



2022-23

ANNUAL REPORT

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Mohammad Nuruzzaman Munna
Chairman

Chairman's Speech

Greetings from RISDA-Bangladesh to every one of the workforces. Another exciting year has concluded on the calendar. It has grown to be one of the nation's most well-known Skills Development SDP (Training Institutions), winning national and international accolades. It has successfully implemented different interventions in the domain of Microfinance ,Renewable energy /clean energy, WASH, Agent Banking, Skills Development Training, Low-cost Housing Program, VGD Program, Agriculture and Environment, Relief, and Rehabilitation Programmes are the showcase programs of RISDA-Bangladesh, that`s to serve the target groups who are distressed and in obligation.

My special applauds & acknowledge to the Governing and General Body, especially the Executive Director; consultants, advisers, staff members, and field staff along with all our partner's supporting agencies, particularly PKSF and Bangladesh Government Ministries/Departments/Directorates/MRA, for their cooperation and joining hands in achieving SDGs.

Executive Director Speech



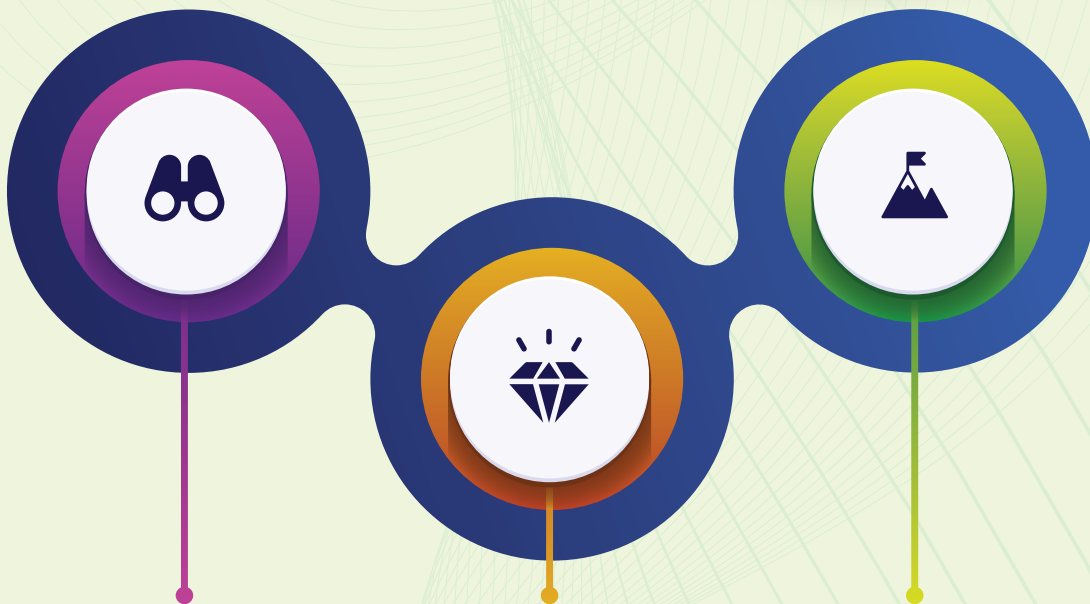
Hemayet Hossain
Executive Director

We are approaching a significant milestone in 2022-23. The RISDA-Bangladesh turned 30 years old in 2023. The journey was fraught with difficulties, obstacles, innovations, problem-solving endeavours, and more. A model of an integrated approach to solve the economic and social problems of impoverished people in underserved/unserved areas of Bangladesh over decades of activities. Skills Development is the mainstay of the RISDA, as anticipated; Up to the reporting year 138,160 youth has been graduated, and through microfinance programme it disbursed BDT 160 million to a total of 7,500 borrowers (100% female), distributed among 04 administrative districts and 12 Upazilas, Significant portfolio recovery rates range from 95 to 98.06 percent. Fortunately, after the COVID-19 epidemic, the staff members and managements has given extraordinary drive and actions have effectively improved the other relevant indicators.

This report contains a brief analysis of those activities that RISDA-Bangladesh has accomplished. Here, we provide an account of our achievements, challenges, and learning and the stories of our successes to keep our commitment. We have received recognition from national and international organizations. These are the inspirations for our Teamwork. We thank our Governing Body, General Body, and all levels of staff, sponsors, donors, government, MRA, and PKSf for their unprecedented support to serve the target people of RISDA.

RISDA-Bangladesh

RISDA-Bangladesh is a national NGO that was founded in 1993 with the mission of promoting human rights and contributing to the socio-economic development of the disadvantaged, marginalized, and hard-to-reach populations. Since its inception, the organization has successfully initiated and implemented numerous initiatives and programs with the financial and technical assistance of various partners, PKSF, donors, and the government of Bangladesh



OUR VISION

RISDA-Bangladesh envisions a world where marginalized people live with dignity and sustainable development.

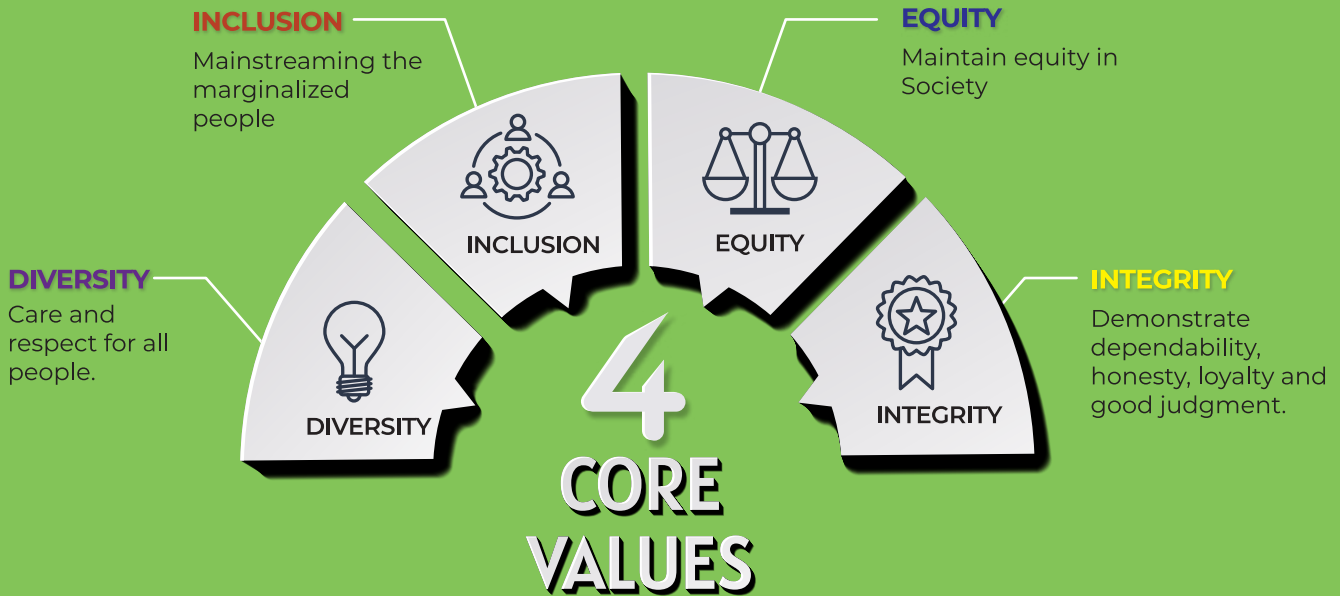
OUR MISSION

The primary objective of RISDA-Bangladesh is to collaborate with marginalized individuals, societal stakeholders, and governmental entities to collectively advocate for the establishment of fundamental rights and entitlements that pertain to their overall well-being and sustenance.

OUR VALUES

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

Core Values and Operating Principles



STRATEGIC OBJECTIVES

1

To increase organizational capacity to become capable for quality management and institutional governance of RISDA Bangladesh for integrated development program.



2

To strengthen and expand renewable energy based to quality services and environment friendly social business model for sustainable community and the institution.



3

To increase income of the poor people with development of groups, awareness raising, accumulating savings and credit supports.



4

To empower poor people economically for sustainable livelihood of individual or group of poor people who live in the family and society for improved living condition.



5

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.



6

Gender Mainstreaming and Disability Inclusiveness for just society that ensure Protection for all.



STRATEGIC PRIORITIES AND ACTIONS

Institutional Capacity Building

- Strengthening policy and governance
- Resource mobilization and management
- Staff capacity building
- Safeguarding for all

Economic Development of Institution & Community

- Provide Micro-credit support with Agro- based IGA package and extension services.
- Establish value chain and e-commerce services.
- Strengthen Business development capacity of RISDA.
- Women Empowerment & Protection.

Technical Education and Training

- Strengthening VET facilities and services.
- Provide Technical Education to Young People in both physical and online form.
- Build rapport with employers and employment opportunities for skilled people.
- Strengthened blended and e-learning approach to reach worldwide learners.

Community Development

- Mobilize organized community for rights.
- Sensitization stakeholders for pro-poor services.
- After school tutorial class support to poor.
- Integrated project for host community.

Resilience to Climate Change

- Strengthen renewable Energy unit and services.
- Reduce carbon emission with technology.
- Facilitate adaption of climate resilience livelihood and living condition.
- Participate in emergency response.

INTERNATIONAL RECOGNITION

RISDA-Bangladesh was honored with the GOLD CATEGORY recognition by the INTERNATIONAL ARCH OF EUROPE for its commendable efforts in promoting Quality and Technology. This prestigious accolade was presented during the International BID Quality Convention, held in Frankfurt, Germany on June 25th and 26th, 2016. The convention was conducted by Business Initiatives Directions (BID).

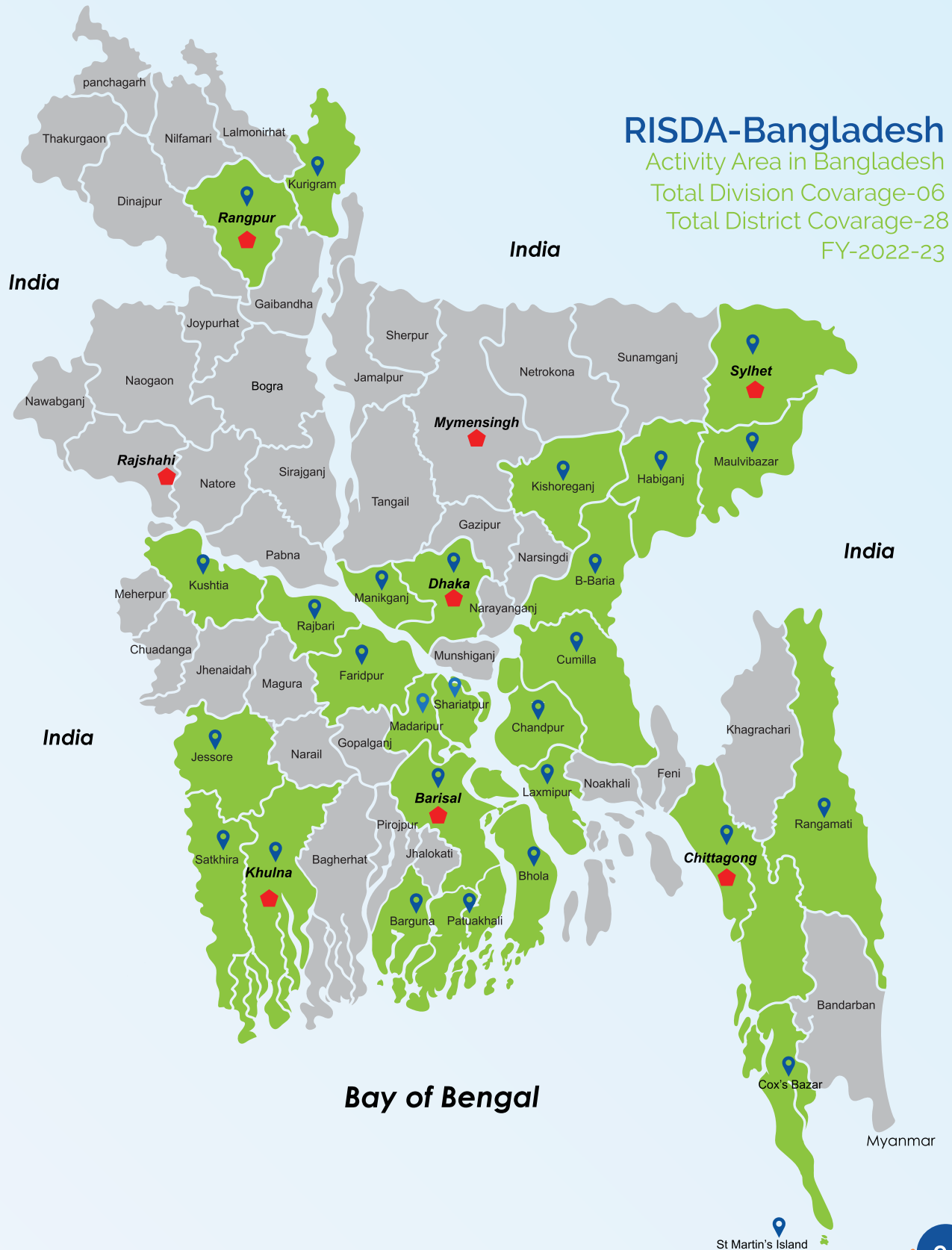
The organization was also honored with the Bizz 2016 award for being an inspirational entity at the event held in Marrakech, Morocco, on October 5, 2016. This recognition was bestowed by the World Confederation of Business.

SDG Goal that are aligned with RISDA-Bangladesh activities /Interventions:



2.0 AREA COVERAGE

As of June 2023, RISDA-Bangladesh operated a network of 31 branch/project offices, which provided coverage to 100 Upazilla throughout 31 districts spanning 08 divisions. The table presented below displays the project/branch offices of RISDA-Bangladesh.



FUTURE EXPANSION PLAN

- SAINT MARTIN ISLAND
- BHASANCHAR ISLAND
- BHOLA
- HATYIA ISLAND
- GAIBANDHA

3.0 GOVERNANCE

According to the constitution, the RISDA-Bangladesh General Committee of 21 members has the highest authority to approve the annual plan and budget, annual report, and audit report at the Annual General Meeting (AGM). General Members elect a two-year term for an Executive Committee (EC) of seven members. The General Secretary serves as the organization's main executive officer and acts as the Executive Director.

EXECUTIVE COUNCIL



DEVELOPMENT PARTNERS



Membership with Networks



4.0 RISDA PROGRAMS

4.1 MICROFINANCE

The Microfinance program is a crucial element of the overall development package offered by RISDA to individuals who fall within the categories of ultra-poor, landless and marginal farmers, as well as small farmers. Microfinance is widely recognized as a crucial financial service that plays a vital role in facilitating the economic empowerment of those living in poverty. This is achieved by several means, such as the establishment of groups, the generation of savings, and the provision of loans. Additionally, microfinance institutions also engage in activities such as document management, training programs, and awareness campaigns pertaining to important topics like health, education, human rights, and climate change resilience. The primary investment sectors encompass crop farming, vegetable production, poultry and animal rearing, fish culture, handicrafts, transportation, and other non-farm businesses. The Microfinance program has a certain degree of autonomy and has achieved





financial sustainability. The primary objectives of the program are to enhance the economic circumstances of marginalized individuals, including children, adolescents, women, and men. This is achieved by the provision of credit support, which enables their engagement in income-generating activities. By reducing their susceptibility to social, economic, and cultural challenges, the program aims to improve their overall well-being.

As of June 30, 2023, the microfinance program consisted of 12 branches, encompassing 553 groups and a total membership of 7,426 individuals. The cumulative savings of the members amounted to Tk. 36,104,413, while the outstanding credit was Tk.12,078,681. During the reporting year, a total amount of Tk 164,054,332 was distributed among 3,739 members. As of June 2023, the cumulative disbursed amount reached Tk.107,643,698. The investment sectors encompassed crop and vegetable cultivation, animal husbandry, fish culture, poultry rearing, small business, and handicrafts production, all of which aimed to enhance the income of the designated beneficiaries.

SUCCESS HISTORY OF MICROFINANCE

Anjali revives through dairy Project

Anjali's Dairy- A traditional microfinance project in RISDA-Bangladesh. Anjali Rani (25) wife of Mr. Indroject Ghos (35) lives in Akrain Bazar village at Birulia union, Savar Upazila of Dhaka district. Since October 2020 she enrolled in the traditional microfinance programme in the Meghna Mohila Shomitte, her ID 1106. Throughout IGA and borrower survey she was selected as cow rearer. Initially she had taken BDT 49,000 (USD\$ 490) as initial loan to buy a cow afterward she expanded her cow rearing business within 03 years she has get the amount BDT 1000,000 (USD\$1000) in more two times to expansion her business and as result her farm is full of 18 cattle where 04 no of milk cows that`s produce 60 kg milk /day, price in BDT 4800 (USD\$480) and there are 14 no of bulls for beef fattening which all together price in BDT 4,200,000 (USD\$ 4,2000). She is paying her weekly installments regularly as total of monthly income around in BDT130,000(USD\$1300). She feels happy with her two school going kids and told “ I am very much great full to RISDA-Bangladesh for help me to standing my feel”



LOW-COST HOUSING

The project in Faridpur district is being implemented by RISDA-Bangladesh with the financial and technical assistance provided by Bangladesh Grahayan Thabil of Bangladesh Bank. The aim of this initiative is to provide financial assistance in the form of loans for the construction of dwellings. The target beneficiaries are individuals with low income, including homeless persons, particularly focusing on women workers and slum residents who are facing severe housing challenges. These challenges are sometimes exacerbated by natural disasters such as cyclones, floods, and river erosion. In the current year, RISDA-Bangladesh has successfully completed the construction of 24 houses, amounting to a total investment of Tk. 16,80,000. This funding was provided by Grahayan Thabil of Bangladesh Bank. As of June 2023, a cumulative total of 70 with funding TK 3,362,437 dwellings have been created by RISDA-Bangladesh.



4.2 SKILLS DEVELOPMENT PROGRAMME



RISDA-Bangladesh has been facilitating the socio-economic upliftment of marginalized individuals through its Skills Development Training program. This training program encompasses several skills such as dressmaking and tailoring, block-batik printing, screen printing, and tie-dye techniques, among others. The project being implemented by RISDA Bangladesh is receiving financial and technical support from the Bangladesh NGO Foundation (BNFE), Vulnerable

Women Benefit (VWB), Hazardous Child Labor Mitigation. During the reporting period, a group of 2600 female individuals were provided with training in the field of tailoring. Furthermore, as of June 2023, a cumulative total of 3,506 participants received training in various skills development programs.

VOCATIONAL (TVET) TRAINING



RISDA-Bangladesh has developed two vocational training institutes with the aim of providing training in various trades to individuals from the unskilled, less literate, and economically disadvantaged communities. The training program encompasses many skills sets such as clothing making, needlework, electrical and house wiring, plumbing and pipe fitting, as well as refrigeration and air conditioning, welding, Caregiver, Fashion Garments, Mason, Rod-binding, Graphic

design & freelancing, digital Marketing & free lancing, Web design & development, Basic IT operations, Motorcycle servicing, Light Vehicle Driving LMF etc. The institution possesses a permanent campus located in Birulia, Savar & Mirpur, Dhaka, Saltha, Faridpur & Cox` s Bazar. Additionally, there are outreach centers located in Pirojpur, Rajapur, Asulia, Kutubdia, Rajshahi, Rangpur Bhaluka, Mymensingh. RISDA is currently operating skills training in 6 Divisions, 11 Districts, 28 Upazilla where 39 occupations and 97 level of NTVQF as per





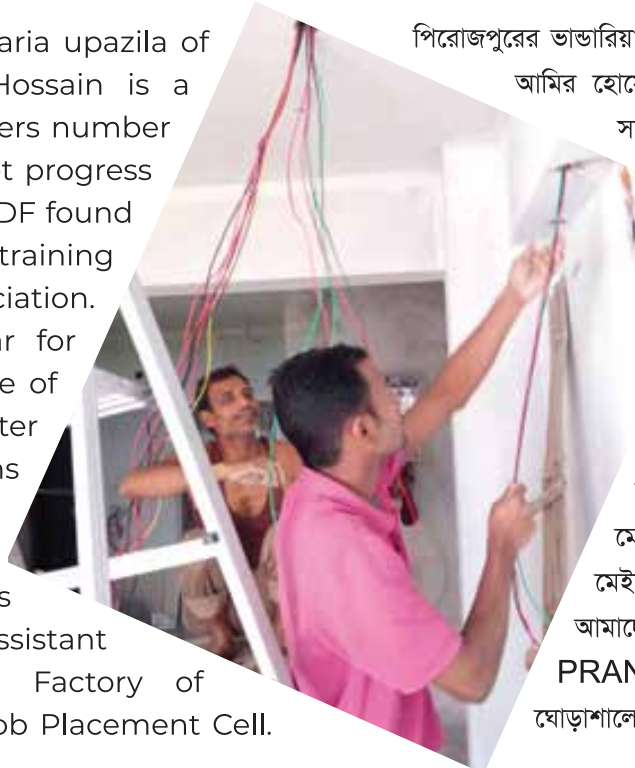
Bangladesh Technical Education Board (BTEB) and National Skills Development Authorities (NSDA) certification course has offered for youth skills Development Training & Job placement, up to reporting date the total enrollment 138,160 no of trainees and graduated about 131,255. RISDA-Bangladesh has been working with 100s of country renounced industries through MoU and overseas recruiting agencies like Trade MiG for Japan, South Korea, Australia & middle east. Total job Placement up to reporting period about 105,001. There are 47,242 no of graduate are Involve In the micro-enterprise with self-employment as entrepreneur. RISDA Institute of Technology (RIT) Is a flagship and ISO certified Institute of RISDA-Bangladesh which has accredited with BTEB & NSDA for certification.

SUCCESS STORY OF TVET SKILLS TRAINING

Imran Is Shining A Light On Poor Families

অস্বচ্ছল পরিবারে আলো ফোটাচ্ছে ইমরান

Imran Hossain of Bhandaria upazila of Pirojpur, Father Amir Hossain is a fisherman, family members number 6. So education could not progress much. It was then that SDF found out about the free training through his village association. Then he came to Savar for training at Risda Institute of Technology and after completing three months training in Electrical Installation and Maintenance, he was offered a job as an Assistant Operator in Ghorashal Factory of Narsingdi through our Job Placement Cell.



পিরোজপুরের ভান্ডারিয়া উপজেলার ইমরান হোসেন, পিতা আমির হোসেন একজন মৎসজীবী, পরিবারের সদস্য সংখ্যা ৬ জন। তাই পড়াশোনা বেশী দূর আগাতে পারেনি। ঠিক তখনই SDF এর ফ্রি প্রশিক্ষণ এর বিষয়ে জানতে পারে তার গ্রামের সমিতির মাধ্যমে। তারপর রিসডা ইন্সটিটিউট অব টেকনোলজিতে প্রশিক্ষণের জন্য সাভারে আসে এবং এখানে তিন মাস মেয়াদী ইলেকট্রিক্যাল ইন্সটলেশন এন্ড মেইনটেন্যান্স প্রশিক্ষণ নেওয়ার শেষে আমাদের জবপ্লেসমেন্ট সেলের মাধ্যমে PRAN-RFL গ্রুপের নরসিংদীর যোড়াশালের কারখায় এসিস্ট্যান্ট অপারেটর

There he worked successfully.

After that he joined Rangs Developer Company as an electrician and is currently working. Imran thanked SDF and Risda Institute of Technology for bringing smiles to income-poor families.

হিসেবে চাকরি ব্যবস্থা হয়। ওখানে সে সফলতার সাথে কাজ করেছে।

তার পরে সে Rangs Developer কোম্পানিতে ইলেকট্রিশিয়ান হিসেবে যোগদান করেছে এবং বর্তমানে কর্মরত আছে। ইমরান আয় করে অসচ্ছল পরিবারের মুখে হাসি ফুটাতে পেয়ে SDF এবং রিসডা ইন্সটিটিউট অব টেকনোলজিকে ধন্যবাদ জানিয়েছে।

“Jaffar's dream to Support his family”

"পরিবারের পাশে দাঁড়ানোর স্বপ্ন পূরণ জাফরের"

Zafar Iqbal is the son of Dakop Khulna. He was born in a fisherman family. She has three elder sisters and she is the youngest. The whole family lived on his father's single income, so he had no opportunity to study. But his dream was to do something for the family.

With the support of SDF project, Al-Amin worked as a tractor driver for Shaikh in his area after receiving driving training at RISDA Institute of Technology, earning Rs 15,000 per month.

Zafar Iqbal told us that his three sisters are elder so father was running the family with much difficulty.

জাফর ইকবাল দাকোপ খুলনার ছেলে। মৎসজীবী পরিবারের তার জন্ম। বড় তিনটি বোন আছে সে সবার ছোট। তার বাবার একক ইনকামের টাকায় পুরো পরিবার চলে তাই পড়াশোনার সুযোগ হয়নি। কিন্তু তার স্বপ্ন ছিল পরিবারের জন্য কিছু করার।



SDF প্রকল্পের সহযোগিতায় রিসডা ইন্সটিটিউট অব টেকনোলজিতে ড্রাইভিং প্রশিক্ষণ নিয়ে নিজ এলাকায় আল-আমীন শেখের ট্রাক্টরের ড্রাইভার হিসেবে কাজ করেছে, তার মাসিক আয় ১৫,০০০ টাকা।

জাফর ইকবাল আমাদেরকে জানায় তিন বোনই তার বড় তাই বাবা অনেক কষ্টে সংসার চালাচ্ছিল প্রশিক্ষণ নিয়ে আমার দিন বদলাইছে।

সে এখন পরিবারের হাল ধরেছে এবং ছোট ভাই-বোনদের দায়িত্ব নিতে পারছে।

APPRENTICESHIP BASED SKILLS TRAINING

RISDA-Bangladesh very recent has implemented two projects in apprenticeship skills development project under the technical support by BRAC Skills Development Program and funded by SDC titled -PRISE In Cox` s Bazar district we have Implemented the project and 200 youths were received the following methodological skills training & job placement ever In Ukhiya, Cox` s Bazar Sadar, Moheshkhali upazila. We will consider the apprenticeship modal training courses in relation to micro-enterprise hub and demand from community. But as per our previous experience the following courses are privileged by the market & trainees like.



MCP is Providing Apprenticeship Based Mobile Phone Servicing Training to Learner

SI No.	Name of Training Courses	SI No.	Name of Training Courses
1	Computer application	1	Motorcycle servicing
2	Graphics Design	2	Mobile phone servicing
3	IT Support	3	Tailor Dress Making (Male & Female)
4	Electrical Installation & Maintenance	4	Leather goods sewing & skiving
5	Refrigeration & Air conditions	5	Wood Furniture Making
6	Plumbing & pipe fitting	6	Lathe Machine operation
7	Welding	7	Beauty salon (Male)
8	Aluminum cutting & Fabrication	8	Beauty salon (Female)
9	Excavator operator (Where Hub available)	9	Crain Operator (Where Hub available)

METHODOLOGY

The methodology of the assignments will be demand driven occupations in abovementioned or any others marketable occupations. The learner's selection & age limit will be 18-35 years un-employed youths and 03 steps will be consider like as follows.

- Learner Enrollment & Engagement
- MCP Selection & Orientation
- Peer Leader Selection & Orientation
- Learner & Parents orientation
- Apprenticeship training (Learner placement)



Peer Leader is Conducting Soft Skills Class

- Technical Trainer (TT) Selection & orientation
- Theory & soft skills Class
- Follow up & Supervision
- Assessment & Certification
- Job placement

The above-mentioned method will be exercised throughout the following 03 steps like: Pre-Training, During Training & Post Training.

WORKPLACE BASE TRAINING (WBT)

RIT started WBT delivery from August 1st, 2022, and till the date (30th April 2023), RISDA on boarded 71 MSME's, enrolled and conducted need assessment for 1471 workers. Among them, RISDA completed WBT delivery at all 56 MSME's for 1168 workers, completed assessment and provided certificates. As per the agreement, RISDA completed WBT for more than 1120 workers. Beside this, according to sector wise achievement, the leather goods sector produced the highest number of WBT graduates which is 681 including. 367 unskilled and 314 semi-skilled

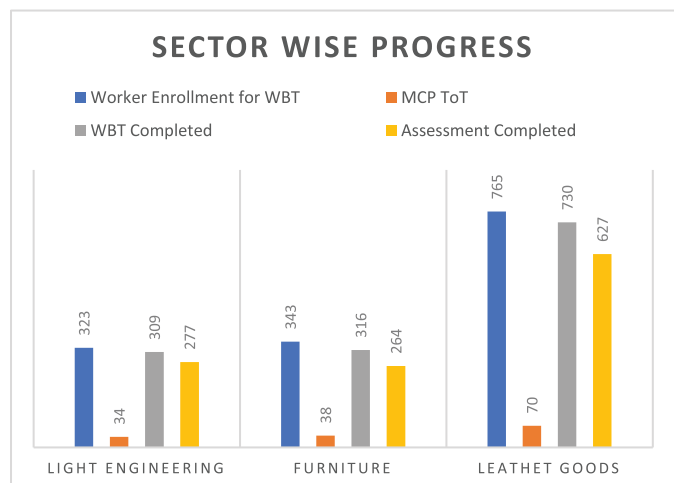


	Achieved till Jan-23	Expected till Feb-23	Expected till Mar-23
Overall Target	1120	1120	1120
Achieved	682	971	1168
Target (LG)	560	560	560
Achieved (LG)	435	563	648
Target (LE)	280	280	280
Achieved (LE)	165	198	246
Target (FM)	280	280	280
Achieved (FM)	152	210	274

workers. On the other hand, the light engineering sector completed assessment for 238 workers including 153 semi-skilled and 85 unskilled workers. Similarly, the furniture making sector completed WBT final assessment for 250 workers including 143 semi-skilled and 107 unskilled workers.

Alongside the technical training, RIT ensured

knowledge of Decent work and labor rights to all 1168 workers. Also provide training and demonstration on first aid, fire safety, safe uses of materials and storage, workplace policy and procedure, workplace safety and OSH. RIT also promoted 3R to all 51 workplaces to reduce, reuse and recycle waste to ensure environmental sustainability. Promoting inclusivity and ensuring gender friendly work environment was one of the priorities from RIT WBT team.



WBT MODALITY SKILLS TRAINING CASESTORY

Kalpona tunes her family through gained WBT skills in Furniture Sector

Kalpona Begum is a single mother of four children who was struggling financially after her divorce. Her husband left her 4 years ago and not support her or the kids financially. To survive, she worked as a domestic worker, but her salary was low and it was not enough to meet her family's basic needs. Additionally, she had no specialized skills or qualifications to improve her employment prospects.

Best Door and Furniture is a small SME located in Akrain Savar. RISDA Bangladesh with the



help of Swisscontact committed to deliver WBT under B-SkillFUL Programme Phase-II for their workers at Best Door and Furniture. After motivated by the RISDA team, they agreed to include women workers in their SME. Knowing the women employment opportunity, a worker informed about Kalpona that she is in vulnerable situation and a working opportunity might change

her life. After getting the proposal of receiving training on furniture making, Kalpona was afraid to receive training and work in furniture sector. The RISDA team convinced her to receive the training as a life-changing opportunity. Finally, despite the societal pressures and stereotypes that suggest furniture making is a job meant only for men, Kalpona decided to take up the training.

The decision was not an easy one, as Kalpona knew that she would face many challenges to cope up in the Best Door and Furniture Environment. She was worried about whether she would be able to learn the skills required for the job, and whether she would adjust with her male colleagues. However, she gets the appointment from Best Door and Furniture and enrolled for receiving WBT.

She was enrolled for receiving WBT under the supervision of MCP Md. Moshir Rahman. During her long one and half month training period, Kalpona worked hard to acquire the skills she needed to excel in furniture making. The Subject Matter Expert from RISDA made a delivery plan to engage her in the carpentry work. At the very beginning, the MCP taught her how do gluing, putting and sanding work. Later, she learned from manual sanding operation to sanding machine operation, drilling operation, nail gun operation, etc. She was also trained about safety at workplaces, PPE, waste management, machine maintenance, etc.



Despite the challenges she faced during her training, Kalpona continued and remained focused on her work. After watching her performance, the owner agreed to pay her 8000/- taka monthly. This was a significant achievement for Kalpona, who was now able to support her family without pressure. She already planned to admit her two children in RISDA Institutes of Technology (RIT) for Skills Training. She hopes that her best days are

coming.

Finally, Kalpona's hard work, determination, and courage in the face of adversity paid off. Despite the challenges she faced, she refused to give up and continued her job. She made example to many other women that they can work in non-convenient trade beside male as well. Following her, later three more women joined Best Door and Furniture and received WBT. The management of Best Door and Furniture also made separate washroom for them. Other male colleagues are also respecting them now.

4.3 COMMUNITY DEVELOPMENT

EDUCATION

RISDA-Bangladesh has been developed Its mission & Vision to targeting the under privileged, marginalized, and hard to reach peoples. Since the Inception of the organization has Initiated in education programme for dropout school children. RISDA-Bangladesh run 10 informal primary school at Mirpur. This reporting year about 600 Students are learning In those NFPE schools. RISDA believes society can't



change without formal education, especially for 21st century's education demand to skills education & employment. Goal of education programme Is "Education for Engagement and Development". The project supported education program's not the solution of providing the

quality education is also the SDG goal-4.

In this perspectives RISDA-Bangladesh Intake and established a formal technical education Institute **F.K. Polytechnic Institute**. There are 03 faculties in enrollment of student like Civil, Electrical& Computer for 04 years diploma Engineering. along with SSC vocational education. The reporting year student of 04 years diploma course 23(admission is on-going) and up to date 235 where female Is 35 and SSC vocational course enrollment in this year 55 and cumulative 514.



HEALTH & NUTRITION

The program started since 1998 in Dhaka, the capital city of Bangladesh. The objective of the program is to provide training for the rural /village doctors, raising public awareness about personal health, hygiene, family planning, food & nutrition and supporting Primary Health Care as well.

RISDA-Bangladesh has continued different activities since the inception. COVID-19 along with other activities as part of its social responsibility. We are arranging public awareness program regarding COVID-19 pandemic. Organizing different volunteer groups and train them to assist helpless people. Organizing special training programs on COVID-19 for village doctors. Free masks and hand sanitizers have been distributed among the people during COVID-19 pandemic. Supplying Oxygen cylinder to the COVID-19 affected patients. Supplying medicines & food items to the COVID-19 affected patients. Arranging ambulance service.



Food has been distributed among day laborer's and helpless people. Disinfectant has been sprayed for cleanliness. Managing primary health care. Assisting people for COVID-19 test. 1200 Volunteers trained, Thousands of Masks, sanitizers, PPE etc. distributed. Food distributed among 5000 helpless men and women. Besides, different areas were sprayed for disinfection and cleanliness. Provided Telemedicine service to more than 5000 members & Primary health cares to more than 10,000 members.

WOMEN EMPOWERMENT

The Vulnerable Group Development (VGD) program is a prominent social safety net initiative implemented by the Government of Bangladesh, specifically designed to cater to the needs of ultra-poor households. The primary goal of the Program is to enhance the income-generating abilities of VGD women and promote their social empowerment. This is achieved through several means, including training sessions aimed at



raising awareness, providing instruction on a range of Income Generating Activities (IGA), and offering credit services both during and after the term of food assistance. The project in question has been implemented by RISDA-Bangladesh from 2009. During the specified time frame, the organization successfully executed the project in collaboration with 13 Union Parishads across three Upazilas, namely Rangamati Sadar, Naniarchar, and Rajosthali, all located within the Rangamati District. In the reporting period this Vulnerable Women Benefit (VWB) program has operated at Pangsha in Rajbari District and at Kumarkahali in Kustia district.

The total number of VWB cardholders is 2600. The entirety of the members is partitioned into 120 distinct groups, with each group including a range of 25 to 30 members. The primary elements of this program include of life skills training, training in income-generating skills, savings, and access to credit. In order to improve the quality of life and promote self-sufficiency among the women mentioned, a program of social awareness training has been arranged. The training program encompasses various topics related to daily life, including Food and Nutrition, Disaster and Risk Mitigation, HIV/AIDS, Health and Cleanliness, and Women empowerment. The IGA training program encompasses several areas of agricultural and livestock management, such as poultry rearing, kitchen gardening, as well as cow and goat husbandry.

WATER, SANITATION & HYGIENE (WASH)

RISDA-Bangladesh asserts that inadequate water and sanitation infrastructure provide a substantial obstacle to enhancing the health and well-being of individuals, with a clear correlation to nutrition. RISDA acknowledges the significance of healthy water in terms of its nutritional value and its status as a fundamental human right. It is imperative that every individual is granted sufficient access to safe water. In the context of Bangladesh, there exists a significant lack of awareness among the population regarding the importance of utilizing safe water for both drinking and domestic purposes. Additionally, there is a notable lack of knowledge regarding the proper utilization and maintenance of sanitary latrines, particularly in rural regions. Consequently, the population often experiences a range of waterborne and

sanitation-related illnesses, resulting in additional economic and societal burdens. The occurrence of irregularity in schools is a common practice observed among the students.

The field observations conducted by RISDA have indicated that individuals possess the inclination, abilities, and means to engage in the project activities.

However, their participation is sometimes limited as a result of insufficient awareness.

RISDA acknowledges that motivation serves as a crucial instrument for fostering individuals' comprehension of the significance of safe water and sanitation. Subsequently, RISDA initiated an awareness effort targeting the participants of the Microfinance Program group. Additionally, it offered additional credit to members of the group who were involved in the installation of tube wells and the construction of latrines. To date, RISDA-Bangladesh successfully implemented the installation of 210 tube wells and the construction of 6,750 ring slab latrines.



4.4 RENEWABLE ENERGY

SOLAR HOME SYSTEM

Since 2011, RISDA-Bangladesh has been actively engaged in the implementation of the Solar Home System Project. The primary aim of this initiative is to encourage the adoption of renewable solar energy in areas where households do not have access to grid electricity. By providing electrification through solar power, this project contributes to the preservation of a clean energy and environmentally sustainable ecosystem. Additionally, the SHS does neither require a billing payment system nor incur any fuel costs for its operation. In addition, it is noteworthy that a standalone hybrid system (SHS) can be utilized by individuals for a maximum duration of 20 years without experiencing any instances of load-shedding. Over



the course of an extended period, the implementation of lighting solutions not only leads to cost savings but also extends the working hours for individuals residing in rural areas. To ensure access to affordable and modern energy services and reduce the dependency on fossil fuels, RISDA has implemented Solar Home System, Solar irrigation, solar mini-grid projects. RISDA-Bangladesh successfully implemented the installation of 175,000 Home solar System, 1345 solar AC system, 2405 solar DC system, 21 solar Irrigation pump.

SOLAR STREET LIGHT

The utilization of solar energy in conjunction with light-emitting diodes (LEDs) The use of CFL (compact fluorescent lamps) offers a highly efficient alternative. Solar-powered outdoor lighting solutions are highly suitable for illuminating areas in distant locations where access to electricity is either absent or unreliable. Even within metropolitan environments, these technologies are widely utilized to decrease reliance on traditional power sources and make significant contributions to sustainable energy production. The solution's reliability and durability contribute to its effectiveness in meeting both our current and future lighting needs. Since 2015, RISDA-Bangladesh has been implementing the Solar Street Light Project as a solution to address the street lighting issue in rural regions. During the specified reporting period, RISDA-Bangladesh successfully implemented the installation of street lights. As of June 2023, the total number of street light installations reached 1200.



NATIONAL DOMESTIC BIOGAS



The Domestic Biogas Program was initiated by RISDA in August 2009. The primary aim of the National Domestic Biogas and Manure Program is to alleviate the burden on individuals, particularly women, by reducing their workload. Additionally, the program seeks to enhance health and sanitation conditions, boost agricultural productivity through the utilization of slurry, conserve traditional fuel sources like firewood, agricultural residues, and dried dung cakes, and mitigate greenhouse gas emissions, particularly carbon dioxide and

methane. In addition, RISDA offers technical assistance for the upkeep and repair of the plants. RISDA-Bangladesh successfully completed the construction of 556 sets as of June 23.

IMPROVED COOK STOVE

Since January 2017, RISDA-Bangladesh has been implementing the Improved Cook Stove (ICS) Program with the assistance of IDCOL. The primary goal of this program is to decrease the consumption of cooking fuel and mitigate Indoor Air Pollution (IAP), particularly among women and children. This is achieved by promoting the distribution of more efficient cook-stoves. The project employs a cluster-based method to implement the program in the Madaripur and Shariatpur districts. As of June 2023, the cumulative number of installations are 12,580 sets.



4.5 AGRICULTURE & ENVIRONMENT



Since Inception RISDA-Bangladesh has Implementing It's all programme in environment friendly especially In

- Beef Fattening
- Horticulture Nursery
- Fisheries
- Poultry
- Dairy
- Vegetable Production
- Crop Production

tree plantation, Horticulture nursery, cow & goat rearing, poultry

rearing etc. Considering environment all RISDA-Bangladesh premises has developed with green garden. Throughout RISDA-Agro there are milk cows rearing and contributed in the country pure milk for ensuring nutritious nation monthly around 6,000-liter and yearly 72,0000 liters of cow milks are produced and marketed. In Muslim festival time there are 100 of bulls (not contaminated food) supplies in market for meat purpose. Yearly 100,000 seedlings are produced in the horticulture nurseries. Those are fruits & wood plants. This Is fast growing sectors in the RISDA-BANGLADESH programme.

4.6 HUMANITARIAN RESPONSE

The program was initiated in 2017 in the Rohingya refugee camp. The primary aim of the program is to offer vital aid to individuals affected by the situation and ensure the safety and well-being of all individuals, irrespective of gender or age. The program has successfully provided various forms of assistance, including shelter, food supplies, non-food items, medical care, NFPE schooling, vocational training, water and sanitation facilities, solar electrification, and tree plantation initiatives. As of June 2023, we have made significant accomplishments. An additional 8,750 adults were provided with vocational skills training, while over 12,000 children received non-formal primary education. Moreover, an increase of 20,000 patients received primary treatment, and an additional 12,000 families received food support. Additionally, 12,000 families were provided with nonfood items support, and sanitation support was extended to the same number of families. The following sectors are covered by the Humanitarian Program like.

- Food & Non-food items distribution
- Healthcare & Nutrition
- Shelter
- Water Supply, Sanitation & Hygiene (WASH) Facilities
- Education in Emergency
- Energy and Environment
- Skill Development Training
- Relief & Rehabilitation

RISDA-Bangladesh is of the opinion that it is our moral obligation to provide assistance to those in need to the greatest extent that we are able. Therefore, RISDA-Bangladesh uses the money it raises via its own contributions to fund a variety of charitable/ relief activities that assist the country's most disadvantaged people. We have provided disadvantaged people with assistance devices, as well as winter clothing and educational materials for underprivileged



children and youth. In addition to this, it distributes meat to those who are in need by carrying out the Qurbani Program in several various project locations. The reporting year about TK 155,500 were expense to the various type of vulnerable peoples where Gulistan Hokker`s market fire damage rehabilitation, Poor people`s treatment etc.

4.7 AGENT BANKING

Agent banking is a program aimed at extending doorstep banking services to reach a wider population, particularly those in underserved areas. The platform provides a diverse range of account options. The services offered include cash deposits and withdrawals, payment of foreign remittance, utility bill collection, fund transfer, balance inquiries, acceptance of clearing checks, application for check books and debit and credit cards, as well as internet banking services. In addition to facilitating the establishment and management of miccas accounts, the local community is offered access to small-scale and agricultural loans. Total client up reporting period no 1,550 and deposit amount tk 39,482,487.00



ANNUAL BUDGET & EXPENDITURE

RIDA-Bangladesh Is working with the underprivileged group of peoples in society to uplift their rights & livelihood throughout targeting the Sustainable Development Goal (SDG), to achieve in each of Intervention for the community and adaption of climate adverse Impact. The budget & expenditure has reflected the Initiatives of peoples centered Interventions

S1 #	Sector/ Head of Budget	Budget in TK	Expenditure in TK
01	Microfinance	180,054,000	164,054,332
03	Education (TVET & Diploma)	5,180,000	4,944,400
04	Health & Nutrition	7,400,000	5,120,220
05	Water, Sanitation & Hygiene	4,255,000	4,253,000
06	Women Empowerment	10,763,600	9,687,240
07	Agriculture & Environment	2,500,000	2,055,500
08	Renewable Energy	1,100,000	1,035,000
09	Human Resource Development	1,500,000	1,275,000
10	Relief & Rehabilitation	225,000	155,500
Total		212,977,000	192,580,192

RISDA - Bangladesh
Consolidated Statement of Financial Position
As at 30th June 2023

Particulars	Notes	2022-2023 (Amount in Taka)							Total	2021-2022 (Amount in Taka)	
		Micro Credit	Bio Gas	RISDA Institute of Technology (Berulia)	RISDA Institute of Technology (Saltha)	RISDA Agro Ltd	Humanitarian Response Program	Other Projects			
Properties & Assets											
Non-current assets											
Property and equipment (WDV)	06.00	181,350	-	18,924,682	10,423,744	3,802,861	-	-	45,990,499	79,323,136	71,081,466
Loan Account (Benefeshiries)	07.00	-	-	-	-	-	-	-	-	-	159,813,696
Total Non-Current Assets		181,350	-	18,924,682	10,423,744	3,802,861	-	-	45,990,499	79,323,136	230,895,162
Current Assets:											
Inventories	09.00	562,438	-	-	-	1,330,000	-	-	-	1,892,438	6,908,094
Loan to Beneficiaries (Due within next year)	07.00	107,643,697	2,517,673	-	-	-	-	-	-	110,161,370	114,147,616
Advance, deposit and prepayment	10.00	4,441,604	75,865	65,236	64,754	(12,555)	-	(71,432,051)	(66,797,147)	83,038,372	
Receivable	11.00	-	-	4,753,091	3,061,538	254,354	-	6,883,856	14,952,839	129,692,993	
FDR/DSR Account	12.00	5,312,129	-	-	-	-	-	-	5,312,129	22,527,018	
Cash in hand and bank	13.00	2,069,186	-	1,383,323	35,965	124,833	-	4,413,893	8,027,200	5,630,335	
Total Current Assets		120,029,054	2,593,538	6,201,650	3,162,257	1,696,632	-	(60,134,302)	73,548,829	361,944,428	
Total Assets		120,210,404	2,593,538	25,126,332	13,586,001	5,499,493	-	(14,143,803)	152,871,965	592,839,590	
Capital Fund and Liabilities											
Capital/Equity	14.00	9,024,393	-	-	-	-	-	-	-	-	-
Fund Account/Equity	15.00	1,001,764	1,600,678	(4,161,765)	1,139,119	(3,244,360)	1,972,112	86,392,850	92,723,027	115,761,654	
Reserve Fund		10,026,157	1,600,678	(4,161,765)	1,139,119	(3,244,360)	1,972,112	86,392,850	93,724,791	116,744,814	
Non-Current liabilities		-	-	-	-	-	-	-	-	-	-
Loan from Bank	16.00	47,676,655	-	-	-	-	-	-	47,676,655	50,428,536	
Loan from IDCOL	17.00	-	-	-	-	-	-	-	-	216,431,216	
Total Current Liabilities		47,676,655	-	-	-	-	-	-	47,676,655	266,859,752	
Loan term loan (Current Portion)	17.00	6,406,333	992,860	29,288,097	12,446,882	10,992,938	-	18,128,372	78,255,482	103,354,660	
Loan from IDCOL (Due within next year)		-	-	-	-	-	-	-	-	-	
Accounts payable	18.00	-	-	-	-	-	-	-	-	48,739,029	
Members Savings	19.00	36,104,413	-	-	-	-	-	-	36,104,413	41,483,250	
Emergency Fund	20.00	5,613,014	-	-	-	-	-	-	5,613,014	5,021,833	
Provision and others	21.00	4,028,880	-	-	-	94,070	-	-	4,122,950	5,259,135	
Loan Loss Provision	22.00	10,354,952	-	-	-	-	-	-	10,354,952	5,377,117	
Total Current Liabilities		62,507,592	992,860	29,288,097	12,446,882	11,087,008	-	18,128,372	134,450,811	209,235,024	
Total capital fund and liabilities		120,210,404	2,593,538	25,126,332	13,586,001	7,842,648	1,972,112	104,521,222	275,852,257	592,839,590	

These accounts are to be read in conjunction with notes attached.


Assistant Director Finance

Executive Director



RISDA - Bangladesh
Consolidated Statement of Comprehensive Income
For the year ended 30th June, 2023

Particulars	2022-2023 (Amount in Taka)						2021- 2022(Amount in Taka)
	Notes	Micro Credit	RISDA Institute of Technology (Berulia)	RISDA Institute of Technology (Saltha)	RISDA Agro Ltd	Other Projects	
Income							
Sales	23.00	-	-	-	9,428,327	698,560	10,126,887
Service Charge	24.00	22,169,980	-	-	-	-	22,169,980
Grant/ Subsidy	25.00	-	-	-	-	-	-
Bank Profit		-	-	-	-	1,015,914	1,015,914
Interest from FDR-Reserve fund	26.00	271,436	-	-	-	-	271,436
Membership Fee		17,340	-	-	-	-	17,340
Sale of Pass Book		24,370	-	-	-	-	24,370
Loan Form		19,320	-	-	-	-	19,320
Local Income		92,928	37,006,059	11,429,128	-	366,260	48,894,375
Donation		-	-	-	-	39,996,078	39,996,078
Training Income		-	6,700,605	372,730	-	-	7,073,335
Tuition fee		-	-	-	-	-	-
		22,595,374	43,706,664	11,801,858	9,428,327	42,076,812	129,609,035
Expenditure:							
Cost of Goods Sold	27.00	-	-	-	6,235,892	194,528	6,430,420
Salary & Honorarium	28.00	9,808,475	22,006,102	1,819,335	689,798	6,079,897	40,403,607
Administrative Expenses	29.00	4,801,336	18,068,653	3,123,018	786,354	25,507,334	52,286,695
Selling and promotional Expense	30.00	173,726	455,950	3,944,183	-	-	4,573,859
Interest Expenses	31.00	2,647,963	-	-	440,091	-	3,088,054
Other Expenses	32.00	-	-	-	-	-	-
Loan Loss Provision		4,977,835	-	-	-	-	4,977,835
Provision for expenditure		-	-	-	56,570	-	56,570
Total Expenditure		22,409,335	40,530,705	8,886,536	8,208,705	31,781,759	111,817,040
Excess of Income over Expenditure		186,039	3,175,959	2,915,322	1,219,622	10,295,053	17,791,995
		22,595,374	43,706,664	11,801,858	9,428,327	42,076,812	129,609,035
							95,198,130
							(21,527,332)
							73,670,798

These accounts are to be read in conjunction with notes attached.

[Signature]

Assistant Director Finance

Signed in terms of our separate annexed report



[Signature]

Executive Director

[Signature]

RISDA - Bangladesh
Consolidated Statement of Cash Flows
For the year ended 30 June 2023

Particulars	Amount in Taka	
	2022-2023	2021-2022
A. Cash Flows From Operating Activities:		
Surplus for the Period	17,791,995	(21,527,332)
Depreciation	4,590,369	4,862,407
Increase/decrease in Loan account benifeshiries	68,509,199	93,900,304
Increase/decrease in Loan loss provision	1,136,185	2,558,465
Increase/decrease in Service charge receivable	-	-
Increase/decrease in Adjustment of previous year expenditure	-	-
Increase/decrease in Loan & advanced	26,855,227	(26,432,292)
Increase/decrease in inventories	5,015,656	33,842,736
Increase/decrease in Receivable	114,740,154	(24,422,239)
Increase/decrease in DSR account	17,214,889	11,590,891
Increase/decrease in Account payable	(48,739,029)	(2,858,462)
Increase/decrease in Member saving	(5,378,837)	6,662,128
Increase/decrease in Emergency fund	591,181	878,731
Increase/decrease in Provision & others	(1,136,185)	178,590
Net cash outflow in operating activities	201,190,803	79,233,927
B. Cash Flows From Investing Activities :		
Increase/decrease in Accusation Of Fixed Assets	(8,241,670)	(16,335,045)
Increase/decrease in Resurve Fund	-	-
Increase/decrease in Investment	-	11,590,891
Net cash used in investing activities	(8,241,670)	(4,744,154)
C. Cash Flows From Financing Activities:		
Increase/decrease in Short term loan current portion	-	(22,107,053)
Increase/decrease in loan from IDCOL	(216,431,216)	(18,659,236)
Increase/decrease in Loang Term Loan	27,851,059	(75,908,820)
Increase/decrease in Loan received	-	-
Net cash inflow from financing activities	(188,580,157)	(116,675,109)
D. Net increase/decrease (A+B+C)	4,368,977	(42,185,336)
Add: Cash and Bank Balance at the beginning of the year	3,658,223	45,843,559
Cash and Bank Balance at the end of the year	8,027,200	3,658,223



Mannan
A Mannan & Co.
Chartered Accountants

PICTORIAL OF THE SIGNIFICANT EVENT UNDER RISDA-BANGLADESH



Executive Vice President of MRA, visited RISDA



RIT, Best Performer Award from BACI-SEIP



RISDA Cox's Bazar Program Opening Ceremony



Mr. Rinchen Kuentzyl, Ambassador of the Royal Bhutanese Embassy, visited by RISDA



RISDA Team Celebration SEIP Best Performer Award



Moment with MRA Vice President

ব্রাঞ্চ অফিস সমূহ

ঢাকা বিরুলিয়া অফিস

২৬/২, ব্লক-সি, কালিয়াকৈর, আক্রান
বিরুলিয়া, সাভার, ঢাকা
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
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ঢাকা মিরপুর অফিস

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মিরপুর, ঢাকা-১২১৬
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ফরিদপুর অফিস

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কক্সবাজার অফিস

বাইপাস রোড (পুলিশ লাইনের বিপরীতে)
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চট্টগ্রাম অফিস

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সালথা অফিস

বাইপাস সড়ক গোলচত্বরের পূর্ব পাশে,
সালথা বাজার, সালথা, ফরিদপুর
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ফরিদপুর অফিস

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ঢাকা কল্যাণপুর অফিস

খাজা আইটি পার্ক, ৪র্থ তলা, ৭ দক্ষিণ কল্যাণপুর
কল্যাণপুর বাসটার্মিনাল, মিরপুররোড, ঢাকা।
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গাজীপুর অফিস

৪র্থ তলা, হাবিবা সরকার কমপ্লেক্স, টঙ্গী কলেজগেট
ঢাকা-ময়মনসিংহ রোড, (সফিউদ্দিন সরকার একাডেমী
এবং টঙ্গী সরকারি কলেজের অপজিট সাইটে)
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
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গোপালগঞ্জ অফিস

নিচতলা, লাইক উদ্দিন সুপার মার্কেট, নতুন
বাজার, গোপালগঞ্জ (ইসলামী ব্যংকের নিচে)
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
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শরীয়তপুর অফিস

হাজী সুপার মার্কেট, ৩য় তলা, গোসাইরহাট
শরীয়তপুর (মার্কেটসাইল ব্যংকের উপরে)
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

মাদারিপুর অফিস

হাবিবা প্রাজা, মাস্টার কলনী,
তরমুগুরিয়া, মাদারিপুর
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

রাজবাড়ী অফিস

রাবেয়া টাওয়ার ৩য় তলা, সজ্জনকান্দা
বড়পোল, রাজবাড়ী
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

কুমিল্লা অফিস

কুমিল্লা আইটি পার্ক, ৬ষ্ঠ তলা
নিউমার্কেট, কান্দিরপাড়া কুমিল্লা
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

লক্ষ্মীপুর অফিস

উপজেলা সমবায় সমিতি লিঃ (BRDB ভবন)
২য় তলা, উপজেলা পরিষদ, লক্ষ্মীপুর
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

চাঁদপুর অফিস

মেট্রো টাওয়ার, ৩য় তলা, ৩৭৮/৩৭৯
হাজী মহসিন রোড, চাঁদপুর
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

নড়াইল অফিস

ট্রাস্ট ভবন, ১ম - ৩য় তলা, ফ্যামিলি হাউজিং
কমপ্লেক্স (বিদ্যুৎ অফিস হতে ২০০ মিটার
পশ্চিমে) মহিষখোলা, নড়াইল সদর, নড়াইল
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

রাজশাহী অফিস

চতুর্থ তলা, ৮-৬ খান সামার চক, ঘোড়ামাড়া
রাজশাহী, বলিয়া থানার পিছনে
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

ঠাকুরগাঁও অফিস

৩য় তলা, নূর জাহান প্লাজা, চৌরাস্তার মোড়
প্রধান সড়ক, ঠাকুরগাঁও সদর
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

ভোলা অফিস

২য় ও ৩য় তলা, জাহাঙ্গির সেন্টার
পশ্চিমপাড়া রোড, সদর রোড, ভোলা
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

শেরপুর অফিস

বেলায়েত হাউজিং আকন্দ বাড়ি, উকিল পট্টা,
দক্ষিণের মাথা, হোল্ডিং নং- ১০১১০০
নকলা বিশ্বরোড, নকলা, শেরপুর
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

সিলেট অফিস

ভোলানন্দ-উত্তরকারিগরি প্রশিক্ষণ কেন্দ্র
সিলেট, চৌহাটা, সিলেট সদর
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

সুনামগঞ্জ অফিস

২য় তলা, বাসা নং - ০৭৭৬, হাজিপাড়া,
সুনামগঞ্জ (সার্কিট হাউস সংলগ্ন)
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd

ফরিদপুর অফিস

বাইপাস সড়ক গোলচত্বরের পূর্ব পাশে,
সালথা বাজার, সালথা, ফরিদপুর
মোবাইল: ০১৭৭৭-৭৬৫৪০০, ০১৭৭৭-৭৬৫৪৩৪
Email: info@risda.org.bd



Faridpur Office: Bypass Road East side, Saltha Bazar, Saltha, Faridpur
Cox's Bazar Office: Kalatoli Main Road, Cox's Bazar (Opposite side of police line).