



ANNUAL **REPORT** 2021-22

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Message from the Chairman



Since March 2020, Bangladesh has been experiencing multiple stages of the COVID-19 pandemic not only impacting the health sector with the infections & fatalities. The COVID-19-induced containment measures, especially lockdowns, have intensified the needs of vulnerable groups, especially in informal sectors in terms of their livelihood. Many people have lost their jobs and income sources, resulting in an increase in unemployment and poverty in both urban and rural areas throughout the country. Those who have less/no access to social protection, smaller savings, or limited alternative sources of income both in urban and rural settings are the most affected ones.

This Annual Report presents the achievements, significant improvements, expansions and progress of RISDA- Bangladesh activities from July 2021 to June 2022 period. The organization is supporting a large number of marginalized people with our different programs and projects. We have increased our coverage to train young people in marketable Job skills and support them with finding their jobs. We have built the capacity of Vocational Training Centers, located one in Dhaka and another in Faridpur.

I congratulate the staff members, volunteers, and especially the community people who worked hard throughout the reporting period for achieving all the set targets. I also thank the development partners who have supported us during the reporting period. RISDA- Bangladesh admires the advice, cooperation, and guidance of the partners that have helped RISDA-Bangladesh achieve its present standard.

I also thank all stakeholders for their co-operation and support for the activities of our programs. Without their generous support, RISDA-Bangladesh could not come to its present position.

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

Mohammad Nuruzzaman Munna
Chairman
RISDA- Bangladesh

Foreword



We are preparing the annual report when our world is badly impacted by Covid 19 Pandemic not only in infections and fatality but in loss of jobs, and small businesses and price hiking in food items. For this, new poor is increasing in our community. The situation is worsening due to Russian Ukraine Conflict. This report contains a brief description of our program activities and financial accomplishments in 2021-22.

In the year RISDA Bangladesh expanded its microfinance program with more coverage by beneficiaries and areas. We have built the capacity of our vocational training centers located at Dhaka and Faridpur districts. We have also implemented Covid 19 Response Programs, Water, Sanitation and Hygiene (WASH) Promotion, Non Formal Primary Education (NFPE), and skills training and Renewal Energy (solar home system, solar street light etc) Promotion program. With the Centre based residential and non-residential skills training, we have introduced community-based skills training in leather, furniture, and light engineering trade in Dhaka and Gazipur district.

In 2021-22 our program coverage and diversity were increased than those of the previous year. Keeping in mind our mission and future goals we have to strive for our next steps and identify our future strategies. We are aware of our limitations, yet we are determined to explore our potential. 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. We will explore more partnerships with donors, fellow organizations, and enterprises.

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 of staff, 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

Legal Status

RISDA-Bangladesh is registered in Bangladesh with a number of authorities:

NGO Affairs Bureau

Registration Date
03/11/1996
Registration No
1095

Joint Stock Companies and Firms

Registration Date:
27/12/2003
Registration No
S-3506(295)/03

Social Welfare Department

Registration Date:
02/05/1994
Registration No
Dha-03096

Micro Credit Regulatory Act

Registration Date:
29/03/2012
Registration No
00018-00267-00611



Vision

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.

Mission

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.

Values

Diversity-Care and respect for all people.

Inclusion- Mainstreaming the marginalized people

Equity-Maintain equity in Society

Integrity –Demonstrate dependability, honesty, loyalty and good judgment.

Principles

Innovation- Create space for learning by encouraging research and creativity

Quality-Achieve excellence in every action

Accountability- Implements its activities in transparent way and accountable to its program participants

Sustainability- Target long term sustainable impact



Strategic Objectives

for July 2018 to June 2023 Period



Strategic Objective-1:

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



Strategic Objective-2:

To strengthen and expand renewable energy base quality services and social business model for environment friendly economic sustainability of community and the institution.



Strategic Objective-3:

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



Strategic Objective-4:

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



Strategic Objective-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.



Significant Accomplishment in 2021-2022



7176 members were supported in **349** groups with total savings of **BDT 41,483,250** and total Outstanding of **BDT 114,147,617**.
Annual Investment was **BDT 163,497,200** to **5845** members in Farm and Non-Farm Activities in Microfinance Program

New **77** families were supported to construct Low Cost Housing. They were provide Investment for **BDT 70,000** for each house.



Having **1337** account holder with a deposit of **BDT 38,087,426** in Islami Bank Agent Banking Outlet at Birulia, Savar, Dhaka

Total **68000** children of **299** primary schools Lakshimpur Sadar Upazila were supported with biscuit & midday Meal Distribution in **School Feeding Program**





225 Swallo Tubewells are installed for the poor families of Saltha Upazila, Fardipur district for pure water distribution under Hyginge Program.

A total Number of **507 Solar Street Light-** were installed in different areas of Bangladesh under Renewable Energy Program



A total number of **2,599 women** were supported in **Vulnerable Group Development Program (VGD)** in Kustia district with life skills and Vocational skills training.

15 Oxygen Cylinders were supplied to the poor patients in COVID-19 Response Program.





300 volunteers were trained in Covid-19 Response Program.

Around **20000** masks were distributed in Covid-19 Response Program.



Around **2000** Hand Sanitizers were distributed in COVID-19 Response Program.

1000 food packages were distributed in COVID-19 Response Program.



Total number of **86** trainees were trained on **Driving Trade** in **Skills Development Program**



A total number of **15** Occupation, total **Event 111**, total **1253** Trainees completed RPL test and **945** was certified from **RISDA Institute of Technology (RIT)**. Birulia, Savar, Dhaka.

118 students were completed **Diplo-**ma engineering in **Civil, Electrical and Computer Engineering** in **F.K. Polytechnic Institute**.
Birulia, Savar, Dhaka



24 cows are rearing in Cattle farm of **RISDA Agro Limited**



Total **190** trainees were trained on **Electrical Installation and Maintenance** Trade Trade in **Skills Development Program** during the year

175 trainees were trained on **Masonry** Trade Trade in **Skills Development Program**



225 trainees were trained on **Steel Binding & Fabrication** Trade in **Skills Development Program**

Total number of **216** trainees were trained on **Plumbing and Pipe Fittings** Trade Trade in **Skills Development Program**



DEVELOPMENT PARTNERS



Membership with Networks



EXECUTIVE COMMITTEE



Mohammad Nuruzzaman
Chairman



Md. Mosharraf Hossain
Vice-chairman



Muhammad Zahir Hossain Miah
Treasurer



Fatema Yasmin
Executive Member



Fatema Naznin
Executive Member

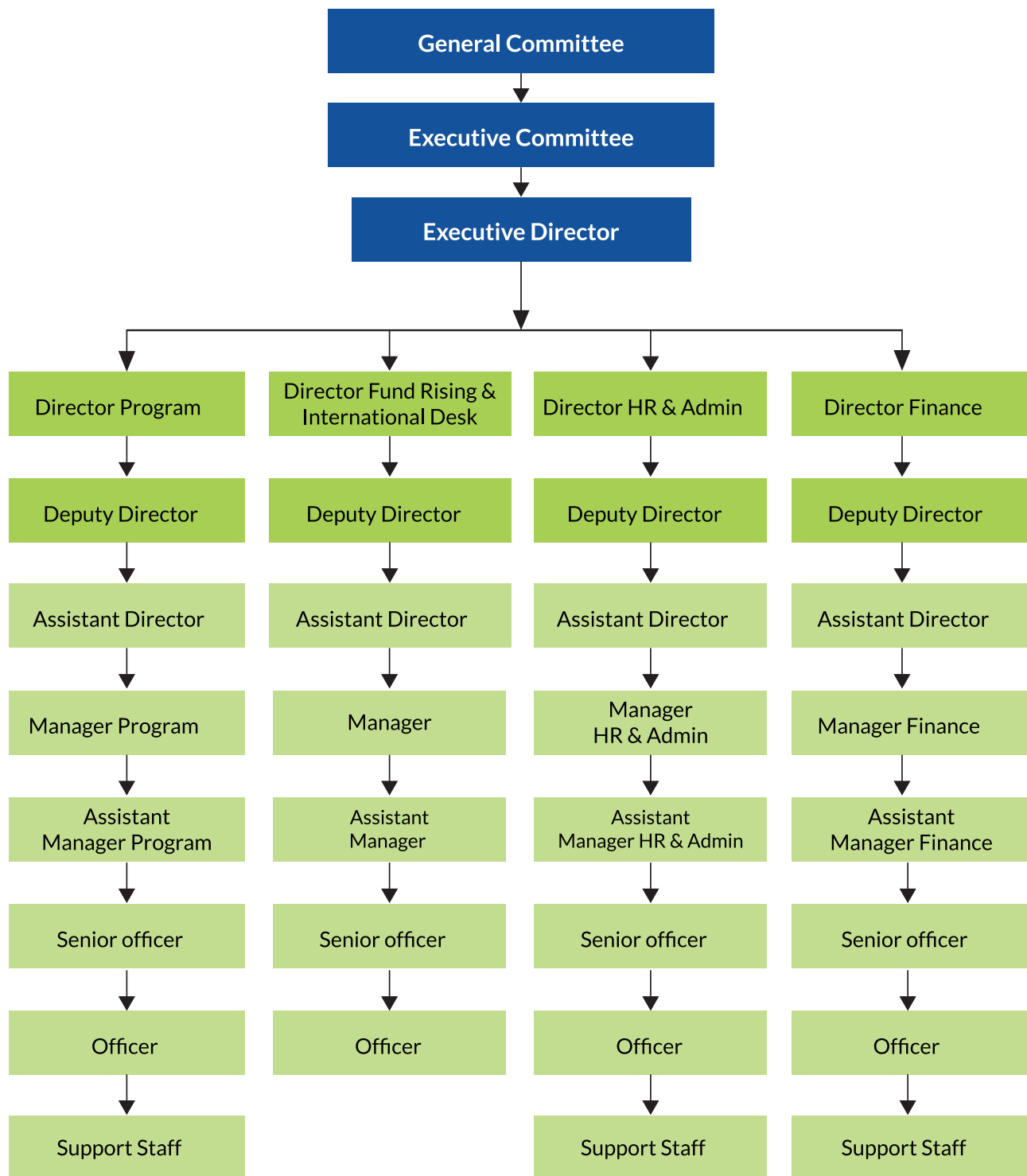


Md. Arif Hossain Chowdhury
Executive Member



Dr. Md. Hemayet Hossain
Secretary General

RISDA-Bangladesh ORGANOGRAM



Significant Events in 2020-21



Honorable Minister Mr. M. A. Mannan MP visited our RISDA-Bangladesh Office



Chairman Mr. Mohammad Nuruzzaman addressing in a consultation meeting on Islamic Microfinance



ED Mr. Hemayet Hossain addressing a certificate giving ceremony of graduate trainees



Sr. Secretary Mr. Md. Akter Hossain visited our RISDA Institute of Technology (RIT)



Presenting different NGO's honorable Executives in front of RISDA-Bangladesh Office



Tools were distributed to the graduate trainees in a certificate giving Ceremony



Arranged an awareness seminar on Sleep Apnea



RISDA - Bangladesh
Consolidated Statement of Financial Position
As at 30th June 2022

Particulars	Notes	2021-2022 (Amount in Taka)							Total	2020-2021 (Amount in Taka)
		Micro Credit	SHS	Bio Gas	RISDA Institute of Technology (Berulia)	RISDA Institute of Technology (Saltha)	RISDA Agro Ltd	Humanitarian Response Program		
Properties & Assets										
Non-current assets										
Property and equipment (WDV)	06.00	178,000	3,789,940	-	19,510,292	6,047,256	5,583,613	-	35,972,365	71,081,466
Loan Account (Beneficiaries)	07.00	-	157,296,023	2,517,673	-	-	-	-	-	159,813,696
Total Non-Current Assets		178,000	161,085,963	2,517,673	19,510,292	6,047,256	5,583,613	-	35,972,365	230,895,162
Current Assets:										
Inventories	09.00	1,349,594	-	-	-	-	5,558,500	-	-	6,908,094
Loan to Beneficiaries (Due within next year)	07.00	114,147,616	-	-	-	-	-	-	-	114,147,616
Advance, deposit and prepayment	10.00	24,799,028	5,985,950	75,865	859,998	386,850	2,105,109	1,972,112	46,853,460	83,038,372
Receivable	11.00	-	136,669,424	-	4,888,331	1,000,000	4,974,473	-	11,059,857	158,592,085
FDR/DSR Account	12.00	5,112,703	17,414,315	-	-	-	-	-	-	22,527,018
Cash in hand and bank	13.00	498,860	41,796	-	1,047,046	(14,166)	18,739	-	4,038,060	5,630,335
Total Current Assets		145,907,801	160,111,485	75,865	6,795,375	1,372,684	12,656,821	1,972,112	61,951,377	390,843,520
Total Assets		146,085,801	321,197,448	2,593,538	26,305,667	7,419,940	18,240,434	1,972,112	97,923,742	621,738,682
Capital Fund and Liabilities										
Capital/Equity		-	-	-	-	-	-	-	-	-
Fund Account/Equity	14.00	8,856,958	56,560,637	1,600,678	(4,337,724)	(776,203)	510,491	1,972,112	80,273,797	144,660,746
Reserve Fund	15.00	983,160	-	-	-	-	-	-	-	983,160
Non-Current liabilities										
Loan from Bank	16.00	50,428,536	-	-	-	-	-	-	-	50,428,536
Loan from IDCOL	17.00	-	216,431,216	-	-	-	-	-	-	216,431,216
Current Liabilities										
Loan term loan (Current Portion)	18.00	28,142,378	-	992,860	30,643,391	8,196,143	17,729,943	-	17,649,945	103,354,660
Loan from IDCOL (Due within next year)		-	-	-	-	-	-	-	-	-
Accounts payable	19.00	833,434	47,905,595	-	-	-	-	-	-	48,739,029
Members Savings	20.00	41,483,250	-	-	-	-	-	-	-	41,483,250
Emergency Fund	21.00	5,021,833	-	-	-	-	-	-	-	5,021,833
Provision and others	22.00	4,959,135	300,000	-	-	-	-	-	-	5,259,135
Loan Loss Provision	23.00	5,377,117	-	-	-	-	-	-	-	5,377,117
Total Current Liabilities		85,817,147	48,205,595	992,860	30,643,391	8,196,143	17,729,943	-	17,649,945	209,235,024
Total capital fund and liabilities		146,085,801	321,197,448	2,593,538	26,305,667	7,419,940	18,240,434	1,972,112	97,923,742	621,738,682
										781,421,566

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

Assistant Director Finance

Executive Director



Signed in terms of our separate annexed report

Chartered Accountants

Dated: Dhaka

7th December, 2022

RISDA - Bangladesh
Consolidated Statement of Comprehensive Income
For the year ended 30th June, 2022

Particulars	2021-2022 (Amount in Taka)									2021-2022 (Amount in Taka)	
	Notes	Micro Credit	SHS	Bio Gas	RISDA Institute of Technology (Berulia)	RISDA Institute of Technology (Saltha)	RISDA Agro Ltd	Humanitarian Response Program	Other Projects		Total
Income											
Sales	26.00	-	1,846,620	-	-	-	12,969,498	-	10,135,850	24,951,968	70,301,845
Service Charge	27.00	18,095,538	19,924,619	-	-	-	-	-	-	38,020,157	11,137,712
IDCOL Grand/ Subsidy	28.00	-	-	-	20,883,137	1,000,000	-	-	-	21,883,137	17,979,665
Bank Profit		-	-	-	-	7,571	-	890,572	-	898,143	565,497
Interest from FDR- Reserve fund		612,659	80,440	-	-	-	-	-	-	693,099	520,828
Membership Fee		27,140	-	-	261,450	-	-	27,200	-	315,790	18,400
Sale of Pass Book		35,300	-	-	-	-	-	-	-	35,300	29,300
Loan Form		21,100	-	-	-	-	-	-	-	21,100	16,645
Local Income	29.00	151,885	16,600	-	-	-	121,100	9,377,873	3,451,449	9,667,458	4,054,125
Donation		-	-	-	-	-	-	-	-	17,000	1,043,841
Training Income		-	-	-	2,795,319	-	-	-	-	2,795,319	346,031
Tuition fee		-	-	-	452,780	197,200	-	-	-	649,980	-
		18,943,622	21,868,279	-	24,392,686	1,204,771	13,090,598	-	23,882,944	103,382,900	106,030,889
Expenditure:											
Cost of Goods Sold	30.00	-	1,098,409	-	-	-	7,948,199	-	8,879,384	17,925,992	38,897,363
Salary & Honorarium	31.00	10,010,312	10,221,776	-	8,574,024	738,263	1,289,235	-	2,980,477	33,814,087	21,762,090
Administrative Expeces	32.00	3,180,183	9,504,997	11,378	14,924,373	338,607	2,040,980	2,602	8,275,498	38,278,618	20,397,801
Selling and promotional Expense	33.00	-	-	-	-	-	-	-	-	-	16,465,426
Interest Expenses	34.00	3,124,778	-	-	-	-	-	-	-	3,124,778	2,976,730
Other Expenses	35.00	9,200	-	-	-	-	-	-	-	9,200	80,955
Loan Loss Provision		2,558,465	-	-	-	-	-	-	-	2,558,465	87,976
Provision for expenditure		-	300,000	-	-	-	-	-	-	300,000	-
Total Expenditure		18,882,938	21,125,182	11,378	23,498,397	1,076,870	11,278,414	2,602	20,135,359	96,011,140	100,668,341
Excess of Income over Expenditure		66,684	743,097	(11,378)	894,289	127,901	1,812,184	(2,602)	3,747,585	7,374,760	5,362,546
		18,943,622	21,868,279	-	24,392,686	1,204,771	13,090,598	-	23,882,944	103,382,900	106,030,889

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

Assistant Director Finance

Dated: Dhaka
7th December, 2022



Signed in terms of our separate annexed report

Chartered Accountants

RISDA - Bangladesh
Consolidated Statement of Cash Flows
For the year ended 30 June 2022

Particulars	Amount in Taka	
	2021-2022	2020-2021
A. Cash Flows From Operating Activities:		
Surplus for the Period	7,371,760	5,362,548
Depreciation	4,862,407	5,150,832
Increase/decrease in Loan account benifeshiries	93,900,304	(13,699,933)
Increase/decrease in Loan loss provision	2,558,465	87,976
Increase/decrease in Service charge receivable	-	-
Increase/decrease in Adjustment of previous year expenditure	-	-
Increase/decrease in Loan & advanced	(26,432,292)	(2,504,135)
Increase/decrease in inventories	33,842,736	(18,643,757)
Increase/decrease in Advance, deposit & prepayment	-	-
Increase/decrease in Receivable	(53,321,331)	30,842,652
Increase/decrease in DSR account	11,590,891	-
Increase/decrease in Other Assets	-	-
Increase/decrease in Account payable	(2,858,462)	5,361,688
Increase/decrease in Member saving	6,662,128	6,547,223
Increase/decrease in Emergency fund	878,731	699,633
Increase/decrease in Provision & others	178,590	780,010
Net cash outflow in operating activities	79,233,927	19,984,737
B. Cash Flows From Investing Activities :		
Increase/decrease in Accusation Of Fixed Assets	(16,335,045)	(19,049,965)
Increase/decrease in Resurve Fund	-	-
Increase/decrease in Investment	11,590,891	286,761
Net cash used in investing activities	(4,744,154)	(18,763,204)
C. Cash Flows From Financing Activities:		
Increase/decrease in Short term loan current portion	(22,107,053)	79,876,353
Increase/decrease in loan from IDCOL	(18,659,236)	(42,383,400)
Increase/decrease in Loang Term Loan	(73,936,708)	-
Increase/decrease in Loan received	-	-
Net cash inflow from financing activities	(114,702,997)	37,492,953
D. Net increase/decrease (A+B+C)	(40,213,224)	38,714,486
Add: Cash and Bank Balance at the beginning of the year	45,843,559	7,129,073
Cash and Bank Balance at the end of the year	5,630,335	45,843,559



Legal Documents

ক্রমিক নম্বর : ০০০৪০৬১

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
সমাজকল্যাণ মন্ত্রণালয়
সহকারী সচিব (অর্থনৈতিক, ঢাকা)
স্বাস্থ্য, পরিবারকল্যাণ-ভারপ্রাপ্ত

নিবন্ধন নম্বর : ৩-০৩০৩৩

নিবন্ধন সনদপত্র

১৯৬১ সালের মোকদ্দমত সমাজকল্যাণ প্রতিষ্ঠান (রেজিস্ট্রেশন ও নিয়ন্ত্রণ) অধ্যাদেশ (নম্বর ৪৬) এর ১৩(৩) দ্বারা অধীনে
"বিস্তারিত" বাংলাদেশ
গ্রাম/মহলা : বাহা ১৩-০৩ (কর্তৃপক্ষ) (বাঃ ১৩-০৩) ৩৩-৩৩-৩৩
ডাকনাম : বিপ্লব-২, নাম : সত্যজিৎ, জেলা : ঢাকা, বাংলাদেশের উল্লেখ্য স্থানীয়
স্বাক্ষর : [Signature] মাসের : ১৫ তারিখে উপরে বর্ণিত আইনের শর্তানুযায়ী পূরণ করার নিয়ম অনুযায়ী নিম্ন বর্ণিত
সরকারী নিয়মাবলীতে নিবন্ধন করা হলো। নিবন্ধনকার প্রতিষ্ঠানটি : [Signature] [Signature]
কার্যক্রম পরিচালনা করতে পারবে এবং এর প্রদান স্বরণ এ সনদপত্র প্রদান করা হলো।
নিবন্ধনকার প্রতিষ্ঠানের নিবন্ধন নম্বর : ৩-০৩০৩৩
স্থান : ঢাকা
তারিখ : ২২/০৩/২০২২
[Signature] [Signature]
সহকারী সচিব (অর্থনৈতিক, ঢাকা)
স্বাস্থ্য, পরিবারকল্যাণ-ভারপ্রাপ্ত

Certificate of Registration of Societies
(Act XXI of 1860)

No. 3-3506(19) of 2022

I hereby certify that RISDA - Bangladesh
(বিস্তারিত- বাংলাদেশ)

this day been registered under the Societies Registration Act, XXI of 1860.

Given under my hand at Dhaka the Twenty Second day of March Two thousand and Twenty.

[Signature]
Registrar of Joint Stock Companies & Firms
Bangladesh

Government of the People's Republic of Bangladesh
NGO AFFAIRS BUREAU
Prime Minister's Office
Registration Certificate

Registration No : 1095 Date : 01/11/1996

Under the provisions of 'The Foreign Donations (Voluntary Activities) Regulation Act, 2016' and Subject to the Conditions stated overleaf **RESOURCE INTEGRATION AND SOCIAL DEVELOPMENT ASSOCIATION (RISDA)**
BANGLADESH

Address: House-18, Road-01, Block-B, Section-3, Mirpur, Dhaka-1216

From: 01/11/2016 To: 02/11/2026

has this day been renewed/registration renewed.

This certificate is given under my hand and seal on this Fifteenth day of October two thousand And Seventeen.

Prepared By
[Signature]
MD. Muzibur Rahman
NGO Affairs Bureau
Prime Minister's Office

Director General
[Signature]
Executive Officer
NGO Affairs Bureau
Prime Minister's Office

সনদ নং : ০০০১৮-০০২৬৭-০০৬১১

Microcredit Regulatory Authority

মাইক্রোক্রেডিট রেগুলেটরি অথরিটি, ঢাকা

অনুমোদিত বার্ষিকীয় পরিচালনাবার সনদ

মাইক্রোক্রেডিট রেগুলেটরি অথরিটি আইন ২০০৬ (২০০৬ সনের ৩২ নং আইন) এর ধারা ১৬ এর উপ-ধারা (৩) এ প্রদত্ত ক্ষমতাবলে
রিসিডা- বাংলাদেশ

কর্তৃক নথিভুক্ত আবেদনের সূত্রে উত্থাপিত হয় যে RISDA- Bangladesh (রিসিডা- বাংলাদেশ)
অনুমোদিত প্রতিষ্ঠান

হিসাবে কার্যক্রম পরিচালনার সনদ, অংশ পূরণ উল্লিখিত শর্তাবলীতে, প্রদান করা হইল।

কর্তৃপক্ষের আদেশক্রমে
[Signature]
তারিখ : ১৫ চৈত্র ১৪৩৮ বাংলা
২১ অক্টোবর ২০২১ খ্রিঃ

এক্সিকিউটিভ ডাইরেক্টর-গেয়ারম্যান



QUALITY SYSTEM CERTIFICATE

This is to Certify that the Quality Management System (QMS) of

RISDA INSTITUTE OF TECHNOLOGY

26/2, Block-C, Kaliakoir, Birulia,
Savar, Dhaka, Bangladesh.

Has been assessed by **AGS** Quality Action and found to comply with

ISO 9001:2015

Quality Management System (QMS)

For the scope

Provision for Training Services Provider

Certificate No	: 112261
Date of initial certification	: 05 July 2021
Date of Issue/Reissue	: 05 July 2022
Renewal Due	: 05 July 2023




Authorized Signatory

This certificate is subject to the company maintaining its system to the required standards, which will be monitored by AGSQA. The use of this Certificate and the AGS QA Marks are subject to the Regulations Applicable to Holders of AGS Quality Action.

AGS Quality Action

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Phone: +880-2-48810309 Fax: +880-2-48810310, E-mail: info@agsqa.net Web: www.agsqa.net

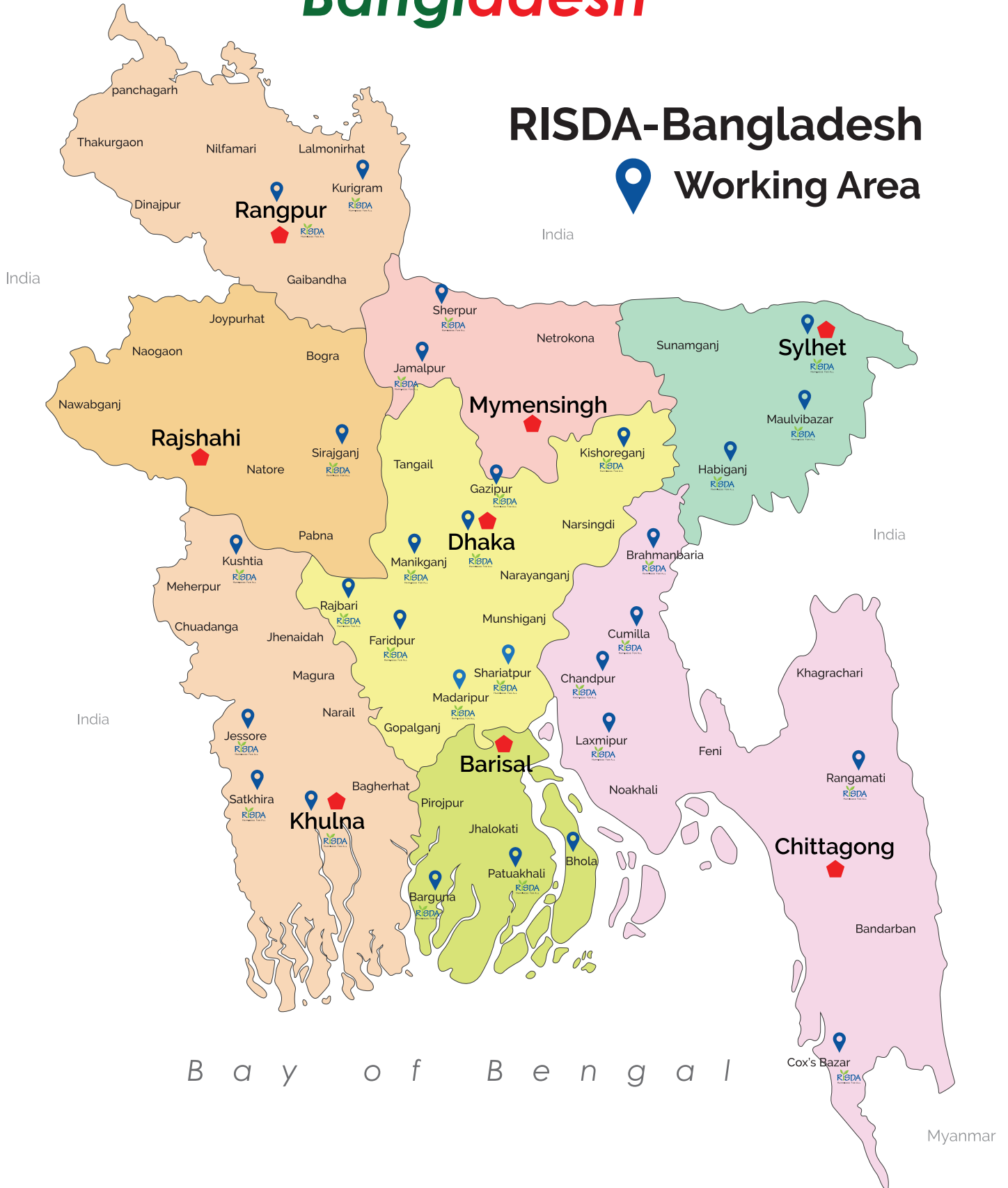
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WORKING AREA

Bangladesh

RISDA-Bangladesh Working Area





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