

ANNUAL REPORT

FY: 2020-2021



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Board Members

“মুজিব বর্ষের আহবান,
সেবায় মিলবে পরিগ্রহণ”

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
জেলা সমাজসেবা কার্যালয়
কিশোরগঞ্জ



স্মারক নং-৪১.০১.৪৮০০.০০০.১৮.৩৪৪.১০.২৬৯

তারিখ: ২৬/০৮/২০২১ খ্রি:

বিষয় : কার্যনির্বাহী কমিটি অনুমোদন প্রসঙ্গে

উপর্যুক্ত বিষয়ের প্রেক্ষিতে জানানো যাচ্ছে যে, রুরাল এডভান্সমেন্ট কমিটি ফর বাংলাদেশ (র্যাক বাংলাদেশ), গ্রাম-নান্দিনা, বাজিতপুর, কিশোরগঞ্জ এর আবেদনের প্রেক্ষিতে নিম্নে বর্ণিত ০৯(নয়) সদস্য বিশিষ্ট কার্যনির্বাহী কমিটি ০১/০৭/২০২১ খ্রি: থেকে ৩০/০৬/২০২৪ খ্রি: পর্যন্ত ০৩(তিন) বছরের জন্য অনুমোদন দেয়া হলো।

ক্রমিক নং	সদস্যদের নাম ও পিতার নাম	ঠিকানা	পদবি
০১	জনাব মিজবাহ উদ্দিন হোসাইন পিতা-মৃত আঃ হাসিম ভূইয়া	গ্রাম-মুশেফ পাড়া, ব্রাহ্মনবাড়ীয়া	সভাপতি
০২	জনাব মোঃ আবু বকর সিদ্দিক পিতা-মৃত কেরামত আলী	গ্রাম-গাজীরচর, বাজিতপুর, কিশোরগঞ্জ	সহ-সভাপতি
০৩	জনাব কৃষ্ণ চন্দ্র দাস পিতা-মৃত ননী গোপাল দাস	গ্রাম-দড়িকান্দি, বাজিতপুর, কিশোরগঞ্জ	সহ-সভাপতি
০৪	জনাব মোঃ ইবদুর রহমান বাদল পিতা-মৃত মোঃ নুরুল ইসলাম	গ্রাম-বাবুনগর গাজিরচর, বাজিতপুর, কিশোরগঞ্জ	সদস্য সচিব ও নির্বাহী পরিচালক
০৫	জনাব মোঃ এমাদ উদ্দিন পিতা-মৃত আব্দুল ওয়াদুদ	গ্রাম-পূর্ব বসন্তপুর, বাজিতপুর, কিশোরগঞ্জ	কোষাধ্যক্ষ
০৬	জনাব মোঃ শামসুল আলম পিতা-মৃত উছমান গণি	গ্রাম-দড়ি ঘাগটিয়া, বাজিতপুর, কিশোরগঞ্জ	সদস্য
০৭	জনাব মজিবুর রহমান খান পিতা-মোঃ ফজলুর রহমান খান	গ্রাম-দড়ি ঘাগটিয়া, বাজিতপুর, কিশোরগঞ্জ	সদস্য
০৮	জনাব আনোয়ারা খাতুন স্বামী-মোঃ মিজানুর রহমান	গ্রাম-বসাকপাড়া, বাজিতপুর, কিশোরগঞ্জ	সদস্য
০৯	জনাব ছালমা আক্তার স্বামী-মোঃ শাহজাদা	গ্রাম-দড়ি ঘাগটিয়া, বাজিতপুর, কিশোরগঞ্জ	সদস্য

সভাপতি/সদস্য সচিব
রুরাল এডভান্সমেন্ট কমিটি ফর বাংলাদেশ
(র্যাক বাংলাদেশ), গ্রাম-নান্দিনা, বাজিতপুর,
কিশোরগঞ্জ

(কামরুজ্জামান খান)

উপপরিচালক

জেলা সমাজসেবা কার্যালয়

কিশোরগঞ্জ

২৬/০৮/২০২১

অনুলিপি সদয় জ্ঞাতার্থে :

- ০১। উপজেলা নির্বাহী অফিসার, বাজিতপুর, কিশোরগঞ্জ
- ০২। উপজেলা সমাজসেবা অফিসার, বাজিতপুর, কিশোরগঞ্জ
- ০৩। অফিস কপি

Message from Chair

RAC-Bangladesh is a locally driven organization. 28 years journey of RAC-Bangladesh, the organization aims to achieve community acceptance. The reporting year was very critical for RAC-Bangladesh, COVID-9 situation hampered the all planned initiative and development work. RAC-Bangladesh is a dual mandate for development and humanitarian, the organization contributes to the national development process which is impacted in community level. RAC-Bangladesh is contributing in poverty reduction, women empowerment, health and nutrition, education, employment and income generation and on the issues of climate changes adaptation. RAC-Bangladesh also contribute to Disaster Management and COVID-19 response, supported to the affected local people.

A team of committed staff members, motivated program participant, supportive community people and dynamic leadership of management which contributed to outstanding performance of the year.

I am very pleased to present our annual report for the financial year 2020-2021 which reflects the organizational growth, program achievement, financial overview and the future direction strategies of the organization. I would like to thank our valuable stakeholders including program participants, community people, civil society members, Local Government representatives, Local Administration, Donor agencies, INGOs representatives and all other well-wishers for their continuous support and cooperation to RAC-Bangladesh throughout its development journey.

Md. Mesbha Uddin Hossain
Chairperson

Message from the Executive Director

RAC-Bangladesh completed a challenging year 2020-2021. Throughout the year COVID-19 wave and countrywide lockdown hampered our development journey. During the COVID-19 situation RAC-Bangladesh extended supporting hand to the haor community through lifesaving support, and also support to the affected people of flood-2020. RAC-Bangladesh stands beside the vulnerable community with its full capacities and supported humanitarian assistance and financial support for minimizing the crisis and managing daily needs. We received support from Humanitarian donors, local administration, local Government representatives and also community people for successfully completed the programs.

RAC-Bangladesh completed the reporting year with series of success and also few failures, changing management structure and reorganizing the Delegation of Authority (DOA) for smoothly operation of management system of the organization. A group of diversified and experienced staff are contributing to achieve RAC-Bangladesh goals and taking challenging work for improvement of community people as well as the improving the economic condition, reducing disaster risk and climate affect, health and nutrition status, formal and non-formal education and Water, Sanitation and Hygiene practice.

The Annual report has been developed through ensuring the participation of the senior management of the organization. I would like to thanks all the staff of RAC-Bangladesh who contributed in the success of the year and also thanks to all donor agencies and well-wishers for supporting us to continuing our development journey, I also thanks to EC and GC members of the organization for proper guidance and advice.

Md. Ebadur Rahman Badal
Executive Director

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EXECUTIVE SUMMARY

RAC-Bangladesh are continuing the 28 years long working journey with full momentum for ensuring the sustainable development through implementing the integrated programs. From inception of the organization is working in the most disaster and poverty prone area of Bangladesh. The areas are river bank side and Haor land of the Haor basin. Initially RAC-Bangladesh faced lot of constraint and challenges for continuing the journey to forward. Day by day increasing the acceptance and reputation of RAC-Bangladesh among the grassroots level, national level Government and Non-Government organizations which has been strengthened our confidence. We believe that the Vision of RAC-Bangladesh will be accelerated and dynamic the organization through building institutional capacity. During the journey of 28 years, FY 2020-2021 is considered as very crisis and challenging as well as fighting for survival year of the organization. The COVID-19 and Flash Flood effect have been pushed back the life and livelihood and development in the working areas of RAC-Bangladesh. The people of the working areas of RAC-Bangladesh are trying to cope the adverse situation. RAC-Bangladesh have been implemented the development program at field level in very limited scale during the COVID-19 situation. During the period RAC-Bangladesh provided emphasis to implement the COVID-19 and Flash Flood response program which are very essential and lifesaving of the community. RAC-Bangladesh have been able to achieve the successfulness in the work and acquired the reliability of all the stakeholders during the unexpected situation. A short discretion of the annual achievement are presented in the Annual Report-2020-2021.

The active participation and support of the General Committee (GC) and Executive Committee (EC) of RAC-Bangladesh is in a good shape and function, due to the good partnership relation with donor and good reputation with local government, national and international organization and platform RAC-Bangladesh have good acceptance and reputation among the grassroots level people. Based on the good acceptance and reputation, RAC-Bangladesh is getting courage to expand the working arena. RAC-Bangladesh believe that the organization will more extend the arena and working in national level with capitalization of those opportunity, contribution of dedicated staff and support from all stakeholders.

ORGANIZATIONAL BACKGROUND

Rural Advancement Committee for Bangladesh (**RAC-Bangladesh**) born in Bajitpur under Kishoreganj District of Bangladesh which is a very remote and Haor (wetland) area. As it is surrounded by water, so the communication with main-land is very poor. Every year the people of Bajitpur is experienced by flash flood and flood, upstream water triggered the flash flood situation in low lying areas Bajitpur and adjacent Upazilas. The flash flood and flood hit the areas and bring huge damages in the lives and livelihood of the community. Poor communication, lack of electricity, huge illiteracy inadequate educational institutions and lack of awareness heavily affect the lives and livelihood of the haor community. Naturally, Haor has got different in terms of facing climate change effects and seasonal disasters which lead to huge migration and shifting of professions resulted a vicious cycle of poverty. The Haor community belongs their own culture and have own way to maintain their livelihood with huge backwardness which mislead them with prejudice, ignorance, illiteracy, dowry, early marriage,

and depriving from basic rights. All these disasters cause homelessness, loss of agricultural lands, livestock and assets of the affected people. Side by side, water-bond diseases spread out which effect the people especially, the women and children. All these disasters are the regular phenomenon for the Haor community which causes huge vulnerabilities that lead to poverty. Geographically, the area is surrounded by water in rainy season and isolated from the main land and deprived from the process of development. The situation was worse before 28 years. Under these circumstances, RAC-Bangladesh was born in March 1992 to stand by the side of the vulnerable community and to bring about specific changes in the lives and livelihood of the Haor community. RAC-Bangladesh came across a challenging period of 28 years of its journey of fighting against the disasters with special emphasis to reduce the vulnerabilities of the Haor community. Since 1992, RAC-Bangladesh has been working in different areas of development to bring about sustainable socio-economic changes in the lives and livelihood of the poor and marginalized Haor community. It has emerged based on the needs of the disaster-affected poor community. The gradual development of RAC-Bangladesh happened based on the changing needs of the community ensuring community participation and effective implementation of community-centered programs at the grassroots level. At present, RAC-Bangladesh programs have been expanded its geographical coverage in other Haor areas.

Vision

RAC-Bangladesh want to establish a Poverty free and Climate Resilience Society

Mission Statement

RAC-Bangladesh works to Enhancing the process of socio-economic development through empowering the people and building a Climate-resilience Community” where people live in dignity and social security.

Core Principles

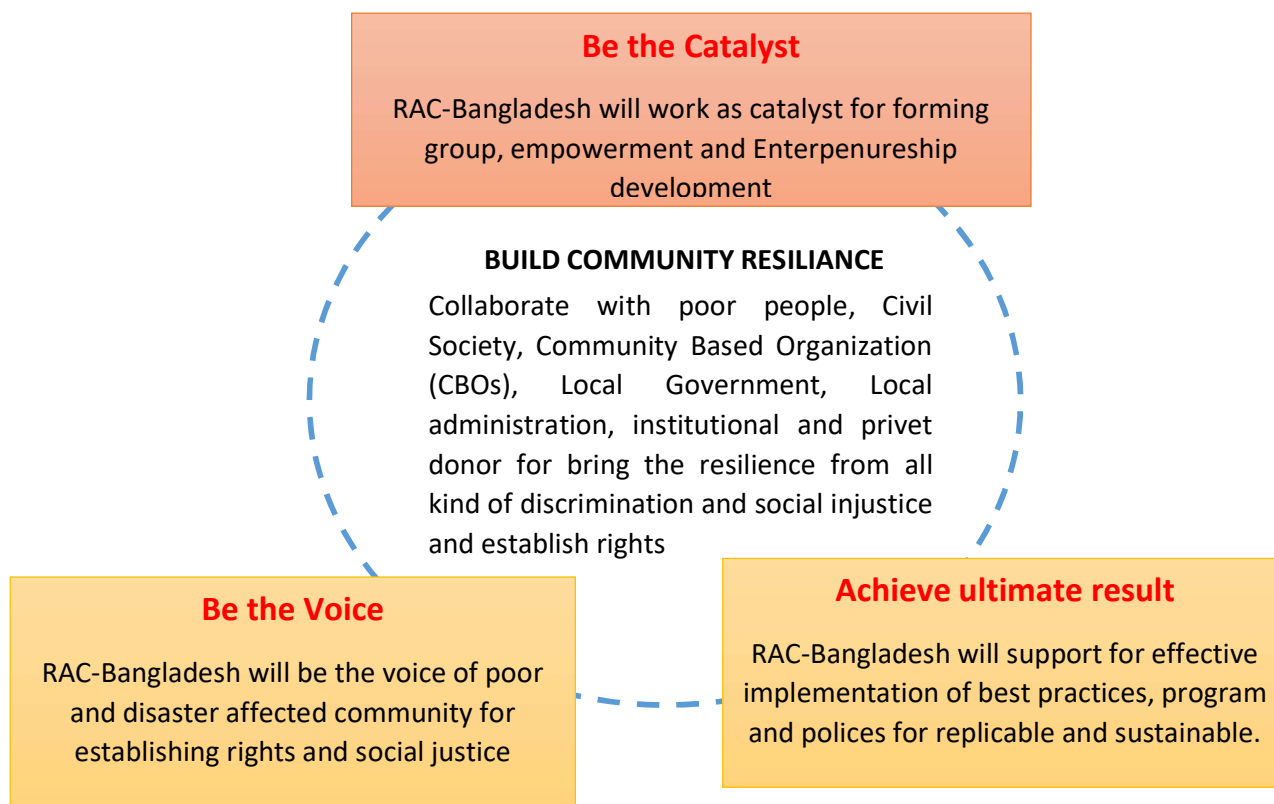
- Practice Transparency & Accountability at all level
- Integrated development
- Ensure qualitative
- People’s Participation
- Respectful to poor men and women
- Inclusion
- Nationalism, social values and trustworthiness in culture

Our well-being objectives

- Increasing households capacity for reducing food insecurity and poverty for livelihood and economic development
- Empowering the women for reducing Gender discrimination and bring Gender equality

- Protecting women and children, specially girls from any kind of violence and reducing Gender Based Violence (GBV)
- Improve health and nutritional status of Mother and Child, improve WASH facilities including hygiene promotion.
- Improve quality Education in formal and non-formal education institute.
- Supporting the most vulnerable families who are affected by disaster
- Establishing a climate resilience environment in the community for adopting the climate effects
- Sensitizing the high way drivers for safe driving and safe road for reducing the road accident
- Increasing organizational capacity and development and improve Governance system

OUR THEORY OF CHANGE



Our Strategic Approaches

RAC-Bangladesh starting the initial work from remote Haor, the organization is a Haor-based development organization that works with the disadvantaged community of haor basin areas of Haorbasin River. RAC-Bangladesh implements its activities in two dimensions. The first one is focusing the climate Changes and livelihood development of the haor community and the

second one is focusing the Humanitarian response and Disaster Risk Reduction (DRR). Based on the community needs and organizational capacity, RAC-Bangladesh developed eight strategic approaches for effective implementation of the program and achieving the organizational goal. RAC-Bangladesh consider these strategies as guideline for implementing program activities and indicators to tracking the program achievement. At the end of the project duration, RAC-Bangladesh calculates all its program achievements based on these strategic approaches. Investing all the efforts, RAC-Bangladesh achieved considerable amount of results from the inception up to now which are addressing the strategic approaches directly and indirectly.

Strategic Approach-1

Develop disaster resilience community combating with Disaster Risk Reduction (DRR) and Calamite Changes Adaptation (CCA): RAC-Bangladesh works for the distressed and vulnerable community of the haor Basin. Sufferings from disasters related problems are the common phenomenon of the haor community. So all the development program are designed focusing the disaster related issues as a crosscutting in program. Effective implementation of program activities and efficient efforts of development professionals of RAC-Bangladesh brought tremendous changes the haor community during last 28 years.

Strategic Approach-2

Increasing quality education through formal and non-formal education:RAC-Bangladesh works in remote haor area where education is very difficult for the community, quality education is so far. A few schools are exist in the haor areas without having education quality and conducive learning environment. Considering the situation, RAC-Bangladesh started implementation of formal and non-formal education aiming to ensure education quality, addressing the Education in Emergency (EiE) and education safe from disaster. Access to quality education program opened the windows for the distressed and vulnerable children through establishing formal and non-formal education centers in the remotest areas.

Strategic Approach-3

Ensuring the Maternal and Child health and Nutrition (MCHN) services and Sexual and Reproductive Health Services (SRHS): Disadvantaged group of people in the haor basin areas have got access to information and services that enhanced health and nutritional status. RAC-Bangladesh covered total life cycle of the targeted people for providing health services both clinical and non-clinical support of common diseases and information, measuring the nutritional status of the children and counseling the mothers for improving the nutritional status with proving micronutrient and counseling on Sexual and Reproductive Health Services (SRHS). If need any specialized services, RAC-Bangladesh refers to Upazila Health Complex (UHC) through referral linkage.

Strategic Approach-4

Develop self-reliant community through Enterpenureship development, Income Generation Activities (IGA) and employment creation: with a view to bringing about sustainable changes in the areas of poverty alleviation and women empowerment of the Haor

basin river-basin community. RAC-Bangladesh started implementing the Micro Financing Program from 1996, under the strategy a good number of development activities have been undertaken to ensure self-employment and income generation of the haor households through group development and individual entrepreneur in different sector- Agriculture, Poultry & Livestock, Weaving, Small Factories, Cooperative Business, and Small business that created employment and upgrade the level of income.

Strategic Approach-5

Reduce Social discrimination through capacity building, leadership development and creating employment opportunity of women: Social discrimination is a common phenomenon in the Haor community that mislead the community to back dimensions. Discrimination between women and men are highly visible and badly affected the process of development initiative that hampered the women empowerment. To improve the relationship and to minimize the discrimination issues between women and men. RAC-Bangladesh initiated development activities related to awareness building and generating income through creating employment opportunity for women to address the issues.

Strategic Approach-6

Establish Effective system of participating Good Governance at Community and All Levels of the Organization: In order to workable situation and enabling environment within the organizational system and in community level in terms of planning, implementation, decision making and financial transaction. RAC-Bangladesh initiate to develop sector-wise policies & procedures, manual and strategies, and different forum and committee. These policy guidelines and forums helped RAC-Bangladesh to ensure transparency and accountability from office to the community level that reflected in active participation of the community people at all level of project designing, budgeting, and project implementation and monitoring. Conducive working environment has been created within the organization that ensured transparency and accountability at organizational level and within the community.

Strategic Approach-7

Mobilization of Resources, Developing people-oriented opinion through social Mobilization, Policy advocacy and networking: A group of social workforce – Group leaders, Local Service Providers, Community Health Volunteers (CHV), Change Maker, Community Volunteers, resource farmers, and local resource persons have been developed that enhanced resources mobilization and strengthened linkage with financial sources and others services providers. RAC-Bangladesh gives importance the voice of community that supported to raise the voice and initiate advocacy and policy advocacy.

Strategic Approach-8

Develop Self-reliant Community through Organizing Grassroots' Organizations and developing institutional Capacity of the Organization: The program participants are organized into different small and large groups and initiated to bring about visible changes in the community through developing Community based Organization (CBOs), Branch Management Committee (BMC) and Core Committee.

Our Priorities to work

- **Institutional Development and Governance:** Initially, the RAC-Bangladesh forms primary groups at village level. The groups gradually become village group and ultimately turn into Community Based Organization (CBO). RAC-Bangladesh provided support to the CBOs for implementing the community based development initiatives, disaster response and linkage with GO-NGOs and also developing capacity for take part in local level decision making process. 25CBOs are under process of taking registration from Department of Cooperative Society. A branch management committee formed at Branch level with the representatives from all of groups of the Branch. Central level federation formed at RAC-Bangladesh organization level and they nominate their representatives for General committee of RAC-Bangladesh. One of them represent in Executive committee. Ownership of primary group has been given through this process.
- **Life skill and Entrepreneurship Development:** As part of employment creation of youth RAC-Bangladesh provide technical and vocational training to the youth for creating employment and entrepreneurship, during the reporting period RAC-Bangladesh provides life skill and vocational training to 210 young and also developed entrepreneurs as individual and group-wise providing capitals, technical and materials support based on their interest, choice and local market demand. Simultaneously, RAC-Bangladesh developed with a view to market management developed linkage different producers with buyers, wholesalers, traders, money lenders, retailers. As a result developed value chain and market linkage in remotest haor area and entrepreneurs and producers are getting fair price.
- **Micro-Financing and Income Generating Program:** RAC-Bangladesh has been implementing micro-financing and Income Generating Program (IGP) in Kishoreganj with a view to poverty alleviation and food security and livelihood through financial capacity development of family, employment creation and income generating activities (IGA). It is important and long term program of RAC-Bangladesh where organized project participants into groups, created saving fund, provided different training on IGA and loan for starting various income generating activities. RAC-Bangladesh provide different category of financial support to the Poor, Moderate poor and medium entrepreneurs as per criteria and need. Awareness raising, health support and Social development initiatives are taken by RAC-Bangladesh staffs in primary groups.
- **Women Empowerment and Gender Based Violence (GBV):** Women empowerment is one of our major strategic issues. In our working area women are still remaining backward position comparing with others. Considering this, organization has given importance to women empowerment both at organization and community level where women empowerment considered as cross-cutting issue in developing policy guidelines. RAC-Bangladesh considers women as primary stakeholders and given priority women ownership during input distribution, given condition to be enrollment as primary stakeholder they must have to play important role for stopping violence against women. As a part of this, has been accelerated the process of women empowerment and their leadership through

their mental and economic development, assisted to resource mobilization, ensuring their liberty in opinion and access to decision making process.

- **Formal and Non-formal Education:** One of the mandates and priority areas of the Organization is to ensure quality Education and increasing Literacy rate in working areas. To ensure quality education for children of poor families specially, in Haor areas, RAC-Bangladesh introduced both Formal, Non-formal Primary and Secondary education. During reporting period, organization has provided both reading and writing materials, activated School Management Committees (SMC), formed Teachers-Parents Forums (TPF) and provided assistance to infrastructure development in order to continue education during and after disaster especially in Haor areas.
- **Child rights and protection:** RAC-Bangladeshis formulating a realistic and achievable child protection policy, focusing on the basics of reducing child poverty, reducing child mortality, improving health, ensuring education, stopping child abuse, stopping child marriages, reducing child labor, and preventing child trafficking. Which every employee, beneficiary, stakeholder associated with the organization will comply with the utmost care and contribute to the protection of the rights of children. The agency shall not employ or engage in any work under the age of 18 years and shall ensure the education of all working children under the age of 18 years in the work area and shall not engage in any form of abuse, sexual harassment, insults, unprofessional conduct on children. If any employee, volunteer, beneficiary or any stakeholder working in the organization is involved in any criminal activity not covered in the policy, then the rules described in the policy will be applicable to him. Above all, everyone must work together to establish children's rights. The child will be given a separate positive look at the main family. Through awareness, prevention, reporting and response activities, human rights organizations will ensure the rights of children and the protection of children. Increase the awareness of all staff and others about child abuse and its risks through the best and maximum use of this policy, reduce the risk of child abuse through the awareness and morality of staff and others, clear ideas and actions to be taken by staff and others when child safety issues are raised. Assist the child in case of concern and ensure safety.
- **Health and Nutrition:** The overall health and nutrition status are very poor in Haor and river basin areas. Organization has been implementing health and nutrition activities for Haor dwellers considering their minimum access to health services. Family is considered as unit for providing all kinds of health services in a holistic approach. Nutrition status is also very poor in Haor areas. Children, elderly people, pregnant mother and lactating mother are more sufferers from malnutrition. In order to improve overall nutrition status at Haor areas. RAC-Bangladesh also work on improvement of Water and Sanitation facilities and promotion of Hygiene practices at community and institutional level.
- **Disaster Risk Reduction (DRR) and Climate Resilience:** As the Organization works with the community in disaster prone areas and disaster management issues have been mainstreaming with other projects, so organization has been implementing its overall activities focusing disaster preparedness and disaster risk reduction. The organization has been implementing climate change adaptation and disaster risk reduction projects with extra

attention since last decade. In designing project-wise plan and its implementation, area specific potential disasters have been considered and Organization-based workable 'Disaster Contingency Plan (DCP)' has been developed. An emergency savings/stock has been developed by collecting funds from different sources for smooth implementation the contingency plan. In the period of disasters, organization plays pioneer roles in emergency response with its skilled manpower in our working areas. At the time of national disasters, RAC-Bangladesh provided emergency disaster support with its skilled human resources based on demand from other national and international organizations and worked with disaster affected people.

- **Water, Sanitation and Hygiene (WASH):** One of the priority area of the organization to improve the Water, Sanitation and Hygiene facilities in Haor areas. There are poor condition of water, sanitation and hygiene in the haor areas, Community have limited access to water and sanitation facilities and hygiene practice is very low. RAC-Bangladesh provided support to the haor community to improve water and sanitation facilities through construction new tub-well and latrine at household and community level and raising awareness for hygiene practice. RAC-Bangladesh also support to school level for improving WASH facilities.
- **Humanitarian response and Recovery:** RAC-Bangladeshone of the Humanitarian mandate organization. Humanitarian response programs to its selected working areas is always known as high risk and high valuable areas. Based on learning from response programs we incorporated in DCP after each and every response program. We got some issues for improving our Humanitarian program. We also gained a lot of ideas/knowledge by participating in different training /workshop about the National and international level Humanitarian architecture. Based on the experience and knowledge we update DCP every year. We hope that we will provide better and improved Humanitarian response Programs delivery compare to previous ones. RAC-Bangladesh has developed this DCP with a view, through this planning activities will move around for the betterment of those community people and obviously the poor and vulnerable HHs that have kept as its center focus point.

We are working for

- **Hardcore poor family:** The families those who have no specific income earners and have to take assistance from others for maintaining family, have no productive assets like own agricultural land or cattle. Poor women headed family, chronic sick, person with disability, helpless elderly people, more family members but few income earners will be considered as hardcore poor families.
- **Poor day labor family:** The families whose main source of income is labor selling will be considered as poor day labor families. The families who have to earn by labor selling most of the time of the year like agriculture labor, rickshaw pullers, small traders (who lead the business by themselves without hiring labor) and poor fishermen (who are involved in fishing themselves).

- **Ethnic community and underprivileged people:** Aboriginal and religious minorities (Hindus, Buddhist, Christian), lower cast (cobble, Berber, washer man etc).
- **Specialized skill manpower and marginalized families:** Specialized skills persons who live in our working area, small and medium size weaving factories, sharecropper, marginal farmers, small and medium traders, garments workers, support staff of government and non-government organization who maintain their families selling labor sometimes and who have no surplus for deposit, will be under specialized skills manpower and marginalized families.
- **Youth and Adolescent:** Skill development of the youth through Technical and vocational training for employment creation and youth entrepreneurship development
- **Small and medium entrepreneurs and special service providers:** Small entrepreneurs, producer groups, businessmen who are involved in market management, special service providers and institutions will meet these criteria.
- **Representatives of local Government and Local Institutions:** Local Government institutions (representatives of UPs, Upazilas and municipalities), School (selected Primary Schools) and various members of social institutions in working area will address the stated criteria. CBO, Civil society, Village Development Committee, alliance for end domestic violence
- **Highway Drivers:** Sensitizing the drivers for safe driving and Improve the awareness of mass people for safely crossing the road
- **Disaster and Climate affected Community:** Every year the haor dwellers are experienced natural disaster-Flood, river erosion, cold wave and drought. The natural disaster are extreme due to climate effect. The community loses their livelihood option, resulting the people are migrated, social discrimination and Gender-based violence (GBV) are very serious negative impact for the community.

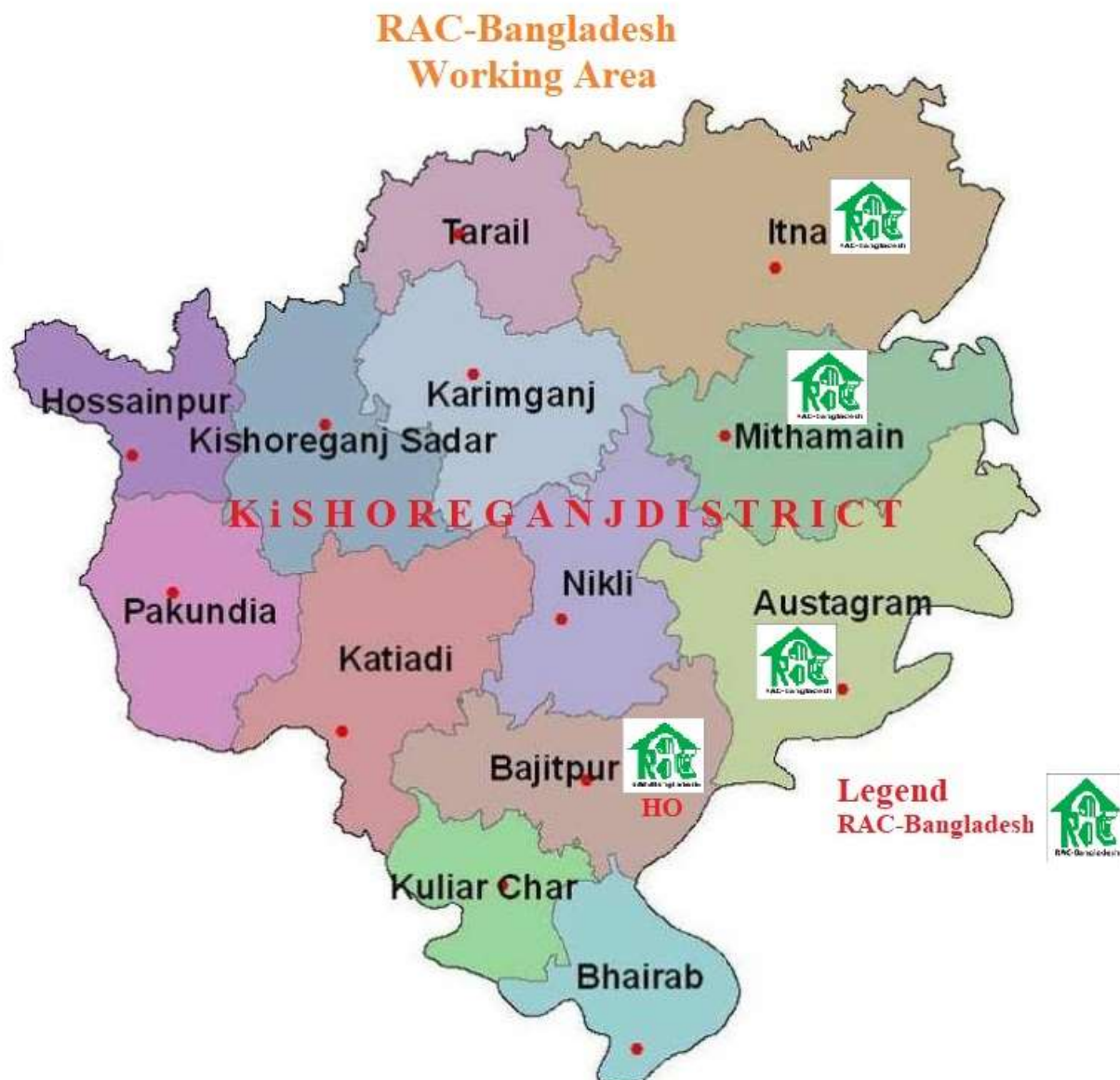
We are working together



Working with Collaboration and Coordination

- Members of Union Parishad, Upazila Parishad and Municipalities.
- Local Upazila and district administration.
- Members of development Agencies.
- Members of Donor Agencies.
- Humanitarian Clusters
- Members of Network and Forums.
- Members of Executive and General Committee.
- Representatives of Civil Society and Community people.

Our working area



Working with Collaboration and Coordination

- Members of Union Parishad, Upazila Parishad and Municipalities.
- Local Upazila and district administration.
- Members of development Agencies.
- Members of Donor Agencies.
- Humanitarian Clusters
- Members of Network and Forums.
- Members of Executive and General Committee.
- Representatives of Civil Society and Community people.

Our Running Programs

Sl.no	Name of program/Activity	Name of donors/ Partners	Remark
01	Non-Formal Education Program	Ministry of Primary and Mass Education	Ongoing
02	Savings mobilization & Micro-Credit Program	Own fund & Bank Support	Ongoing
03	Roadside Plantation and Nursery	Bangladesh Government	Ongoing
04	Grihayan Thabil Project	Bangladesh Bank	Ongoing
05	Vulnerable Group Development (VGD)	Ministry of Women affairs	Ongoing
06	Maternity Program	Ministry of Women affairs	Ongoing
07	Mother & Child Health Service	Ministry of Women affairs	Ongoing
08	Training Program	Won Fund Demand based by another donors	Ongoing

Program Details

Considering the community needs and gaps, future challenges of the development, the national and global contexts, institutional shaping of RAC-Bangladesh and the issues of sustainable development of the grassroots, RAC-Bangladesh initiated to design its roles to implementing the development activities. The RAC-Bangladesh implements all its development activities addressing the possible components of “Sustainable Development Goals-SDGs” with special emphasis of socio-economic development of Haor communities and Climate issues. The development program have been designing and applying as integrated development approaches for sustainable development and intent to bring sustainable changes in the life and livelihood of the haor community and support them to come out from all kinds of vulnerabilities, discriminations and poverty through this process. The program details are furnished below:

Economic and Social development

RAC-Bangladesh is implementing **Grihayan project** from 2009 funded by Bangladesh Bank for building new house for the poor family. Total 170 house constructed in the community.

RAC-Bangladesh implemented **Vulnerable Group Development (VGD)** program from January 2012 to December 2022, **Maternity and Mother & Child program** from July 2014 to 2024 funded by Directorate of Women affairs of Bangladesh for making positive change in livelihood of Ultra poor



women with attention to protect further deterioration of living condition, increasing food consumption and income generation activities and promote healthy behavior and women empowerment. Total 8134 ultra-poor families covered through the program.

Integrated Food Security Program for Haor People (IFSPHP) implemented from September 2002

to June 2004 funded by CARE-Bangladesh for reducing the Vulnerability of targeted people through protecting assets from natural calamities, ensure better practices regarding sanitation, health and hygienic behavior and nutrition, initiate community participation in managing development activities, improve food security among food in secured population and increase income and employment opportunity. Total 3173 households (16,014 people) covered through the program.



Education

To ensure quality education rural children and creating enable learning environment RAC-Bangladesh is implementing **Education Support Program (ESP)** from 1997 funded by BRAC. Total 2400 students are getting support from program. RAC-Bangladesh implemented **Reaching -out -of School children (ROSC) program** from 2006 to 2010 funded by Bangladesh Government for ensuring quality education through building capacity of school teachers. Total 64 covered through the program.



the

Non Formal Education Program from January 2020 to December 2023 funded by BNFE (Bureau of Non-Formal Education) Ministry of Primary And Mass Education for ensuring quality education through building capacity of school teachers. Total 2110 learner ongoing the program.

Health, Nutrition and WASH

RAC-Bangladesh is implementing program of **Pure drinking water supply and sanitation (WAT-SAN)** program from 1996 funded by NGO Forum for Public Health. The activities are promotional meetings on water, sanitation and hygiene in collaboration with public health department. Total 45,500 latrine and 471 new tub-well installed in the community.

RAC-Bangladesh is implementing **Promotion of Water Supply, Sanitation and Hygiene in Hard-to-Reach Areas of Rural Bangladesh (PWASH)** program from November 2011 funded by NGO Forum for Public Health To enhance the capacity of civil society, private and public sector in the areas of environment and natural resource management and promote pathways to green economy for ensuring sustainable development.

RAC-Bangladesh implemented **Advancing Sustainable Environmental Health (ASEH)** Project from April 2004 to March 2009 funded by NGO Forum for Public Health and Water Aid-Bangladesh for promoting the personal hygiene practice among community people and create agitation among the intervention areas on safe water and sanitation for ensuring 100% Sanitation in the working areas. Total 111 tub-well and 36428 latrine installed in the community through the project.

Rights and Governance

Ensuring the development of good governance through transparency and accountability and increasing the awareness of civil rights and the implementation of initiatives to be taken, RAC-Bangladesh implemented **Voter Education & Election Observation program** from April 2004 to March 2009 funded by Democracy-watch.

To eliminate all forms of abuse exploitation and discrimination those affecting children's and women's life from the society they are living, RAC-Bangladesh implemented **Child and Woman Rights Advocacy (CWRA)** Program from July 2012 to June 2013 funded by UCEP Bangladesh

Natural Resources and Agriculture development

Roadside tree plantation is implementing from 2001 funded by Bangladesh Government. To contribute towards the maintenance of the ecological equilibrium the roadside plantation which promotes the 11 KM areas of Bajitpur can be optimized to increase both land productivity and beneficiaries income. The Department of forestry is providing technical support. Total 300 households are involved as caretaker for roadside plantation.

RAC-Bangladesh implemented **LIFE-NOPEST Phase II Project** from September 2002 to June 2004 funded by CARE-Bangladesh for change the traditional attitudes of women & men about their stereo type roles in the family, work-place through gender sensitivity, enhance managerial and professional skills of man and women for their better livelihood, improve the food security of food insecure population and increase the sustainable agricultural productivity of 2400 food insecure farming families.

Humanitarian Response Management

RAC-Bangladesh is implementing **ELNHA** (Empowering Local and National Humanitarian Actors) Project, the project started from January 2017 and will be closed December 2021 funded by OXFAM and POPI. The project aim to Capable the Local and National Humanitarian Actors (LNHA) in Bangladesh play a leading role in humanitarian work, putting the interest of women, men and children affected by disaster at the center.

Emergency post flood water and sanitation rehab program is implementing from March 2005 funded by NGO Forum for Public Health for promoting hygiene and management of WASH facilities during emergency.

Micro-Financing

RAC-Bangladesh is implementing Income Generating (IGA) Program since 1996 using won fund for Savings mobilization and Credit program for economic development of poor families. 146 female groups and 4 male groups are formed where 3,300 poor female and 220 male are members of those groups. Total BDT 11, 17, 35,000 has been credited to the poor families for increasing income capacity for livelihood.



Financial Management System

A smooth functional system has been developed by introducing a set of controlling mechanism and keeping the principle of Zero tolerance for effective financial management within the organization. The mechanism helps to protect the fraud and corruption and maintains the process of cost effectiveness. RAC-Bangladesh follows the principles of Bangladesh Financial Management Standard and shows high level of commitment to maintain the transparency and accountability in the total process of financial transaction. The financial information system includes a package of set guidelines on financial transactions including finance principles and effective resources management which is the basis of all financial transaction. The process of financial management in every steps is clearly mentioned in RAC-Bangladesh financial policy. Review of financial guidelines is continues process for updating the financial system for effective uses of resources. According to Delegation of Authority haort, at least three persons are assigned to put signature in every single payment.

Financial Controlling Mechanism

A Unique 'Financial Information System (FIS)' has been developed that support RAC-Bangladesh management through providing finance and account related information from fields in a regular basis which helps taking management decisions in financial transaction. The Internal Audit Team provide periodical audit support to all the projects after every four months in a regular basis. To maintain transparency and accountability in financial transactions, 'External Audit Firm' is nominated by the respective donor and RAC-Bangladesh executive committee once a year. The members of management team make frequent visits to the project areas for supervision and monitoring which supports maintaining fair transactions and support to reviewing the financial transactions and to prepare financial reports for analyzing by monthly budget and expenditure plan.

The following steps and principles which are practiced in regular basis to maintain each and every transaction that led RAC-Bangladesh effective utilization of total financial resources.

Basic Accounting System:

The 'Books of Accounts' of the organization maintains on accrual basis. The organization also follows the guideline and instructions of the donor agencies with regard to record keeping in accordance with the 'Terms of the agreement'. RAC-Bangladesh maintains separate set of 'Books of Accounts' for recoding all financial transactions or operations exclusively incurring within the organization. RAC-Bangladesh follows the principle of 'Double Entry' system on 'Accrual Basis'.

At the end of each financial year, the entire financial operations and the final accounts of RAC-Bangladesh integrated with the relevant program/Project accounts. cc

Joint Signature System

To avoid the risks and fraud in financial trisections at every steps, RAC-Bangladesh maintains separate accounts for each Projects/Programs and maintain the provision of 'Joint Signature Transection' policy. Three persons are assigned to put joint signature on all payments.

Delegation of Authority (DoA)

RAC-Bangladesh developed a 'Delegation of Authority (DoA)' chart and follows the chart strictly in every steps of all kinds of transactions for making the transactions easy and defaults. This mechanism helps to save time and minimizes the cost of transactions.

Value for Money

RAC-Bangladesh follow the principle of value for money for maintaining cost effectiveness, economy and quality. Cost effectiveness gets high priority as and when transections are made. This principle support to reduce the excess costs and increase the efficacy to maximum utilization of fund for projects activities.

Donor Compliance

Donor compliances are always responded with due honor that support to avoid the gaps between the two parties and strengthen relationship with the donor.

Government Compliance

RAC-Bangladesh strictly maintains the Governments compliances-NBR rules and regulations, Micro Credit Regulatory Authority (MRA) rules 2010 and NGO Affairs Bureau (NGOB) compliance of Government rules for foreign fund management.

Transparency and Accountability

As per the principle of financial policy, RAC-Bangladesh follows the process of transparency and accountability in every steps of transactions. The program participants get the opportunity to be involved in project activities, budgeting and all kinds of directly paid project expenses.

Legal status of the Organization

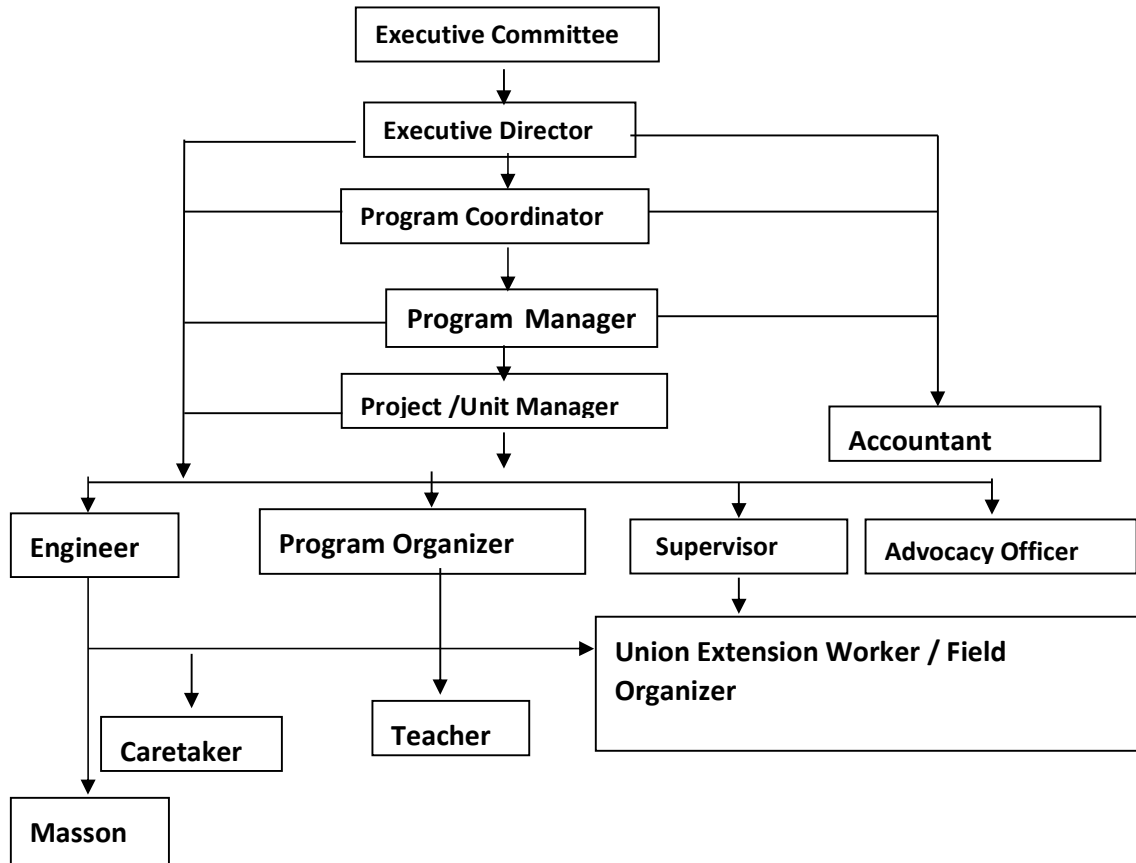
Department of Social Welfare
Registration No: Kishore 0232
Dated on 29 May 1995

NGO Affairs Bureau
Registration No:2489
Dated on 7 October 2009

Micro-Credit Regulatory Authority
(MRA)Registration No:00120
Dated on 30 January 2008

Organizational governance and structure of RAC-Bangladesh Organogram

RAC-Bangladesh has an Executive committee composed of 9 members comprising 7 male and 2 female. Executive committee is under the General committee composed of 24 members including 20 male and 4 female. The structure principally headed by Executive Director as followed:-



Financial Overview

HAFIZ AHMED & CO.
Chartered Accountants

Rural Advancement Committee for Bangladesh "RAC-Bangladesh"
Nandina, Bajitpur, Kishoreganj, Bangladesh.

Statement of Financial Position
AS AT 30TH JUNE, 2021

<u>Property & Assets</u>	<u>Note</u>	<u>Current Year</u> <u>30-06-2021</u>	<u>Previous Year</u> <u>30-06-2020</u>
Non-Current Assets			
Property, Plant and Equipment	6.00	12,598.00	14,364.00
Total Non-Current Assets		12,598.00	14,364.00
Current Assets			
Advance	7.00	90,000.00	90,000.00
Cash & Bank Balance	8.00	112,443.00	58,423.00
Total Current Assets		202,443.00	1,48,423.00
Total Property and Assets		215,041.00	1,62,787.00
Fund & Liabilities			
Capital Fund			
Cumulative Surplus	9.00	(79,712.00)	(1,31,966.00)
Total Capital Fund		(79,712.00)	(1,31,966.00)
Current Liabilities			
Loan Received Credit Program	-----	25,300.00	25,300.00
Security Money	-----	2,500.00	2,500.00
Provident Fund	-----	69,641.00	69,641.00
Staff Savings	-----	59,609.00	59,609.00
Loan Received from Executive Director	-----	1,37,703.00	1,37,703.00
Total Current Liabilities	-----	294,753.00	2,94,753.00
Total Liabilities & Capital Fund		215,041.00	1,62,787.00

Accountant
RAC-Bangladesh

Executive Director
RAC-Bangladesh

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



Md. Hafiz Ahmed, FCA
Principal
HAFIZ AHMED & CO.
CHARTERED ACCOUNTANTS

Conclusion

FY 2020-2021 was a very critical and coping year for RAC-Bangladesh. COVID-19 was a very challenging issues for all including RAC-Bangladesh All staff of RAC-Bangladesh, Executive Committee, Managing Board of RAC-BANGLADESH , Local government and local administration, Our donors and the soul of our program participants and community who supported us to managing and adopting the situation. RAC-Bangladesh provided grateful thanks to all and hope to continue the support for improving better support and stay with us to Fight for establishing a Climate-Resilience Community and free from all kinds of Discriminations and Poverty.

For More Information:

Md. Ebadur Rahman Badal

Executive Director

Rural Advancement Committee for Bangladesh (RAC-Bangladesh)

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