



Annual Report

2022

Islamic Relief Bangladesh

OUR VALUES

إحسان
EXCELLENCE

إخلاص
SINCERITY

عدل
SOCIAL JUSTICE

رحمة
COMPASSION

أمانة
CUSTODIANSHIP

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

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

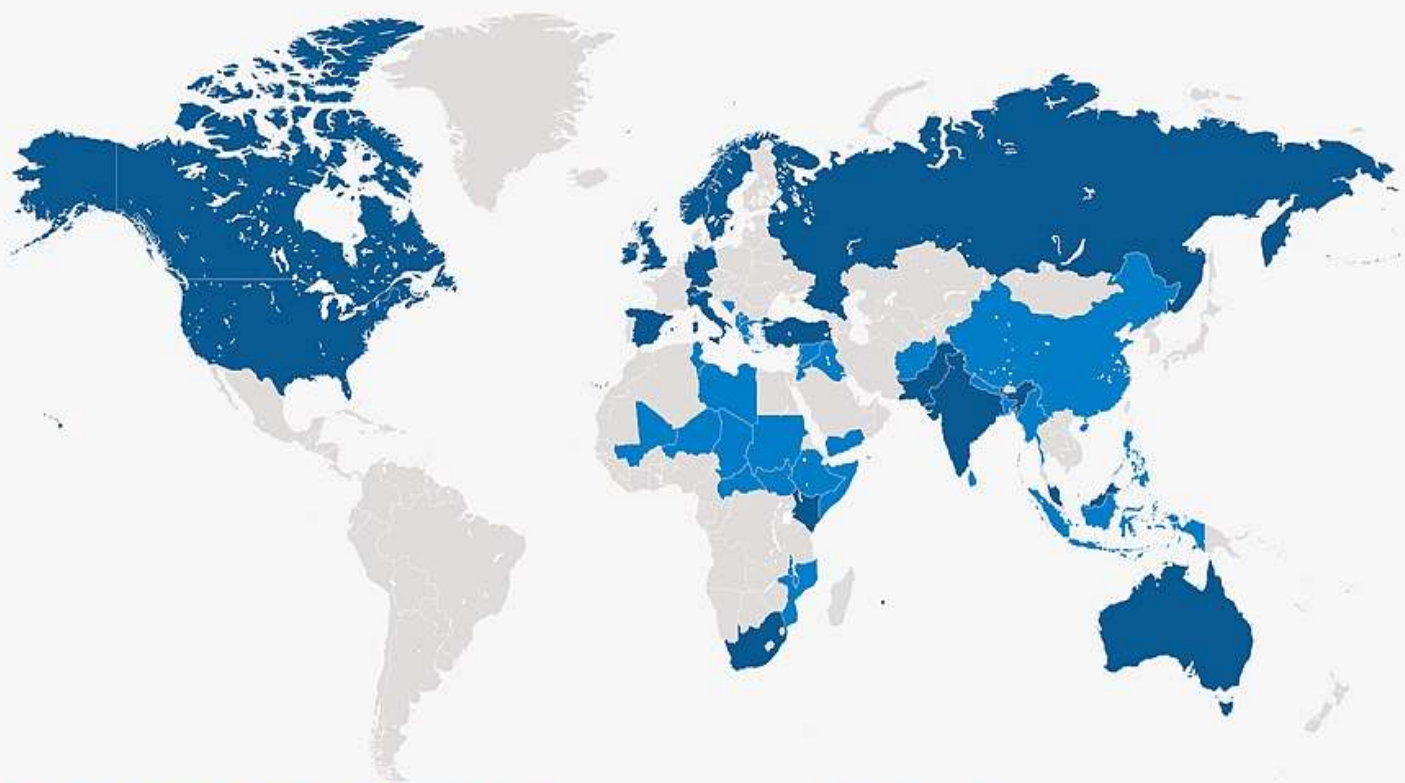
Our Vision

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.
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ISLAMIC RELIEF WORLDWIDE OPERATIONS AT A GLANCE

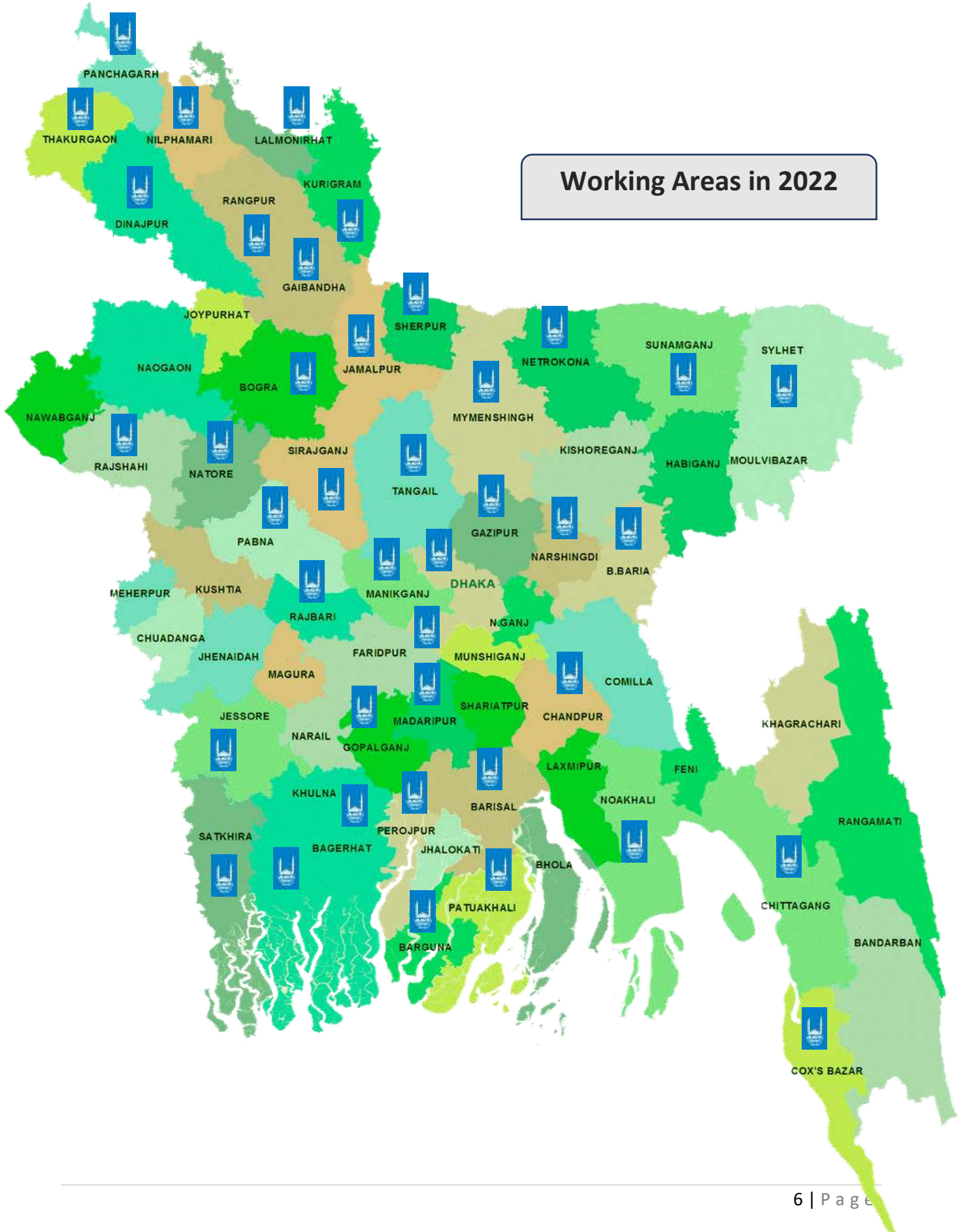
■ PARTNER OFFICES

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

■ FIELD OFFICES

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

Working Areas in 2022



Our donors



Islamic Relief UK

Islamic Relief USA

Islamic Relief Canada

Islamic Relief Germany

Islamic Relief Australia

Islamic Relief South Africa

Islamic Relief Malaysia

Islamic Relief Belgium

Islamic Relief Netherlands

Islamic Relief Ireland

Islamic Relief Sweden

Islamic Relief Mauritius

NRD Online donation

Waqf Fund

Charity Week

Zakat house

ME Online



Partnerships and Affiliations

- Potiki Jubo Sangshad
- The National Market Development Forum-MDF
- Leave No One Behind-LNOB (global platform)
- Handicap International (Disability inclusion)
- Bangladesh Adibashi Forum
- Indigenous Peoples Development Services-IPDS
- DALIT (lower cast minority focused)
- National Girl Child Forum
- Sphere Community Bangladesh
- National Food Security Cluster
- National Cooperative Network-NCN
- PSEAH network in Cox's Bazar
- Youth Net for Climate Justice

Our Contribution in SDG

The Sustainable Development Goals (SDGs) or Global Goals were adopted by the United Nations in 2015 as a universal call to action to end poverty, protect the planet, and ensure that by 2030 all people enjoy peace and prosperity.

One of the utmost goals of Islamic Relief is to eliminate poverty and hunger and we have been relentlessly working to eradicate poverty since its inception as a development NGO in Bangladesh. The following SDG goals are being covered by IRB's programmes as well.



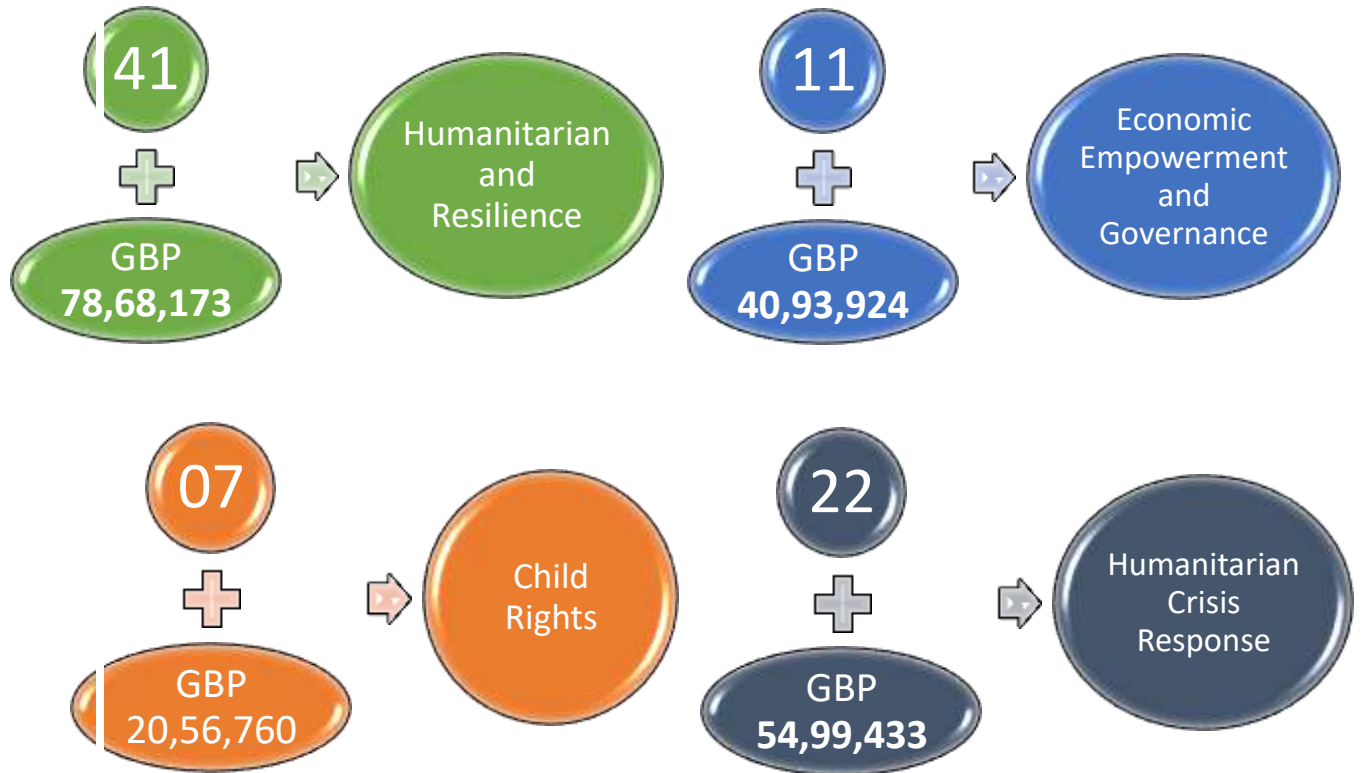
RIGHTHOLDERS IN NUMBERS



Humanitarian Crisis Response	772441	377923	389223	5295
Humanitarian and Resilience	684,063	334,115	349,948	17,586
Child Rights	10020	4640	5380	124
Economic Empowerment and Resilience	39,690	18,847	20,843	1,587



NUMBER OF PROJECTS



Major Impacts

- Ensured education for all 6000 children & their siblings;
- Protected rights of orphaned and vulnerable children;
- Increased income of the orphaned families through training & cash support for Income Generating Activities (IGA);
- Improved financial condition through alternative & multiple IGA Income Generating Activities (IGA);
- Raised awareness on health, hygiene, sanitation & other social issues;
- Empowered women due to financial upliftment & decision-making power;
- Supported poor and ultra-poor households of poverty-stricken areas through multidimensional interventions on health, livelihood, education, and resilience;
- Nurtured 378 Self Help Groups in different project areas;
- Total 13 emergency response and recovery projects were implemented by which we reached out to 33153 Households with emergency dry food, general food packages, multi-purpose cash grant (MPCG), cash for work, emergency shelter kits (tarpaulins), shelter repair and construction, latrine repair and sanitary latrine construction, tube well installation, distribution of hygiene kits and dignity kits;
- Education materials were distributed among 2010 students;
- Provided cattle fodder (cattle feed) to 525 households;
- As a part of future readiness, repaired two emergency shelters (schools) as well as formed 2 shelter management committees under an emergency project;

Sajia earns better than ever

Sajia Khatun, a 27-year-old woman became a participant of the "Sustainable Livelihood of Rural Women Through Micro-entrepreneurship Development (SEED)" Project which was implemented at Rajarhat Upazila of Kurigram district. She acquired knowledge and skills organised by Islamic Relief. The seed money which she received from Islamic Relief helped her to reinstate her grocery shop. Besides she purchased goats and pigeons. Stressing her access to the cooperative fund she said, "Now I have the access to our group fund. I do not need to borrow money from anyone. It is been so helpful. I am so relieved now as I earn a steady income from my businesses."



Major Impacts

- Various training sessions have been arranged on health and hygiene, shelter repair and maintenance, latrine repair and maintenance, tube well repair and maintenance for the directly reached rightsholders. Also, some of these response projects have supported union authorities to reform their Union Disaster Management Committees (UDMCs). Orientation on Standing Order on Disaster (SoD) have also been arranged with the Disaster Management Committees at Union and Upazila level;
- As part of innovation work under ALERT B042 project, our Humanitarian and Resilience programme constructed a wooden bridge with steel pillars in Lamakazi Union which brought ease to the local 5000 inhabitants crossing the canal. We also built three culverts in Khajanchi Union. These culverts eased the communication of 1200 people of Khajanchi union;
- In the Bhasan Char context, IRB is a leading organisation for ensuring food security for FDMNs. IRB has been working in partnership with WFP for reducing the malnutrition status at Bhasan Char as well;
- IRB has covered 100% HHs of FDMN at Bhasan Char through seasonal programs like Ramadan Food packages, Winterisation, and Qurbani Programme in 2022. Training sessions were arranged for right holders on health and hygiene, shelter repair and maintenance, latrine repair and maintenance and tube well repair and maintenance;

Islamic Relief ensured food security of Hafez

Hafez Ahmed an FDMN who was persecuted by Myanmar army and fled to Bangladesh in 2017. His family members were brutally killed and all belongings were looted. Thirty- nine years old Hafez is a person with disability live with his 7 family members who does not have any income. “We were totally dependent on the food we receive from Islamic Relief. For being physically disabled, the situation for me is more helpless and vulnerable because there is no income source to support my family and even to help me in my daily activities like collecting food and going to market etc. My family now feels better because Islamic Relief has ensured monthly food ration for us here in Bhasan Char. I would like to thank Islamic Relief Bangladesh for supporting us in our difficult times,” Hafez Ahmed says.



Major Impacts

- In 2022, Humanitarian and Resilience Programme implemented two projects in Pirganj district to rehabilitate the victims of violence and restored social harmony. Under these 2 projects, a total of 44 houses were constructed which includes 39 houses of the affected families and 5 vulnerable families of the neighbouring area. Our projects also repaired 11 houses which were partially damaged. We constructed Mujib Barsha Model Houses for the affected families, repaired 11 houses and renovated 3 shops. This project had also arranged multiple sessions to create opportunities to exchange ideas and learnings with the representatives of the government, religious persons and people of the area with a view to increase social harmony;

- Humanitarian Crisis Response Programme of Islamic Relief supported FDMNs and host communities in building safe houses, creating safe drinking water, providing WASH facilities, and providing gender-sensitive NFI and hygiene kits through 22 projects implemented in 2022;

- IRB has provided humanitarian assistance through monthly food support at Bhasan Char.

However, this support gradually expanded to other sectors such as LPG Cylinder distribution, NFI distribution, Ramadan Food package, and Qurbani Meat distribution.

Monija is confident now!

Manuja Begum, a right-holder of the 'Preventing Early Marriage Project in Bangladesh' (PEMB) project, has been able to change her condition through duck rearing. She no longer struggles to manage the educational expenses of her two daughters. Rather, she dreams to make her daughters highly educated so that they can stand on their own foot and be self-reliant.



Food Security

Humanitarian and Resilience Programme

- Reached 18,040 HHs and ensured food security;
- Multi-purpose Cash Grant (MPCG) BDT 4,500/HH disbursed among 9,554 HHs;
- Dry Food Package distributed among 5000 HHs;
- General Food Package distributed among 13,040 families for 15 days;
- 1175 individuals received BDT 20,000 (400 per day X 20 days) under cash for work programme.

Humanitarian Crisis Response Programme

- IRB provided food support to 68,288 individuals with support from IR partners;
- In Partnership with WFP provided monthly food support to 182,678 individuals at Bhasan Char;
- 5482 Pregnant and Lactating women received nutritious food to keep them well nourished;
- 17,622 Children (aged 6 months to 59 months) received nutritious food.

Economic Empowerment and Governance Programme

- Ensured food security for 9450 poor, extreme poor & vulnerable families covering total 39,690 individuals;
- Established a group-led food bank for every SHG. This foodbank ensures food security of the project participants during food insufficiency at lean seasons or any other adversity.



Islamic Relief was appraised by the Office of the Refugee Relief and Repatriation Commission (RRRC) for its tremendous support to the FDMNs living in Bhashan Char.



E-voucher System for FDMNs

IRB introduced an E-voucher system for the FDMNs living in Bhasan Char. This WFP supported modality (E-Voucher) allowed Rohingyas direct access to fresh food according to their choice. Every FDMN gets 3 dollars per month to purchase fresh food like vegetable meat, chicken, fish etc.



Water and Sanitation (WASH)



WASH project:

- Deep Tube Well- 540
- Shallow Tube Well- 434
- Deep Set Pump- 9
- Solar Pump- 12
- Rain Water Harvesting System- 106
- Hygiene Promotion Session (Batch)- 541
- Caretaker Training (Batch)- 464
- Toolbox Distribution- 1110
- Hygiene Kits- 13547
- Union Sanitation Task Force- 13
- Sanitary Latrine- 400
- WASH Block- 15
- School WASH Committee- 15
- Menstrual Hygiene Management Training for teachers- 40



Emergency Response and Recovery Project:

- Deep Tube Well- 68
- HP Session (Batch)- 275
- Caretaker Training (Batch)- 5
- Toolbox- 68
- Hygiene Kits- 15786
- Sanitary Latrine- 84



WASH support for FDMNs and Host Communities

- 1 Solar-powered pipe water supply network constructed;
- 20 Deep Tube Wells installed for host communities;
- Construction of 125 water tank platforms done at Bhasan Char;
- Regular repair and maintenance of WASH facilities in seven (07) clusters in Bhasan Char;
- 71 WASH Blocks (02 latrines, a bathing cubicle, and a hand washing device constructed for the FDMNs;
- 80 latrines were constructed for FDMNs;
- 8 Permanent WASH Blocks with running water facilities constructed for host communities;
- 7650 Hygiene kits distributed among FDMNs of Bhasan Char and FDMNs and host communities in Cox's Bazar;
- Organised hygiene promotion/awareness sessions for seven clusters (07) at Bhasan Char;
- IRB completed the desludging of 450 latrines (excreta collection, transportation, and disposal at FSTP);
- 46 drains were cleaned round the year as well as waste was safely managed in FDMNs camps at Ukhiya;
- IRB cleaned all the drains and manages HHs level solid wastes of seven (07) clusters throughout the year at Bhasan Char.



Shelter Construction

Shelters play a key role in reducing vulnerability. In the wake of devastating flash flood which badly affected Sylhet last June, Islamic Relief responded quickly to alleviate the distress of the vulnerable people. Thousands and thousands of homes were damaged or destroyed. Understanding the basic and most immediate needs, food and water supply was ensured. Alongside as immediate support Islamic Relief provided 525 tarpaulins for preparing temporary shelters. We constructed and repaired shelters for the flood affected people as well.

Most of the Rohingya refugees reside in 34 extremely congested camps formally designated by the Government of Bangladesh in Ukhiya and Teknaf Upazilas of Cox's Bazar District. The government of Bangladesh has shifted a total of 6,779 families consisting of 28,621 individuals to Bhasan Char which has been developed with all the modern facilities including well-constructed shelter, water network, and WASH facilities. No permanent shelter is allowed in camps (all shelters are constructed with bamboo, tarpaulin and metal footing). So shelter repairing, maintenance and improvement is a continuous work. IRB constructed 498 Mid-term Shelters for Fire victims and highly vulnerable FDMNs living in Camps. Besides, 123 permanent Shelters also constructed for vulnerable host communities in Cox's Bazar.

Emergency response and recovery projects

- Temporary Shelters (Tarpaulin)- 525
- Shelter Repair - 636
- Shelter Construction - 64
- Emergency Shelter Repair (Schools – Flood Shelter)-2

In FDMN

Mid-term Shelters- 498

Permanent Shelters- 123



Seasonal Programmes

Ramadan = 28,434 Households

Qurbani = 117,666 Households

Aqiqah = 9,110 Households

Eid Gifts = 1870 Households

Winterisation = 68,802 Households

During Ramadan, Islamic Relief Bangladesh distributes food packs and Eid gifts to the most vulnerable people across the country including FDMNs. 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. We do Aqiqah Projects and provide Aqiqah meat directly to those in need. 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. A total of 23479 winter packs were distributed among FDMNs and host communities in Cox's Bazar and Bhasan Char.



Emergency Flood Response



In June 2022, Bangladesh experienced the worst flood in the last 3 decades, affecting more than 6 million people. Sylhet was terribly affected and the flood badly damaged the infrastructure. People lost their livelihoods, houses, and cattle. Access to the affected areas was a challenge to all, though Islamic Relief was on the ground as a first responder from the beginning. IRB responded to the flood through 13 emergency response and recovery projects both in Sylhet and Sunamganj. Humanitarian and Resilience Programme reached out to 33,152 HHs with multiple interventions- emergency dry food, general food packages, multi-purpose cash grant (MPCG), cash for work, emergency shelter kits (tarpaulins), shelter repair and construction, latrine repair and sanitary latrine construction, tube well installation, distribution of hygiene kits and dignity kits.

IRB also provided fodder (cattle feed) to 525 HHs for their cattle and education materials to 2010 students. Two emergency shelters (schools) were repaired and shelter management committees were formed as well as a part of future readiness. Besides, training sessions were arranged on health and hygiene, shelter repair and maintenance, latrine repair and maintenance, tube well repair and maintenance for the rightsholders. Also, some of these response projects have supported union authorities to reform their Union Disaster Management Committees (UDMCs). Orientation on Standing Order on Disaster (SoD) have been arranged with the Disaster Management Committees at Union and Upazila level.

Flood Forecast-based Action



Islamic Relief has been implementing a project named Strengthen Community Resilience through Flood Forecast based Early Action (FbA) which is designed to complement the ongoing practices in Bangladesh with an evidence-based solution towards the anticipatory approaches for the hazard- flood.



Islamic Relief Bangladesh with technical support from Regional Integrated Multi Hazard Early Warning System (RIMES) in Bangladesh has been covering 2500 people under agro met forecast through voice message and local level forecast through email. These messages are disseminated to the members of District, Upazila, Union and Ward Level Disaster Management Committees, members of Community Groups at Ward level and stakeholders at national level.



Total 54 Community Groups have been formed in all 54 Wards under 6 vulnerable Unions consisting 15 people in each group. While forming these groups, representation from marginalized community people, adolescents, physically challenged people, local service providers, woman headed families, religious people, community health workers and community gauge readers all were ensured. These groups now circulate early warning message in wider community level and encourage adjacent communities to get sufficient preparation before flood to minimise loss and damage.

Significant Achievements of Sponsored Children

We are supporting 6000 orphan children across Bangladesh until they reach the age of 18 by ensuring their education, food, healthcare, protection and extracurricular activities. Islamic Relief tries to make the orphan children's dreams come true. Constant monitoring, counseling and support helped them achieving good results in their academic career. Last year a total of 331 appeared for SSC examination and 38 had obtained A+ whereas 133 achieved A. Additionally, 104 appeared for H.S.C and 8 secured A+ and 55 obtained A.

Indomitable girls move to a bright future

With the objective to reduce extreme poverty and diversified vulnerability of the marginalised communities, Islamic Relief Bangladesh has implemented a project titled "Empowering marginalised communities of Bangladesh towards achieving agenda 2030" which would eventually contribute to achieve agenda 2030. In order to protect the rights of the children of the marginalized communities through greater access to education and development opportunities is one of the important expected results of this Islamic Relief USA funded project. To reduce drop out from school, a total of 4000 adolescents have been handed over educational materials like school bag, umbrella, exercise-copies and various stationeries to continue their education. In Takurgaon which is one of the intervention areas of this project where educational materials as well as bi-cycles have been distributed among 20 poor marginalised girls.



Promoting Self- Help Groups

Islamic Relief forms Self Help Group (SHG) to enable its female members to develop both culturally and economically to serve their families and societies. Based on the long experiences, SHG-led approach is followed as the community development strategy by IRB. SHG is a community empowering and developing process where the groups and community people lead in group formation, management, operation and decision -making process. The community-led SHG is fully women-focused consisting of 25-30 women, participatory and inclusive where IRB plays facilitating role. The democratically selected SHG-leaders lead the whole process such as managing necessary group documentation, collecting savings, issuing loans to members, executing bank transactions, facilitating weekly meetings and awareness sessions, discussing social, health, hygiene, rights protection and other socio-economic issues. Initially IRB provides capacity building supports on the above issues and subsequently maintains rigorous monitoring and support mechanisms so that the SHGs are capable of doing their own activities. In 2022 total 3034 SHG have been active in Bangladesh.



Awareness Sessions

There is no alternative to raising awareness. Islamic Relief continuously strives to create awareness among mass on various social, hygiene and health issues. Besides we organise significant number of trainings for developing skill and capacity of the project participants. Right holders also receive various trainings on income generation.

- IGA training- 2751
- Leadership training- 1432
 - Life skill training (Children): 309
- HP Session -Each batch contains 20 – 25 individuals = 816 batches
- Caretaker Training (Batch – Each batch contains 20 – 25 individuals) = 469 batches
- Formation of Union Sanitation Task Force = 13 unions
- School WASH Management Committee = 15
- MHM Training to Teachers = 40 teachers
- Leadership & group management, financial management- 1504



Peace Building and Harmony in Society

Islamic Relief Bangladesh implemented an EU-funded project with the aim to the response effort of Covid-19 by preventing conflict and building social cohesion in Bangladesh. The project sought to amplify the role of religious actors, women and youth in creating constructive narratives to reduce discrimination, hate speech and stigmatization in South Asia. Harmony promotes the prosperity and development of a society and a better place to live in. Islamic Relief builds peace, harmony and stability among communities and therefore, constantly strives to provide socio-economic well-being of the community where it works.

On 16 October 2021, an unexpected fire incident and vandalism occurred in Bara Karimpur Majhipara in Ramnathpur union of Pirganj upazila under Rangpur district. In response to the incident, Islamic Relief constructed 39 houses of affected families and 5 vulnerable families in the neighbouring area of the affected families. Every house consists of 2 rooms, a balcony, a kitchen and a sanitary latrine. Our projects also repaired 11 houses that were partially damaged. Islamic Relief organised shelter management trainings for the project participants which provided them adequate knowledge of their house maintenance. The households were provided health and hygiene trainings as well. Religious leaders have a meaningful role in building resilience and harmony and they also play a strong influence over the community. Hence, Islamic Relief conducted several discussion sessions involving religious leaders, government representatives and the local community in order to increase social and mutual solidarity for building resilience and harmony.



Celebration of International Women's Day

Bangladesh country office celebrated International Women's Day on 8 March and hosted a small event. Five speakers were invited to share their insights including two female MPs of national assembly, a female ward counselor, a famous female director and a university professor. It was a joyful experience for Islamic Relief Bangladesh country office staff. Short speeches were delivered by all five guests where they shared their personal experiences. Both female MPs said today women are being recognised in their fields across the world. The contribution of women in every sphere of life is massive. Ward Counselor and film director said society often discriminates women. They inspired female staff to step out of their comfort zone and achieve their goals despite several obstacles. University Professor spoke about gender equality and fair treatment of women and stresses on the importance of change management and adaptability.



Islamic Relief organised Art Exhibition to mark disaster preparedness day



To mark the occasion of disaster preparedness day, Islamic Relief Bangladesh organised a daylong Art exhibition at National museum at Dhaka on 14 March 2022. Earlier Islamic Relief organised an art competition which was designed on “Urban Disaster and Preparedness” and total 920 children including autistic children participated there. They drew on 5 given topics- Earthquakes, Fire Incidents, Road accidents, Environmental Pollution and COVID-19. As a sequel to Art competition Islamic Relief arranged this art exhibition and Dr. Enamur Rahman MP, Honourable State Minister, Ministry of Disaster Management and Relief inaugurated the exhibition.





Ujila enjoys meat after a long time

Thirty- five years old Ujila Begum a homemaker and mother of four children lives in Mithapukur sub district under Rangpur. Her husband works as a day labour and does not earn much. With his limited income it is not even possible to cater the basic needs of her family. As such, sometimes she works as domestic help to provide food for her children. Meat is not an affordable item to her. They enjoy meat maximum once or twice in a year. Under Islamic Relief's Qurbani programme the poor, orphan and the persons with disability all received 2 kg of meat. It means a lot to the poor as they are incapable of buying even a single kg of meat. Ujila's family was extremely delighted to have this pack.



Johora is happy with her new home

“When we came to Kutupalong hill, we had to spend night under tree. Then gradually we shifted to temporary shelter made of bamboo and tarpaulin. In 2022 Islamic Relief has built



shelter for my family inside the camp. Now we are so relieved as there is no fear of rain water which used to penetrate through tarpaulin. This shelter is truly durable. If Islamic Relief had not been extended their support for vulnerable people like us it would have brought tremendous suffering. Islamic Relief not only have supported us with shelter, they have also provided us clothes and

blankets from shivering cold and winter by providing winter clothes, blankets and Qurbani meat,” 53 years old confident Johora Begum narrates her story.

Bashanti is an inspiration for others



Bashanti Rani Biswas is synonymous to success to the people of her community. She is considered an idol by the community people especially by the women in her locality. Crossing the boundary of community, story of her struggle & success reached to the government officials. For being a changemaker and inspiration to the society through struggle & fight, she received the prestigious 'Joyeeta Award' in 2022 under 'Economic Development' category as a champion at sub-district level, and later at the district level competing with other

successful women like her. She received crest and gift money from the Ministry of Women Affairs. "Now I have 11 goats & a cow. I dream of having a livestock farm of my own. I am walking towards my dream along the road of hard work"- said a confident Bashanti.

Ramadan food pack is a lifeline for many

Every year Islamic Relief distributes Ramadan food pack to the vulnerable people and it brings immense pleasure to the people in need. In 2022 60 years old Md. Abul Mia got selected as our project participant who is a person with disability and he has a large family of 9 members received. He received the Ramadan food pack distributed at Pargacha Rangpur. Abul Mia was extremely happy to receive the food pack and said "The Ramadan food pack is been a great help to my family during Ramadan. I am disable and hardly manage any work to maintain my family. I am happy that this Ramadan I do not need to think how would I manage food for my family."



Islamic Relief helps FDMNs to beat the cold



Anowara Begum is a FDMN widow with three young children were relocated to Bhashan Char in 2021. She does not have any income opportunity of her own. Her entire family lives on the monthly food ration provided by Islamic Relief. "I am so happy that IR has also distributed shawl, blanket and sweater for my family. This would keep us warm during winter," jovial Anowara says.

Gloria Hembrom who exercised her right



Early marriage is a very common picture in our society. Poor parents of Bangladesh consider “marriage” the sole solution of all the problems to get rid of the burden of bearing the cost of a girl. The story of Gloria Hembrom is no exception. Gloria Hemborn a 33 years old girl lives in Birampur a sub district under Nawabganj of Dinajpur district. Gloria’s parents chose a drunk and unemployed groom for her despite knowing all his loopholes. His first wife abandoned him for these reasons. However, Gloria’s parent’s financial condition was so bad that they had no choice.

After her marriage, she came to live with her husband. Gloria had so many dreams like other girls but all were shattered in an instance when she revealed the reality. She along with her children became the victim of horrific case of domestic violence. “There was not a single day when I was not beaten by my husband. He used to beat me mercilessly without any reason. I had nowhere to go. I felt so helpless. Sometimes I even thought of committing suicide. But who would take care of my children in absence of me. Thinking this harsh reality, I refrained myself

of doing so”- Gloria described her situation. She sought help from the village headman as well as his relatives, but there was no solution. Gloria had to tolerate silently all the tortures.

Eventually she started working in the agricultural sector to earn money. The income her husband used to earn was not enough and moreover, he used to spend his earnings for purchasing alcohol. To meet up her family needs, she had no choice but to work hard. She used to work long hours at the field. Unfortunately, her engagement in agricultural work was seasonal and remained only 60 days. She used to earn BDT 300 per day (equivalent to USD 3) and the rest of the year she was jobless. She thought of doing a small business but she had no savings.



As days were passing, she became more frustrated. She could not figure out what to do, how she would feed her children. In 2020 Islamic Relief implemented "Strengthen Civil Society & Community-based Organization and Establish Community-based Women Group to Enhance Women Rights & Empowerment (SCORE)" project in Nawabganj for the plainland ethnic minorities. The Forum Civ-funded programme worked with 600 females with the aim to enhance rights, dignity, entitlement and income generation activities. Being an extreme vulnerable woman, Gloria got selected as a project participant by Islamic Relief. Initially, she was least interested in joining the group meetings. She thought it would not give her much yield rather than wasting her time. However, gradually she started attending the group meetings and found it very useful. She started to save small deposits through her self-help group. She obtained the knowledge after attending the meetings.

She gathered knowledge on various issues through regular rights and economic group (REG) meetings, such as rights and protection from violence, health and hygiene, early marriage, dowry and so on. Additionally, through attending the frequent group meetings, she got to know the kinds of work she could do to make money and to save money for a sustainable living. She received BDT 3600 as training allowance and used it to purchase a pig and two baby goats as her initial income generation.

Gloria is confident now and she is well aware of her rights. Her husband kept continuing her physical abuse. One day when Gloria’s husband was mercilessly beating her and children, she could not bear it anymore. Her patience was no longer exist. She dialed to the emergency number that she had been taught and applied accordingly. Police visited her house immediately

and helped her to file a general diary. Subsequently, her husband produced an undertaking that he would never abuse Gloria and her children. He was repented and apologised for his brutal deeds.



Now situation has improved like a magic. Gloria's husband moved to Dhaka and worked there as a rikshaw puller. He earns by pulling rikshaw and sends BDT 1000/1500 at home every week. Gloria is rearing pigs and she earns a decent amount selling her pigs. She now saves some money after all her expenses. Gloria dreams to set up a poultry farm. She wants to educate her children so they learn their rights.

Gloria is extremely thankful to Islamic Relief. She says, " I was unaware of my rights and had no clue about it. I had to suffer a lot. I was brutally oppressed by my husband but I remained silent. I am grateful to Islamic Relief. They have educated me and taught me about gender- based violence. Now I have my access in financial decisions as well as other household decisions. I want to see that other ethnic women also receive this education and become self-reliant.





Islamic Relief, Bangladesh (IR, B)
Consolidated Statement of Financial Position
As at 31 December 2022

Particulars	Notes	31-Dec-22		31-Dec-21	
		GBP	BDT	GBP	BDT
Assets :					
Non-Current Assets	Annex-1	183,830	23,596,425	195,257	22,551,347
		<u>183,830</u>	<u>23,596,425</u>	<u>195,257</u>	<u>22,551,347</u>
Current assets					
Cash and Cash Equivalents	2.00	2,519,490	323,402,555	4,146,624	478,916,413
Advances and Prepayments	3.00	35,474	4,553,419	26,591	3,071,183
Accrued Income	4.00	88,200	11,321,436	47,952	5,538,288
Inter-Company	5.00	3,237	415,565	1,099	126,900
Other Receivable	6.00	23,579	3,026,559	38,602	4,458,329
Staff Loan Against Provident Fund	7.00	1,856	238,187	46,251	5,341,783
		<u>2,671,836</u>	<u>342,957,721</u>	<u>4,307,119</u>	<u>497,452,896</u>
Total Assets		<u>2,855,666</u>	<u>366,554,146</u>	<u>4,502,377</u>	<u>520,004,243</u>
Fund and Liabilities:					
Fund Account	8.00	189,428	24,315,040	203,782	23,535,959
		<u>189,428</u>	<u>24,315,040</u>	<u>203,782</u>	<u>23,535,959</u>
Current Liabilities					
Deferred Income	8.00	2,112,428	271,151,881	3,106,212	358,753,489
Staff Gratuity Fund - Unfunded	10.00	343,189	44,051,812	629,769	72,735,477
Staff Medical Fund - Unfunded	11.00	12,998	1,668,467	6,444	744,225
Staff Provident Fund	12.00	129,176	16,581,084	503,853	58,192,757
Staff Welfare Fund	13.00	662	84,973	836	96,512
Provisions for Expenses	14.00	20,765	2,665,397	13,769	1,590,205
Supplier Security Deposit	15.00	40,749	5,230,536	37,712	4,355,618
Payable to supplier.	16.00	6,271	804,956	-	-
		<u>2,666,238</u>	<u>342,239,106</u>	<u>4,298,594</u>	<u>496,468,284</u>
Total Fund and Liabilities		<u>2,855,666</u>	<u>366,554,146</u>	<u>4,502,377</u>	<u>520,004,243</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: 2307051522AS892581

Place: Dhaka
Dated: 04 JUL 2023



Islamic Relief, Bangladesh (IR, B)
Consolidated Statement of Income & Expenditure
For the year ended 31 December 2022

Particulars	Notes	31-Dec-22		31-Dec-21	
		GBP	BDT	GBP	BDT
Grants and Income:					
Foreign grants					
Grant income during the year	17.00	12,836,413	1,502,272,315	7,052,046	836,579,271
		<u>12,836,413</u>	<u>1,502,272,315</u>	<u>7,052,046</u>	<u>836,579,271</u>
Local grants and others					
Bank profit (IR, B)	18.00	123	14,345	295	34,969
Proceeds from assets sale		2,446	286,255	-	-
Other income	19.00	468	54,759	-	-
		<u>3,036</u>	<u>355,359</u>	<u>295</u>	<u>34,969</u>
TOTAL		<u>12,839,449</u>	<u>1,502,627,674</u>	<u>7,052,341</u>	<u>836,614,241</u>
EXPENDITURE:					
Personnel costs	20.00	1,338,179	156,609,892	1,106,241	131,232,601
Project Running Costs	21.00	304,080	35,587,064	247,609	29,373,662
Project Deliverable Cost	22.00	11,194,994	1,310,173,708	5,697,137	675,847,406
Non Capital Expenditure	23.00	2,196	257,010	1,354	160,572
TOTAL		<u>12,839,449</u>	<u>1,502,627,674</u>	<u>7,052,341</u>	<u>836,614,241</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.

Place: Dhaka
Dated: **04 JUL 2023**


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: **2307051522A5892581**



Islamic Relief, Bangladesh (IR, B)
Consolidated Receipts and Payments
For the year ended 31 December 2022

Particulars	Notes	31-Dec-22		31-Dec-21	
		GBP	BDT	GBP	BDT
Opening Cash and Cash Equivalents:					
Cash in Hand		1,069	137,251	1,077	124,334
Cash at Bank		3,729,963	478,779,162	1,944,560	224,587,907
		3,731,032	478,916,413	1,945,636	224,712,241
Receipts:					
Grant Received from IRW	24.00	11,029,946	1,415,807,189	9,317,474	1,076,126,370
Proceeds from assets sale		2,230	286,255	-	-
Bank Profit	25.00	112	14,345	303	34,969
Other Income	26.00	427	54,759	-	-
Advance & Others Realized	27.00	243,380	31,240,316	147,768	17,066,567
Realized from Staff PF Loan	7.02	61,809	7,933,763	66,066	7,630,323
Staff Contribution to PF Fund	12.01	119,403	15,326,552	118,383	13,672,732
Staff Welfare Fund Contribution	13.01	241	30,950	260	30,050
Staff Gratuity Fund Contribution	10.01	181,495	23,296,701	203,170	23,465,171
Received from Inter-Company	9.00	10,509	1,348,994	-	-
IR-Staff Medical Fund Contribution	11.01	38,317	4,918,346	23,947	2,765,750
		11,687,867	1,500,258,170	9,877,371	1,140,791,933
Total Receipts		15,418,900	1,979,174,583	11,823,008	1,365,504,173
Payments:					
Personnel Costs	28.00	1,220,080	156,609,892	1,136,257	131,232,601
Project Running Costs	29.00	270,972	34,782,099	254,327	29,373,662
Direct Deliverable Costs	30.00	10,207,001	1,310,173,708	5,851,721	675,847,406
Non Capital Expenditure	31.00	2,002	257,019	1,390	160,572
Capital Expenditure	32.00	55,980	7,185,628	106,882	12,344,344
Total Payments from Foreign Donation Received		11,756,036	1,509,008,346	7,350,577	848,958,585
Payments from other than Foreign Donation :					
Advance Payment to During the year	33.00	30,867	3,962,052	58,035	6,702,806
IRW funded control account		8	1,000	-	-
Payment from Supplier Security (Retention Money)	15.00	193,435	24,829,377	65,929	7,614,474
Payment from Provision for Audit Fees	14.00	4,271	548,242	8,088	934,167
Payment to Staff Against PF Loan	7.01	22,049	2,830,167	53,589	6,189,235
Payment to Staff from PF Fund	12.02	443,581	56,938,226	53,640	6,195,190
Gift to the Staffs of Welfare Fund	13.01	331	42,489	156	17,990
IR-Staff Medical (Staff Payment)	11.02	31,116	3,994,104	32,841	3,792,946
Payment from Inter-Company	9.00	12,758	1,637,659	8,283	956,698
IR Staff Gratuity Payment	10.02	404,957	51,980,366	45,246	5,225,669
Total Payments from other than Foreign Donation		1,143,373	146,763,682	325,806	37,629,176



Islamic Relief, Bangladesh (IR, B)
Consolidated Receipts and Payments
For the year ended 31 December 2022

Particulars	Notes	31-Dec-22		31-Dec-21	
		GBP	BDT	GBP	BDT
Closing Cash and Cash Equivalents:					
Cash in Hand		1,741	223,514	1,188	137,251
Cash at Bank		2,517,749	323,179,041	4,145,436	478,779,162
		2,519,490	323,402,555	4,146,624	478,916,413
TOTAL		15,418,900	1,979,174,583	11,823,008	1,365,504,174


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: **04 JUL 2023**


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Bangladesh Country Office

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