

Annual Report 2013-14



RISDA-Bangladesh

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ACRONYMS

AGM-Annual General Meeting
BCTC-Bangladesh Consortium of Tobacco Control
BMSP-Bangladesh Manobodhikar Samonnay Parishad
BNFE- Bureau of Non Formal Education
CAMPE-Campaign for Popular Education
CDC- Community Development Committee
CDF-Credit and Development Forum
CHW- Community Health Worker
CMC- Center Management Committee
CRP- Child Rights Protection
DAE - Department of Agriculture Extension
DMC- Disaster Management Committee
DSS-Department of Social Services
EC- Executive Committee
ED-Executive Director
FNB-Federation of NGOs in Bangladesh
GWA-Global Water Alliance
HYSAWA- Hygiene, Sanitation and Water Supply
IDCOL- Infrastructure Development Company Limited (IDCOL)
IT-Information Technology
MC- Micro-credit
MC- Multipurpose Center
MDG- Millennium Development Goal
MLG- Marginal Landless Group
MoLE- Ministry of Labour and Employment
MRA- Micro Credit Regulatory Authority
NFE- Non-Formal Education
NGO-Non Government Organization
RFS- Revolving Fund System
RISDA- Resource Integration and Social Development Association
SDT- Skill Development Training
SFG- Small Farmer Group
SIC- Slum Improvement Committee
SPFS- Special Program for Food Securities
ToR- Terms of Reference
VBO- Village Based Organization
VGD-Vulnerable Group Development
ZC- Zonal Coordinator

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Message from The Chairman

RISDA-Bangladesh has come a significant way since its birth in 1993. This Annual Report presents the achievements, significant improvements, expansions and development of RISDA- Bangladesh activities. It also manifests the challenges of experiential lesson learning of the year. The organization is supporting a large number of underprivileged people with our different programs and the number of beneficiaries has been increasing in recent years. The number of donors has also been increasing day by day.

I congratulate the management, volunteers, staff and particularly field staff who worked hard throughout the reporting period for achieving all the set targets. RISDA-Bangladesh has been supported by its development partners since inception. The advice, co-operation and guidance that have been provided by the partners have helped RISDA-Bangladesh achieve its present standard. On behalf of all at RISDA-Bangladesh, I thank our past and present Development Partners, for their appreciation of the programs and continuation of support to RISDA- Bangladesh.

I also thank the donors for their co-operation and support for the programs. Without their generous support, it is quite impossible to run the activities of RISDAA-Bangladesh. The organization is also taking initiatives to invest from the internal sources. In the recent years, the financial turn over is increased remarkably and the investment from own sources also increased.

I thank my colleagues in the General Committee and Executive Committee for their time, valuable advice and guidance. I also thank the management team and staff members of the organization for their tireless efforts to achieve the targets and stride for the organizational growth.

Shah Md. Sazzad Hossain
Chairman
RISDA- Bangladesh



FOREWORD

This report contains a brief analysis of those activities that was accomplished by RISDA-Bangladesh in the year 2013-14. Here we tried to provide an account of our achievements, challenges and learning and the stories of our successes. Liked previous years we worked hard with dedication and care to transform the lives of underprivileged people.

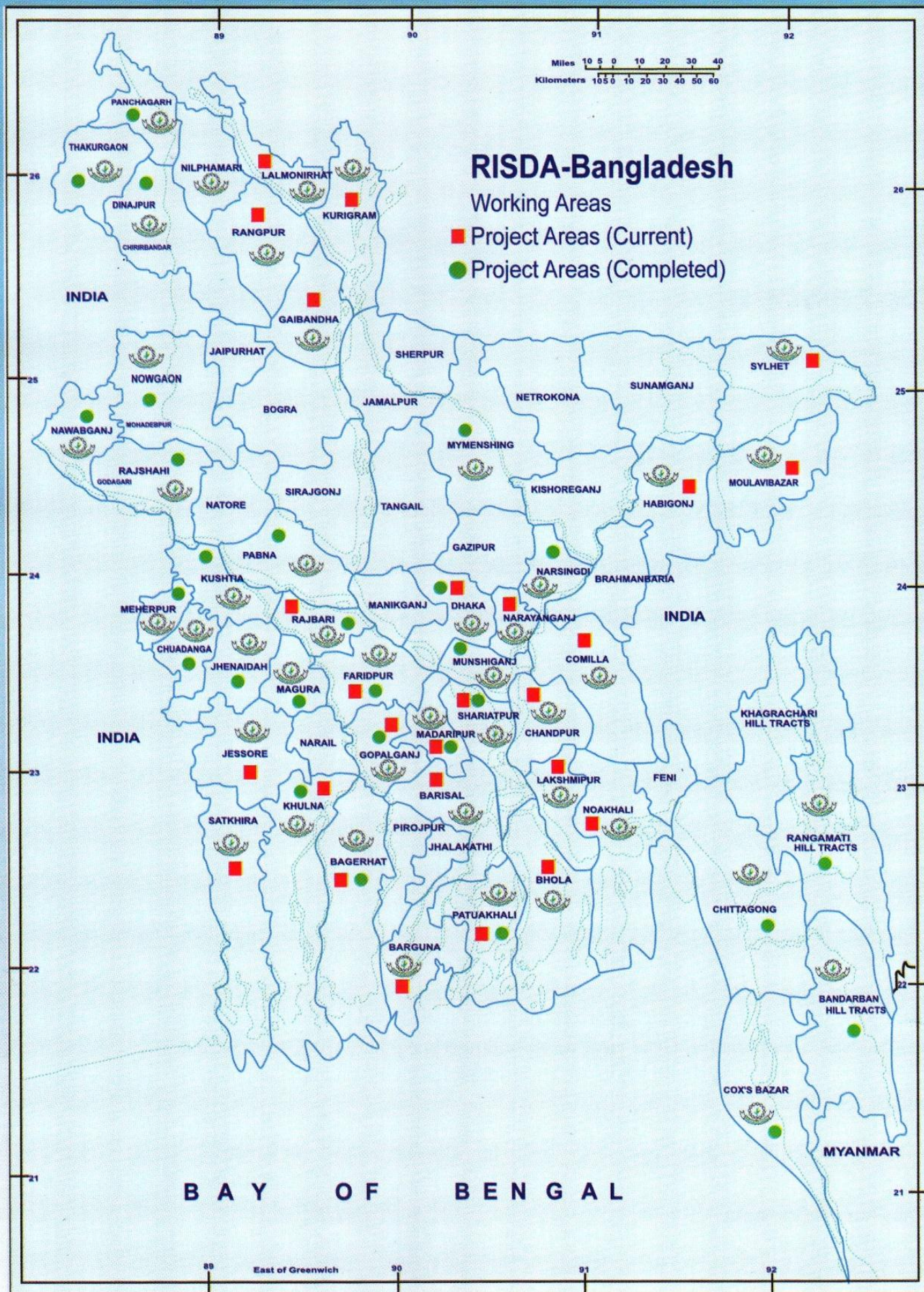
During this period RISDA-Bangladesh has further extended its efforts to reach the most vulnerable and deprived ones extending its geographical coverage. Keeping that in mind RISDA-Bangladesh designed its projects and extended its coverage to reach the most disadvantaged section of the society to ensure their access to basic rights and services. Extension of programs among vulnerable and impoverished families was the successful efforts to this end. In the year 2013-14, RISDA-Bangladesh has been recognized as a pioneer organization in Renewable Energy Sector.

In the year 2013-14 our program coverage and diversity was increased than those of previous years. The number of people coverage by the programs was increasing day by day. Our functional management team was reorganized to tackle the diversity and quality enhancement of the program. We had an assessment for organizational capacity with a set tool and developed a plan for capacity development of the organization. A strategic plan was made to set a direction for the organization, devising goals and objectives and identifying a range of strategies to pursue so that the organization might achieve its goals. It will be a general guide for the management of the organization according to the priorities and goals of stakeholders. Financial Management Manual, Human Resource and Administration Policy Manual were reviewed for coping the present situation of the organization. Gender Policy and Child Protection Policy were developed to support the cultural development of the organization.

During the year we have got much appreciation from our different stakeholders who made visit and intensively observe our program. These were the inspirations to our hard work. Here we thank our EC, all level staffs, sponsors and people with whom we are working for their continuous support. We hope this support will be continued.

Md. Hemayet Hossain

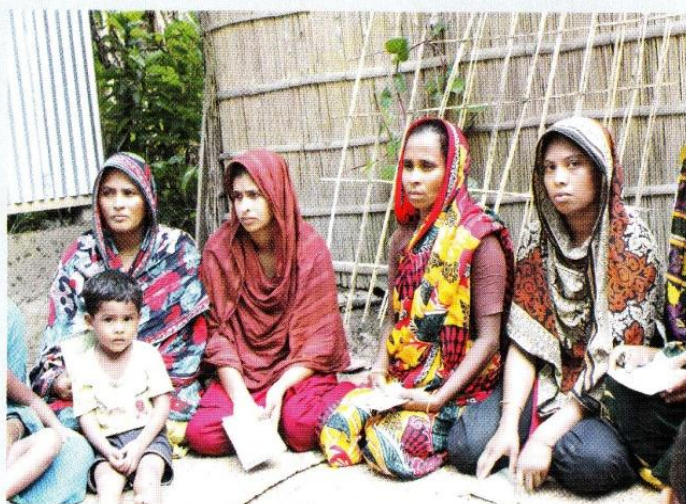
Executive Director
RISDA-Bangladesh



PART ONE: ORGANIZATIONAL PROFILE

1.1. Introduction

RISDA-Bangladesh (Resource Integration and Social Development Association in Bangladesh) is a national NGO, founded in 1993 with a mission to promote human rights and to devote for socio-economic development of the underprivileged, marginalized and hard-to-reach people. Since the inception, the organization has initiated and implemented various projects and programs successfully with the financial and technical support of different individuals, donors and government.



1.2. Legal Status

RISDA-Bangladesh is registered with Department of Social Services, Register of Joint Stock Companies and Firms and NGO Affairs Bureau of the Peoples Republic of Bangladesh. It has also got license from Micro Credit Regulatory Authority.

Sl.	Reg. Authority	Reg. Date	Reg. No.
I)	NGO Affairs Bureau	03/11/1996	1095
II)	Joint Stock Companies and Firms	27/12/2003	S-3506(295)/03
III)	Department of Social Sencies	02/05/1994	Dha-03096
IV)	Micro Credit Regulatory Authority	29/03/2012	00018-00267-00611

1.3. Vision of the Organization

RISDA-Bangladesh envisions a society where deprived and discriminated people are living with sustainable development in their life and livelihood and with respect and dignity.

1.4. Mission of the Organization

Mission of RISDA-Bangladesh is to work with deprived and discriminated people, stakeholders in the society and state party for collective action to establish rights and entitlement for their life and livelihood.



1.5. Values of the Organization

RISDA-Bangladesh is committed to values of mutual respect, equity, justice, transparency, accountability, integrity and impartiality.



1.6. Governance

As per organization constitution, 21 members of RISDA-Bangladesh General Committee hold the highest authority to approve annual plan and budget, annual report and audit report through Annual General Meeting (AGM). An Executive Committee (EC) comprising 7 members is elected by General Members for two years period. General Secretary works as the chief executive of the organization and designated as Executive Director.



1.7. Major Programs

RISDA-Bangladesh is a national NGO and works primarily with the underprivileged and marginalized people of 43 districts of Bangladesh. The work of RISDA-Bangladesh over the last few years thus can be classified in three broad areas.

a) Social Development Program

All programs and functions of RISDA-Bangladesh that aimed to empower the underprivileged and marginalized people are termed as Social Development Program. The program includes Early Childhood Care and Development, Non Formal Education, Nutrition, Water and Sanitation, Vulnerable Group Development (VGD), Food Security, Rehabilitation of Disabled people, Adaptation to Climate Change and Disaster Management. The organization implements the project as per project requirement.

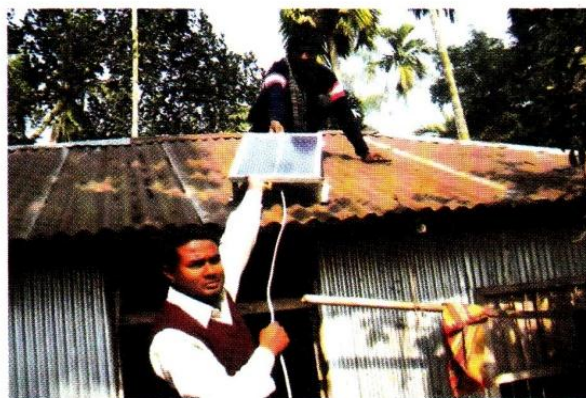
b) Economic Development Program

Economic Development Program of RISDA-Bangladesh aims to develop the capacity of the poor people for more earnings that supports the improvement of their living status. It includes Skill Development Training, Microfinance and Job Placement Support. Microfinance is a regular program with a license from Microcredit Regulatory Authority while others are implemented as projects demand.



c) Renewable Energy Program

Renewable Energy Program of RISDA-Bangladesh is a regular one. It includes installation of Solar Home System and construction of Bio-gas Plant at household level and within the targeted beneficiaries. The Program is supported by Infrastructure Development Company Ltd (IDCOL).



1.8. Area Coverage

Up to June 2014, RISDA-Bangladesh had a total number of 122 branch/ project offices with 463 staff and covers 200 upazillas of 21 districts of 6 divisions. The following table shows the district wise project/branch offices of RISDA-Bangladesh.

SL	Division	District	Branch/Project Office
1	Dhaka	Faridpur, Rajbari, Gopalganj, Madaripur, Sariatpur, Kishorganj, Maymansing	Fariadpur sadar, Alfadanga, Nagarkanda, Boalmari, Sadarpur, Goalanda, Muksedpur, Ramdia, Madaaripur sadar, Damurda, Sariatpur sadar, Chikandi, Kajirhat, Haturia, Bablatola, Kartikpur, Goriberchor, Balarhat, Takerhat, Kalirbajar, Kalkini, Sahebrampur, Vanga, Kishorganj sadar, Pakundia, Kothiadi, Nandail, Atharobari, Tarail, Ponditsarbajar, Gournodi, Krisnopur
2	Barisal	Potuakhali, Barguna	Potuakhali sadar, Bauphal, Kalisuri, Kasipur, Subidkhali, Kasepara, Golachipa, Dosmina, Dumki, Taltoli, Amkhola, Clozerbajar, Auliapur, Kalaraza, Patabunia, Gazipur, Amtoli, Porirkhal, Noli, Tarikata, Taltoli, Mohipur, Chapli, Bogi, Laupara
3	Khulna	Khulna, Satkhira	Dumuria, Chuknagar, Shamnagar, Baliadanga, Parulia, Nowabeki, Chuknagar, Dumuria, Amadi
4	Rangpur	Rangpur, Kurigram	Kaunia, Mithapukur, Bodorganj, Kurigram Sadar, Rajarhat, Fulbari, Rajibpur, Roumary, Nagarshwary, Burungamary, Ulipur, Chilmari, Pautana
5	Chittagang	Comilla, B.Barua, Chandpur, Noakhali, Laxmipur,	Companiganj, Darora, Ramchandrapur, Nabinagar, Kosba, Banjarampur, Sibpur, Chandpur, Faridganj, Sharasti, Changarchor, Motlab, Kochua, Borura, B-para, Sonaymuri, Monohorganj, Nangolkot, Daudkandi, Eliotgonj, Chandina, Nawabpur, Laxmipur, Daserhat, Torabganj, Haidarganj, Sonapur, Hazirhat, Choralakgender. Moju Chowdhury hat
6	Sylhet	Hobiganj, Moulovibajar, Sylhet,	Hobiganj, Robirbajar, Chunarughat, Borolekha, Daserbajar, Shahabajpur, Dokhkhinbag, Juri, Golapganj, Komolganj, Madhobpur, Paniumda, Srimongal
Total	6	21	122

1.9. Membership with Networks

RISDA-Bangladesh is members of the following networks and active with issue based advocacy and lobbying aligning with mission of the organizations..

Sl.	Name of the organization	Role	Purpose of the Organization
1.	Federation of NGOs in Bangladesh (FNB)	Member	Coordination networking, linkage maintained with donors and GOB
3.	Campaign for Popular Education (CAMPE)	Member	Promote Education for All
4.	Credit and Development Forum (CDF)	Member	Coordinating micro finance institutes of Bangladesh
5.	Bangladesh Manobodhikar Samonnay Parishad (BMSP)	Member	Human rights, social justice, election monitoring, networking
6.	Bangladesh Consortium Tobacco Control (BCTC)	Member	Health, environment and human rights
7.	Global Water Alliance (GWA)	Member	Various water related issues

1.10. Coordination, Monitoring and Reporting System

RISDA-Bangladesh has a structured coordination and monitoring system in place. Participatory monitoring and evaluation is a continuous action-reflection-action process to ensure efficient utilization of scarce resources and valuable time. Feedback from grassroots level is the core process to verify the progress and measure the changes.

RISDA- Bangladesh head office maintains a system for smooth coordination between head and project offices. Monthly/Quarterly/Half Yearly/Annual Activity and Financial Reports are prepared and submitted to the Executive Director for authorization who in turn submits the reports to EC meetings and AGM and concerned Government and donor agencies and as per their needs. External audit and evaluation reports are submitted to the above agencies as per timeframe. Midterm participatory evaluation is done to assess the results of different level.

1.11. Financial Management and Transparency

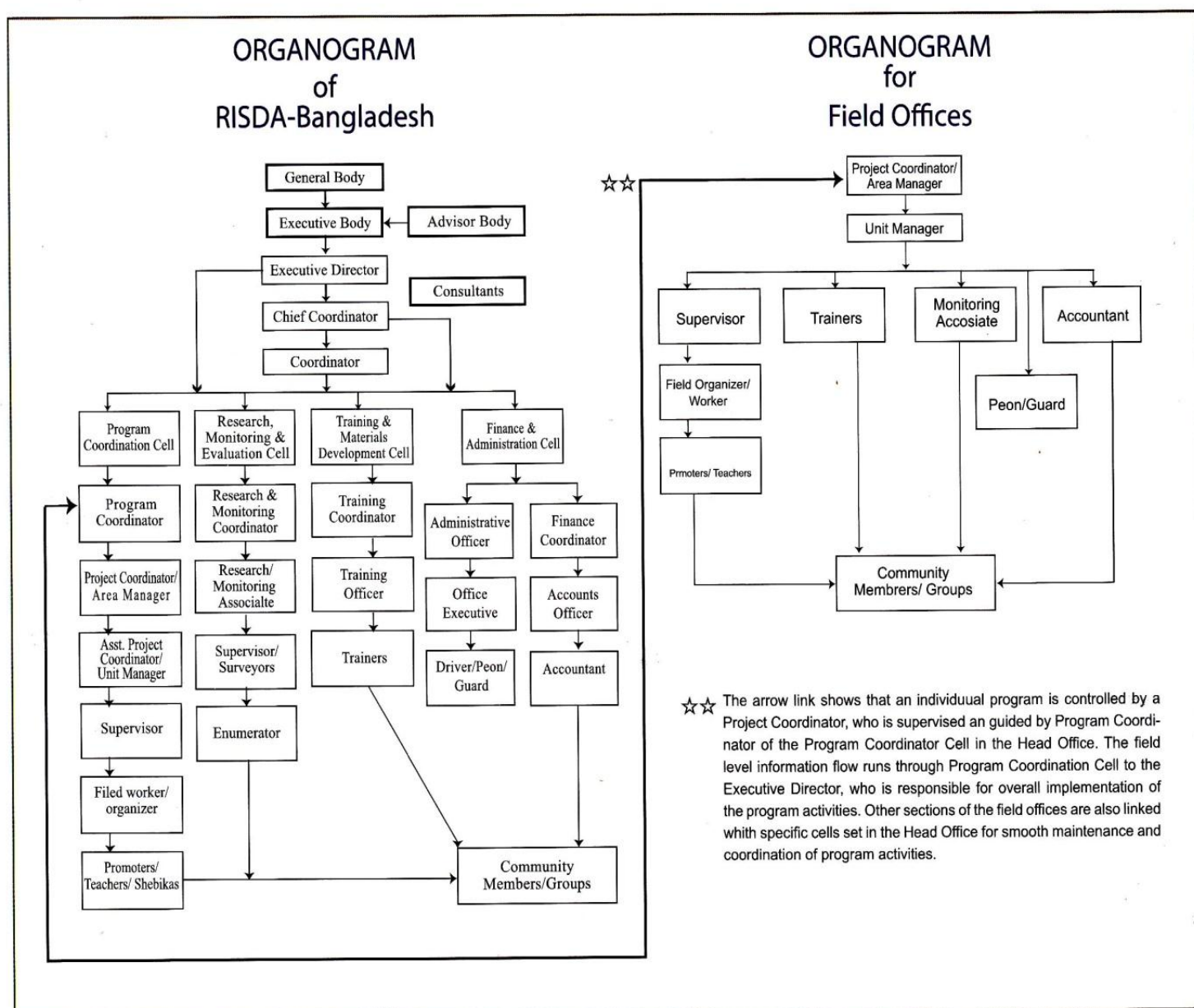
RISDA-Bangladesh has a financial manual with generally accepted accounting principles and procedures to maintain a proper and transparent financial management system. The finance department headed by a Finance Manager manages the financial affairs of the organization as per financial manual, government's instructions and donor's guidelines.

Project Officials are duly authorized to deal with financial affairs of their respective areas under proper supervision and budgetary control of the head office. Internal and external audits are conducted on regular intervals. Feedbacks are sent to the relevant sections for making improvements and taking necessary corrective measures.

1.12. Management Structure

The General body is the highest forum to recruit the Executive Committee (EC) and approve the activities of EC. The function of EC is the policy making body of RISDA-Bangladesh. The committee defines the vision and mission of RISDA-Bangladesh, and periodically reviews and updates the same. It provides the leadership and guidance to the work of the organization. Executive Director (ED), the functional/ administrative head of the organization, is responsible for overall management and administration of the organization.

It was supported by the units as program, finance, admin, audit & monitoring, communication, training and MIS. The units are responsible to Executive Director through their respective unit heads. The unit staffs are responsible to their unit head through their supervisors. The individual units maintain both horizontal and vertical relationship with each other for coordination and cooperation among them for smooth implementation of organizations plans and programs. RISDA-Bangladesh Core Management Team headed by Executive Director is comprised of all these units' heads and plays a vital role of coordination among all the functional units and project offices.



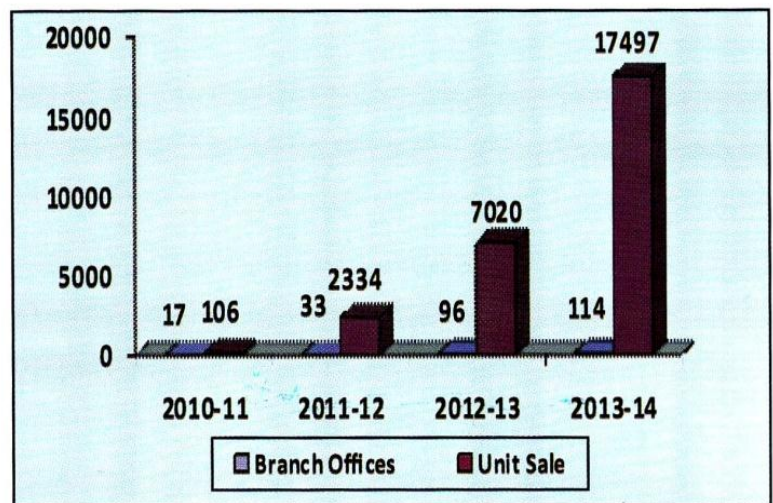
PART TWO: SIGNIFICANT ACCOMPLISHMENT IN 2012-13

2.1. Solar Home System Project

RISDA-Bangladesh has been implementing solar home system project since January 2011 with the technical and financial co-operation of Infrastructure Development Company Limited (IDCOL). The objective of the program is to promote renewable solar energy at household level electrification. In the non grid area, RISDA-Bangladesh installs solar home systems and recovers the cost in 36 installments. The clients are getting 5 years technical supports for the maintenance of the system.



During the year 2013-14, RISDA-Bangladesh installed 17497 solar home systems through 114 branch offices in comparison to 106 units through 17 branches in 2010-11, 2334 units through 33 branches in 2011-12 and 7020 units through 96 branches in 2012-13. It reveals that organization has tremendous growth in installation of solar home system. The graph shows the growth in different years.



Quarter wise achievement was 4673, 2724, 4098 and 6002 units which show that the achievement in 2nd quarter was decreased

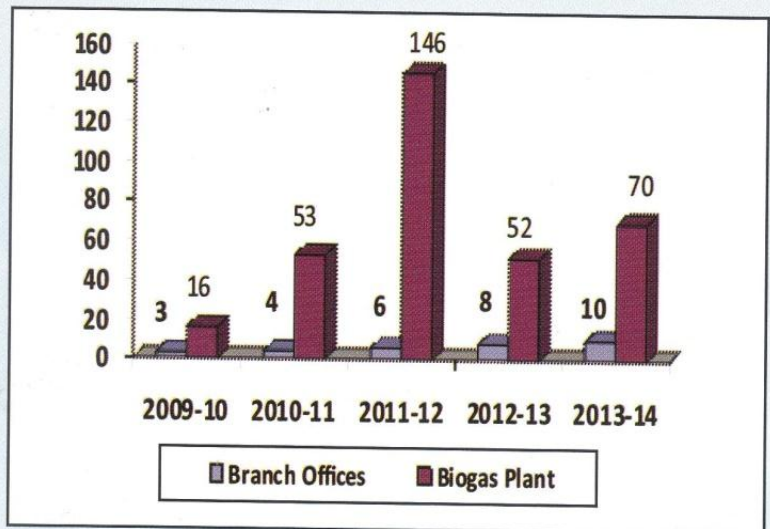
due to political unrest in the whole country. The organization has analyzed the situation and took step to recover the performance. Area wise distribution of system installation is mentioned in the following table.

Division	Nr. Of District	Nr. Of Branches	Nr. Of sales in 2013
Dhaka	7	32	3339
Chittagong	5	30	7753
Rangpur	3	13	2185
Sylhet	2	7	775
Khulna	2	9	395
Barisal	2	23	3050
Total	21	114	17497

Up to 30th June 2014, a total of 26957 families are using solar home system through RISDA-Bangladesh. It provides technical support for maintenance services to all the families

2.2. National Domestic Biogas and Manure Program

National Domestic Biogas and Manure Program have been implemented by RISDA-Bangladesh since January 2009. The program is also supported by Infrastructure Development Company Limited (IDCOL). Cow dung is used to generate gas for power supply in the household level. In this program, the organization has installed 19, 16, 53, 146 and 52 units through respectively in 2008-09, 2009-10, 2010-11, 2011-12 and 2012-13.

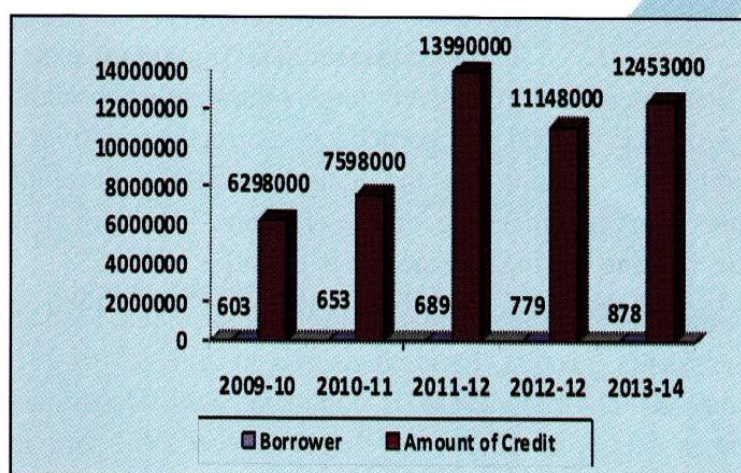
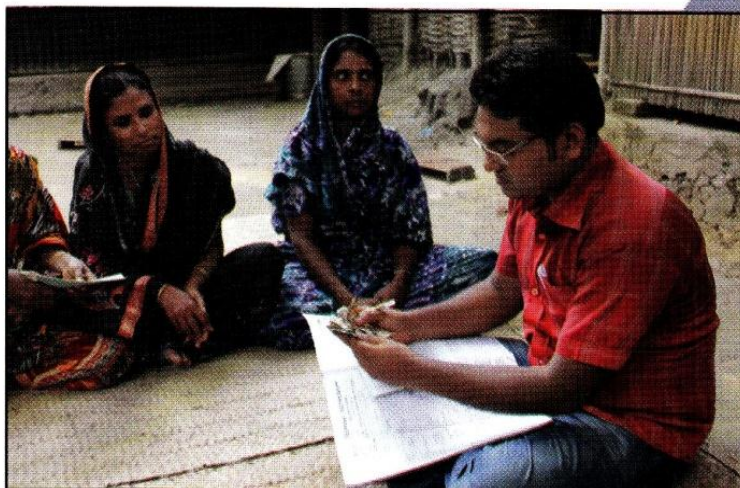


Up to 30th June, a total of 356 families are using bio gas plant through RISDA-Bangladesh. It provides technical support for maintenance services to all the families.



2.3. Microfinance for IGA

Microfinance for IGA program has been started in October 2003. Major interventions of the program are to group formation, savings accumulation and credit disbursement for income generating activities. But due to financial crisis and managerial inefficiency the program is almost closed by 2005. The program is revived through a project called Special Program for Food Securities (SPFS) in 2003. The organization got MRA license on 29/03/2012 and the number is 00018-00267-00611 and the program was at pilot stage up to year 2013-14. As on 30th June 2014 micro finance branches are 03 with 80 groups and 1423 members. Total group savings was Tk. 23, 68,023.00 and total credit outstanding was Tk. 70, 75, 723. During the last five years, Tk. 62,98, 000, Tk 75,98,000, Tk. 1,39,90,000, Tk. 1,11,48,000 and Tk. 1,24,53,000 were respectively in the year 2009-10, 2010-11, 2011-12, 2012-13 and 2013-14. The graph shows year wise disbursement with number of borrowers.



In the year 2013-14, RISDA-Bangladesh disbursed a total Tk. 1, 24, 53,000 among 878 members on six following trades.

Sl	Name of Trade/ business	Person	Amount
01	Vegetables	138	1540000
02	Irrigation	241	2695000
03	Jute	90	1001000
04	Onion	172	1925000
05	Nursery	34	385000
06	Beef Fattening	203	4907000
	Total	878	12453000

2.4. Non-formal Education and Skill Development Training

RISDA-Bangladesh is implementing this project with the financial and technical support by Bangladesh NGO Foundation. The project was started from September 2008. The organization is now implementing the project at Salta Upazila of Faridpur district. After successful completion of two phases in Dhaka and Faridpur district. Up to June 2014, 80 adolescents were provided non formal education. They were provided training on tailoring; block batik and tie die training. In 2013-14, two learning centers has established for 20 learners (each center consist 10 learners and 60% of learners are female) and one teacher is responsible for both of the centers. The age limit of the learners is 10-16. There are two component of the project. They are a) Non-formal Education and b) Skill Development Training.



2.5. Vulnerable Group Development (VGD) Program

The Vulnerable Group Development (VGD) program is the social safety net program of the Government of Bangladesh that exclusively targets ultra poor households. A large number of ultra poor participants across the country receive monthly food ration for the household and a development support service (inclusive of life skill and income generating skills training, savings and access to credit).

After successful implementation in Sadarpur, Salta, Modukhali, Nogorkanda upazilla, Faridpur district in 2009-2010, 2011-12 cycles, RISDA-Bangladesh is contracted with Department of Women Affairs for 2013-14 cycles to support 2973 participants of Chilmury Upazila under Kurigram District for the period from 7th May 2013 to December 2014. The main objectives are to build the income earnings capacities of VGD women and to socially empower them through training on awareness raising, provision of training on variety of income generating activities, provision of credit and other support services during and beyond the food assistance period.



2.6. Hygiene Sanitation and Water Supply (HYSAWA) Project

RISDA-Bangladesh is implementing the Hygiene Sanitation and Water Supply project in Modupur, Gopulpur, Ramnathpur, Kutubpur, Ramudarpur union under Bodorganj of Rangpur district for three years from 2013 to 2015.

HYSAWA has been facilitating the establishment of necessary institutional arrangements within LGIs, and engaging private sector management firms, engineering firms and NGOs to provide capacity support to UPs. Communities plan projects for hygiene, sanitation and water supply schemes through a bottom-up planning process and according to local demand and affordability. These bottom-up schemes are submitted to the



respective UPs for implementation with financial and technical support from HYSAWA. Cross-cutting issues of human rights, good governance, gender, culture and development are built in to the community scheme preparation process and mainstreamed throughout all stages of implementation.

PART THREE: ORGANIZATIONAL CAPACITY DEVELOPMENT

3.1. Strategic Plan Development

RISDA-Bangladesh has planned to develop Strategic Plan for 2013-2018 and recruited an external consultant. With the help of the consultant, RISDA-Bangladesh analyzed external and internal context of the organization, identify strategic issues and responses. After analyzing all, RISDA-Bangladesh has set up the following four strategic priorities for 2013-2018 periods to support the mission and vision of the organization.

Program Priority-1-Renewable Energy Support: The objective of the priority is to *strengthen Facebook renewable energy base quality services and social business model for environment friendly economic sustainability of community and the institution.*

Program Priority-2-Sustainable Livelihood Development: The objective of the priority is to *empower poor people economically for sustainable livelihood of individual or group of poor people to live in the family and society in improved living condition.*

Program Priority-3-Community Empowerment: The objective of the priority is to *empower poor and discriminated people for establishing their rights to access to public resources and services for their improved life with dignity and respect in the society.*

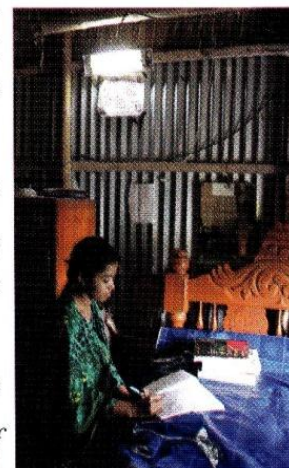
Organization Priority-1-Organization Capacity Building: The objective of the priority is to *increase organizational capacity to become capable for quality management and institutional governance of RISDA Bangladesh for integrated development program.*

3.2. Policy Documents Review

In the analysis of Strategic Planning process, it is revealed that the organization policy documents are not updated and all the practices have no written documents. RISDA-Bangladesh has decided to develop and upgrade the four policy documents in the year 2013. The documents of Human Resources and Administrative Policy Manual, Financial Management Manual, Gender Policy and Child Protection Policy. Accordingly an external consultant was recruited to facilitate the process. With the facilitation of external consultant, RISDA-Bangladesh developed the policy documents. It was decided to review these documents in each three years in general.

3.3. Staff Development Activities

From the beginning, RISDA-Bangladesh believes that human capacity building is very much pre-requisite for alleviating the sufferings of the distressed children. Capacity building of staffs is a continuous process and RISDA-Bangladesh maintains continuous efforts in developing knowledge, skill and attitude of its staff as for carrying out jobs and responsibilities to standard performance level. In-house training is arranged for conducting staff training of the organization. Staffs of RISDA-Bangladesh participated in a number of training and workshops



both inside and outside the organization. All in house trainings were facilitated by RISDA-Bangladesh own facilitators while outside training and workshops were organized by different partners.

Mr. Hemayet Hossain, Executive Director of RISDA-Bangladesh attended the International Workshop on Resource Mobilization at India organized by Resource Alliance, UK. He also attended a Planning Workshop at Bangkok organized by HAP.

3.4. Governance Activities

The Annual General Meeting 2013-14 of RISDA-Bangladesh was held on 22 February 2014 at its head office, Dhaka. The chairperson of the organization Shaha S M Sazzad Hossain presided over the meeting. The General Secretary Md. Hemayet Hossain presented the annual reports while Treasurer Shafia Sultana submitted the Audit Reports of the Organization. The meeting endorsed the proceedings of the previous AGM and then discussed and reviewed the Annual Report of 2012-13, which got due approval from them with necessary suggestions. The members then reviewed the audit reports and then accepted the reports. They also endorsed the annual budget of 2013-14 and gave approval to continue ATA KHAN & CO, Chartered Accountants, 67, Motijheel C/A, Dhaka as auditor for the year 2013.

The EC meetings of RISDA-Bangladesh was held regularly on quarterly basis on 30th September 2013, 21st December 2013, 31st March 2014 and, 28th June 2014 and made in depth discussion on the organizational matters from various perspective following the agenda of the meetings and took the necessary decisions. RISDA-Bangladesh management got requisite advice and guidance from the EC in all respects. The proceedings and decisions of the meeting were duly recorded and distributed among the members.



PART FOUR: KNOWLEDGE MANAGEMENT

4.1. Experiential Lesson Learnt and Identified Challenges

Since inception in 1993 till the date, the organization has significant growth in programs spreading over large areas of the country with various development strategies. But organizational development corresponding to its program growth is found deficient for quality management of the organization. Required capacity with knowledge and skills of core staffs are inadequate for programming and management. Absence of numbers of policy and strategic documents has created gaps in institutional governance, procedures and system for programming and management. The conventional organizational structure demonstrated limitation in effective line and support management function where role of EC is found weak in policy and strategic decision and direction. Absence of resource mobilization strategy and approach to potential donors is a limitation of the organization for sourcing, exploring and acquiring funds for its financial sustainability. Despite the availability of IT technology for development works, but its effective and efficient use for communication and data base as well as to establish management system are yet to be commissioned within the organisation.



The organization has increased its sufficient turnover in recent years. All types of resources are increased that needs efficient manpower in its core team. Policy and strategic documents need to be reviewed and adjusted to present situation. Programs and priorities will need to be revised to have sustainable development of the beneficiaries.

4.2. Way Forward

Keeping in mind our mission and future goals we have to stride for our next steps and identify our future strategies. We are aware of our limitations, yet we are determined to explore our potentials. We look forward with hope and passion to accomplish our tasks ahead based on our learning and experience of the year. We believe bringing about the desired change and making a difference in our targeted community would require a vigorous drive from our end for which we have to work more to sharpen our abilities.

RISDA-Bangladesh is in the process to improve its management capacity to work in consideration with the present context to meet the demand of a growing organization. It will explore additional funding for building its technical capacity and resources to extend support and play effective facilitating role with its program partners and other stakeholders in particular with government agencies to have good rapport and smooth access by its beneficiaries. So, RISDA-Bangladesh has to revisit its current organizational structure and capacity; and change it to maximize its effectiveness as a national NGO in Bangladesh.

RISDA-Bangladesh head office will be empowered with necessary human, financial, logistic and technical resources. It will develop a resource mobilization/fund raising strategy for its own financial sustainability and support its beneficiaries to uplift their living status. RISDA-Bangladesh will give emphasis

for inclusion of more professional staff with specialization in monitoring, evaluation, communication resource mobilization and quality programming to support its beneficiaries.

Because of our sincerity and hard work we are getting due appreciation from our development partners. In its development journey RISDA-Bangladesh is receiving full cooperation and long term support from its development partners, Govt. and Local Govt. bodies and service providers. The general Committee and Executive Committee of RISDA-Bangladesh, the dedicated and committed staffs and the targeted program participants and their families-all extended due cooperation to achieve the goal of the organization. RISDA-Bangladesh is hopeful of running its development activities with continued cooperation and support of all stakeholders.



ATA KHAN & CO.

CHARTERED ACCOUNTANTS

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Independent Auditor's Report To the Members of General Body of RISDA - Bangladesh

We have audited the accompanying Financial Statements of RISDA – Bangladesh which comprise the Statement of Financial Position as at 30 June 2014 and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts and Payments Statement for the year then ended 30 June 2014 and a summary of significant accounting policies and other explanatory notes.

Management responsibility for the financial

RISDA – Bangladesh management is responsible for the preparation and fair presentation of these financial statements in accordance with International financial reporting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of RISDA – Bangladesh as at 30 June 2014 And its financial performance and its cash flows for the year then ended 30 June 2014 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guidelines.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by RISDA - Bangladesh so far as it appeared from our examination of those books, and
- In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka, 21 September 2014



ata khan
ATA KHAN & CO.
Chartered Accountants

RISDA - Bangladesh
Consolidate Statement of Financial Position
As at 30 June 2014

Particulars	2013-2014 (Amounts in Taka)						2012-2013
	Notes	Micro Credit	SHS	Bio Gas	Other Projects	Total	(Amounts in Taka)
Properties & Assets							
Non-current assets							
Property and equipment (WDV)	06.00	18,936	8,389,673	61,673	2,119,950	10,590,232	4,412,346
Loan Account (Benefisheries)	07.00	8,131,304	279,706,562	2,570,895	-	290,408,761	131,369,609
Service Charge Receivable (non-current)	08.00	-	95,794,534	-	-	95,794,534	30,068,333
Total Non-Current Assets		8,150,240	383,890,769	2,632,568	2,119,950	396,793,527	165,850,288
Current Assets:							
Loan & Advance	09.00	4,000	-	51,000	-	55,000	56,200
Inventories	10.00	-	50,813,318	-	-	50,813,318	28,304,500
Advance, deposit and prepayment	11.00	-	290,000	24,865	-	314,865	373,865
Receivable	12.00	-	2,506,413	-	-	2,506,413	-
Loan Account	13.00	(545,500)	-	52,782	-	(492,718)	4,770,819
Loan Account Others	14.00	-	-	-	12,682,254	12,682,254	-
DSR Account	15.00	-	15,156,200	97,232	-	15,253,432	8,824,280
Grants Receivable		-	-	-	-	-	1,451,450
Cash in hand and bank	16.00	173,603	16,767,573	23,740	332,242	17,297,158	11,649,336
Total Current Assets		(367,897)	85,533,504	249,619	13,014,496	98,429,722	55,430,450
Total Assets		7,782,343	469,424,273	2,882,187	15,134,446	495,223,249	221,280,738
Capital Fund and Liabilities							
Capital/Equity		-	-	-	-	-	16,741,742
Fund Account \ Equity	17.00	3,117,998	52,506,813	461,482	14,834,250	70,920,543	14,121,174
Loan from IDCOL	18.00	-	238,332,099	2,420,705	-	240,752,804	91,657,925
		3,117,998	290,838,912	2,882,187	14,834,250	311,673,347	122,520,841
Current Liabilities							
Loan Account Others	19.00	-	-	-	153,878	153,878	-
Loan A/C (GLP)	20.00	-	-	-	41,318	41,318	-
Loan A/C (PF)	21.00	1,100,000	-	-	105,000	1,205,000	605,000
Accounts payable	22.00	-	169,706,598	-	-	169,706,598	90,027,605
Loan from (Bank, General Fund)	23.00	-	(185,041)	-	-	(185,041)	-
Short term loan (Current Portion)	24.00	-	3,056,000	-	-	3,056,000	-
Members Savings	25.00	2,736,282	-	-	-	2,736,282	2,315,961
Emergency Fund	26.00	310,914	-	-	-	310,914	228,324
Provision and others	27.00	-	6,007,804	-	-	6,007,804	3,884,759
Security deposit (Staff)		-	-	-	-	-	1,201,500
Loan Loss Provision	28.00	496,749	-	-	-	496,749	496,749
Disaster Management Fund	29.00	20,400	-	-	-	20,400	-
Total Current Liabilities		4,664,345	178,585,361	-	300,196	183,549,902	98,759,898
Total capital fund and liabilities		7,782,343	469,424,273	2,882,187	15,134,446	495,223,249	221,280,739

The accompanying notes form and integral part of these financial statements.


Chief Executive
RISDA- Bangladesh

Dated: Dhaka,
21 September 2014



Manager (Accounts & Finance)
RISDA Bangladesh

Signed as per our annexed report of even date


ATA KHAN & CO.
Chartered Accountants

RISDA - Bangladesh
Statement of Comprehensive Income & Expenditure
For the period from 01 July 2013 to 30 June 2014

Particulars	2013-2014 (Amounts in Taka)						2012-2013 (Amounts in Taka)
	Notes	Micro Credit	SHS	Bio Gas	Other Projects	Total	
Income							
Fund Account		-	-	-	8,160,097	8,160,097	31,386,812
Sales	30.00	-	282,926,773	-	-	282,926,773	121,964,845
Service Charge	31.00	-	86,351,019	-	-	86,351,019	29,217,824
Salary & Allowances		-	-	-	5,804	5,804	-
consultancy fee		-	-	-	250,000	250,000	-
Service Charge Realized		1,380,946	-	-	-	1,380,946	-
IDCOL Grand/ Subsidy	32.00	-	17,070,751	1,212,210	-	18,282,961	4,637,350
Local Income		-	-	-	1,237,607	1,237,607	7,486,077
Bank Interest		-	-	10,700	-	10,700	5,353
Membership fee		2,420	-	-	-	2,420	1,660
Sale of Pass book		5,605	-	-	-	5,605	4,785
loan form		125	-	-	-	125	-
Other Income	33.00	44,792	397,768	-	-	442,560	2,161
Donation		-	-	-	31,896	31,896	96,760
General Commety Member Fee		-	-	-	-	-	25,200
M/C Loan Realized		-	-	-	-	-	5,000
House Rent		-	-	-	410,245	410,245	25,000
		1,433,888	386,746,311	1,222,910	10,095,649	399,498,758	194,858,827
Expenditure							
Administration Expenses		-	-	-	-	-	96,896
Cost of Goods Sold	34.00	-	250,554,686	-	-	250,554,686	116,145,765
Fuel Bill		26,000	420,543	-	200	446,743	735,480
Salary & Honorarium		858,177	57,351,869	-	1,514,557	59,724,603	31,589,203
CEC management cost		-	-	-	-	-	930,856
Bank Charge & Interest		1,500	40,296	2,764	19,574	64,134	40,865
Training Expense		-	1,468,912	-	-	1,468,912	15,217,845
Participants ID card		-	-	-	-	-	711,760
Trade Materials bill		-	-	-	-	-	310,981
Daily Newspaper Purchase		-	-	-	-	-	1,387,160
Cost on Visiting Resources Person		-	-	-	-	-	1,836,000
Hariken Purchess Bill		-	-	-	-	-	220,320
PLCE sustain.cost		-	-	-	-	-	3,060,000
Center Rent		-	-	-	-	-	28,000
Center Management Cost		-	-	-	-	-	1,845
Center Establishment Cost		-	-	-	-	-	47,650
Material Purchase		-	-	171,124	-	171,124	71,450
Transportation Cost		-	1,986,004	-	-	1,986,004	1,240,523
Travelling		14,098	10,380,075	-	311,522	10,705,695	3,101,768
Office Rent		84,000	6,034,863	-	239,300	6,358,163	2,464,500
Advertisement		-	514,907	-	-	514,907	80,430
Entertainment Bill		4,765	497,110	-	39,997	541,872	180,573
Telephone & postage		8,975	701,698	-	-	710,673	326,338
Computer Accesoriss		-	107,350	-	-	107,350	41,600
Subsidy & Commission		-	-	408,000	-	408,000	75,675
Office Maintainance		-	557,474	-	279,868	837,342	256,648
Printing & Stationary bil		8,858	1,282,996	-	106,964	1,398,818	1,116,231
Coordination fee		-	600,000	-	2,070,700	2,670,700	142,400
Spare Parts		-	18,284	-	-	18,284	278,947
Credit Rating		-	-	-	-	-	40,000
Utility Bill		10,536	817,219	-	65,023	892,778	58,039
Battery Charge		-	36,442	-	-	36,442	54,616
Fee & others		23,596	13,150	-	-	36,746	147,302
Depreciation		817	1,774,829	8,137	312,025	2,095,807	572,195
SIM Purchase		-	-	-	-	-	10,000
Fair		-	-	-	-	-	15,000



ATA KHAN & CO.

Chartered Accountants

Particulars	2013-2014 (Amounts in Taka)						2012-2013 (Amounts in Taka)
	Notes	Micro Credit	SHS	Bio Gas	Other Projects	Total	
project implementation cost	-	-	-	-	747,200	747,200	-
Business Promotion Fee	-	-	100,000	-	-	100,000	-
Annual Picnic	-	-	452,888	-	-	452,888	-
Audit fee & legal fee	-	-	190,750	-	86,750	277,500	-
Donation	-	-	23,500	-	302,460	325,960	21,443
Interest Expenses	-	-	-	-	-	-	2,744,133
Interest paid on Savings	188,727	-	-	-	-	188,727	55,981
Loan Loss Provision	-	-	-	-	-	-	143,887
Provision for expenditure	-	-	6,007,804	-	-	6,007,804	3,884,759
Crocarise	-	-	48,940	-	-	48,940	33,653
Foreign Tour (ED & Chairman)	-	-	-	-	-	-	32,000
IDCOL Interest	-	-	9,197,149	310,070	-	9,507,219	133,412
DMF	20,400	14,710	-	-	-	35,110	-
Total Expenditure	1,250,449	351,194,448	900,095	6,096,140	359,441,131	189,684,129	
Excess of Income over Expenditure	183,440	35,551,863	322,815	3,999,509	40,057,627	5,174,698	
	1,433,888	386,746,311	1,222,910	10,095,649	399,498,758	194,858,827	

The accompanying notes form and integral part of these financial statement.



Chief Executive
RISDA- Bangladesh

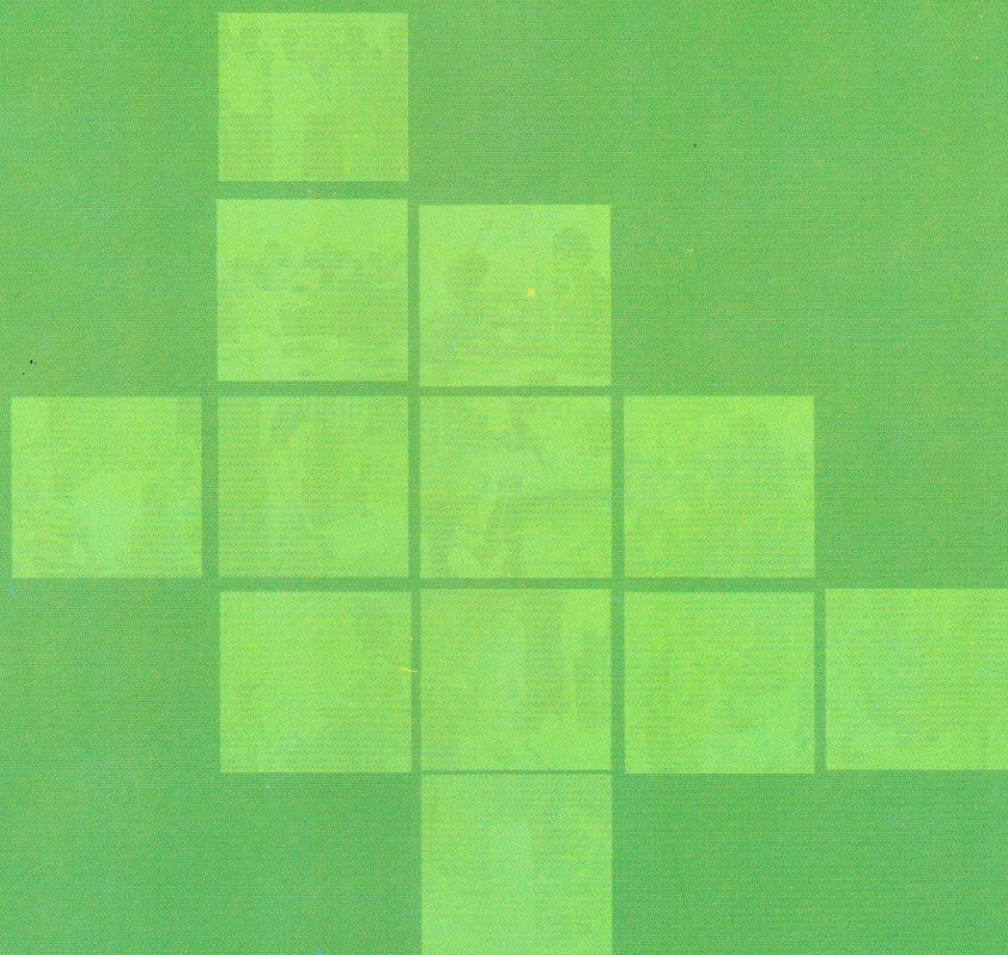
Dated: Dhaka,
21 September 2014



Manager (Accounts & Finance)
RISDA Bangladesh

SIGNED IN TERMS OF OUR ANNEXED REPORT OF EVEN DATE

ATA KHAN & CO.
Chartered Accountants



Annual Report 2013-14



RISDA-Bangladesh

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