



# Islamic Relief Bangladesh



# ANNUAL REPORT 2023



# TABLE OF CONTENTS

Who We Are	02
Working Areas	04
Our Donors	05
Partnerships & Affiliations	06
Our Contribution to SDGs	07
Rightsholders	08
Number of Projects	09
Innovations	10
Impacts	12
Seasonal Programmes	14
Activities	16
Research	24
Empowering Women Entrepreneurs	26
Governance	28
Remarkable Events	29
Success Story: H&R - Smriti Rani	30
Success Story: FDMN - Jamila Khatun	31
Success Story: Livelihood - Asiya Begum	32
Success Story: Child Rights - Sajid	34
Success Story: ICRA - Isamoti Dashi	36
Financial Audit Report	38

# WHO

## WE ARE

Islamic Relief Worldwide is an independent humanitarian and development organisation. Founded in 1984, with headquarters based in Birmingham, UK, we have a presence in around 45 countries. We support the world's most vulnerable people in the fight against poverty and suffering. We do this regardless of race, political affiliation, gender or belief, and without expecting anything in return.

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

## WHAT WE DO

Our innovative integrated approach involves working closely with the vulnerable communities we serve. These communities identify their problems and participate in creating solutions. As a result, our programmes often encompass a wide range of interlinked areas including Economic Empowerment and Governance, Child Rights and Protection, Water and Sanitation, Education, Humanitarian Response, Disaster Risk Reduction and Climate Change Adaptation .

## Our Vision

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

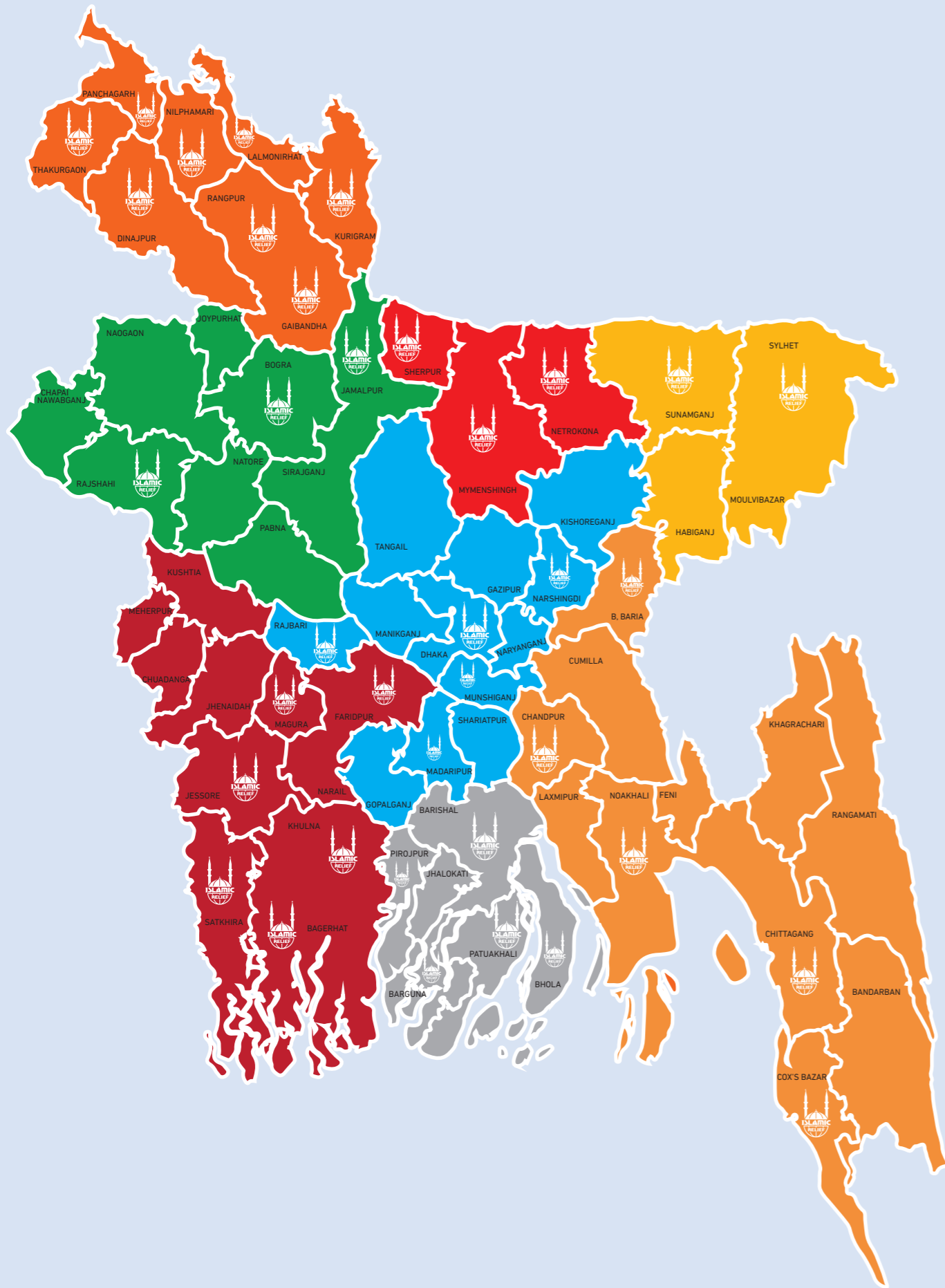
## Our Mission

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

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



# OUR WORKING AREAS IN 2023



# OUR DONORS

Our institutional donors include ME Online, Charity Week, WFP, Forum CIV, UNICEF, UNHCR, START Network, SIDA.



**FORUM**CIV.

**START**  
NETWORK



**UNHCR**  
The UN Refugee Agency



Our programmes receive significant funding from various IR branch offices, including:

- Islamic Relief Switzerland
- Islamic Relief Canada
- Islamic Relief USA
- Islamic Relief Belgium
- Islamic Relief Netherlands
- Islamic Relief Germany
- Islamic Relief UK
- Islamic Relief Malaysia
- Islamic Relief Ireland



## PARTNERSHIPS & AFFILIATIONS

- WFP
- UNHCR
- IOM
- The National SDG platform
- Leave No One Behind-LNOB
- Bangladesh Adibashi Forum
- Indigenous Peoples Development Services-IPDS
- DALIT
- National Food Security Cluster
- National Cooperative Network-NCN
- National Girl Child Advocacy Forum
- UCEP
- Deep Eye Care
- Bangladesh ECD Network
- Youth Net for Climate Justice
- Sphere Community Bangladesh
- Bangladesh Center for Advanced Studies (BCAS)
- Khulna University



## OUR CONTRIBUTION TO SDGs

The Sustainable Development Goals (SDGs), also known as the Global Goals, were adopted by the United Nations in 2015 as a universal call to action to end poverty, protect the planet, and ensure peace and prosperity for all by 2030. One of the utmost goals of Islamic Relief is to eliminate poverty and hunger, and we have been tirelessly working towards this mission since our inception as a development NGO in Bangladesh. IRB's programmes also cover the following SDG goals.



# RIGHTSHOLDERS

Islamic Relief has dedicated its efforts to supporting orphans, disadvantaged and impoverished individuals, with a special focus on widows, women heads of households, divorcees, abandoned by husbands, people with disabilities, the elderly, and those who are helpless. The table below provides detailed numbers of our project participants for the year 2023.

## Humanitarian Crisis Response (FDMNs)

Total	Female	Male	People with Disability
251,236	128,858	122,378	4,747

## Economic Empowerment & Governance

Total	Female	Male	People with Disability
40,740	21,792	18,948	1,187

## Child Rights

Total	Female	Male	People with Disability
10,723	4,641	6,082	112

## Humanitarian & Resilience

Total	Female	Male	People with Disability
112,584	55,568	54,241	2,775

## ICRA

Total	Female	Male	People with Disability
14,103	7,338	7,156	182

# NUMBER OF PROJECTS

In 2023, IRB implemented a total of 50 projects throughout the country, including locations in Cox's Bazar and Bhashan Char. Below are the numbers broken down by program:



# Innovations

Islamic Relief implements innovative solutions in communities to alleviate poverty, focusing on easily adaptable strategies that offer long-term benefits. We have concentrated our efforts in coastal areas, addressing challenges like salinity and water scarcity to improve community well-being. We also address similar challenges in other parts of the country to promote sustainable development wherever possible. Below are the innovations that highlight our work.

1 In the STEP project, the shelters have been constructed using CC hollow blocks, a method recognized as green technology. This initiative received appreciation by the local authorities and government bodies. Moreover, it raised awareness among local communities and disaster management committees about the benefits of this technology, leading to a consensus to employ similar methods in future shelter construction projects.

2 Under the project titled 'Flood Resilient Safe Water for Vulnerable Communities in North Part of Bangladesh', IRB constructed 186 tubewells with a dual platform design. Each features a lower platform for regular use and an elevated platform for use during floods. This pioneering initiative IRB ensures robust flood resilience for these safe water source.

3 Since May 7, 2023, IRB, in collaboration with WFP, has introduced E-vouchers for the FDMNs residing in Bhashan Char. Currently, 78% of rightsholders are receiving food assistance through this system. This Cash-based Transfer does not provide cash directly to the rightholders; instead, they receive food equivalent to the allotted amount per family member. This system allows rightsholders to redeem E-vouchers and select food items of their choice, offering more flexibility than traditional food baskets, which contain predetermined items with no alternatives available.

4 Transitioning from a short-term to a long-term project approach in the Ukhiya FDMN camps, IRB has established itself as a consistent and reliable actor. Recognized for its dedication, IRB has been nominated as the camp focal point for WaSH, working in specific camps. Additionally, IRB has been enrolled and continues to provide services as a partner for JRP-2023 and JRP-2024, with IRW's contributions reflected in JRP-2023.

5 Established 200 mini libraries at the child club level by distributing 5,515 age-appropriate books covering a diverse range of literature such as short stories, science, rhyme, poetry, biographies, novels, moral tales, adventure stories, fiction, and science fiction to cultivate reading habits among children.

6 Building Adaptation Fund as a means of Resilience- In the working areas of ICRA, self-help groups (SHGs) have been formed, comprising marginalised and vulnerable women. The members of these SHGs save a small amount of money each week in their Adaptation Fund, from which they can take interest-free loans during emergencies. The introduction of the Adaptation Fund has improved the lives of women who previously relied on various loans from the Self-Help Groups for purposes such as fixing tube wells and latrines. Previously, the women in vulnerable areas could not maintain proper hygiene due to inadequate sanitary facilities and often fell ill. By taking interest-free loans from the Adaptation fund, they were able to fix their Latrines and Tube wells, which ultimately enhanced their resilience. Additionally, many women bought small poultry, which they rear to meet their nutritional needs and sell the surplus. It is evident that taking loans from the Adaptation Fund has enhanced their adaptation capacity in terms of physical and financial well-being, raising their dignity within their families and the community.



# IMPACTS

## Humanitarian Crisis Response

In 2023, IRB provided food to 100% of households in Bhasan Char. This intervention ensured food security and nutrition for the FDMNs throughout the year.

## Humanitarian Crisis Response

IRB has ensured education for the children of Bhasan Char, with a total of 593 students (303 girls and 290 boys) currently enrolled in Early Childhood Education (ECE) and Myanmar Curriculum (MC) primary education at IRB-supported schools.

## Humanitarian and Resilience

The H&R Programme, through the installation of tubewells and latrines across the country, has provided communities with access to safe drinking water and sanitation, significantly improving health and well-being. Along with promoting good hygiene practices through hygiene sessions, these efforts have greatly reduced the incidence of waterborne diseases. IRB has also installed numerous sanitary latrines through WASH interventions, promoting environmental sustainability by ensuring proper hygiene and effective waste management.

## Humanitarian and Resilience

Bangladesh, a low-lying country, experiences annual flooding, especially during the monsoon season, with Jamalpur district being highly vulnerable due to its proximity to the Brahmaputra and Jamuna rivers. In response, Islamic Relief implements the "Flood Forecast-Based Action" project to mitigate flood risks, focusing on agriculture, livestock, and WASH facilities. The project disseminates daily flood warning voice messages to 2,000 people, allowing farmers to harvest early and protect assets. It also organizes vaccination camps for livestock and repairs critical roads to safeguard vulnerable communities, enhancing their resilience to recurrent floods.

## ICRA

Disaster Risk Reduction (DRR) interventions, such as the reactivation and strengthening of disaster management committees, have significantly improved community resilience to climate change and natural disasters. Following SOD orientation by IRB under the ICRA project, 65 out of 72 Disaster Management Committees are now actively involved in DRR and Climate Change Adaptation (CCA). Additionally, 400 young people have been organized, trained, and empowered as climate activists.

## ICRA

A total of 3,700 of the most climate-vulnerable households were organized into 150 Self-Help Groups, which established self-managed emergency and adaptation funds. These groups also began saving and lending based on the Qard al Hasana model.

## Child Rights

As of December 2023, a total of 169 children from the Orphan Sponsorship Programme are enrolled in higher education across various institutions. Of these, 6 are studying at public universities, 7 at private universities, 8 at nursing colleges, 6 at religious institutions, 131 at the National University, and 11 are pursuing diploma engineering degrees.

## Child Rights

In 2023, a total of 11 rightsholders were awarded the 'Best Joyeeta Award' across multiple categories at the subdistrict, district, and division levels.

## Economic Empowerment and Governance

The EEGP programme aims to eliminate extreme poverty by 2033 (aligned with SDGs 1, 2, 3, 5, and 6) by focusing on the most vulnerable and disadvantaged communities, including minorities, marginalized groups, and families living in poverty-stricken areas. A total of 85,258 vulnerable and ultra-poor families (comprising 358,084 household members) have successfully graduated from poverty under the EEGP, resulting in improved and sustainable livelihoods. This has significantly increased their income by 100%-450% and enhanced their socio-economic status. The programme has also positively impacted nearly 1.25 million indirect rightsholders.

## Economic Empowerment and Governance

The EEGP has developed a proven and effective poverty graduation model called the "Elimination of Extreme Poverty (EEP) Model," which serves as a blueprint for poverty alleviation. As part of implementation of this model, the EEGP is working to introduce and promote Islamic Shariah-based financial practices (interest-free and profit-based), aiming to move people away from traditional microfinance systems. Through this approach, a total of 3,980 community-based self-functional organizations (including WEGs, RPGs, REGs, and SHGs) are practicing Islamic Microfinance (IMF) in various implementation areas across Bangladesh.



# SEASONAL PROGRAMMES

During Ramadan, Islamic Relief Bangladesh distributes food packs and Eid gifts to the most vulnerable people across the country including FDMNs. On Eid Al-Fitr, Islamic Relief Bangladesh distributed a total of 625 Eid gift packs to the vulnerable families of the Jamalpur district. The gift pack comprised of 2 kg sugar, 2 kg premium rice, 16 packs of noodles, one kg vermicelli, a box of chocolate, a school bag, a saree, a lungi, an umbrella and 24 pieces of colour pencils.

Every year Islamic Relief ensures the poorest families of Bangladesh get meat on Eid ul-Adha through its Qurbani programme. We provide Qurbani meat packs to FDMNs living in Bhashanchar and Cox's Bazar as well. In 2023 we have sacrificed 2300 cows across the country including FDMNs reside in Ukhiya and Bhashan Char.

Distribution of winter clothes is also a part of Islamic Relief's seasonal project. According to UNICEF, about 20% of Rohingya refugees are between 5-12 years. There are significant numbers of lactating babies and men and women over 65. They are very prone to cold-related diseases like fever, cough, asthma and pneumonia. Islamic Relief distributes winter clothes among the refugees to keep them warm during the harsh weather.

**RAMADAN  
FOODS**

**17,847**

**HOUSEHOLDS**

**QURBANI  
MEAT**

**99,760**

**HOUSEHOLDS**

**EID  
GIFTS**

**625**

**HOUSEHOLDS**

**WINTER  
CLOTHES**

**32,868**

**HOUSEHOLDS**



# ACTIVITIES

## Implementation of Flood Forecast Based Action

Islamic Relief has implemented a project titled 'Flood Forecast Based Action' in two sub-districts of Jamalpur, Bangladesh. Bangladesh experiences flood every year - Monsoon precipitation from June to September intensifies the flooding in the riverine areas.

Flood poses threat on livestock mortality and morbidity as well. To mitigate the flood risk, Islamic Relief Bangladesh disseminates voice messages through boats and easy bikes among communities living in flood-prone areas. Under this activity, a total of 2,000 people receive voice messages via cell phones daily and get updated on the flood.

Early warning regarding floods helps the community to take proper preparations to save their assets. Farmers harvest their hard-earned crops in advance before the due time receiving the flood forecast message.



## Distributing 9000 Fruits Saplings, Promoting Nutrition & Contributing to A Greener and Cleaner Environment

In September 2023, the fruits sapling plant distribution program, a crucial component of the SUPPORT Project under the EEGP by Islamic Relief Bangladesh, was conducted in Nawabganj Upazila, Dinajpur. The initiative aims to promote sustainable agricultural practices, contribute to a cleaner and greener environment and boost income generation.



Lemon, guava, and litchi sapling plants were distributed to 3,000 project participants. The event was graced by key officials, including the Upazila Agricultural Officer, local leaders, and the UP Chairman, adding significance to the occasion. Beneficiaries expressed overwhelming satisfaction upon receiving the fruit saplings and displayed keen enthusiasm for actively participating in the project.

## Restored Eyesight of 281 Poor Peoples

As part of our program's effort to support vulnerable people in Rangpur, by June 2023, the eyesight of 281 poor and vulnerable individuals (112 men and 169 women) was improved through successful cataract surgeries. In addition to cataract surgery, 941 people (431 men and 502 women) received essential general eye care, including assistive devices. These individuals, from Mithapukur Upazila in the Rangpur district, had been facing various personal and social challenges due to limited or no vision. Funded by Ilmfeed, the 'Eye Rehabilitation Project' (ERP) has significantly improved the lives of these marginalized individuals by restoring their vision and enhancing their quality of life. The project aims to perform a total of 1,250 cataract surgeries.



## MoU between Khulna University and Islamic Relief

On June 21, 2023, a Memorandum of Understanding (MoU) was signed between the Sociology Discipline at Khulna University and Islamic Relief Bangladesh. The MoU was signed by Prof. Amit Roy Chowdhury, Treasurer of Khulna University, and Golam Motasim Billah, Acting Country Director of Islamic Relief Bangladesh, on behalf of their respective organizations. Notable dignitaries present at the signing ceremony included Prof. Dr. Mahmood Hossain, Vice-Chancellor of Khulna University, Prof. Dr. Abdullah Abu Sayed Khan, Dean of the Social Science School, Prof. Dr. Selina Ahmed, Head of the Sociology Discipline, and Prof. Mst. Taslima Khatun from the Sociology Discipline, along with representatives from Islamic Relief Bangladesh.

The purpose of the MoU is to enable cooperation between the Sociology Discipline at Khulna University and Islamic Relief Bangladesh for mutually beneficial collaboration. This collaboration aims to promote, participate in, and conduct joint research activities, training and capacity-building programs, conferences, workshops, and seminars. Both organizations also agreed to exchange students and facilitate internship programs in relevant areas.



## Best Practices and Lessons Learned Workshop on Shelter Response

A workshop was organized at BIAM Foundation on May 29, 2023, to share learnings on the Shelter Response during the Flash Flood of 2022. The workshop also emphasized shelter activities and building materials. Md. Kamrul Hasan, ndc Secretary of the Ministry of Disaster Management and Relief (MoDMR), attended as the chief guest. Special guests included Md. Ashrafal Alam, Director General of the Housing and Building Research Institute (HBRI), Sanjeev Kumar Kafley, Head of Country Delegation at IFRC, and Golam Motasim Billah, Acting Country Director of Islamic Relief Bangladesh. The event was chaired by Anjon Chandra Paul, Joint Secretary of the Ministry of Disaster Management and Relief (MoDMR). The workshop was organized by Shelter Cluster Bangladesh.

Islamic Relief also shared insights from the Flash Flood Response of 2022 and discussed activities from the "Strengthened Community Resilience and Enhanced Protection in Flash Flood Affected Areas of Bangladesh (STEP) Project," which is being implemented in Sylhet.



## Supplementary Nutrition Food Packs for FDMN Families

Islamic Relief Bangladesh distributed Supplementary Nutrition Packs to 3,383 FDMN children aged 3-5 years in Bhasan Char under the "Life-saving Emergency Support for Rohingya Children Living in Bhasan Char, Bangladesh" project. The distribution was inaugurated by Sujit Kumar Chanda, Camp-in-Charge, and Md. Tariqul Islam, Assistant Camp-in-Charge. Each nutrition pack contained 12 eggs, 2 apples, 2 oranges, and 250 grams of dates. The nutrition pack brought immense joy to the Rohingya children, giving them access to fruits of their choice.



## Emergency Response to Fire Victims at FDMN Camp

On March 5, 2023, a massive and destructive fire erupted in Cox's Bazar Rohingya refugee Camp 11. In response, Islamic Relief provided emergency shelter packages and technical assistance to 1,073 affected households in Camp 11 for installing temporary shelters. Specifically, assistance was focused on sub-blocks A1 and A4, where a total of 215 shelters were constructed for 176 households. In sub-block A1, 104 shelters were erected, and in sub-block A4, 111 shelters were built, supporting approximately 857 individuals, including 427 males and 430 females.

Additionally, non-food items (NFIs), such as bedding, were distributed in sub-blocks A1 to A12 of Camp 11. Each package contained 2 bed covers, 2 pillows, and 4 pillow covers, benefiting approximately 2,805 households.

To address the absence of light after sunset, which poses a significant threat to the safety of the population, particularly women and children, around 50 solar street lights were installed to benefit the residents of Camp 11. These lights, crucial for safe access to toilets, were strategically placed within the A block of the camp after consultations with relevant authorities. This initiative aimed to enhance lighting and safety for the residents, allowing individuals to move around the camp at any time without hesitation.



## Observed the Menstrual Hygiene Day

Islamic Relief Bangladesh (IRB) organized a workshop to mark 'Menstrual Hygiene Day' on May 24, 2023, aimed at reinforcing positive menstrual health and hygiene practices for the Forcefully Displaced Myanmar Nationals (FDMNs) in Cox's Bazar camps.

In the first session, eight female participants engaged in a general discussion about menstrual hygiene practices in their community, addressing general perceptions, myths in their patriarchal society, dietary habits during menstruation, physical hazards, psychological trauma, and more.

In the second session, participants received tips on healthy foods to consume, how to maintain personal hygiene, and the harmful practices associated with menstruation and menstrual waste disposal. The third session featured a quiz competition to test the participants' basic knowledge of menstrual health and hygiene.

To conclude the event, participants shared their individual stories about their 'first day of menstruation,' discussing their feelings, fears, and the support they received from their families and society.



## Preparation and Response of Cyclone Mocha

A super cyclonic storm named "Mocha" formed in the Bay of Bengal and was expected to hit the southeastern coast of Bangladesh on May 14, 2023. Islamic Relief Bangladesh (IRB) staff and volunteers promptly responded as soon as the alert was issued by the government. The IRB team transferred 37 metric tons of food from the warehouse to the cyclone shelter centers in Bhashan Char.

IR Bangladesh's Humanitarian Crisis Management Programme in Cox's Bazar coordinated with various networks and agencies, working diligently at four camps in Ukhiya to prepare for the disaster. This preparation included desludging and disinfecting toilets and drains, securing the roofs of the rightsholders' shelters, and conducting awareness sessions at Forcibly Displaced Myanmar Nationals (FDMN) camps to prepare rightsholders and volunteers for the post-cyclone period.

Immediately after the cyclone made landfall, IRB staff assisted in repairing the shelters and damaged houses of FDMNs, removing uprooted trees to create easy access, and relocating people to safe houses. IRB also distributed shelter materials and emergency kits and conducted a rapid assessment to evaluate the casualties after the landfall.



## Empowering FDMN Families in Bhasanchar through E-Vouchers



Jamila Khatun, a 28-year-old forcibly displaced Myanmar national, currently resides in Room H/1,2 of Cluster 12 at the Bhasanchar Refugee Camp. Her husband works as a night guard, and together they have a family of six, including two daughters and two sons. Driven by the brutal actions of the Myanmar army, Jamila and her family had no choice but to leave their homeland in 2017 and seek refuge in Bangladesh. In 2021, they moved to Bhasan Char in search of better accommodations and facilities.

Jamila has expressed her happiness with their new situation, noting the absence of security concerns and the availability of improved amenities. She shared, "Since arriving in Bhasanchar in 2021, I have been receiving monthly rations from Islamic Relief Bangladesh. In addition to the monthly rations, I have benefited from a Ramadan package, a winter package, and Qurbani meat. Currently, I use the allocated monthly value vouchers to purchase various food items of my choice from the e-voucher outlet."

Jamila's story highlights the enhanced quality of life she and her family have enjoyed since relocating to Bhasan Char. She is grateful for the tremendous support from Islamic Relief Bangladesh.

## Empowering Youth through Locally Led Adaptation

Due to Earth's increased warmth and the entrapment of greenhouse gases, it is facing adverse effects of climate change. In response to climate change-induced hazards and disasters, Locally Led Adaptation has emerged as a sustainable, nature-based solution. Globally, youths have played a crucial role in advocating for a just energy transition and climate justice. In alignment with this, an 'Orientation on Locally Led Adaptation (LLA)' was conducted by the ICRA project, targeting 400 youths (100 in each of the four project areas: Koira in Khulna, Shyamnagar in Satkhira, Manirampur in Jashore, and Sylhet City Corporation in Sylhet) in December 2023. Notably, 40 percent of female youths actively participated in this event. The orientation aimed to educate the youth in these areas on critical aspects of climate change, hazards and disasters, tools, and the importance of locally-led adaptation. Facilitators from YouthNet Global collaborated with IRB during the event, sharing their enriched knowledge and experiences to motivate the participants. The youths, along with community members, are poised to actively engage and contribute to the implementation of the Local Adaptation Plan of Action (LAPA) and the integration of Locally Led Adaptation in disaster-prone areas.

Due to the Earth's increased warmth and the entrapment of greenhouse gases, it is experiencing the adverse effects of climate change. In response to climate change-induced hazards and disasters, Locally Led Adaptation (LLA) has emerged as a sustainable, nature-based solution. Globally, youth have played a crucial role in advocating for a just energy transition and climate justice. In alignment with this, an 'Orientation on Locally Led Adaptation (LLA)' was conducted by the ICRA project in December 2023, targeting 400 youths (100 in each of the four project areas: Koira in Khulna, Shyamnagar in Satkhira, Manirampur in Jashore, and Sylhet City Corporation in Sylhet). Notably, 40 percent of the participants were female.



# Research in 2023

## Prevention of Early Marriage in Bangladesh

Islamic Relief conducted research for the exclusive project "Prevention of Early Marriage in Bangladesh," and the major findings are as follows:

01

90% of targeted households increased their income by 15% through involvement in diversified income-generating activities (IGAs).

03

The average monthly income increased to BDT 6,602 from a baseline of BDT 3,804.

05

45 girls (100% of the target) received vocational training, with 15% securing jobs through linkages with employers and entrepreneurs.

02

19 early marriage cases were prevented through the direct intervention of adolescent girls' clubs (AGCs) and adolescent boys' clubs (ABCs).

04

The average value of productive assets rose to BDT 90,386 from a baseline of BDT 35,427.

06

60 faith leaders were educated on the CoH methodology.

07

27 institutions were declared girl-friendly and child marriage-free.

09

100% of girls were found to be continuing their education.

11

100% duty bearers were trained to understand their roles and responsibilities in relation to addressing and responding to violence and early marriage.

08

100% of right holders received authentic birth registration certificates.

10

An average of 89% of right holders were found to be aware of child protection and early marriage prevention issues (awareness areas: child rights – 99%, United Nations Convention on the Rights of the Child (UNCRC) – 81%, violence against children (VAC) – 76%, child marriage – 99%).

12

99% mothers/caregivers and 99% children/adolescents were aware about child rights issues. In terms of knowledge on VAC, 76% mothers/caregivers and 99% children/adolescents were found aware about this. 99% mothers/-caregivers and 99% children/adolescents were able to correctly mention the legal age of marriage of girls and boys.

*"Close and continuous facilitation of Islamic Relief made us conscious about various forms of inequality and malpractices in our society. We are united and we have the courage to face any type of barrier that impede our development."*

*- Adolescents' Club Member  
Ranipukur, Rangpur*

# Empowering Women Entrepreneurs:

## Success Stories from Kurigram's SEED Project

850 women entrepreneurs in Kurigram have achieved their dreams of success through their involvement in the “Sustainable Livelihoods of Rural Women through Micro-Entrepreneurship Development (SEED)” project under EEGP-IRB in Rajarhat sub-district, Kurigram district. The SEED project, which was phased out in December 2022 after two years, was initiated with funding support from IR UK and USA. It aimed to address extreme poverty, socio-economic exclusion, and sustainable livelihood development for the targeted 850 extremely poor households by engaging them in environmentally friendly and adaptive micro-enterprise.

This project significantly improved access to sustainable livelihoods for the most vulnerable households in two unions in Rajarhat. It has been highly effective, creating positive impacts on sustainable socio-economic development and enhancing the micro-entrepreneurship skills and capacities of the WEGs and targeted households. The project's outcomes and impacts have been achieved meaningfully.

The Final Evaluation revealed that project participants increased their income from BDT 3,110 at the baseline to BDT 14,841 at the final evaluation period, marking a remarkable 478% increase. This significant result was achieved through skill development training and the successful multiplication and diversification of income-generating activities.

“ We have learnt how to reduce the intermediaries from producer to market and get highest possible return by setting the premium price of final product. ”  
 - Member, WEG

	Baseline	Final
HH Income [Average/Month]	BDT 3,110	BDT 14,851
HH Expense [Average/Month]	BDT 3,009	BDT 12,769
Expense against Income	97%	87%

In addition to income, the final evaluation study also examined the monthly expenses of households. It was found that households spent 86% of their income per month during the endline period, compared to 97% during the baseline period. The average monthly expense of households is now BDT 12,769, up from BDT 3,009 at baseline.

Regarding productive and non-productive assets, families have significantly increased both the number and value of their assets through participation in group-based income generation activities. The addition of cattle, poultry, and their respective values have notably enhanced their list of productive assets. The average value of productive assets in the surveyed households reached BDT 1,09,697 during the final evaluation period, compared to BDT 3,112 at the baseline.

Assessing the food security status of the targeted households, the study reveals significant improvement compared to baseline. Based on the food security profile, which considers the ability to provide three proper meals a day, the study finds that 100% of the targeted families can now ensure three proper meals daily, compared to 0% at the baseline.

	Baseline	Endline	3 proper meals round the year
Productive Asset Value	BDT 3,112	BDT 1,09,697	
Non-productive Asset Value	BDT 2,539	BDT 28,679	



# Governance:

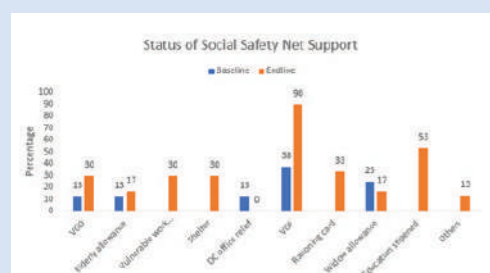
(100% SSN Coverage under EEG Programme)

The Economic Empowerment of Governance Programme (EEGP) consistently emphasizes governance initiatives in all its projects in Bangladesh. Without a robust governance system, rightsholders cannot receive proper services from duty bearers and service providers. The governance program aims to contribute to economic growth and improve public access to effective services for the citizens of Bangladesh. The primary outcome of the program is to enhance governance and reduce corruption in the public sector.

Every project under EEGP focuses on maintaining good coordination and building strong linkages with government bodies and departments to ensure access to rights and services for project beneficiaries and communities. From the start of any project, we strive to connect our beneficiaries with various social safety net (SSN) services provided by the Bangladesh government, making maximum efforts to achieve significant results within the project period. For example, the SEED project in Kurigram achieved 100% social safety net coverage during its implementation.

The final evaluation study aims to assess the social safety net status of project participants regarding the support received from the local government. Typically, local governments are primarily responsible for providing social safety net support to vulnerable communities as per the Bangladesh Government's plan. However, the support provided often falls short of the community's needs. Increased awareness of legitimate rights, improved bargaining capacity, and good relationships with service providers have enabled participants to better access social safety net support.

The final evaluation revealed that 100% of the respondents received social safety net services, a significant increase from the 20% at the baseline. They received various supports, including VGD, VGF, ration cards, education stipends, widow allowances, disability allowances, elderly allowances, and emergency allowances.



**100%** Endline  
**20%** Baseline



# REMARKABLE EVENTS



Developed 106 Peer Leaders at the Child Club level by providing relevant trainings. These leaders are equipped to share their knowledge with other children in the community and become agents of change.



The rainwater harvesting tanks beneath the cluster houses were submerged during a flood, leading to a deadly cholera outbreak that affected many Rohingyas. Due to a lack of funds, the government could not address this issue. Islamic Relief Bangladesh stepped in and successfully raised the platforms for a total of 125 rainwater harvesting tanks.



Islamic Relief Bangladesh promptly responded to Cyclones MOCHA and Hamoon, providing emergency dry food support and unconditional cash grants to 1,100 cyclone-affected households in Cox's Bazar for shelter repairs.



Islamic Relief Bangladesh successfully implemented four fire incident projects and provided emergency shelter support to 215 households in fire-affected Camp 11.



From May 21-25, 2023, a seven-member delegation of high officials from Islamic Relief Nepal and Sri Lanka visited our projects under Economic Empowerment and Governance Programmes in Kurigram & Rangpur areas. The purpose of their visit was to gain exposure and learn about the functions, independent operations and sustainability approaches of the Self-Help Groups (SHGs). Additionally, the visitors were interested in learning about the activities of the Elimination of Extreme Poverty (EEP) model.



# SUCCESS STORY

(Humanitarian and Resilience)

## The Struggles and Resilience of Smriti Rani

Smriti Rani is a 35-year-old widow from Nalbunia village, Ward No-2 of Khontakata Union in Sha-rankhola Upazila, Bagerhat District. She tragically lost her husband, Milon Chandra Gayen, in an accident when he fell from a tree. The bitter memory of the incident still haunts her. *"How unfortunate I am! Despite seeing my husband dying in front of me, I didn't even get a chance to admit him to a hospital,"* tearfully recounted Smriti.

"I saw nothing but darkness around me when I became a widow. My family consists of four members, including my elderly mother-in-law, a son and a daughter. I used to be a house wife, managing only household chores. Now I work as a day labourer on a government project (40 days kormosuchi) to make ends meet. However, the income I earn from this work is not sufficient. My mother-in-law is often ill due to her age and I have to provide medicine for her. My daughter is in ninth grade and my son is in seventh grade. Managing their food, education expenses and my mother-in-law's medicine is extremely challenging. I am on my feet from dawn until night. After a long day working on the streets, I still have to handle all the household chores alone, leaving no time to rest," shared Smriti Rani.

There is a severe scarcity of clean drinking water in her locality. Although there are some tube wells, they cannot be used due to high salinity. Smriti Rani added, "Most of the people in our locality depend on ponds and Pressure Sand Filter (PSF) water. PSF is very far from my house. Due to time constraints, I have no choice but to collect pond water with a pitcher. I am so helpless that it is difficult to put a handful of food in my children's mouths. How can we afford to buy a water tank for storing the rainwater, which is free from salinity?"



With her daughter, son, and elderly mother-in-law, she endures an inhumane life, struggling with poverty. She mentioned that Islamic Relief provided her with a water tank, which has alleviated the shortage of fresh drinking water. As a result, none of them suffer from water-borne diseases. She expressed her gratitude, saying, 'I pray to Allah, the great creator, to bless all the officers of Islamic Relief.'

# SUCCESS STORY

(Humanitarian Crisis Response)

## A New Life in Bhasanchar: The Journey of Jamila Khatun

Twenty-eight-year-old Jamila Khatun resides in Cluster 12 of Bhasanchar Camp. Like other forcibly displaced Myanmar nationals, she and her family had to flee to Bangladesh to escape the brutal persecution of the Myanmar Army. They left Myanmar in 2017, hoping for asylum in Bangladesh. Jamila's family consists of six members, including her two daughters and two sons. Currently, Jamila's husband works as a night guard. In 2021, they moved to Bhasan Char, seeking better accommodation and facilities.

"Compared to Ukhiya the accommodation and other facilities are much better here in Bhasan Char. Moreover, there are no security issues. Since our relocation to Bhasanchar in 2021, I have been receiving monthly ration from Islamic Relief Bangladesh. Recently they introduced an e- voucher system which has enabled us to purchase different types of food items according to our preferences. We receive monthly value vouchers and collect food items from designated outlets," Jamila shared.



Thousands of Rohingyas living in Bhasan Char are extremely grateful to Islamic Relief for their remarkable support in ensuring food security and nutrition. From the very first day of relocation, Islamic Relief has been providing food and LPG to the island residents. She thanked Islamic Relief Bangladesh and expressed her hope to return to Rakhine in Myanmar with dignity from Bhasan Char, Bangladesh.



# SUCCESS STORY

(Economic Empowerment and Governance)

## The inspiring journey of Asiya Begum

Asiya Begum resides in Porchim Omar Kha village in Pargachha Upazila of Rangpur district. Like many women, she had many dreams and enthusiasm about her new life and husband. However, her dreams were shattered when she saw her husband's financial situation. Her husband is a day laborer who earns a meager income, making it challenging to meet their essential needs.

When she became a mother of two, things became even more challenging. The cost of living exceeded her husband's income, often leaving them without rice to eat, leading to bouts of starvation. The family had no productive assets to lift them out of their dire situation. Asiya could not provide sufficient food and clothing for her children due to their poverty. With no other options, she started working in neighboring houses as a domestic help to provide food and support for her family.

Asiya Begum recalled her past, saying, "I was embarrassed to go out as I had no proper attire to cover myself. Every night, I worried about what to serve my children for their meals. Sometimes, I felt so distressed and cried, wondering how I would manage to provide three meals for my children. They should go to school, but I am unable to bear their expenses." Despite all her hardships, she did not lose hope. She believed that her difficulties would eventually come to an end. She was determined to change her situation, remaining patient and optimistic about a better future.



At that moment, Islamic Relief Bangladesh (IRB) initiated their EEP project in Koikuri Union. Asiya Begum was identified as a poor family and eventually got selected as a project participant of the EEP project following to the project criteria. As part of the project, Asiya Begum joined the Porchim Omar Kha Self Help Group (SHG).

"Cheerful Asiya with her lovely smile says, "I am no longer depended on others. I do not need to work for others. Alhamdulillah my husband and I are managing our grocery very well. Once I had nothing. Now I own 2 cows, 4 goats and 30 poultries. I have also leased a piece of land. I have more than BDT 220,000 productive asset of myself. My children got admitted in college. I am determined to educate them properly so they get respect from everybody."

Asiya is the name of a true inspiration for everybody. She fought to change her luck and worked hard as well. She has proved that nothing can be a barrier if you have a strong will and determination. She is very thankful to IRB and hopes that IRB will continue helping the poor and helpless women like her in coming days.



# SUCCESS STORY

(Child Rights)

## The Inspirational Journey of Sajid: Overcoming Challenges and Embracing Hope

Our story revolves around an indomitable boy named Sajid, who is seen as an inspiration in his community. Despite facing numerous challenges and obstacles, he remains steadfast and determined. Sajid is an adorable boy, beloved by all.

As the first child, he brought immense happiness to his family. His father, Selim Hang, was a driver by profession and his income was sufficient to support their small family. Unfortunately, their luck did not last. Sajid's father died of a heart attack, a sudden loss that plunged the family into hardship. Sajid was only two years old at that time.

However, life has not been easy for Md. Sajid. As a toddler, he began living with his maternal grandparents, who raised him in the absence of his parents. Sajid was born on June 8, 2005, in a small village called North Tiakhali in the Amtoli sub-district of Barguna district.

After the death of Sajid's father, his mother had to move to her parents' house, receiving no support from her husband's relatives. She struggled to run their two-member family due to the lack of a fixed income, often finding it impossible to manage three meals a day. Over time, the situation worsened. With no other options, she migrated to Dhaka in search of work, leaving Sajid with his maternal grandmother. Sajid's mother began working in a garment factory in Dhaka, and after a few years, she remarried.



Sajid's grandmother, Aleya Khatun, expressed, "Sajid's father was a very responsible person. He was so happy when Sajid was born. But bad luck took him away from his family. His mother also tried hard to provide the child with a decent life. But it was not easy. I feel really sad when I think about my grandchild's life, which is full of sorrow."

In 2013, when Sajid was eight years old, his grandmother learned about Islamic Relief's Orphan Sponsorship Programme. She saw a glimmer of hope amidst the darkness. Without delay, she contacted the field staff and submitted the necessary documents. She said, "Islamic Relief came into our lives as a blessing. After his mother left, I was really worried about whether I could manage his education and other needs. It only became possible when he started receiving support as an orphaned child."

Sajid successfully passed both the Junior School Certificate (JSC) and Secondary School Certificate (SSC) examinations. He also completed the Higher Secondary School Certificate (HSC) examination with a GPA of 4.33 out of 5.00. Alongside his studies, he attended Islamic Relief's Child Learning Center with other sponsored children. He enjoys reading storybooks and playing outdoor games with his friends in his leisure time. Due to his responsible and positive attitude, he was selected as the Leader of the Koraibunia Child Learning Center, where he motivates other children to study and participate in extracurricular activities. He is also a member of the Bishwa Shahitto Kendra (World Literature Centre) cultural committee.

"I am continuing my education with the financial support of Islamic Relief. I have been receiving this support for nearly 10 years. Since being enlisted for sponsorship support, I haven't had to worry about my education expenses. I will never forget what I have gained. I am so grateful to the donor who is helping me from far away across the sea. I want to be a police officer in future and support society and deprived people," said a grateful Sajid.

Sajid's grandmother also received several training sessions from IRB, including leadership training and income generation activities training. She attended awareness-raising sessions on child rights, protection, and other social issues. As a member of a Self-Help Group (SHG), she began saving small amounts of money within the group. She also took Qard-al-Hasana (an interest-free loan) from the SHG and gradually purchased two Australian cows and a goat. Additionally, she started fish cultivation in their small pond. Recently, she leased 0.60 acres of land to cultivate



crops and vegetables. Currently, their family income is nearly BDT 6000.00 monthly from selling cow milk and crops. Aleya mentioned, "My husband did not have a fixed income. We used to meet our expenses with a very small income from cultivating some vegetables and crops seasonally. After my grandson got registered for sponsorship support, I joined the Self-Help Group. Since then, I have been able to contribute to the family with my small income."

With the inspiration, support, and regular follow-up from Islamic Relief staff, Sajid's family has developed both financially and socially. They are now living a better life. Expressing their endless gratitude to the donor and Islamic Relief Bangladesh, they said, "We cannot describe in words how grateful we are to the donor. We pray for his wellbeing and good health. May the Almighty give him more than he desires in his life so he can continue to help more people in dire need."



# SUCCESS STORY

(Scaling-up Inclusive Climate Resilience)

## Isamoti Dashi's Financial Transformation through Entrepreneurship

Isamoti Dashi (53), bringing her life as a simple housewife since she got married. She lives with her family members at the village Manikkhali, ward-5, in Ramjannagar union. She was passing her life terribly wrong because of her familial-financial problems. Her husband Nimai Dash (62), working for craft-making with bamboos and canes. But due to the poor capital, he failed to stand his business. He was not capable of investing sufficient money on his small business. He took loan from the lender continuously with a high-paid interest, and that created a burdensome matter for his family. Their only son Shankar Dash (25) works as a barber and receives a little income monthly. Furthermore, he has a family including his wife and baby son. Those issues were made situation critical and they all leded it badly.

After introducing Islamic Relief Bangladesh with ICRA project at Ramjannagar union, Isamoti Dashi got selected as a beneficiary and received a membership of Manikkhali Rishipara-1 Self-Help Group (SHG). Since the formation of the group, she attended the weekly meeting regularly and tried to deposit small amount of money to the group fund. Besides she got knowledge and learning of different contemporary issues from the meeting as nutrition, health and hygiene, gender, agriculture, water and sanitation, disaster management etc. Besides she made a good relationship among her group members, and they started to standing on others at the time of need.



Following this, the ICRA project requested the submission of an individual business plan before disbursing the cash support. Isamoti opted to initiate a small business crafting items with bamboos and canes. She selected this particular venture as her husband was already engaged in it, and she had previously assisted him to some extent. Having gained experience and confidence in the business, she drafted a comprehensive business plan in written form and submitted it to the ICRA project staff, outlining the necessary details and requirements.

A few days later, she underwent training in Income Generating Activities (IGA). Given her plan to establish a business focused on crafting items with bamboos and canes, she gained insights into the operational aspects and profit-making strategies associated with running such a venture. Additionally, her prior experience proved valuable, bolstering her confidence in successfully executing the business.

On November 7, 2023, Isamoti received cash support of BDT 18,000 from the ICRA project of Islamic Relief Bangladesh. The respective Self-Help Group had established a clear resolution for members to receive cash support during the designated distribution period. Upon receiving the funds, Isamoti utilized them to purchase bamboo and essential materials to kickstart her business. Committed to realizing her long-held aspiration of running a small business, she is putting in diligent efforts to establish and manage it efficiently.

Up to the present, she has crafted approximately 40 baskets, containers, and other items. These products were successfully sold in the village market, resulting in a commendable profit of around BDT 4,000. This positive financial outcome has alleviated the need for them to seek loans from lenders, thereby avoiding the repayment of borrowed money along with interest.

This marks the initial phase of her business, and Isamoti has already demonstrated her capabilities in this venture. Expressing her joy, she stated, "I am truly delighted and grateful for the financial assistance from Islamic Relief Bangladesh. I aspire to progress further, strengthening my business and providing ongoing support to my family." The other members of her family are also thrilled about the cash support, and they have pledged to assist Isamoti in her business to the best of their abilities. Furthermore, Isamoti has diligently adhered to the rules and regulations of the Self-Help Group. She has made timely deposits of BDT 500 in five installments, showcasing her commitment to the group's financial guidelines.



From its inception, Islamic Relief Bangladesh has been consistently aiding impoverished, marginalized, and disabled individuals as well as communities across Bangladesh through the implementation of diverse projects. A substantial number of individuals, like Isamoti Dashi, have improved their financial situation with the assistance provided by Islamic Relief Bangladesh. These recipients express their appreciation as they feel a heightened sense of empowerment within society.



# AUDITED FINANCIAL STATEMENT

**Independent Auditor**

**Timeline**

Mahfel Huq & Co.

Jan 2023 - Dec 2023



Islamic Relief, Bangladesh (IR, B)  
Consolidated Statement of Financial Position  
As at 31 December 2023

Particulars	Notes	31-Dec-23		31-Dec-22	
		GBP	BDT	GBP	BDT
<b>Assets :</b>					
Non-Current Assets	Annex-1	221,778	31,326,082	183,830	23,596,425
		<b>221,778</b>	<b>31,326,082</b>	<b>183,830</b>	<b>23,596,425</b>
<b>Current assets</b>					
Cash and Cash Equivalents	2.00	3,590,122	507,104,671	2,519,490	323,402,555
Advances and Prepayments	3.00	32,732	4,623,371	35,474	4,553,419
Accrued Income	4.00	1,380,756	195,031,769	88,200	11,321,436
Inter-Company	5.00	5,624	794,350	3,237	415,565
Other Receivable	6.00	21,436	3,027,809	23,579	3,026,559
Staff Loan Against Provident Fund	7.00	9,542	1,347,788	1,856	238,187
		<b>5,040,211</b>	<b>711,929,757</b>	<b>2,671,836</b>	<b>342,957,721</b>
<b>Total Assets</b>		<b>5,261,988</b>	<b>743,255,839</b>	<b>2,855,666</b>	<b>366,554,146</b>
<b>Fund and Liabilities:</b>					
Fund Account	8.00	229,381	32,400,059	189,428	24,315,040
		<b>229,381</b>	<b>32,400,059</b>	<b>189,428</b>	<b>24,315,040</b>
<b>Current Liabilities</b>					
Deferred Income	9.00	4,228,139	597,224,577	2,112,428	271,151,881
Staff Gratuity Fund - Unfunded	10.00	473,119	66,827,995	343,189	44,051,812
Staff Medical Fund - Unfunded	11.00	32,533	4,595,331	12,998	1,668,467
Staff Provident Fund	12.00	229,519	32,419,548	129,176	16,581,084
Staff Welfare Fund	13.00	4,655	657,476	662	84,973
Provisions for Expenses	14.00	23,025	3,252,248	20,765	2,665,397
Supplier Security Deposit	15.00	41,618	5,878,606	40,749	5,230,536
Payable to Supplier.	16.00	-	-	6,271	804,956
		<b>5,032,607</b>	<b>710,855,780</b>	<b>2,666,238</b>	<b>342,239,106</b>
<b>Total Fund and Liabilities</b>		<b>5,261,988</b>	<b>743,255,839</b>	<b>2,855,666</b>	<b>366,554,146</b>

The annexed notes form an integral part of these financial statements

Finance Manager  
Islamic Relief, Bangladesh

Country Director  
Islamic Relief, Bangladesh

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

Place: Dhaka

Dated: 6 AUG 2024



3

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

24 080615 22AS520893

**Islamic Relief, Bangladesh (IR, B)**  
**Consolidated Statement of Income and Expenditure**  
For the year ended 31 December 2023

Particulars	Notes	31-Dec-23		31-Dec-22	
		GBP	BDT	GBP	BDT
<b>Grants and Income:</b>					
<b>Foreign grants</b>					
Grant Income	17.00	12,874,464	1,750,669,605	12,836,413	1,502,272,315
		<b>12,874,464</b>	<b>1,750,669,605</b>	<b>12,836,413</b>	<b>1,502,272,315</b>
<b>Local grants and others</b>					
Bank Profit (IR, B)	18.00	-	-	123	14,345
Proceeds from Assets Sale		499	67,868	2,446	286,255
Other Income	19.00	26	3,500	468	54,759
		<b>525</b>	<b>71,368</b>	<b>3,036</b>	<b>355,359</b>
<b>TOTAL</b>		<b>12,874,989</b>	<b>1,750,740,973</b>	<b>12,839,449</b>	<b>1,502,627,674</b>
<b>EXPENDITURE:</b>					
Personnel Costs	20.00	1,602,577	217,918,390	1,338,179	156,609,892
Project Running Costs	21.00	355,424	48,330,606	304,080	35,587,064
Project Deliverable Cost	22.00	10,915,239	1,484,254,143	11,194,994	1,310,173,708
Non Capital Expenditure	23.00	1,749	237,834	2,196	257,010
<b>TOTAL</b>		<b>12,874,989</b>	<b>1,750,740,973</b>	<b>12,839,449</b>	<b>1,502,627,674</b>

The annexed notes form an integral part of these financial statements

*[Signature]*  
Finance Manager  
Islamic Relief, Bangladesh

*[Signature]*  
Country Director  
Islamic Relief, Bangladesh

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

*[Signature]*  
Md. Abdus Satter Sarkar, FCA  
ICAB Enrollment No. 1522  
Mahfel Huq & Co.  
Chartered Accountants  
Firm Registration No. P-46323  
DVC:

2408061522AS620893

Place: Dhaka

Dated: 6 AUG 2024



4

**Islamic Relief, Bangladesh (IR, B)**  
**Consolidated Statement of Receipts and Payments**  
For the year ended 31 December 2023

Particulars	Notes	31-Dec-23		31-Dec-22	
		GBP	BDT	GBP	BDT
<b>Opening Cash and Cash Equivalents:</b>					
Cash in Hand		1,582	223,514	1,069	137,251
Cash at Bank		2,287,993	323,179,041	3,729,963	478,779,162
		<b>2,289,576</b>	<b>323,402,555</b>	<b>3,731,032</b>	<b>478,916,413</b>
<b>Receipts:</b>					
Grant Received from IRW	24.00	13,173,920	1,860,816,232	11,029,946	1,415,807,189
Deferred and Accrued Adjustment	25.00	342,472	48,374,174	-	-
Proceeds from Assets Sale		480	67,868	2,230	286,255
Bank Profit	26.00	-	-	112	14,345
Other Income	27.00	25	3,500	427	54,759
Advance & Others Realized	28.00	182,105	25,722,285	243,380	31,240,316
Realized from Staff PF Loan	7.02	12,268	1,732,899	61,809	7,933,763
Staff Contribution to PF Fund	12.01	138,875	19,616,113	119,403	15,326,552
Staff Welfare Fund Contribution	13.01	4,433	626,103	241	30,950
Staff Gratuity Fund Contribution	10.01	182,729	25,810,518	181,495	23,296,701
Received from Inter-Company	5.00	11,813	1,668,591	10,509	1,348,994
IR-Staff Medical Fund Contribution	11.01	43,214	6,103,961	38,317	4,918,346
		<b>14,092,334</b>	<b>1,990,542,244</b>	<b>11,687,867</b>	<b>1,500,258,170</b>
<b>Total Receipts</b>		<b>16,381,910</b>	<b>2,313,944,799</b>	<b>15,418,900</b>	<b>1,979,174,583</b>
<b>Payments:</b>					
Personnel Costs	29.00	1,542,785	217,918,390	1,220,080	156,609,892
Project Running Costs	30.00	342,157	48,329,606	270,972	34,782,099
Direct Deliverable Costs	31.00	10,507,994	1,484,254,143	10,207,001	1,310,173,708
Non Capital Expenditure	32.00	1,684	237,834	2,002	257,019
Capital Expenditure	33.00	111,880	15,803,077	55,980	7,185,628
<b>Total Payments from Foreign Donation Received</b>		<b>12,506,499</b>	<b>1,766,543,049</b>	<b>11,756,036</b>	<b>1,509,008,346</b>
<b>Payments from other than Foreign Donation :</b>					
Advance Payment to During the year	34.00	57,651	8,143,248	30,867	3,962,052
IRW Funded Control Account		-	-	8	1,000
Payment from Supplier Security (Retention Money)	15.00	114,274	16,141,221	193,435	24,829,377
Payment from Provision for Audit Fees	14.00	7,646	1,080,053	4,271	548,242
Payment to Staff Against PF Loan	7.01	20,124	2,842,500	22,049	2,830,167
Payment to Staff from PF Fund	12.02	26,744	3,777,649	443,581	56,938,226
Gift to the Staffs of Welfare Fund	13.01	379	53,600	331	42,489
IR-Staff Medical (Staff Payment)	11.02	22,493	3,177,097	31,116	3,994,104
Payment from Inter-Company	5.00	14,495	2,047,376	12,758	1,637,659
IR Staff Gratuity Payment	10.02	21,482	3,034,335	404,957	51,980,366
<b>Total Payments from other than Foreign Donation</b>		<b>285,289</b>	<b>40,297,079</b>	<b>1,143,373</b>	<b>146,763,682</b>



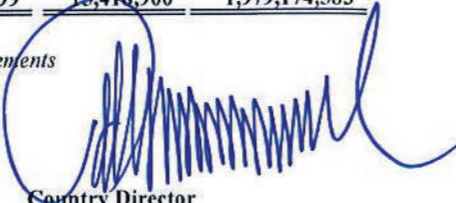
5

**Islamic Relief, Bangladesh (IR, B)**  
**Consolidated Statement of Receipts and Payments**  
For the year ended 31 December 2023


Particulars	Notes	31-Dec-23		31-Dec-22	
		GBP	BDT	GBP	BDT
<b>Closing Cash and Cash Equivalents:</b>					
Cash in Hand		1,184	167,290	1,741	223,514
Cash at Bank		3,588,937	506,937,381	2,517,749	323,179,041
		<u>3,590,122</u>	<u>507,104,671</u>	<u>2,519,490</u>	<u>323,402,555</u>
<b>TOTAL</b>		<u>16,381,910</u>	<u>2,313,944,799</u>	<u>15,448,900</u>	<u>1,979,174,583</u>

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

  
**Finance Manager**  
Islamic Relief, Bangladesh

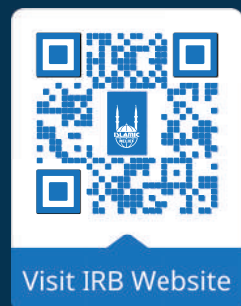
  
**Country Director**  
Islamic Relief, Bangladesh

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

  
**Md. Abdus Satter Sarkar, FCA**  
ICAB Enrollment No. 1522  
For and on Behalf of  
Mahfel Huq & Co.  
Chartered Accountants  
Firm Registration No. P-46323  
DVC:  
24080615 27A 5520893

Place: Dhaka  
Dated: 6 AUG 2024





## Islamic Relief Bangladesh

House 10, Road 10, Block K, Baridhara, Dhaka-1212, Bangladesh

Tel: +88 02 222293458, 222299130, 222299128, 222261329

Email: [info@islamicrelief-bd.org](mailto:info@islamicrelief-bd.org)