cent by Bangladesh Bank.



A recent study by the Bangladesh Institute of Development Studies (BIDS) shows that there was a sharp increase in Bangladesh's poverty rate across multiple districts between 2022 and 2024, with food insecurity reaching alarming levels. The proportion of poor households increased to 26.43 per cent in 2024 from 24.73 per cent in 2022, while the proportion of the extreme poor also rose from 6.06 per cent to 6.63 per cent during the same period.

Labour market recovery post-pandemic has been slow, with many workers changing occupations. Inflation continues to threaten vulnerable groups, while food security has deteriorated, with 17 per cent of households facing moderate-to-severe food insecurity. Female-headed households and people with disabilities have been particularly affected. Rising food prices have forced nearly half of low-income households to cut back on medical expenses, worsening overall health outcomes.

Social issues such as overpopulation, unemployment, corruption, and gender-based violence (GBV) further burden the country's progress. Technological advancement remains limited, with 84.9 per cent of young people lacking necessary digital skills, and Bangladesh ranking 96th among 113 economies in digital readiness.

Bangladesh's location makes it highly prone to recurrent natural disasters and places it among the world's most climate-vulnerable countries. The country faces frequent cyclones, floods, and slow-onset disasters that threaten lives and livelihoods. Sitting at the confluence of the Ganges, Brahmaputra, and Meghna (GBM) rivers, Bangladesh experiences regular flooding, with about 20.5 per cent of the land submerged each year — rising to 70 per cent during extreme events. Global warming is changing hydrological patterns, causing floods to become more frequent and severe. As a matter of fact, in recent years Bangladesh has seen some of the worst floods in its history. More recently, in 2024, severe flooding in the southeast and northeast regions impacted 5.9 million people, making it the worst in 34 years.

The humanitarian situation in Bangladesh has become even more critical, with nearly one million Forcibly Displaced Myanmar Nationals (FDMNs) in Cox's Bazar relying entirely on aid for survival. The arrival of over 118,000 additional Rohingya in the past year has further stretched already limited resources. Compounding the crisis, the World Food Programme (WFP) cut monthly food aid from \$12.50 to \$6 per person in April, heightening the risk of widespread hunger across camps in Cox's Bazar and Bhashan Char.

Amid these significant socioeconomic and humanitarian challenges, Islamic Relief Bangladesh has launched a new Country Programme Strategy (2023–2033). This strategy seeks to align life-saving and life-changing programmes with a stronger push for systemic change across Bangladesh by 2033. It is rooted in a thorough review of our progress under the 2017–2021 strategy and a careful analysis of the evolving internal and external environment.

Inspired by our Islamic faith and the teachings of the Qur’an, the strategy is guided by the Maqasid framework, which upholds the sanctity of life, dignity, and the fundamental rights of all people – including security, health, sustainable livelihoods, food, shelter, and clean water. Building on this foundation of faith and justice, our Country Programme Strategy 2023–2033 adopts an integrated, community-centred approach. We are committed to working closely with poor families, vulnerable communities, and underserved regions, focusing directly on their urgent needs and aspirations. In line with the latest global strategy of Islamic Relief Worldwide, our strategy sets forth a clear vision for the next decade, driven by five core outcomes that we are dedicated to achieving:



We will respond to humanitarian crises and protect lives at risk



We will empower families and communities to tackle poverty and reduce vulnerability



We will advocate for systemic change to address the global-to-local root causes of inequality



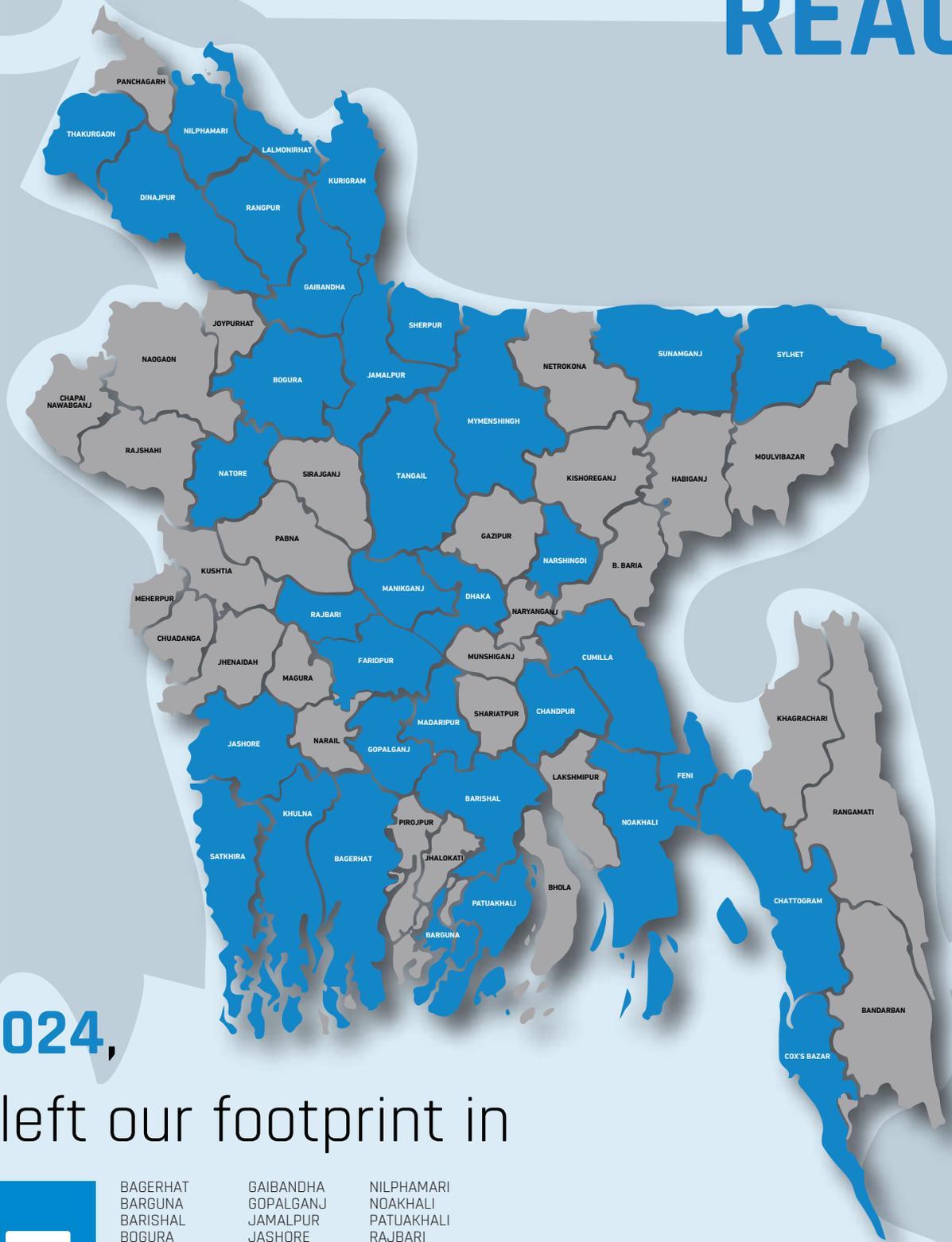
We will secure partnerships to expand our reach and impact, and strengthen our organisation



We will build our organisational capabilities to deliver our purpose



OUR REACH



In **2024**,
we left our footprint in

35

- BAGERHAT
- BARGUNA
- BARISHAL
- BOGURA
- CHANDPUR
- CHATTOGRAM
- CUMILLA
- COX'S BAZAR
- DHAKA
- DINAJPUR
- FARIDPUR
- FENI
- GAIBANDHA
- GOPALGANJ
- JAMALPUR
- JASHORE
- KHULNA
- KURIGRAM
- LALMONIRHAT
- MADARIPUR
- MANIKGANJ
- MYMENSINGH
- NARSHINGDI
- NATORE
- NILPHAMARI
- NOAKHALI
- PATUAKHALI
- RAJBARI
- RANGPUR
- SATKHIRA
- SHERPUR
- SUNAMGANJ
- SYLHET
- TANGAIL
- THAKURGAON

districts of **Bangladesh**

Through our

TRANSFORMATIVE INTERVENTIONS

we have impacted the lives of

1,463,220

individuals, including:



718,312
women and girls



744,908
men and boys



84,577
people with disabilities*

Implemented



72
projects

Total budget



14.94
Million GBP

* included within the figures for women/girls/men/boys

PARTNERSHIPS AND AFFILIATIONS

Our donors

Institutional donors



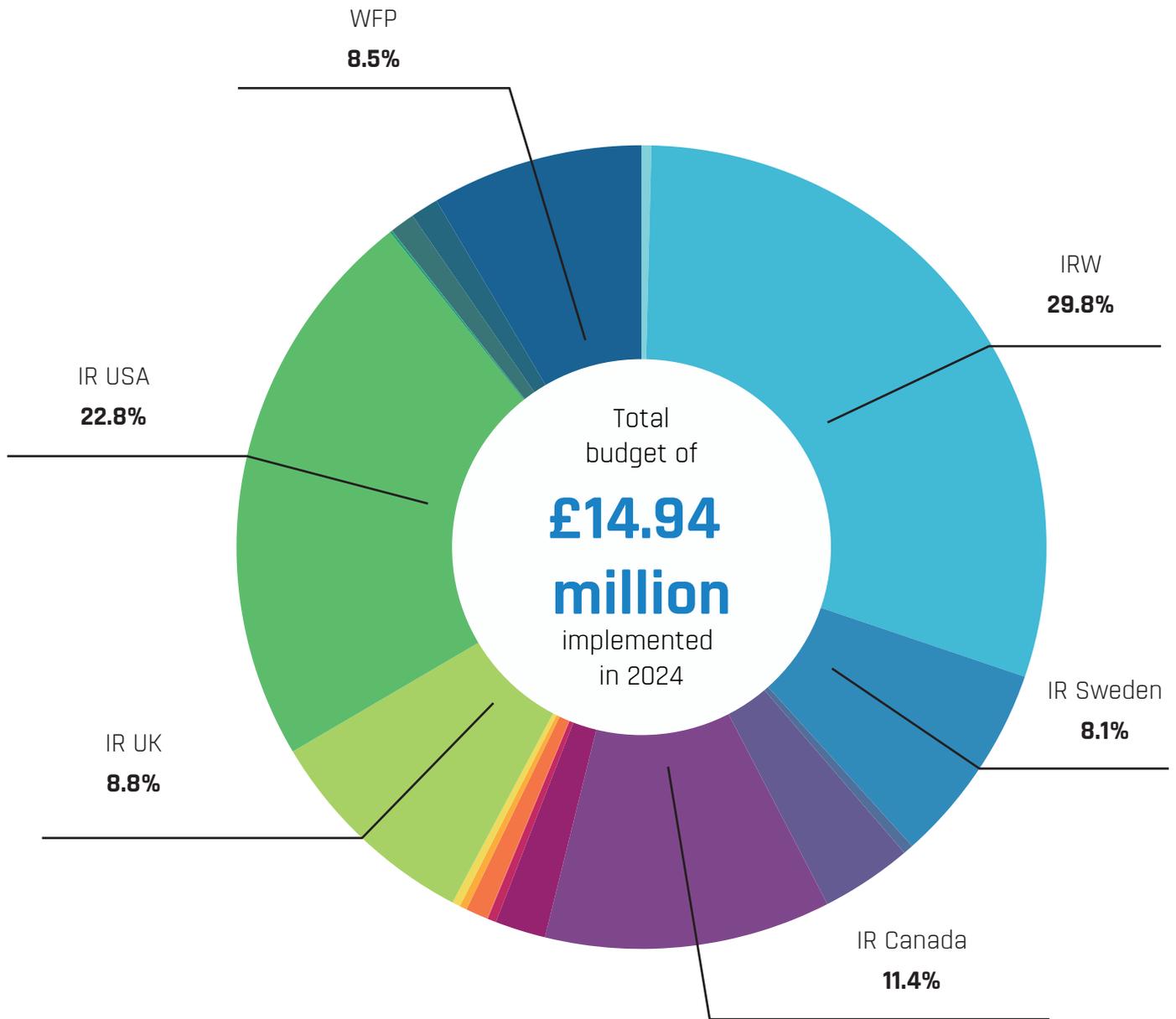
Islamic Relief Family

- Global Family Development (GFD)
- Islamic Relief Ireland
- Islamic Relief Switzerland
- Islamic Relief Australia
- Islamic Relief Italy
- Islamic Relief UK
- Islamic Relief Belgium
- Islamic Relief Spain
- Islamic Relief USA
- Islamic Relief Canada
- Islamic Relief South Africa
- Islamic Relief Germany

Our strategic partners

- Bangladesh Adibashi Forum
- Bangladesh Center for Advanced Studies (BCAS)
- Bangladesh ECD Network
- DALIT
- Deep Eye Care
- Food Security Cluster
- Indigenous Peoples Development Services (IPDS)
- Khulna University
- Leave No One Behind (LNOB)
- Local Adaptation Plan of Action (LAPA)
- Ministry of Disaster Management and Relief
- National Alliance of Humanitarian Actors, Bangladesh (NAHAB)
- National Food Security Cluster
- National Girl Child Advocacy Forum
- Sphere Community Bangladesh
- The National SDG Platform
- The World Food Programme (WFP)
- UCEP
- University of Dhaka
- Youth Net for Climate Justice

Our income



| | | | | | |
|---|--|--|--|--|---|
| GFD* £58,879 (>1%) | IRW £4,457,804 (29.8%) | IR Sweden £1,214,366 (8.1%) | IR Australia £60,554 (>1%) | IR Belgium £545,275 (3.6%) | IR Canada £1,707,527 (11.4%) |
| IR Germany £301,756 (6.8%) | IR Ireland £51,919 (>1%) | IR Italy £3,687 (>1%) | IR Netherlands £132,457 (>1%) | IR South Africa £43,785 (>1%) | IR Swiss £47,971 (>1%) |
| IR UK £1,311,837 (8.8%) | IR USA £3,411,225 (22.8%) | WAQF £11,715 (>1%) | IR Spain £3,687 (>1%) | Start Fund £148,389 (1.0%) | UNICEF £166,449 (1.1%) |
| WFP £1,263,302 (8.5%) | | | | | |

* Global Family Development (GFD) is a division of Islamic Relief Worldwide responsible for the creation and growth of country offices



**ISLAMIC
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BANGLADESH**



**OUR
PROGRAMMES**

Climate change adaptation and disaster resilience



Since 2011, we have been supporting communities at risk from disasters and the negative impacts of climate change with inclusive, innovative and locally-led solutions. Our Climate Change Adaptation and Disaster Resilience programme (CCA&DR) promotes agricultural adaptation, resilient livelihoods, early warning systems, nature-based and ecosystem-based approaches, and climate and disaster risk finance. It aligns with national priorities and global frameworks, including the Sustainable Development Goals (SDGs), the Sendai Framework for Disaster Risk Reduction, and the Paris Agreement. We prioritise the empowerment of young people, women, people with disabilities, the elderly, ethnic minorities, and vulnerable occupational groups. Guided by our 2023–2027 strategy, we focus on delivering evidence-based interventions that strengthen resilience and address both current and future risks. Through innovation, inclusivity, and strong partnerships, we continue to lead by example in resilience programming in Bangladesh and beyond.

Economic empowerment and governance



Our integrated approach focuses creating jobs, generating income and building assets for marginalised people to ensure a decent and sustainable living. We work closely at both household and community levels to identify the specific needs of vulnerable families. Based on these needs, we provide hands-on skills training and technology transfer in collaboration with government and technical partners. Through this process, we transfer productive assets to poor households for effective utilisation, support the families in generating a sustainable income, and provide essential services including cash grants, raw materials, medicines, healthcare, and subsistence allowances. We also promote self-help groups and facilitate the establishment of group-led sustainable financial systems, ensuring access to interest-free financial services. By reinforcing community empowerment, we enable people to work collectively towards achieving long-lasting, positive change in their lives.

Humanitarian crisis response



We provide lifesaving humanitarian assistance to the large number of Forcibly Displaced Myanmar Nationals (FDMNs), who lack access to many basic necessities. Since the beginning of the influx, we have been working in close coordination with the Government of Bangladesh and other implementing partners to support FDMNs living in Cox's Bazar and Bhashan Char. Our efforts focus on improving their safety, dignity, and overall wellbeing by providing monthly food rations, clean water, and sanitation services. We construct WASH blocks, install tube wells, and distribute essential non-food items such as LPG canisters, hygiene kits, and winter clothes. Additionally, we extend seasonal support by distributing Ramadan food packs, Eid gifts, and qurbani meat to ensure that vulnerable families do not miss out during important religious occasions.

Humanitarian and resilience

As a densely populated and low-lying deltaic country, Bangladesh faces significant vulnerability to recurring natural disasters, including floods, cyclones, droughts, landslides, and earthquakes. These risks are exacerbated by climate change and other human-driven factors such as deforestation and unplanned urbanisation. Bangladesh is ranked among the top five countries globally for climate-related economic risks. These disasters disproportionately affect marginalised communities, particularly in coastal and flood-prone regions, perpetuating poverty and hindering development progress. We respond to these complex challenges through our Humanitarian and Resilience (H&R) Programme, which follows the strategic framework of Humanitarian Response Linking Preparedness and Resilience (HRPR). This approach bridges emergency relief with long-term recovery, preparedness, and resilience-building efforts, ensuring timely, inclusive, and dignified support for vulnerable communities. Our programme integrates emergency response, early recovery, rehabilitation, climate-informed anticipatory actions, inclusive WASH services, and seasonal aid to save lives and livelihoods and reduce suffering.



Orphans, child rights and protection

We are implementing a comprehensive child rights programme in Bangladesh, targeting vulnerable children, including orphans, through a range of impactful interventions. Guided by the principles of the United Nations Convention on the Rights of the Child (UNCRC), we strive to ensure a safe, child-friendly environment where every child can thrive. Our initiatives include a one-to-one child sponsorship programme, a model programme for orphaned children based on family and community care, and sustainable livelihood support for their families. The model ensures children grow up in nurturing family and community settings while strengthening orphan households through income-generating opportunities, savings, and skills training. Ultimately, it empowers both families and the wider community. We also provide essential healthcare services to the families of orphaned children, and are currently supporting over 7,000 orphaned children across the country. Notably, in 2019, our innovative ALO model received the prestigious UK-based BOND International Development Award in the innovation category, recognising our commitment to transformative child-focused programming.



Seasonal programmes

Our Ramadan food distribution project provides food to the most vulnerable people across the country who face food insecurity and hunger. Every Ramadan, we distribute food parcels that contain enough food to feed a family for one month. At Eid al-Adha, we ensure that the poorest families receive meat. We are one of the largest international organisations carrying out qurbani in Bangladesh and have been running these distributions for over three decades. We occasionally run Aqiqah Projects which provide Aqiqah meat directly to those most in need. Through Aqiqah, we distribute fresh meat packs to the most vulnerable members of the community, such as widowed women, children, the elderly, and those who have been forced to flee their homes. Distribution of Eid gifts is also part of our seasonal programmes. During Eid, we distribute gift packs among poor and needy families with food, clothes, and essential items to bring them joy. By distributing these Eid gift packs, we make Eid day a truly happy day for those who cannot afford to buy new clothes or food.





**ISLAMIC
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**RESPONDING TO
HUMANITARIAN CRISES AND
PROTECTING
LIVES AT RISK**



Rapid response, real impact: We reach communities within 72 hours

Islamic Relief Bangladesh (IRB) has earned recognition for our swift and effective emergency response in the humanitarian sector. In the past year alone, we successfully responded to four major disasters across the country. Leveraging our robust emergency procurement policy, dedicated logistics team, contingency planning, emergency pooled fund, and the strategic presence of staff in disaster-prone regions, we were able to reach affected communities within 72 hours of each disaster. This rapid response played a crucial role in minimising shock, reducing losses, and protecting lives and livelihoods during critical moments of need.





Rebuilding with purpose: Safe shelter and NFIs for resilient communities

In our continued journey to stand beside both Forcibly Displaced Myanmar Nationals (FDMNs) and host communities, we once again focused on creating safer, more secure, and improved housing solutions, strengthening shelter systems across both the FDMN camps and surrounding host communities. We constructed 47 Mid-Term Shelters, 926 temporary shelters, and 45 permanent shelters for host communities while repairing 1,777 regular shelters to improve living conditions. We provided 647 emergency shelters as well as Non-Food Item (NFI) support to 2,750 FDMN households and 382 host community households. To strengthen community resilience, 926 households received training in community-led shelter management.

In parallel, with a focus on security and sustainability, our country programme built 260 eco-friendly shelters and provided shelter repair kits to vulnerable families, impacting the lives of 2955 individuals. 48 Disaster Management Committees were formed or reactivated, ensuring better preparedness at the community level.



Constructed
1,018 shelters



Repaired
1,777 shelters



Provided
647 emergency shelters



Distributed NFIs to
3,132 households



Built
260 eco-friendly shelters



Formed
48 Disaster Management Committees

Stories that inspire

In the small village of Chesni in Dearai, there lives Taslima, a 34-year-old homemaker. Her husband, Ershad, works as a day labourer, and with his modest income, it was hard to support their family of eight. Their already hard life became even harder when the flash floods of 2022 hit their region, sweeping away their thatched house.

Hope seemed lost until Islamic Relief Bangladesh's STEP project came to their aid. The project aimed to alleviate the suffering of flood victims by constructing 166 durable shelters for underprivileged families. These shelters are built to endure floods for 20 years while also being environmentally friendly, using sustainable construction materials. Now, Taslima can think of a stable and renewed future for her family.

"We used to live in a thatched house that barely stood. During the floods, we took shelter at a relative's house for two months, only to return and find everything washed away. Now we have a beautiful, safe place to live. I am now free from the fear of losing everything during floods. Our children can live happily here, and I am forever grateful to Islamic Relief for making this possible."

*- Taslima
Rightsholder
STEP*



Water for life, sanitation for dignity, hygiene for hope

In communities where clean water and dignified hygiene facilities were once scarce, our WASH efforts have made measurable differences. In 2024, we successfully implemented nine WASH projects, impacting 126,687 individuals. We provided 400 households with multi-purpose cash grants and distributed dignity and hygiene kits to 26,960 households. To improve water access and sanitation, we installed 2,532 tube wells, constructed 2,061 latrines, and distributed tube well repair kits. Additionally, 38 Union Sanitation Task Forces were activated or reactivated, and 26,960 individuals received hygiene training. We also trained 5,112 caretakers to maintain WASH facilities.

To support both FDMN camps and host communities, we built 20 deep tube wells in host areas, renovated 1,465 water points in the camps, and installed 78 rainwater harvesting platforms while distributing 2,400 water storage items. We constructed 65 new latrines, including 19 accessible latrines for people with disabilities, repaired 1,618 latrines, and desludged 3,535 toilets. Additionally, we built 55 bathing cubicles, distributed 7,362 hygiene kits, and reached 23,560 people through hygiene promotion sessions.



Hygiene kits distributed to
34,322 households



Installed
2,552 tube wells



Built
2,126 latrines



Renovated
1,465 water points



Constructed
78 rainwater harvesting platforms



Built
55 bathing cubicles



Constructed
12 WASH blocks in schools





Following the flash floods in the southeastern region of Bangladesh in August 2024, Islamic Relief were at the forefront of the emergency response

In the wake of emergencies: Responding with urgency, reaching the marginalised

In 2024, Bangladesh faced severe natural disasters, starting with Cyclone Rimal on 26 May, followed by heavy flash floods affecting the southeastern and northeastern regions. These events caused widespread damage to homes, infrastructure, and livelihoods, leaving many communities vulnerable and in urgent need of assistance. Islamic Relief Bangladesh responded quickly and decisively, launching emergency relief operations within 72 hours of the cyclone's impact.

Through 15 emergency response projects across the affected areas, we were able to reach 105,625 people with vital support. Our response included providing multi-purpose cash grants to 23,267 households, allowing families to address their most urgent needs. We also distributed hygiene and dignity kits to 21,267 households, ensuring essential hygiene supplies reached those most at risk. Additionally, dry food packs were delivered to 1,000 individuals facing immediate food shortages.



Provided cash grants to
23,267 households



Hygiene kits distributed to
21,267 households



Dry food packages provided to
1,000 households



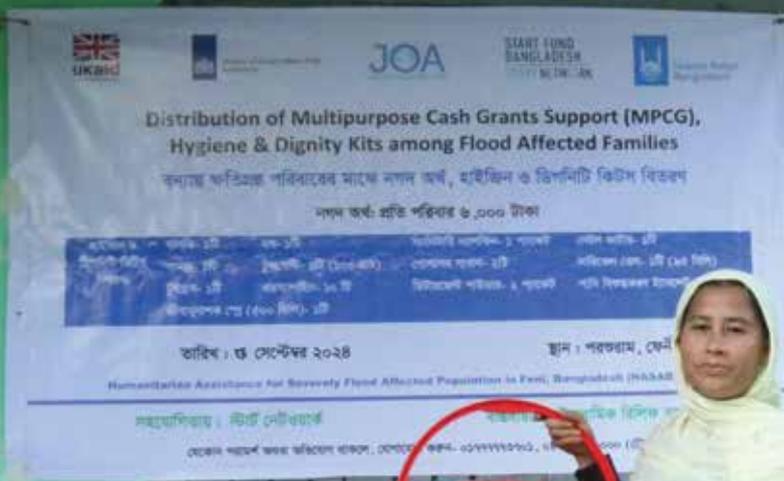
Reconstructed
50 latrines



Rebuilt
50 bathing cubicles



Distributed
20,000 aqua tabs



Stories that inspire

When the record-breaking flash floods swept through southeastern Bangladesh in August, Jamila, a mother of three from Parshuram in Feni, lost everything. Just as hope was slipping away, Islamic Relief Bangladesh reached her community with urgent support. On 7 September 2024, through our Humanitarian Assistance for Severely Flood-Affected Population in Feni, Bangladesh (HASAB) Alert B057 project, Jamila received a multi-purpose cash grant of BDT 6,000 along with hygiene and dignity kits. This timely assistance helped her begin to rebuild her life.

"Everything happened so fast. The floodwater started entering our village, and before we could even realise what was going on, the water inside our home was up to our necks. I was terrified, desperately trying to protect my two daughters. The flood came so suddenly we couldn't save anything—just our lives and 5 kg of rice. To save our lives, we took shelter in the madrasa. Only Allah knows how we survived that time. When the water finally receded after five days, I returned home to find out I had nothing left.

For the past two weeks, my family and I have been staying at a cousin's house nearby, with no means to cook our food. The flood washed away our stove, firewood, and all our cooking utensils. Now that I have received some money, I plan to buy a stove to manage cooking for the time being. The hygiene kits will help us stay healthy during this challenging period. We are deeply grateful to Islamic Relief for their support and for standing by us. "

*- Jamila
Rightsholder
Soth Eastern Flash Floods Response*



Education, child development, and skills support

In 2024, Islamic Relief Bangladesh, with support from UNICEF, expanded our education efforts in Bhasan Char to reach children across early childhood, primary, and adolescent levels. A total of 3,615 children were enrolled in 11 schools following the Myanmar Curriculum (KG–Grade 5), each receiving continuous learning support and essential educational materials. Among these, 847 students attend three schools directly managed by Islamic Relief, achieving an 85 per cent attendance rate.

To foster early learning, three Child-Friendly Learning and Recreation Centres were established, where 693 children aged three to five can participate in play-based early childhood development activities. These centres, along with bi-monthly cultural events, games, and drawing competitions, promote creativity, emotional well-being, and social interaction. We also prioritised family and teacher engagement, holding regular parent meetings and delivering two early childhood education training sessions and four capacity-building sessions for primary school teachers. Meanwhile, 94 adolescents received pre-skills training in sewing, life skills, and socio-emotional support, alongside awareness sessions on safeguarding and Protection from Sexual Exploitation and Abuse (PSEA), helping them build resilience and confidence for a safer future.



Enrolled
693 children in
Early Childhood
Development Centres



Supported
3,615 children in
Myanmar Curriculum
education



Supported
94 adolescents with
skills-based education

Empowering families through food and livelihood support

Since the relocation of Forcibly Displaced Myanmar Nationals (FDMNs) to Bhasan Char, Islamic Relief has been at the forefront of delivering comprehensive humanitarian assistance to the most vulnerable.

In 2024, we ensured that 7,607 households (33,630 individuals) received monthly general food assistance, addressing their essential nutritional needs and supporting overall food security. During times of acute need, 771 newly relocated FDMN households (3,029 individuals) were provided with hot meals, offering immediate relief and dignity during critical moments.

Our commitment extended beyond emergency response. With a strong focus on long-term recovery and empowerment, 290 individuals were equipped with livelihood skills, while 1,200 households were supported to strengthen their economic independence through income-generating activities. To further reinforce resilience, 123 households received input in various trades to boost their economic stability. Families who once arrived with nothing are now taking steps toward a better future.



General food assistance provided to **7,607 households**



Hot meals provided to **771 relocated households**



Trained **290 individuals in livelihood skills development**



Engaged **1,200 households in income-generating activities**



Trade inputs provided to **123 households**





Seasonal programmes

In 2024, we successfully implemented all our seasonal programmes, distributing a total of 143,826 packages containing various items, such as qurbani meat, food, non-food items and winter essentials, and reaching 671,074 individuals across the country, including in FDMN camps.

We carried out 9,086 Qurbanis, producing 45,980 meat packs - each containing 2 kg of fresh meat - and benefiting 214,430 individuals overall. During Ramadan, we delivered 7,554 food packs, each containing essential items such as rice, lentils, chickpeas, oil, sugar, salt, and flattened rice. Our Winterisation Programme supported vulnerable households with 14,114 winter kits, each comprised of warm clothing for an adult man and woman, a blanket, and two children's sweaters. Additionally, our Eid al-Fitr and Eid al-Adha gift projects, distributed 1,150 gift packs with food and educational materials, reaching 5,393 individuals.

In the FDMN and host communities, we completed 6,150 qurbanis, distributing 44,310 meat packs containing 1.18-2 kg of fresh meat each and benefiting 214,430 individuals overall. Through our Ramadan project in the FDMN camps, we delivered 13,660 food packs, benefiting 56,708 people. During winter, we distributed 18,368 winter kits, supporting 66,335 individuals.



Carried out
15,236 qurbanis



Distributed
90,290 meat packs



Delivered
21,214 food packages



Provided
32,482 winter kits



Distributed
1,150 Eid gift packages

Stories that inspire

Kotha Bibi, an elderly woman from Rangar Char in Sunamganj, has endured a lifetime of hardship. Even at 72, she is the family's breadwinner, supporting her son, who has a learning disability, and her granddaughter. The family's survival depends on what little Kotha Bibi receives from others. In such a fragile situation, ensuring everyone has warm clothes for winter is overshadowed by the worry of where their next meal is coming from.

To ease the burden on families like Kotha Bibi's who are among the most vulnerable, Islamic Relief Bangladesh distributed winter packs containing blankets, shawls, and sweaters. This timely support brought comfort, warmth, and a small measure of relief to help them endure the harsh winter months.

"The last winter was so difficult. We had no blankets, nothing. My granddaughter was just a baby and we had no warm clothes. I used to wrap her in rags to protect her from the cold. Finally, I managed to get a blanket from the nearest Border Guard Bangladesh camp and that was how we made it through. This year, the blankets you have brought us are such a blessing. Now we don't fear the cold anymore. May Allah bless those who gave us these blankets. May He keep them well."

*- Kotha Bibi
Rightsholder
Winterisation*





Islamic Relief helped communities prepare as Cyclone Remal approached the southern region of Bangladesh in May 2024

Preparedness and anticipatory action

In 2024, we positively impacted 67,635 individuals across five key projects as part of our preparedness and anticipatory action. Our efforts provided 365 households with multi-purpose cash grants and distributed dignity and hygiene kits to 300 families, ensuring their immediate needs were met. We focused on disaster resilience by constructing or repairing 12 cyclone shelters and conducting 200 disaster awareness meetings to equip communities with the knowledge to withstand future challenges. Additionally, we enhanced access to safe water and sanitation by installing 20 tube wells and 30 latrines in vulnerable areas.

Further strengthening community support, we sent life-saving voice messages to 2,100 households, activated or reactivated 63 Disaster Management Committees, and provided livelihood opportunities through cash-for-work (CFW) programmes, engaging 1,458 households. These initiatives collectively fostered safer, more resilient communities, empowering individuals to rebuild their lives and prepare for any future emergencies.



Cash grants provided to
365 households



Hygiene kits distributed to
300 households



Repaired
12 cyclone shelters



Voice messages sent to
2,100 households



CFW opportunities provided to
1,458 households



Installed
20 tube wells



Built
30 latrines

Early recovery and rehabilitation for stronger tomorrows

Bangladesh continued to grapple with devastating floods that ravaged the lives of its most vulnerable communities in 2024. Islamic Relief Bangladesh's Humanitarian and Resilience Programme stepped in with three vital early recovery projects, reaching 25,759 individuals. We offered multi-purpose cash grants (MPCG) and hygiene and dignity kits to 955 households, ensuring immediate relief for those in distress. Simultaneously, 1,510 households received dry food packages to sustain them through the crisis.

To ensure access to safe and clean drinking water, we installed 180 tube wells. Our support extended to the agricultural sector, with 2,300 households receiving agricultural inputs and cash-for-work (CFW) opportunities. We also conducted training on gender-based violence (GBV) for 3,980 households, raising awareness and fostering safer communities where women and girls are better protected during times of crisis.



Cash grants provided to **955 households**



Hygiene kits distributed to **955 households**



Dry food packages provided to **1,510 households**



Installed **180 tube wells**



CFW opportunities provided to **2,300 households**



Training on GBV provided to **3,980 households**



In Bhasan Char,
Islamic Relief Bangladesh
 distributed

31,600

LPG cylinders.

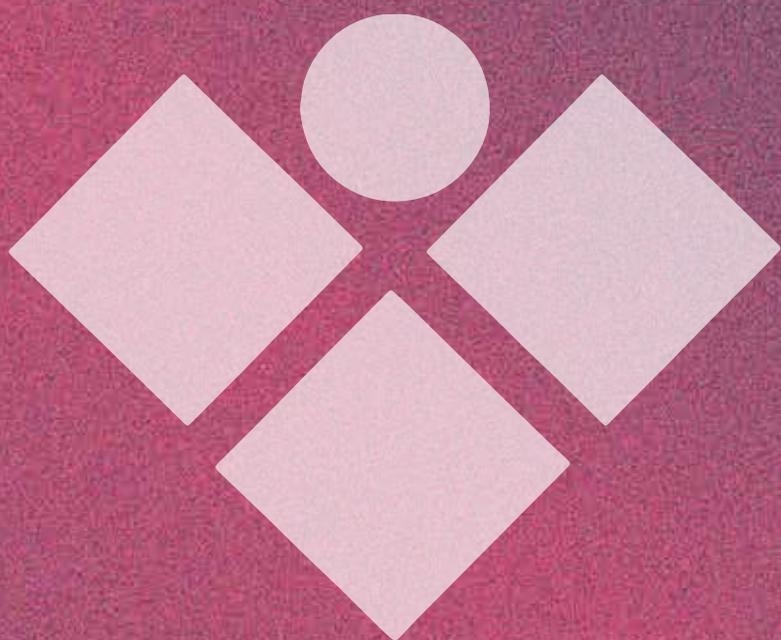
Stories that inspire

"My name is Ziaur. I am 35 years old; a husband, a father, and a Rohingya refugee living in Bhasan Char. My journey here was not by choice, but out of necessity for survival. In 2017, the Myanmar government and its military forced us to leave our homeland with unimaginable violence. My family and I, fled to Ukhiya, Cox's Bazar, in search of safety. After three years, I was relocated to Bhasan Char, where I now live with my wife, six children, and elderly mother.

Life here is tough. I am the sole provider for my family, but here employment opportunities are very limited. Some days, I find [manual work], other days, I catch fish and sell whatever little I can. We heavily rely on the assistance provided by organisations like Islamic Relief Bangladesh. Without their help - food aid, winter clothes, qurbani and Ramadan support, and the provision of LPG cylinders - our struggles would be even more overwhelming.

Before we received an LPG cylinder, my family relied on a clay stove for cooking. It was slow and filled our small shelter with smoke, making it hard to breathe. The gas cylinder has truly transformed our lives. Cooking is now easier, faster, and safer."

- Ziaur
 Rightsholder
 SWIP



**EMPOWERING
FAMILIES AND
COMMUNITIES TO
TACKLE POVERTY AND
REDUCE VULNERABILITY**



Building climate resilience

To strengthen resilience among climate-vulnerable families, Islamic Relief Bangladesh provided climate-adaptive livelihood support and training to 33,700 households, resulting in a 50 per cent increase in productive assets for at least 80 per cent of the targeted families compared to their baseline.

To promote community-led advocacy and institutional engagement, we institutionalised six Apex Bodies comprising 390 Self-Help Groups, enabling stronger links with local government and improved access to social protection services. Additionally, we demonstrated 270 climate-resilient technologies through field installations to assess and promote adaptive practices. Under our Trash to Treasure initiative, we introduced household-level waste management systems to 4,000 families to produce organic fertiliser, contributing to sustainable environmental practices and income generation.



Supported
33,700 climate-vulnerable households



Formed
6 Apex Bodies



Institutionalised
390 Self-Help Groups



Demonstrated
270 climate-resilient technologies



Launched the
Trash to Treasure initiative in
4,000 households

Strengthening local systems for climate adaptation and disaster preparedness

Islamic Relief Bangladesh has been at the forefront of advancing the capacity of local disaster management institutions and climate adaptation mechanisms in climate-vulnerable areas. Through participatory processes, we developed and validated seven Local Adaptation Plans of Action. We reformed and activated 188 Disaster Management Committees from the community to the sub-district levels.

Aligned with these plans, we identified and implemented high-priority, community-led, and co-financed infrastructure initiatives, including renovation and re-excavation projects. To promote locally-led adaptation (LLA), we trained 400 young people to monitor interventions and advocate for climate justice. We also delivered training on LLA and community risk assessments to 50 key stakeholders, so they could deliver training on the topic in turn, and orientated 192 Disaster Management Committee members on the Standing Orders on Disaster (SOD). To ensure access to safe water, we also equipped 120 households with rainwater harvesting systems designed to meet a three-month supply based on local practices. Together, these actions strengthen grassroots systems and foster climate-resilient communities.



Developed and validated **7 Local Adaptation Plans of Action**



Reformed and activated **188 Disaster Management Committees**



Trained **400 young people on LLA monitoring**



Delivered training to **50 key stakeholders**



Oriented **192 Disaster Management Committee members on SOD**



Equipped **120 households with rainwater harvesting systems**





Stories that inspire

Sylhet, one of Bangladesh's most climate-vulnerable regions, experiences seasonal flash floods that submerge entire districts for months each year. These recurring floods pose serious health risks—particularly for women. Climate change-induced hazards disproportionately affect women's health and hygiene, as their caregiving responsibilities often expose them to prolonged waterlogged conditions. This leads to a rise in gynaecological issues and limited access to essential care.

Recognising the urgent need for change, Rushia, a participant in our ICRA project, took a bold step to raise awareness around women's health and hygiene. With support from her self-help group's adaptation fund, Rushia established a small mobile shop offering sanitary towels, hygiene products, and basic health services tailored to women's needs. She travels door-to-door, not only providing these items but also educating women—especially young girls—on menstrual hygiene.

“I saw a gap in my community when it came to understanding hygiene and health needs, especially for women and girls. To foster awareness, I wanted to educate young girls about the importance of hygiene. Besides, many women face health challenges that often go unnoticed. By providing these basic health services, I hope to encourage women to take charge of their health.”

*-Rushia
Rightsholder
ICRA*



From aid to enterprise: 9,142 entrepreneurs started businesses with cash support

Through our Economic Empowerment and Governance Programme, we provided training, startup support and path towards self-reliance for 9,142 people. Across projects like EEP, SUPREME Asia, and YEP, we provided hands-on training in various trades and disbursed cash grants totalling BDT 22,85,70,475 to help launch income generating activities (IGAs). This support enabled families living in extreme poverty to take their first meaningful steps toward financial independence.

While many of these journeys are still unfolding, we are already seeing signs of growth, with entrepreneurs strengthening their businesses, building confidence, and beginning to earn a steady income. The cash assistance not only brought immediate relief but also planted seeds for long-term transformation. By investing in people's potential, Islamic Relief Bangladesh continues to foster sustainable livelihoods and break the cycle of poverty in some of the most vulnerable communities in the country.



Disbursed
BDT 228,570,475
in cash grants to support IGAs



Enabled
9,142 people to initiate
their own IGAs



Formed
499 Self-help groups
and youth development
groups



Provided
1,996 individuals with
leadership development
training

Empowering a marginalised community's young people

Through our PROYAS Project under the Economic Empowerment and Governance Programme, we supported 500 young women and adolescent girls and boys from the marginalised Bihari community in Mirpur, Dhaka. Over two years, we provided vocational training in eight trades—tailoring, beauty trades, handicrafts, computing, driving, electronics, industrial sewing, and mechanics—alongside life skills in communication, financial literacy, and conflict resolution.

All targeted individuals completed training through three institutions. The average gross monthly income of their households reached BDT 15,786. We also saw 98 per cent of participants improve their knowledge in business management while 92 per cent able to secure three meals a day, and 99 per cent reached adequate food consumption scores. Every participant reported increased awareness of women's and children's rights.

PROYAS not only improved socioeconomic conditions and household contributions but also helped build confidence, agency, and stronger access to essential services, offering a powerful model for inclusive urban empowerment.



Training provided to **500 people**



Vocational training offered in **8 different trades**



Improved knowledge of business from **98% participants**



92% participants were able to manage three meals a day



99% participants achieved adequate food consumption score (FCS >35)



500 participants became aware of women's and children's rights



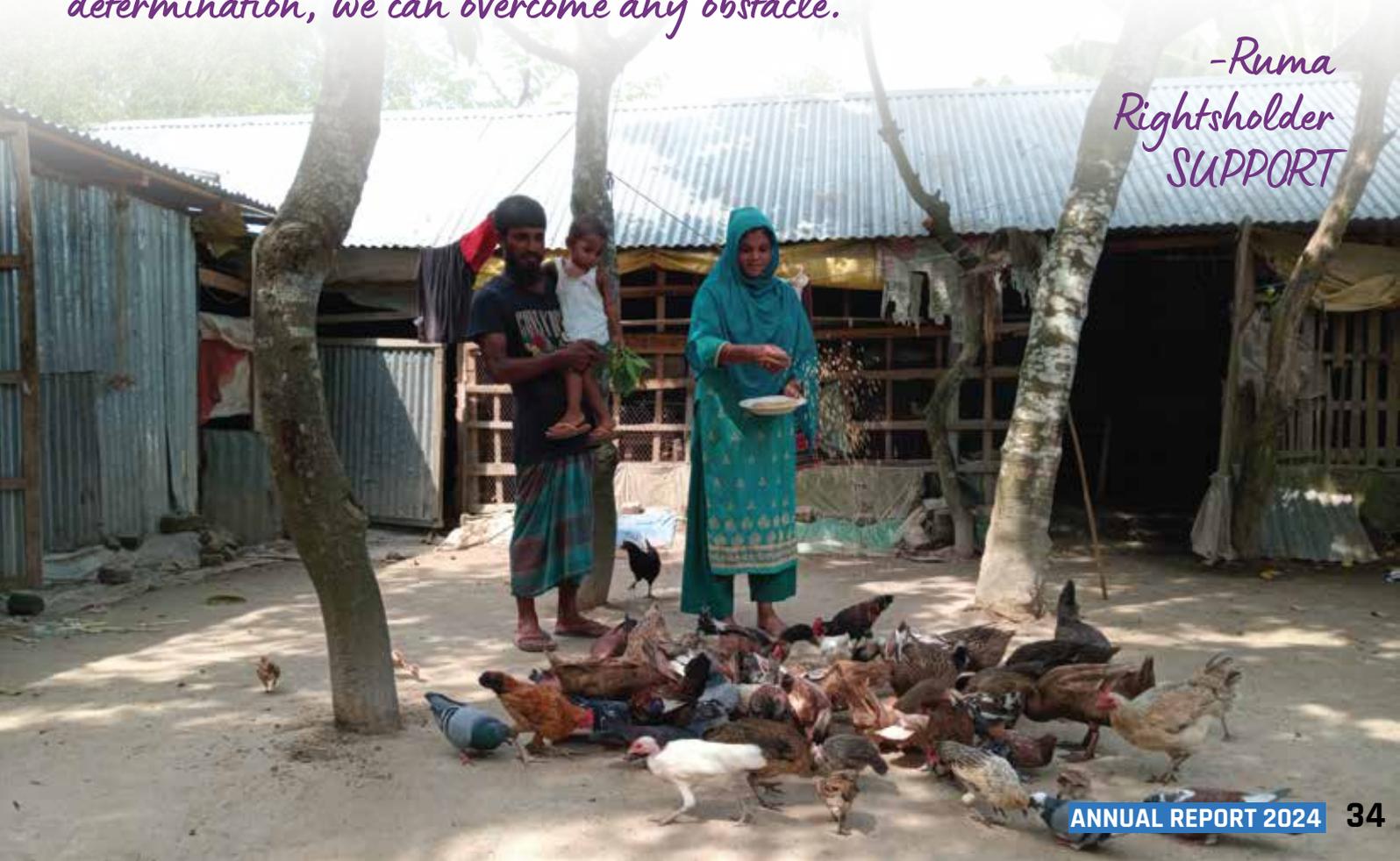
Stories that inspire

Ruma's life was shaped by hardship. In search of a better future, she moved to Dhaka with her husband to find work. But fate turned against them when her husband fell seriously ill, forcing the couple to return to their village. Their struggles only deepened when Ruma's husband was later injured in a road accident, leaving her to care for a newborn and shoulder the entire burden of survival.

Amid these challenges, Islamic Relief Bangladesh introduced the Sustainable Livelihoods Development of the Extreme Poor Communities in Northern Bangladesh (SUPPORT) project. Ruma received a grant of BDT 20,000, along with technical training, awareness sessions, and the support of her self-help group. She carefully invested the grant, purchasing two goats and setting up a small shop. But she didn't stop there. With determination, Ruma began diversifying her income sources – raising cows, poultry, and pigeons, cultivating fish in a pond, and growing vegetables around her home. Through hard work and sheer determination, Ruma became not only economically self-reliant but also a symbol of resilience and inspiration for her community.

“When life pushed me to the edge, Islamic Relief came forward as a hope. With their support, I turned my struggles into opportunities. The path was hard, but with each step, I found a way to change our destiny. The support I received gave me the courage to dream again, and now, I am not only securing my family's future but also lifting up others in my community. My journey is proof that with the right support and determination, we can overcome any obstacle.”

*-Ruma
Rightsholder
SUPPORT*





Empowering orphaned children and transforming lives for a brighter future

In 2024, we made significant strides in supporting orphaned children, positively impacting the lives of 5,640 children who received essential cash support for their education, food, health, WASH, and shelter needs. This vital support ensured their survival, protection, and development, safeguarding their basic rights and paving the way for a brighter future. In addition, 5,713 children were equipped with life skills, child rights awareness, peer education, and leadership training through our active Children Clubs, empowering them as change agents within their communities. These young leaders are now raising their voices on issues of protection and wellbeing, influencing positive social change.

To further enhance child protection, 141 Community-Based Child Protection Committees (CBCPCs) are working tirelessly to ensure children's safety from harm, abuse, exploitation, and other harmful practices—providing a robust safety net at the community level. Notably, 370 graduated orphan children have broken the cycle of poverty, succeeding in various professions such as doctors, lawyers, teachers, and entrepreneurs. Their achievements reflect the transformative impact of our programmes, demonstrating how the application of life skills combined with unwavering support can empower children to overcome challenges and thrive in life.



Supported
5,640 orphaned children



Empowered
5,713 children through
Children Clubs



Supported
141 CBCPCs



Uplifted
370 orphaned children,
now thriving as
doctors, lawyers,
teachers, and
entrepreneurs



Stories that inspire

Mukta, a seasonal day labourer in Aldatpur, faced immense hardship after her son-in-law passed away. Her widowed daughter and two granddaughters returned to live with her, and there were times when the family had no food to eat. With no savings or income, Mukta struggled to support her family.

But her life started to turn around when she joined Islamic Relief Bangladesh's ALO Plus Project and was elected President of her self-help group. Through regular meetings, savings, and group support, Mukta rebuilt her confidence. And, when she expressed interest in working at a new eco-friendly stove factory, group members helped secure her training and a job earning BDT 400 to 500 daily.

Mukta also received a BDT 24,000 grant, which she used to buy eight goats, now worth around BDT 40,000. Her granddaughters, Fafiza and Lamia, now attend school regularly.

"We had to struggle a lot. Many times there was no food at home, and the children had to starve. It was very painful as well as shocking when I could not ensure three meals for my granddaughters. Now I am able to afford three meals in a day."

*-Mukta
Rightsholder
ALO Plus*



**ADVOCATING
FOR SYSTEMIC CHANGE
TO ADDRESS THE
GLOBAL-TO-LOCAL
ROOT CAUSES OF INEQUALITY**



Advocating for locally-led adaptation on National and global platforms

We have actively promoted the scale-up of locally-led adaptation by engaging national-level policymakers and development actors through evidence-based advocacy and collaboration. In partnership with the Urban INGO Forum, we organised a high-level Urban Dialogue event to raise awareness and garner support for urban climate resilience. Additionally, through Scaling up Inclusive Climate Resilience of Vulnerable Communities through Locally Led Adaptation (ICRA), we contributed to a strategic workshop focused on articulating a unified civil society position ahead of COP29. Our successful locally-led adaptation models and field-tested practices were also showcased at the COP29 Pavilion, reinforcing the importance of community-driven solutions in the global climate discourse and encouraging co-funding and policy support for replication and scale-up.





Breaking the cycle of poverty through Islamic Relief's EEP model

On 29 February 2024, Islamic Relief Bangladesh hosted a national seminar at the Lakeshore Hotel in Dhaka. The Impact Evaluation of the Islamic Relief Model for Elimination of Extreme Poverty (EEP) seminar brought together a diverse array of stakeholders to spotlight a transformative approach to poverty eradication. The event was honoured by the presence of the Chairman of the Parliamentary Standing Committee on the Ministry of Planning as the Chief Guest. Distinguished panellists included Dr. Salma Akhtar, Professor of Sociology at the University of Dhaka; Mr. Md. Saidur Rahman, Director General of the NGO Affairs Bureau (NGOAB) and Mr. Mokhlesur Rahman, Director of NGOAB. The seminar highlighted the remarkable journey of thousands of people, especially women, who have transitioned from extreme poverty to sustainable livelihoods through our integrated and community-driven model. Participants heard powerful testimonies from Apex Body members and self-help group leaders who shared how the project had provided them with the tools, training, and support to become self-reliant and empowered. Senior officials praised the project's measurable outcomes, with NGOAB representatives reflecting on their visits to Rangpur as evidence of the model's success. Dr. Salma Akhtar emphasised the resilience and courage of the participants, calling the model a "beacon of hope" for pro-poor development. Attended by INGOs, NGOs, academics, researchers, civil society leaders, and government officials, the seminar positioned our EEP model as a replicable, scalable, and impactful solution in the fight against extreme poverty—one that upholds human dignity, fosters inclusion, and builds a future where no one is left behind.





Strengthening partnerships for lasting impact for Forcibly Displaced Myanmar Nationals

In 2024, we played a pivotal role in advancing strategic advocacy for the Rohingya community, forging robust partnerships and driving innovative solutions for long-term impact. As a core partner in the Rohingya Humanitarian Crisis Joint Responses Plan (JRP 2025), our contributions have been crucial in shaping the future of WASH and shelter interventions, ensuring the sustainability of services for displaced communities. Expanding our operational presence, we now serve five dedicated camps, covering nine WaSH blocks and 13 shelter blocks and are effectively addressing the growing needs of Forcibly Displaced Myanmar Nationals (FDMNs). Alongside our formal partnership with WFP, we have strengthened informal collaborations with UNHCR, securing vital resources such as tarpaulins and technical support to enhance emergency responses. In 2024, we also established two new partnerships with UNICEF for education support and WFP for rice fortification in Bhasan Char, further deepening our commitment to supporting the wellbeing of Forcibly Displaced Myanmar Nationals (FDMNs). Transitioning from short-term interventions to long-term sustainable solutions, we are now recognised as a trusted actor within JRP, amplifying our advocacy for the rights and dignity of refugees across Bangladesh.





Pioneering green futures in shelter construction

We are leading national dialogue on sustainable development by championing the integration of green technologies in the construction sector. In a landmark initiative, we organised a high-level roundtable discussion titled *Advancing Green Technology in Shelter Construction: Identifying Gaps and Exploring Future Pathways*. The event brought together the Honourable Advisor to the Ministry of Forest, Environment, Climate Change, and Water Resources of the Interim Government of Bangladesh, alongside key stakeholders from government ministries, academia, shelter clusters, NGOs, the private sector, and media. This platform facilitated a critical exchange on the challenges, innovations, and opportunities in adopting environmentally sustainable practices in shelter construction. The conversation marked a significant step towards developing a national roadmap for green technology adoption in the sector. We remain committed to environmentally responsible humanitarian action, working hand in hand with the Government of Bangladesh and partners to ensure that shelter solutions are not only safe and dignified but also climate-resilient and eco-friendly. This initiative reflects our broader vision to align humanitarian efforts with sustainable, climate-smart development for a greener future. By facilitating cross-sector collaboration and investing in context-specific innovation, Islamic Relief Bangladesh is helping to shape a future where sustainability is embedded in every layer of humanitarian response.





Advocating for orphaned families to shape a future of inclusion and protection

At Islamic Relief Bangladesh, we are committed to advocating for the rights and welfare of orphaned families at both local and national levels. Locally, we encourage the inclusion of orphaned families in relevant social safety net programmes, push local government institutions to develop pro-poor and gender-responsive budgets, and ensure the inclusion of female members in decision-making committees. Additionally, we work with school authorities to foster non-threatening, gender-responsive environments that promote equal opportunities for all children. At the national level, we advocate for the inclusion of orphaned family data in the national household survey and urge the Department of Social Services to adopt family-based alternative care models for orphans. Furthermore, we promote the ALO Model as an effective strategy to safeguard orphaned families' rights and improve their livelihoods, contributing to a more inclusive and supportive society. Through these efforts, Islamic Relief Bangladesh is driving meaningful change and policy development to support orphaned families across Bangladesh.





**ISLAMIC
RELIEF
BANGLADESH**



**EMERGING
IDEAS,
EXPANDING
IMPACT**

A women-led health initiative for climate-resilient communities



Through the ICRA project, we introduced an innovative, women-led health initiative called Sastho Shathi, pioneered by Rushia Begum in the flood-prone region of Sylhet. In response to climate-induced health risks and limited access to essential healthcare, Rushia—supported by her self-help group—launched a mobile health shop that delivers hygiene products, basic health services, and critical education on menstrual hygiene, maternal care, and nutrition. Her initiative has significantly improved women's access to healthcare during and after disasters, breaking taboos and empowering communities to take control of their health and dignity. By distributing sanitary napkins and iron supplements, baby vitamins, and offering health screenings, Sastho Shathi has become a grassroots solution to climate-related health vulnerabilities.

Inspired by Rushia's success, 16 other women are now operating similar mobile units in surrounding areas, expanding the reach and impact of this community-led approach. This initiative reflects our commitment at Islamic Relief Bangladesh to empowering women and building climate-resilient, community-based health systems in the most marginalised regions of the country.



Book leader inspires young readers

To cultivate a lifelong love of reading and strengthen literacy among children, Islamic Relief Bangladesh introduced the Book Leader Model in our Children Clubs. Through this initiative, we trained selected children to become Book Leaders—equipping them with essential skills in reading techniques, storytelling, verbal expression, writing reviews, and facilitation. These young leaders then shared their knowledge with fellow club members through lively reading sessions and discussions. The peer-led learning model proved remarkably effective. Around 85 per cent of participating children showed improved reading and writing abilities—particularly in reviewing books and expressing their thoughts with clarity. What began as a simple effort to promote reading has evolved into something far more meaningful: a platform for nurturing leadership, building confidence, and turning solitary reading into a shared, joyful experience. We continue to see growing enthusiasm and participation, with children now leading the charge in making reading a celebrated part of club life.



Climate-resilient cropping model boosts livelihoods

To enhance food security and strengthen livelihoods amid shifting climate patterns, Islamic Relief Bangladesh, under the EEG programme, introduced a climate-smart dual-cropping innovation in Nawabganj Upazila, Dinajpur, in partnership with the Department of Agricultural Extension. This model promotes the cultivation of the short-duration potato variety ‘challisha’, which matures in just 50–55 days, followed immediately by short-duration rice (BRRI Dhan 89)—enabling two harvests in a single season on the same plot of land. For communities grappling with poverty, the impact is tangible—food security improves, income potential doubles, and demand for agricultural labour rises across both crop cycles. We’ve seen how this approach also acts as a climate-adaptive safety net. When one crop is affected by erratic weather, the second provides a critical fallback, helping families avoid total loss. By integrating climate-resilient practices, cutting down input dependency, and promoting smarter resource use, the model advances sustainability while delivering immediate results. With continuous monitoring, technical support, and cost-benefit analysis, we’re ensuring this intervention remains effective and scalable.

Climate-resilient integrated household farming



Through our Economic Empowerment and Governance Programme (EEGP), Islamic Relief Bangladesh introduced a Climate-Resilient Integrated Model Household Farming approach among self-help group members in seven unions of climate-affected Nawabganj Upazila, Dinajpur. This approach blends multiple low-cost, climate-smart techniques: improved poultry and goat rearing in elevated, hygienic sheds; year-round fodder cultivation; homestead gardening with drip irrigation, integrated pest management, and heat-tolerant crops; and vermicomposting for organic soil enrichment. These innovations are helping extremely poor households secure food, increase income, and withstand climate shocks. “This farm taught me how to grow food, raise animals, and protect against climate shocks—all on the same land,” shared self-help group member Silviea. To deepen and expand the impact, we’ve facilitated field days where communities come together to observe, learn, and adopt these practices firsthand.

Climate-smart latrine

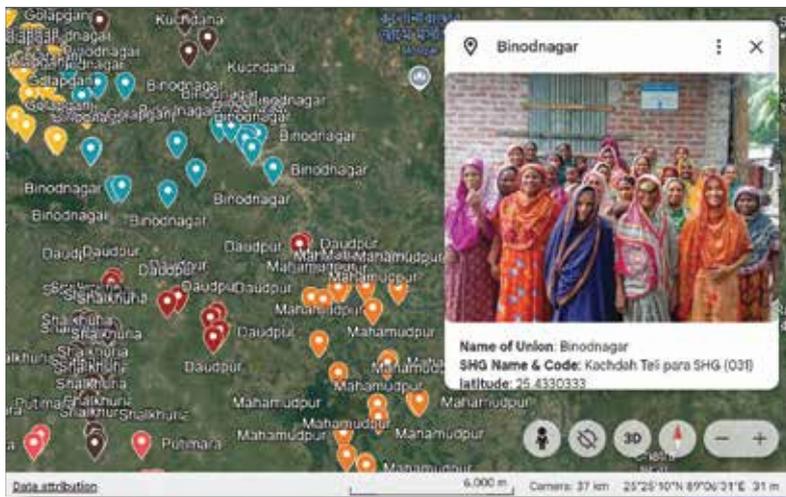


In regions of Koyra, Khulna, and Shyamnagar, Satkhira, maintaining sanitation infrastructure is challenging due to frequent disasters, saline water intrusion, and economic hardship. Traditional latrines made of tin and reinforced concrete fail quickly in these conditions. Through community consultations under our ICRA project, we identified bamboo, wood, and rubber sheets—recycled from tyres—as more sustainable materials. These materials are durable, saltwater-resistant, cost-effective, and easy to install and maintain. We constructed a climate-smart latrine using locally available environmentally friendly materials, engaging local leaders and artisans throughout the process. Our locally-led adaptation approach promotes community ownership, environmental sustainability, and cultural relevance. This new design offers improved hygiene and health outcomes and proved resilient during Cyclone Remal. The structure is easy to repair, enhancing accessibility. Seeing its success, other community members are eager to adopt similar climate-resilient sanitation solutions.



Empowering women through community-led climate finance

We've introduced an innovative, community-led climate finance model that is redefining adaptation through grassroots leadership—especially by empowering women. Through the ICRA project, 3,700 climate-vulnerable families across 150 self-help groups have mobilised over BDT 7.34 million in emergency savings and BDT 11.9 million in adaptation funds. These locally managed resources provide interest-free loans for urgent climate needs—ranging from health care to livestock protection and resilient infrastructure—while also enabling climate-smart livelihoods. We've witnessed real change on the ground: Suchinta raised her cowshed to protect it from floods, while Rupali installed a latrine, restoring safety and dignity for her family. These aren't isolated efforts. Self-help groups and apex bodies are also running social businesses and Islamic micro-insurance schemes—making community ownership not just a goal, but a lived reality. By rooting climate finance in local knowledge, equity, and sustainability, we're shifting financial power to the people—making adaptation truly locally led, inclusive, and transformative.



GPS-driven monitoring for self-help groups

Under the SUPPORT Project of our Economic Empowerment and Governance Programme (EEGP), Islamic Relief Bangladesh has introduced a cutting-edge GPS mapping system for self-help groups, designed to strengthen transparency, real-time monitoring, and data-driven decision-making. This digital platform merges a Google Maps interface with a custom mobile application, enabling users to locate self-help groups, check operational status, and access detailed profiles at their fingertips. Each mapped self-help group includes key information—group name, photograph, number of members, savings figures, rice collection data, and the status of Qurd-al-Hasan (interest-free loan) disbursement and repayment. The system also tracks recovery progress, social safety net support, participation in awareness sessions, and whether the group has an active formal bank account. To make decision-making more agile, the platform automatically generates a snapshot-style management information system report for every self-help group, giving project teams and stakeholders a quick overview of group performance and engagement. By making supervision more efficient, enabling remote access, and improving resource planning, we’re not just streamlining processes—we’re reinforcing accountability and inclusion through smart, digital innovation.

Hydroponic grass for coastal livelihoods



Through the ICRA project, Islamic Relief Bangladesh has introduced hydroponic grass cultivation as a groundbreaking innovation to support climate-affected coastal communities, particularly in Koyra. In response to rising salinity, cyclones, and the scarcity of natural fodder, this soilless, water-based cultivation method has enabled farmers like Shawakat (pictured) to produce high-yield, nutrient-rich green fodder year-round. Using just 1 kg of wheat seeds and basic tools, farmers are now harvesting up to 9 kg of fresh grass in five days at a cost as low as BDT 5-6 per kg—dramatically reducing feed expenses and increasing livestock productivity. The system is easily managed at home, encouraging women’s participation and strengthening household resilience. This low-cost, scalable intervention is not only boosting income and nutrition but also gaining rapid traction across communities as a replicable climate adaptation strategy. Our hydroponic grass cultivation initiative exemplifies Islamic Relief’s commitment to promoting sustainable, community-driven innovations that enhance food security and livelihoods.

Inclusive WASH facilities for people with disabilities



Islamic Relief Bangladesh has introduced an innovative solution to ensure access to safe and dignified sanitation for people with disabilities in the camps of Cox's Bazar. Recognizing the challenges people with disabilities face in accessing standard WASH facilities, we constructed inclusive, disability-friendly latrines and bathing cubicles. So far, 19 latrines and 19 bathing units have been completed in Camps 2E and 2W, with more units underway. Key features of the inclusive facilities include wheelchair-accessible ramps with tactile tiles, grab bars and handrails for safety, raised commode chairs with backrests for comfort, and solar-powered lighting for nighttime accessibility. The facilities also offer privacy and protection through covered fencing, and are equipped with soap holders and water supply systems for enhanced hygiene. This initiative promotes dignity, safety, and independence for people with disabilities users, while aligning with global WASH and protection standards. Islamic Relief's inclusive WASH facilities contribute to strengthening our humanitarian response by ensuring that no one is left behind in accessing essential sanitation services.



Innovative solutions for solid waste management

We have introduced a pioneering solid waste management system in the FDMN camps of Cox's Bazar to address the pressing challenge of waste accumulation in one of the world's largest refugee settlements. Our system includes a material recovery facility that transforms waste into valuable resources, creating benefits for both the environment and the community. Through community engagement and hygiene promotion, we encourage households to segregate waste at the source. Trained volunteers then collect the waste daily and transport it to the facility for processing. Organic waste is composted, plastics and other recyclables are recovered, and inert materials are safely disposed of or repurposed. The compost we produce is distributed to 31,953 individuals in Camp 2 East, enabling families to grow vegetables and helping transform polluted areas into green, productive spaces. We have also prioritised the needs of people with disabilities by constructing inclusive, disability-friendly latrines and bathing cubicles in the camps, ensuring everyone has access to safe and dignified sanitation. Through this integrated approach to waste management, Islamic Relief Bangladesh is improving environmental health, strengthening food security, and delivering sustainable, right-holder-centred solutions that turn waste into wealth for displaced communities.



Local trade brings the market to women's doorsteps

As part of our Economic Empowerment and Governance Programme (EEGP), we've pioneered a community-driven innovation: a self-help group-based internal marketing system that's transforming rural trade dynamics from the inside out. In this model, members trade vegetables, fruits, poultry, and eggs directly among themselves during weekly meetings—creating a localised market that works for small producers. This system removes the need to access distant or formal markets, which many rural families find inaccessible due to transportation barriers, small-scale production, and hidden costs like market taxes. “Previously, we didn't sell our small quantities of produce because it was difficult to transport them to the market and manage the selling process, including paying taxes. Now, we can easily sell within the group and still receive a fair price,” shared Asma, a member. Every transaction is recorded in group register books to maintain transparency and accountability. What began as a simple shift has become a powerful tool for increasing household income, building trust, and strengthening local economies. As this model grows, self-help groups are evolving into inclusive marketing hubs that serve not just their members but the broader community—bringing producers and consumers together through grassroots trade networks. By rooting market systems in local relationships, we're laying the foundation for sustainable livelihoods and stronger socioeconomic cohesion across the communities we serve.

Mini wastewater treatment plant



To address the alarming depletion of groundwater in the FDMN camps of Cox's Bazar, we introduced an innovative mini wastewater treatment plant in Camp 2 West under our Humanitarian Crisis Response Programme. Designed to treat grey water—gently used water from bathing and household activities—the plant recycles up to 5,000 litres each day, benefiting around 1,200 households. Our mini plant uses a multi-stage treatment process including screening, filtration, chemical dosing, and storage. The treated grey water is then safely delivered through tap stands for reuse in household cleaning and bathing. With a cost of just BDT 0.70 per litre, the system provides a low-cost, high-impact solution in one of the most water-stressed humanitarian contexts. This innovative model supports SDG 6 (clean water and sanitation) and SDG 12 (responsible consumption and production) and exemplifies Islamic Relief Bangladesh's commitment to climate-smart, sustainable solutions that build resilience and protect vital resources for displaced communities.

Peer mentors strengthen learning in English and mathematics



Children across Bangladesh often struggle with English and mathematics due to limited tutorial support, weak foundational skills, and few opportunities for interactive learning. To address these challenges, Islamic Relief Bangladesh introduced an innovative peer mentorship model within our Children Clubs. We selected students with strong skills in maths and English to become mentors, guiding their peers through regular sessions. These mentors simplify complex topics, explain concepts in relatable ways, and encourage those facing academic difficulties. This peer-led approach not only boosts individual performance but also builds a culture of cooperation and shared learning. As a result, children are growing more confident in solving maths problems and communicating in English. The model fosters academic success alongside a supportive, collaborative environment—empowering children to thrive together.



Plastic exchange centre to empower communities through recycling

We have pioneered an innovative solution to tackle environmental and livelihood challenges in the FDMN camps through our plastic exchange centre in EL Block, Camp 2E, which serves over 37,500 residents. This community-based initiative allows individuals to exchange collected plastic bottles for essential items such as hygiene products, food supplements, household goods, and stationery—valued based on the local scrap market. Operating five days a week, the centre incentivises plastic waste collection, promoting a cleaner camp environment while offering a small but impactful means for families to access everyday necessities. It not only supports environmental sustainability but also encourages community engagement and a sense of ownership over waste management. This low-cost, high-impact model demonstrates Islamic Relief Bangladesh's commitment to innovative, people-focused solutions. Our plastic exchange centre has transformed waste into opportunity, fostering dignity, environmental responsibility, and resilience in one of the world's most vulnerable humanitarian settings.



Rice fortification centre

As part of our innovative humanitarian approach, Islamic Relief Bangladesh, with support from the WFP, launched a rice fortification centre to enhance food security and nutrition for 36,539 FDMNs living on Bhasan Char. With a high-capacity output of five metric tonnes per hour, the centre meets the island's entire monthly requirement of 400 metric tonnes of fortified rice—ensuring consistent access to enriched, quality-assured food while reducing dependency on external supply chains and optimising resources. What sets this initiative apart is its community-centred model. A total of 48 trained FDMN volunteers are at the heart of daily operations—gaining skills, and ownership. This empowerment fosters not only sustainability but also dignity and resilience within the community. The rice fortification centre is more than a food production facility—it is a pioneering symbol of our commitment to innovative, inclusive, and sustainable humanitarian solutions, delivering nutrition with impact and humanity with hope.

Rock melon cultivation promotes climate-resilient agriculture



Under the ICRA project, Islamic Relief Bangladesh pioneered an innovative approach to climate-resilient agriculture by successfully introducing rock melon cultivation in the saline-prone region of Koira. By using floating trellis systems and raised earth dykes, we transformed previously unproductive saline lands into fertile, income-generating farms. This initiative has empowered local farmers like Nomicha and Noor to grow high-value fruits, such as rock melon during the off-season, opening up new economic opportunities and strengthening community resilience. Beyond the economic benefits, our efforts have fostered social empowerment—especially for women—and encouraged the broader adoption of sustainable agricultural practices. From an environmental perspective, this is a scalable model that makes productive use of saline-affected land without harming the ecosystem. By integrating aquaculture with rock melon cultivation, we have also demonstrated the potential of multifunctional land use, contributing to enhanced food security and nutrition. Supported by technical training from our team and the Department of Agricultural Extension, it stands as a replicable example for other climate-vulnerable communities along the coast of Bangladesh.

Silage innovation boosts climate resilience



Islamic Relief Bangladesh, under the EEGP and in collaboration with the Department of Livestock Services, has introduced silage production technology across seven unions in the drought-prone Nawabganj sub-district of Dinajpur. This climate-smart innovation is transforming livestock farming for ultra-poor families by ensuring year-round fodder security, better animal health, and improved income stability. Silage—a fermented, nutrient-rich, high-moisture fodder—is now being produced by self-help group members using locally available crops like napier, zambo, and maize. By preserving green fodder during peak seasons, members can feed their livestock during the dry spells and periods of waterlogging that are becoming more frequent due to climate change. “Thanks to the SUPPORT Project, we now produce silage from our own crops. Even in the dry season, our livestock have quality feed. Our animals are healthier, our income is more stable, and others in the community are learning from us,” shared Nilufa, a member from Mahmudpur Union. Through technical training, hands-on demonstrations, and field days, we've seen strong interest and uptake among communities. As more members adopt the practice, silage production is emerging as a sustainable, community-driven solution—easing pressure on natural grazing lands, improving local food systems, and strengthening climate resilience from the ground up.



Women-led agro-innovation in coastal Bangladesh

Islamic Relief Bangladesh has fostered transformative change in climate-vulnerable coastal areas by supporting women like Jostna (pictured) to lead resilient agricultural innovation. Once a homemaker, Jostna is now a thriving agro-entrepreneur, embracing a climate-smart integrated farming model that combines mini-pond-based rice-fish-vegetable cultivation with the innovative dyke farming of rosella (*hibiscus sabdariffa*). Supported by our technical training, climate-adaptive inputs, and inclusive financial backing, Jostna has turned saline-prone land into a productive, diversified farming system. By processing Rosella into value-added products like tea, jam, and pickles, Jostna has unlocked new income opportunities, improved her family's food security, and inspired a wave of women-led micro-enterprises in her community. Her success highlights how our locally led, low-cost, and scalable interventions are not only addressing climate stress but also empowering women to drive lasting socioeconomic change.

LESSONS LEARNED



School-based awareness is a catalyst for change

Promoting social development issues through schools has proven effective, as students and teachers can act as powerful change agents within their communities, accelerating behavioral transformation and social awareness.



Women-led community market systems boost economies

Introducing community-based local market systems at the small group level, led by women has strengthened their economic participation and leadership, contributing to long-term empowerment and local economic resilience.



Gender-inclusive approaches strengthen impact

Including male family member of participants in EEGP projects has fostered greater gender inclusivity and family-level support, reinforcing the sustainability and acceptance of project interventions.



Groups are change platforms

Self-help groups have emerged as crucial platforms for promoting social development, raising voices for rights, accessing government services, and enhancing social dignity and protection at the grassroots level.



Pre-positioning of critical materials enhances resilience

Pre-stocking essential shelter and WASH materials, engaging multiple vendors, and using weather-resistant materials have effectively addressed seasonal and supply chain challenges. Scheduling brick-based work during dry seasons and prioritising non-brick repairs during rains ensured uninterrupted implementation.



Community engagement fosters sustainability

Active involvement of communities throughout the project cycle enhanced ownership, accountability, and long-term sustainability of interventions.



Strong coordination streamlines implementation

Close collaboration with local government institutions and humanitarian actors facilitated precise beneficiary selection and enabled timely, efficient project execution.



Community Feedback Response Mechanisms must be strong

Strengthening and promoting Community Feedback and Response Mechanisms improved community participation, built trust, and ensured transparent and responsive programming.



Community-based follow up systems must be reinforced

There is a continued need to strengthen community-level follow-up mechanisms by refining monitoring tools and updating orientation materials for community mobilisers to achieve better project outcomes.

LESSONS LEARNED



Community-based child protection committees are vital

Community-based child protection committees proved to be effective structures for safeguarding children’s rights, particularly among marginalised populations, and should be further institutionalised.



Livelihood support is a protective measure

Economic interventions have not only improved household income but also contributed to child protection by reducing vulnerabilities such as child labour and early marriage.



Sustained investment is needed for livelihood outcomes

Long-term commitment—typically three to four years—is essential to ensure sustainable livelihood improvements and economic self-reliance through income-generating activities.



Improved access to emergency services is vital

Community awareness of emergency hotlines and support services significantly enhanced timely access to assistance during crises, contributing to improved resilience.



Child Clubs are hubs of inclusive development

Child Clubs functioned effectively as platforms for peer learning, leadership development, and personal growth. These should be strengthened and institutionalised as inclusive, child-friendly development hubs.





STRENGTHENING ACCOUNTABILITY, AMPLIFYING COMMUNITY VOICES

In 2024, Islamic Relief Bangladesh recorded a significant increase in complaints and feedback compared to 2023—a clear indication of growing community awareness, enhanced accessibility to our Complaint and Feedback Mechanism and strengthened trust in our accountability systems. This positive trend reflects our firm alignment with the Core Humanitarian Standard (CHS), particularly in upholding community participation and transparency.

This progress is a direct result of our ongoing commitment to accountability across all segments of the communities we serve, including women, girls, children, the elderly, and people with disabilities. By reinforcing our accountability framework, promoting meaningful participation, clearly communicating project entitlements and participant selection criteria, and diversifying complaints and feedback submission channels, we've cultivated a culture of inclusive engagement and trust.

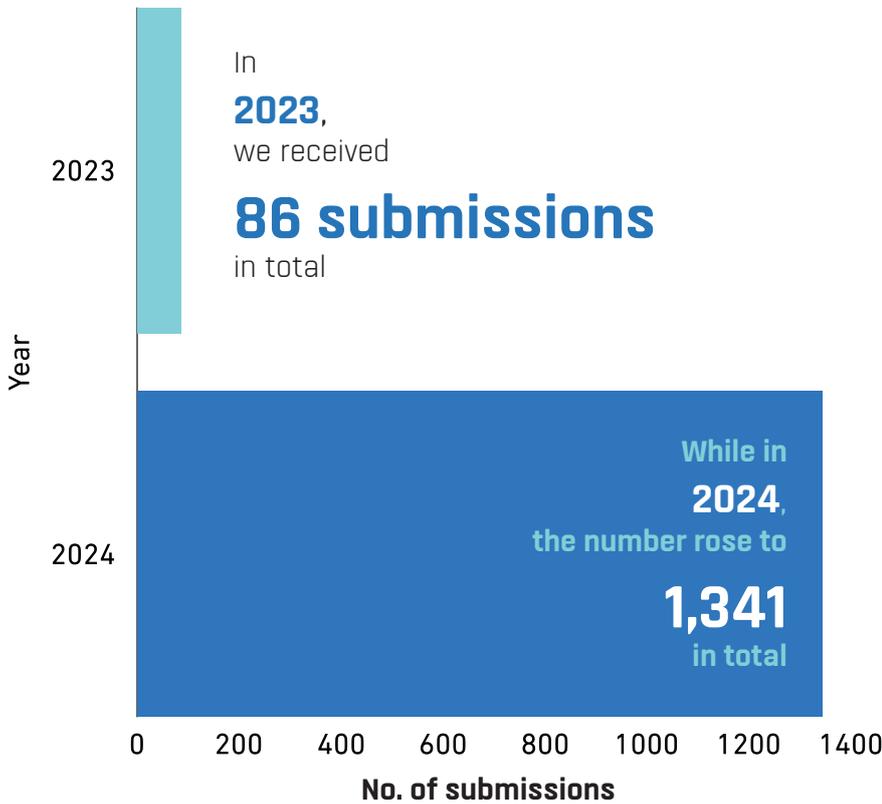
To ensure that every voice counts, we actively share timely, relevant information on rights, services, and selection processes through community consultations, focus group discussions, inception meetings, and household visits. Community members are also informed about the expected behavior of Islamic Relief Bangladesh staff, volunteers, vendors, and partners, along with a clear explanation of complaints and feedback processes and response pathways.

Visibility of the complaints and feedback mechanism has dramatically improved through the widespread use of flyers, posters, stickers, banners, billboards, festoons, mobile complaints and feedback boxes, help desks, and community information boards. These efforts have made the system more accessible, particularly for vulnerable and marginalised groups. Our approach includes multiple languages, user-friendly design, and a mix of proactive and reactive submission channels, ensuring no one is left behind.

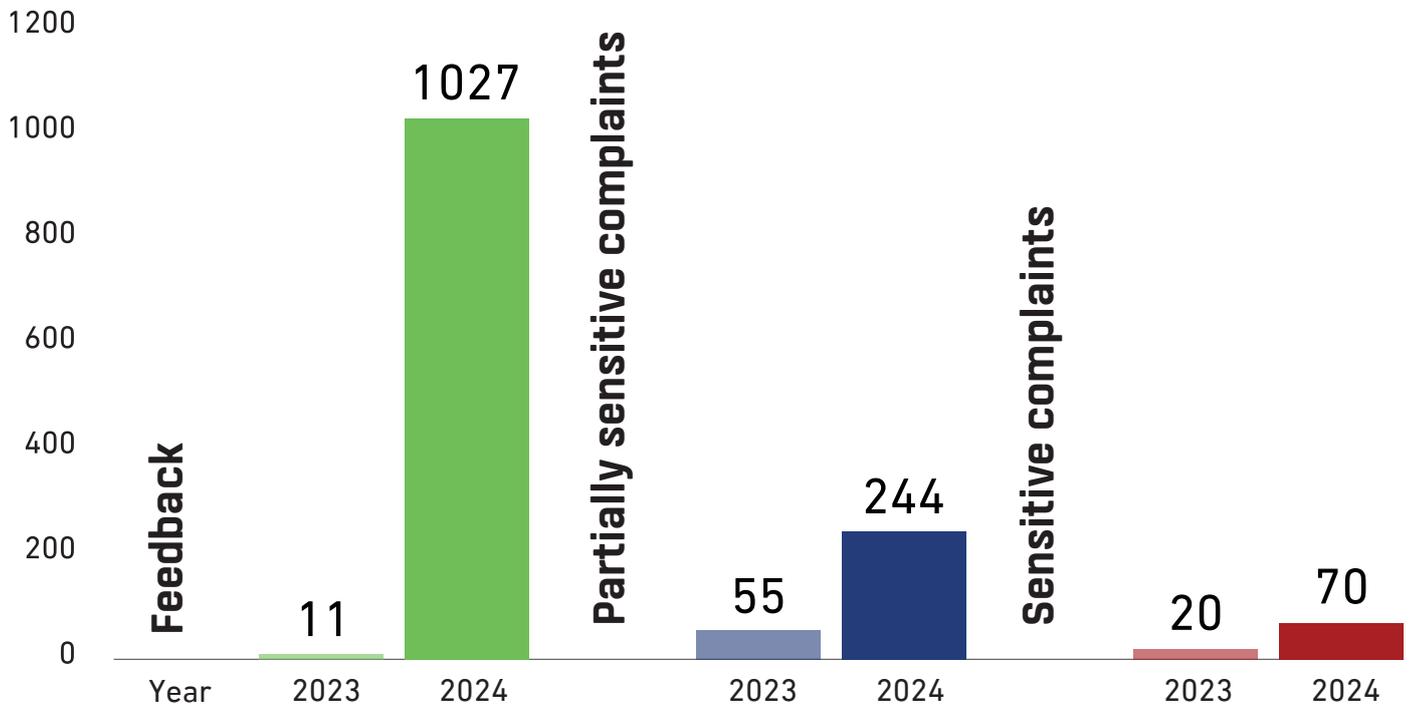
According to our 2024 MEAL assessments, complaints and feedback accessibility reached 100 per cent as reported in both mid-term and final evaluations. Additionally, our Rightsholder Feedback and Satisfaction Surveys recorded confidence scores of 98 per cent and 97 per cent, respectively, underscoring the system's reach, inclusivity, and reliability.

To further embed accountability across our programming, we have delivered regular sensitisation sessions and capacity building for staff, partners, and volunteers. Each project now includes designated complaints and feedback focal points to support localised accountability and high-quality implementation. Continuous monitoring, evaluation, and learning help us refine complaint channels, strengthen internal policies, and ensure community feedback meaningfully influences decision-making.

Our robust accountability efforts have led to a dramatic increase across all feedback categories in 2024



Notably, feedback accounted for 76.6 per cent (1,027 cases) of all submissions, reflecting active community engagement and openness. Partially sensitive complaints (18.2 per cent) highlighted moderate concerns like service dissatisfaction, while sensitive complaints (5.2 per cent) were handled with confidentiality and urgency. Each case was addressed promptly, reinforcing our strong commitment to safeguarding and dignified, responsive programming.



At Islamic Relief Bangladesh, accountability is not just a principle—it is a daily practice, a promise to the communities we serve, and a foundation for more equitable, inclusive, and transformative humanitarian action.

PROMOTING INCLUSIVE DEVELOPMENT: GENDER, DISABILITY, AND AGE EQUALITY

Protection, gender, and inclusion

At Islamic Relief Bangladesh, we place the principles of equity, dignity, and human rights at the core of our development and humanitarian efforts. In 2024, our commitment to promoting gender equality, disability inclusion, and age-sensitive programming remained unwavering, ensuring that no one is left behind in our mission to serve the most vulnerable.

Our programmes are designed with long-term sustainability in mind and are guided by inclusive approaches that mainstream gender, protection, and inclusion at every stage of project implementation. We ensured that women, girls, boys, men, people with disabilities, and the elderly were meaningfully included, consulted, and empowered across our interventions.

Key milestones in 2024

- **Gender analysis integration**

A comprehensive gender analysis of the PRISE project was conducted, and its findings were directly integrated into project design and implementation, enhancing responsiveness to the needs of women and girls.

- **Dedicated protection component in IHSAN project (Sida-funded)**

The IHSAN project included a standalone protection component implemented across Cox's Bazar, Satkhira, and Jamalpur. This was executed through targeted awareness campaigns, capacity-building sessions, and strengthened referral and linkage systems to improve community safety and resilience.

Participation in coordination and learning platforms

In Cox's Bazar, we remained an active member of the PSEA Network led by Inter-Sector Coordination Group, regularly joining coordination meetings and fulfilling all accountability commitments. Our Safeguarding Focal Point also served as the Mechanism for Accountability to Affected Populations focal person for Start Network emergency responses, ensuring safeguarding was fully integrated into interventions. At the global level, we contributed to cross-country learning through the Community of Practice on Safeguarding, sharing best practices and insights from Bangladesh with other Islamic Relief country offices.

Islamic Relief Bangladesh's inclusive development approach is not just about reaching more people—it's about reaching them fairly, respectfully, and safely. Through continued efforts in gender justice, disability inclusion, protection, and safeguarding, we strive to create a development model where every voice is heard, every right is respected, and no one is left behind.

Safeguarding & PSEAH: ensuring safe programming for all

Islamic Relief Bangladesh maintains a zero-tolerance policy towards all forms of abuse, exploitation, and harassment. In 2024, we continued to institutionalise and operationalise our Safeguarding and Protection Against Sexual Exploitation, Abuse, and Harassment (PSEAH) framework across the organisation.

Key highlights in 2024

- **Comprehensive capacity building**

In 2024, Islamic Relief Bangladesh trained 217 new staff (131 male and 86 female) and 50 partner and vendor organisations on Safeguarding and PSEAH. All project and Core Management Team meetings included dedicated sessions on safeguarding, ensuring that accountability and survivor-centered approaches are embedded throughout our work.

- **Achievement of full PSEA capacity status**

Islamic Relief Bangladesh achieved Full Capacity status in the UN-led capacity assessment on PSEA (conducted by UNICEF on behalf of all UN agencies). This recognition underscores our strong internal systems, safe reporting structures, and commitment to creating secure environments for rights holders, staff, and partners.

- **Strengthened case management and investigation capacity**

All Safeguarding and PSEAH cases in 2024 were handled with diligence, confidentiality, and survivor-centred care. Supported by Islamic Relief Worldwide, our country Safeguarding Focal Point and MEAL Manager received advanced investigation training. The newly introduced I-Sight Portal further streamlined case tracking and management.

- **Successful completion of the safeguarding mainstreaming project**

Funded by Islamic Relief Canada, this project mainstreamed safeguarding across all Islamic Relief Bangladesh projects. Key achievements included the translation and dissemination of five core policies (Safeguarding, Child Safeguarding, PSEAH, Code of Conduct, and Dignity at Work), the development of information, education, and communication materials across project sites, staff training, and piloting Community Hope Action Teams to raise community-level awareness.



AUDITED FINANCIAL STATEMENT

Independent auditor: Mahfel Huq & Co.

Timeline: January 2024-December 2024

Islamic Relief, Bangladesh (IR, B)
Consolidated Statement of Financial Position
As at 31 December 2024

| Particulars | Notes | 31-Dec-24 | | 31-Dec-23 | |
|------------------------------------|---------|------------------|--------------------|------------------|--------------------|
| | | GBP | BDT | GBP | BDT |
| Assets : | | | | | |
| Property, Plant and Equipment | Annex-1 | 337,276 | 51,186,753 | 221,778 | 31,326,082 |
| Total Non-Current Assets | | 337,276 | 51,186,753 | 221,778 | 31,326,082 |
| Current assets | | | | | |
| Cash and Cash Equivalents | 2.00 | 2,618,310 | 397,368,004 | 3,590,122 | 507,104,671 |
| Advances, Deposits and Prepayments | 3.00 | 28,151 | 4,272,407 | 32,732 | 4,623,371 |
| Accrued Income | 4.00 | 3,129,596 | 474,963,450 | 1,380,756 | 195,031,769 |
| Inter-Company | 5.00 | 15,903 | 2,413,509 | 5,624 | 794,350 |
| Other Receivable | 6.00 | 31,925 | 4,845,127 | 21,436 | 3,027,809 |
| Donor Receivable IRW Control A/c | 7.00 | 276,794 | 42,007,639 | - | - |
| Staff Loan Against Provident Fund | 8.00 | 10,107 | 1,533,896 | 9,542 | 1,347,788 |
| Total Current Assets | | 6,110,786 | 927,404,032 | 5,040,211 | 711,929,757 |
| Total Assets | | 6,448,062 | 978,590,785 | 5,261,988 | 743,255,839 |
| Fund and Liabilities: | | | | | |
| Donor Unspent Fund | 9.00 | 344,487 | 52,281,064 | 229,381 | 32,400,059 |
| Total | | 344,487 | 52,281,064 | 229,381 | 32,400,059 |
| Current Liabilities | | | | | |
| Deferred Income | 4.00 | 4,796,498 | 727,940,993 | 4,228,139 | 597,224,577 |
| Staff Gratuity Fund - Unfunded | 10.00 | 628,647 | 95,406,735 | 473,119 | 66,827,995 |
| Staff Medical Fund - Unfunded | 11.00 | 38,464 | 5,837,510 | 32,533 | 4,595,331 |
| Staff Provident Fund | 12.00 | 353,268 | 53,613,786 | 229,519 | 32,419,548 |
| Staff Welfare Fund | 13.00 | 5,389 | 817,876 | 4,655 | 657,476 |
| Provisions for Expenses | 14.00 | 20,787 | 3,154,769 | 23,025 | 3,252,248 |
| Supplier Security Deposit | 15.00 | 26,867 | 4,077,470 | 41,618 | 5,878,606 |
| Donor Payable IRW Control A/c. | 16.00 | 202,935 | 30,798,407 | - | - |
| Intercompany (IRW Support Cost) | 17.00 | 587 | 89,045 | - | - |
| Payable to Partner | 18.00 | 30,133 | 4,573,130 | - | - |
| Total Current Liabilities | | 6,103,575 | 926,309,721 | 5,032,607 | 710,855,780 |
| Total Fund and Liabilities | | 6,448,062 | 978,590,785 | 5,261,988 | 743,255,839 |

The annexed notes form an integral part of these financial statements

Country 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
Partner
Mahfel Huq & Co.
Chartered Accountants
ICAB Enrolment No. 1522
Firm Registration No. P-46323
DVC: 2507271522AS518543



Place: Dhaka
Dated: 27 JUL 2025

Islamic Relief, Bangladesh (IR, B)
Consolidated Statement of Income and Expenditure
 For the year ended 31 December 2024

| Particulars | Notes | 31-Dec-24 | | 31-Dec-23 | |
|--------------------------------|-------|-------------------|----------------------|-------------------|----------------------|
| | | GBP | BDT | GBP | BDT |
| Grant and Income: | | | | | |
| Foreign grant | | | | | |
| Grant Income During the year | 19.00 | 14,945,760 | 2,223,861,821 | 12,874,464 | 1,750,669,605 |
| Fund used in 2024 | | | | | |
| Sub Total | | 14,945,760 | 2,223,861,821 | 12,874,464 | 1,750,669,605 |
| Local grants and others | | | | | |
| Bank Profit | 20.00 | 299 | 44,556 | - | - |
| Sale of Assets | 21.00 | 3,115 | 463,453 | 499 | 67,868 |
| Other Income | 22.00 | - | - | 26 | 3,500 |
| Sub Total | | 3,415 | 508,009 | 525 | 71,368 |
| TOTAL | | 14,949,175 | 2,224,369,830 | 12,874,989 | 1,750,740,973 |
| EXPENDITURE: | | | | | |
| Project Personnel Cost | 23.00 | 1,883,714 | 280,288,156 | 1,602,577 | 217,918,390 |
| Project Running Cost | 24.00 | 294,309 | 43,791,937 | 355,424 | 48,330,606 |
| Project Deliverable Cost | 25.00 | 12,767,118 | 1,899,689,681 | 10,915,239 | 1,484,254,143 |
| Non-Capital Expenditure | 26.00 | 4,033 | 600,056 | 1,749 | 237,834 |
| TOTAL | | 14,949,174 | 2,224,369,830 | 12,874,989 | 1,750,740,973 |

The annexed notes form an integral part of these financial statements


Country Finance Manager
 Islamic Relief, Bangladesh


Country Director
 Islamic Relief, Bangladesh

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

Place: Dhaka
 Dated: 27 JUL 2025


Md. Abdus Satter Sarkar, FCA
 Partner
 Mahfel Huq & Co.
 Chartered Accountants
 ICAB Enrolment No. 1522
 Firm Registration No. P-46323
 DVC: 2507271522AS518543

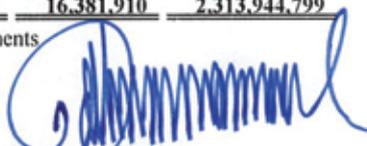


Islamic Relief, Bangladesh (IR, B)
Consolidated Statement of Receipts and Payments
 For the year ended 31 December 2024

| Particulars | Notes | 31-Dec-24 | | 31-Dec-23 | |
|--|-------|-------------------|----------------------|-------------------|----------------------|
| | | GBP | BDT | GBP | BDT |
| Opening Cash and Cash Equivalents: | | | | | |
| Cash in Hand | | 1,102 | 167,290 | 1,582 | 223,514 |
| Cash at Bank | | 3,340,276 | 506,937,381 | 2,287,993 | 323,179,041 |
| Total | | 3,341,379 | 507,104,671 | 2,289,575 | 323,402,555 |
| Receipts: | | | | | |
| Grant Received from IRW | 27.00 | 13,601,722 | 2,064,266,728 | 13,173,920 | 1,860,816,232 |
| Intercompany IRW Support Cost | 17.00 | 587 | 89,045 | - | - |
| Deferred and Accrued Adjustment | 28.00 | 207,429 | 31,480,439 | 342,472 | 48,374,174 |
| Sale of Assets (Receipts & Payments) | 29.00 | 3,054 | 463,453 | 480 | 67,868 |
| Bank Profit | 30.00 | 294 | 44,556 | - | - |
| Other Income | 31.00 | - | - | 25 | 3,500 |
| Advance & Others Realized | 32.00 | 371,929 | 56,445,849 | 182,105 | 25,722,285 |
| Realized from Staff PF Loan | 8.02 | 30,662 | 4,653,469 | 12,268 | 1,732,899 |
| Staff Contribution to PF Fund | 12.01 | 177,647 | 26,960,627 | 138,875 | 19,616,113 |
| Staff Welfare Fund Contribution | 13.01 | 1,057 | 160,400 | 4,433 | 626,103 |
| Staff Gratuity Fund Contribution | 10.01 | 238,258 | 36,159,189 | 182,729 | 25,810,518 |
| Received from Inter-Company | 5.00 | 28,515 | 4,327,607 | 11,813 | 1,668,591 |
| IR-Staff Medical Fund Contribution | 11.01 | 57,159 | 8,674,750 | 43,214 | 6,103,961 |
| Sub Total | | 14,718,312 | 2,233,726,113 | 14,092,334 | 1,990,542,244 |
| Total Receipts | | 18,059,691 | 2,740,830,783 | 16,381,910 | 2,313,944,799 |
| Payments: | | | | | |
| Project Personnel Cost | 33.00 | 1,846,855 | 280,288,156 | 1,542,785 | 217,918,390 |
| Project Running Cost | 34.00 | 288,551 | 43,791,937 | 342,157 | 48,329,606 |
| Project Deliverable Cost | 35.00 | 12,450,803 | 1,889,597,302 | 10,507,994 | 1,484,254,143 |
| Non-Capital Expenditure (Receipts & Payments) | 36.00 | 3,954 | 600,056 | 1,684 | 237,834 |
| Capital Expenditure | 37.00 | 205,461 | 31,181,734 | 111,880 | 15,803,077 |
| Total Payments from Foreign Donation Received | | 14,795,623 | 2,245,459,186 | 12,506,499 | 1,766,543,049 |
| Payments from other than Foreign Donation : | | | | | |
| Advance Payment to During the year | 38.00 | 320,885 | 48,699,192 | 57,651 | 8,143,248 |
| Supplier Security Deposit (Retention Money) | 15.00 | 109,620 | 16,636,560 | 114,274 | 16,141,221 |
| Payment from Provision for Audit Fees | 14.00 | 7,262 | 1,102,089 | 7,646 | 1,080,053 |
| Payment to Staff Against PF Loan | 8.01 | 31,889 | 4,839,577 | 20,124 | 2,842,500 |
| Payment to Staff from PF Fund | 12.02 | 37,995 | 5,766,389 | 26,744 | 3,777,649 |
| Gift to the Staffs of Welfare Fund | 13.01 | - | - | 379 | 53,600 |
| IR-Staff Medical (Staff Payment) | 11.02 | 48,974 | 7,432,571 | 22,493 | 3,177,097 |
| Payment from Inter-Company | 5.00 | 39,184 | 5,946,766 | 14,495 | 2,047,376 |
| IR Staff Gratuity Payment | 10.02 | 49,949 | 7,580,450 | 21,482 | 3,034,335 |
| Total Payments from other than Foreign Donation | | 645,758 | 98,003,593 | 285,289 | 40,297,079 |
| Closing Cash and Cash Equivalents: | | | | | |
| Cash in Hand | | 838 | 127,166 | 1,184 | 167,290 |
| Cash at Bank | | 2,617,472 | 397,240,838 | 3,588,937 | 506,937,381 |
| TOTAL | | 2,618,310 | 397,368,004 | 3,590,122 | 507,104,671 |
| TOTAL | | 18,059,691 | 2,740,830,783 | 16,381,910 | 2,313,944,799 |

The annexed notes form an integral part of these financial statements


Country 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
 Partner
 Mahfel Huq & Co.
 Chartered Accountants
 ICAB Enrolment No. 1522
 Firm Registration No. P-46323
 DVC

Place: Dhaka
 Dated: 27 JUL 2025

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OUR CONTRIBUTION TO THE SDGs

Our work in 2024 directly contributed to the achievement of the following Sustainable Development Goals





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Email: info@islamicrelief-bd.org

