

Mukti Cox's Bazar

Goldighirpar, Cox's Bazar-4700





GEOGRAPHICAL COVERAGE



Acronyms:

MCB Mukti Cox's Bazar AGM Annual General Meeting AMC Agriculture Based Micro Credit EC Executive Committee GC General committee MDG Millennium Development Goal SDG Sustainable Development Goal SDG Sustainable Development Goal PL Peer Leader TT Technical trainer HP Humanitarian Program CE Chief Executive GSC Girls Shine curriculum TVET Technical and Vocational Education and Training ARH Adolescent Reproductive Health UPP Ultra-Poor Program IGA Income Generating Activities LRL Livelihood Restoration Loan BPHC Bangladesh Rural Advancement Committee UNHCR United Nation High Commission Repatriation IOM International Migration Organization IRC International Migration Organization IRC International Rescue Committee RI Relief International Rescue Committee UNHCP United Nations Fund for Population COTE Children on The Edge USAID United States Agency for International Development UNICEF United Nations International Children's Emergency Fund RTMI Research, Training and Management (RTM) International GUK Gana Unnayan Kendra AHC Australian High Commission FDMN Forcibly Displays Mayanmar Nationals FCN Family Counting Number BNF Beneficiary INGO International Non-Goxt. Organization DG Director General EFSLO Emergency Food Security and Livelihoods Officer CFO Chief Finance Officer JPF The Japan Platform and Foundation IVY-Japan International Volunteer Center of Yamagata GO Govt. Officials DCA Dan Church Aid PC Project/Program Coordinator DWT Deep Tub well PDM Post Distribution Monitoring FGD Focus group Discussion CCM Community Consultation Meeting LCMC Learning Center management Committee	DDT	Pangladoshi Taka
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BNF Beneficiary INGO International Non-Govt. Organization DG Director General EFSLO Emergency Food Security and Livelihoods Officer CFO Chief Finance Officer JPF The Japan Platform and Foundation IVY-Japan International Volunteer Center of Yamagata GO Govt. Officials DCA Dan Church Aid PC Project/Program Coordinator DWT Deep Tub well PDM Post Distribution Monitoring FGD Focus group Discussion CCM Community Consultation Meeting	FDMN	Forcibly Displays Mayanmar Nationals
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JPF The Japan Platform and Foundation IVY-Japan International Volunteer Center of Yamagata GO Govt. Officials DCA Dan Church Aid PC Project/Program Coordinator DWT Deep Tub well PDM Post Distribution Monitoring FGD Focus group Discussion CCM Community Consultation Meeting	EFSLO	Emergency Food Security and Livelihoods Officer
IVY-Japan International Volunteer Center of Yamagata GO Govt. Officials DCA Dan Church Aid PC Project/Program Coordinator DWT Deep Tub well PDM Post Distribution Monitoring FGD Focus group Discussion CCM Community Consultation Meeting	CFO	Chief Finance Officer
GO Govt. Officials DCA Dan Church Aid PC Project/Program Coordinator DWT Deep Tub well PDM Post Distribution Monitoring FGD Focus group Discussion CCM Community Consultation Meeting	JPF	The Japan Platform and Foundation
DCA Dan Church Aid PC Project/Program Coordinator DWT Deep Tub well PDM Post Distribution Monitoring FGD Focus group Discussion CCM Community Consultation Meeting	IVY-Japan	International Volunteer Center of Yamagata
PC Project/Program Coordinator DWT Deep Tub well PDM Post Distribution Monitoring FGD Focus group Discussion CCM Community Consultation Meeting	GO	Govt. Officials
DWT Deep Tub well PDM Post Distribution Monitoring FGD Focus group Discussion CCM Community Consultation Meeting	DCA	Dan Church Aid
PDM Post Distribution Monitoring FGD Focus group Discussion CCM Community Consultation Meeting	PC	Project/Program Coordinator
FGD Focus group Discussion CCM Community Consultation Meeting	DWT	Deep Tub well
CCM Community Consultation Meeting	PDM	Post Distribution Monitoring
I CONTROL IN THE CONT	FGD	Focus group Discussion
LCMC Learning Center management Committee	CCM	Community Consultation Meeting
	LCMC	Learning Center management Committee
PWD Person With Disability	PWD	Person With Disability

Acronyms:

NFPE	Non-Formal Primary Education
SC	Satellite Clinic, Static Clinic
CWG	Community Watch Group
WSG	Women Support Group
GBV	Gender Based Violence
HC	Host Community
PSS	Psycho Social Support
MHM	Menstrual Health management
SRHM	Sexual and Reproductive Health management
PSEA	Protection from Sexual Exploitation and Abuse
WFS	Women Friendly Space
WGSS	Women and Girls Safely Space
WED	Women Empowerment and Development
ENRICH	Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty
EPI	Expanded Program on Immunization
FIS	Financial Information Systems
MIS	Management Information System
GFFTM	The Global Fund fight to Malaria
HRD	Human Resource Department
HHs	Households
ICT	Information and Communication Technologies
LRP	Livelihood Restoration Project
ME	Micro Enterprise
MF	Micro Finance
MFI	Microfinance and Financial Inclusion
MRA	Micro Credit Regulatory Authority
NFPE	Non-Formal Primary Education
NFE	Non-Formal Education
NGO	Non-Governmental Organization
PHR	Protecting Human Rights
PKSF	Palli Karma-Sahayak Foundation
RLF	Revolving Loan Fund
RMC	Rural Micro Credit
UMC	Urban Micro Credit
SMC	School Management Committee/ Seasonal Micro Credit
SRHR	Sexual and Reproductive Health Rights
ТВА	Traditional Birth Attendant
TDS	Term Deposit Scheme
TFR	Total Fertility Rate
UPP	Ultra-Poor Program
UNO	Upozila Nirbahi Officer
DC	Deputy Commissioner
RRRC	Refugee Relief Repatriation Commission



Message from the

PRESIDENT

Human civilisation is blooming today only because of enduring efforts of some extraordinary people who have created an unforgettable place for themselves in the history of mankind. We cannot imagine a developed and cultured world without the contribution of these remarkable people. They have played a decisive role in transforming and reforming this world through their lives and activities. Swami Vivekananda was one of them.

Great speeches of great men are not time bound. They are eternal and they have ever lasting impact. They remain active from age to age to inspire, enrich and enlighten common people creating a peaceful congenial atmosphere in this world and the world to come. I am just talking about Chicago address of Swamiji. And to talk about myself I gain immensely from contents of those speeches. They have broadened my heart and outlook.

His clarion call is to render service for humanity and human being. I think to myself, at our early age we keep under the care and kindness of our parents. Again, later in life when facing sufferings of disease and old age we are again dependent on kindness and co-operation of others. Then as a fellow human being a duty casts upon us, at the middle of our life, to help others in all possible ways and if such a practice grows once that will continue till our eternal departure. Even from a little service humanity will benefit immensely.

Having felt such an urge and considering men irrespective of cast, creed and religion as the Supreme Being and more valuable than all the wealth of the world we have ventured to set up an organisation which will be a permanent where about of help seeking poor and down trodden people of this part of our country. With this noble goal we started our journey in 1996. The name of our organisation is Mukti - to make common people free from poverty, illiteracy, malignant prejudice. After traveling long way today I am brave enough to say that within our limitation our unselfish labour has been crowned with success. No hesitation to tell that in this mission my honourable teacher advocate Sujit Chowdhury and professor Someswar Chakravorty played pioneer role and after departure of Sujit Sir from this country another great man Mr. Bimal Chandra Dey Sarker joined us and embrace the mission to achieve the target. Now Mukti is renamed as Mukti Cox's Bazar. It has become a popular name in this arena. As a non-government voluntary development organisation, it is implementing a good number of programme/ project necessary for material and ethical development of the society. I have firm belief that we will be able to carry on our business for the cause of humanity, for a peaceful, happy, prosperous society where love and fraternity will dominate. My heartfelt invitation to my friends and colleagues of home and abroad -please come and visit us and judge whether we are acting as rational being. Here I like to end wishing bright future for Mukti Cox's Bazarl. Greetings.

Santosh Sharma President Mukti Cox's Bazar



Message from the

GENERAL SECRETARY

I congratulate Mukti Cox's Bazar and all of its supporting members in the completion of another successful year. As Secretary I have seen substantial growth of Mukti despite all challenges it faced in the journey of development. On the eve of 27th Annual General Meeting of Mukti Cox's Bazar, I am glad to publish our annual report for the period of July 2021 to June 2022. Since the starting of its journey in 1996 with blessings of and guidance from its illustrated partners it has travelled a long way and has stepped into development era with a successful track record of accomplishments. Development partners, including bilateral and multilateral donors, international organizations, UN families, government sectors and pro-poor civil society organizations assisted us in bringing socio-economic changes in the communities and to make our mission a success.

In the reporting year Mukti activities have added value to its previous glorious reputation. We have gained invaluable knowledge and information from our work with poor communities across the two southern districts and the Forcibly Displaced Myanmar Nationals. We follow participatory and interactive learning process to formulate policies, program design and actions. Accordingly, program implementation corresponding to policies and principles of organization inspired us in changing livelihood of the project participants. This financial year is distinguishable to our previous years but distinctive in terms of program focusing on vulnerable communities both Bangladeshi and Rohingya, women empowerment, food security & livelihoods, education, health, micro credit, emergency response and state and non-state actors' participation in development activities, etc.

I am very thankful to the members of general committee, executive committee and advisors who have been putting up sincere effort in building Mukti since 1996. Specially I would like to thank Bimal Chandra Dey Sarker, Chief Executive for his dynamic leadership and commitment in achieving the target and goal of our organization. I, on behalf of Mukti Cox's Bazar acknowledge the all-out supports of resource sharing partners and my colleagues and staffs who contributed to publish this report. In addition, I am thankful to the people of program areas and stakeholders who played catalytic role in achievement of the organization.

I seek continuous suggestions and feedback from all of our stakeholders so that we can make meaningful, effective initiatives in future. Finally Mukti is determined to work with vulnerable community for making self-reliant and enlightened society.

Thanks from core of my heart to all working members of Mukti for their continuous effective work and dedication for the betterment of community. These visible achievements are really due to them.

Babla Paul

General Secretary Mukti Cox's Bazar



Message from the

CHIEF EXECUTIVE

I feel honored to get opportunity to share something about our beloved organization with you. At the outset of my briefing I would like to salute the founder of Mukti Cox's Bazar Mr. Sujit Chowdhury and Professor Someswar Chakravorty for their tremendous effort to establish such a reputed and dedicated humanitarian organization for serving the oppressed and depressed people of our country. Since January 2009 I am shouldering the responsibility of running the services and expanding its services to the poor. Now Mukti is recognized in Cox's Bazar as an icon of humanity. We are implementing education, health, food security, livelihoods, disaster risk reduction, human rights, women empowerment and emergency humanitarian response programmes as a partner of UNICEF, UNFPA, IOM, UNHCR, Children on the Edge, PKSF, BRAC, Oxfam in Bangladesh, IVY Japan, Plan International, World Fish, CARE Bangladesh with the financial assistance of USAID, FCDO, KOICA, GFATM, GAC, DFAT, UNOPS and other donors. At present we are serving directly 300000 families with 1550000 individuals with our various services in Cox's Bazar and Chattogram district. In addition, we are also serving 50000 families or 300000 individuals of Forcibly Displaced Myanmar Nationals in 34 camps of Ukhiya, Teknaf and Hatiya upazila under Cox's Bazar and Noakhali district after a serious violation of human rights inside the Myanmar.

Now total 3125 employees are working with us in 25 projects to serve the distressed community. I have seen substantial growth of Mukti despite of all challenges it faced in the journey of development. I am glad to say that now Mukti is a name of unique service rendering organization of this arena. Since the starting of its journey in 1996 with blessings of and guidance from its illustrated partners it has travelled a long way and has stepped into development era with a successful track record of accomplishments. Development partners, including bilateral and multilateral donors, international organizations, UN families, government sectors and pro-poor civil society organizations assisted us in bringing socio-economic changes in the communities and to make our mission a success.

I am grateful to our honorable advisor Advocate Shibu Lal Debdas for his continuous guidance, efforts and contributions to make our organization successful. I am thankful to honorable president Mr. Santosh Sharma for his dynamic leadership and effective guidance and support. I am very much thankful to honorable Secretary Mr. Babla Paul for his continuous efforts and contributions to achieve the objectives of our organization.

I, on behalf of Mukti Cox's Bazar acknowledge the all-out supports of resource sharing partners and my colleagues and staffs who contributed in achieving our goal. Also, express gratitude to the staffs who actually felt the pains and pleasure in bringing this success into reality. In addition, I am thankful to the people of program areas and stakeholders who played catalytic role in achievement of the organization.

Finally, Mukti is determined to work with vulnerable community for making self-reliant and enlightened society.

Thanks, from core of my heart to all of you, wishing a great success of our beloved organization Mukti Cox's Bazar.

benter

Bimal Chandra Dey Sarker Chief Executive Mukti Cox's Bazar

MUKTI'S MILESTONES

Mukti Cox'Bazar headquarter Partnership with shifted to newly constructed UNFPA, Oxfam GB, own multi-storied building. PLAN-BD, CARE BD 2022 Received "The Adding Livelihood improvement project with IVY japan, Ability Net Tech 4 and FSL-WASH project with Good award "on IVY-MOFAJ Japan Education 2021 UNHCR partnership: Improving Manages the Peaceful Co-existence and largest early learning Self-reliance Opportunities for program for FDMN Refugees and Host community. (Forcibly Displaced 2019 Myanmar National) children in Started Rohingya refugee Cox's Mukti Coxs Bazar crisis response program Bazar. has operated cyclone distributing food, education, (Mora) response and livelihoods and healthcare. recovery program for 500 families in Mukti Coxs Bazar provided Initiative on humanitarian support to 50000 Cox's counter traffickfamilies who were affected by Bazar. massive flood at Ramu and ing for street Chakaria sub-district in Cox's Bazar. children 2014 in Cox's Bazar. Mukti initiated License from Micro-credit Regulatory Authority, and established first a pioneering computer training center for children malaria coming from poor families prevention in Cox's Bazar. program in 2008 Cox's Bazar. No death has taken Seminal solar energy initiatives place due to for remote islands in Cox's malaria in Bazar. Under the program most the past 3 families received electricity for years. first time in their lives. Registration 2006 from NGO affairs Bureau First grant First UN partnership: Program based partnerto support and secure ship: Program livelihoods of small time to help small fishermen. 2003 scale farmers Mukti Cox's Bazar has been registered ne havoc of cyclone encourage to start. stablished in 1996, Mukti started with livelihood support to women in poor families through micro-finance in better by the Directorate of Social Welfare, Registration No. 131/98, Date: yield/food 25/11/1998 security.

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VISION - MISSION



CORE VALUES



Legal status and Registration

Department of Social welfare

Registration Number: Social Welfare - Cox - 131 / 98

Date: 25/11/1998

NGO Affairs Bureau

Registration Number: NGO Affairs Bureau –1897 Date: 08/01/2004 renewed up to 07/01/2029

Microcredit Regulatory Authority

Registration Number: 00908-00278-00272

Date: 15/03/2008

Current Project & Program of Mukti Cox's Bazar

- 01. Gender Based Violence in Emergency (GBViE) Project, funded by UNFPA.
- 02. Scale up of early learning & informal basic education for the children of FDMN, funded by UNICEF.
- 03. Improving Peaceful Coexistence and Self-reliance Opportunities for Refugees and Host Community, funded by UNHCR.
- 04. Community Health Outreach Program, funded by IOM.
- 05. Project for Improving Menstrual Health Management of Adolescent Girls and Women in Cox's Bazar, Bangladesh UNFPA.
- 06. Micro Credit Assistance Program (MCAP), funded by PKSF & Mukti Cox's Bazar.
- 07. ENRICH Program (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty), funded by PKSF & Mukti Cox's Bazar.
- Uplifting the Quality of the Lives of Elderly people program funded by PKSF
 Mukti Cox's Bazar.
- 09. Adolescent Program funded by PKSF and Mukti Cox's Bazar.
- Non-Formal Education Program for the Children of the Forcibly Displaced Myanmar Nationals, funded by Children on The Edge-UK.
- 11. Supplemental Education Program-Chattogram funded by Children on The Edge-UK
- 12. Supplemental Education Program-Cox's Bazar funded by Children on The Edge-UK
- 13. Non- Formal Education Program for the Children of Forcibly Displaced Mayanmar Nationals in Bhasan Char funded by Children on The Edge-UK
- 14. DFAT AHP Bangladesh Rohingya Response Phase III Inclusive for the selected host community of Teknaf Upazila under Cox's Bazar district funded by Oxfam in Bangladesh.
- 15. Empowering Rohingya Refugee and Host Community Women through Learning, Leadership and Livelihoods Funded by OXFAM and UN Women.
- 16. Malaria Elimination Program, funded by The Global Fund and BRAC.
- 17. Micro-finance services for dry fish business in Cox's Bazar funded by Feed the Future and World Fish.
- 18. Artemia 4 Bangladesh Project funded by USAID and World Fish
- 19. AHP Bangladesh consortium CARE DFAT III funded by CRAE Bangladesh
- 20. GBViE Project partnership with Plan International funded by GAC
- 21. Partnership Reinforcement integrated skills enhancement (PRISE) SDC-BRAC Social Cohesion Fund for Cox's Bazar district (T-2)
- 22. DFAT AHP Bangladesh Rohingya Response Phase III Inclusive funded by OXFAM Bangladesh
- 23. Preprimary Education for Vulnerable Children by Mukti Cox's Bazar.



OUR DONORS AND PARTNERS























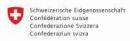






































(2021 - 2022)



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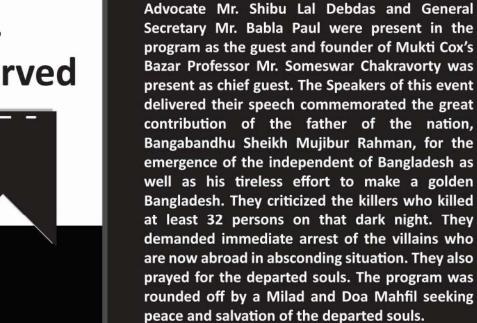
was observed by Mukti Cox's Bazar with due solemnity. The program was presided over by the

Chief Executive of Mukti Cox's Bazar where a large number of staffs and volunteer attended wearing black badge to show respect to the martyrs who

were killed brutally on the night of 15th August,

executive committee

National Mourning Day 2021 observed



The Member of the

Secretary of Primary & Mass Education Ministry visited Child Learning Center



Secretary, Ministry of Primary & Mass Education, Peoples Republic of Bangladesh Mr. Golam Md. Hasibul Alam paid a visit at Mukti Cox's Bazar Child Learning Center in Rohingya Camp. On October 09, 2021 the Secretary visited Pahartali Child Learning Center-1 and 2 at

Camp-4 in Ukhia. He was welcomed at the Learning Center by Chief Executive of Mukti Cox's Bazar Mr. Bimal Chandra Dey Sarker. During the visit, the secretary talked to learners, teachers and officials and he observed the children's class work in the Learning Centers. He expressed his satisfaction on overall activities of Mukti Cox's Bazar.

Additional Deputy Commissioner (Education and ICT) of Cox's Bazar, Mr Bibhishan Kanti Das, Ukhia Upazila Nirbahi Officer Mr. Nizam Uddin Ahmed, Camp Incharge of Camp-4 Mr. Mahfuzar Rahman, Camp Incharge of Camp-17 Mr. SM Ishtiaq Shahriar, Senior Assistant Secretary of RRRC Office Mr. Mikon Tanchangya, Chief of Education of UNICEF Bangladesh Nur Shirin Md. Mokhtar, Education Manager of UNICEF Cox's

Mukti is doing
well. I found
overall
activities are
satisfactory.

Bazar Field Office Mr. Charles Avelino, Education Specialist Ms. Mourie Nishat Chowdhury, Focal Person of Mukti Cox's Bazar Education Program Ms. Kishwar Tabassum, Project Coordinator Mr. Shantanu Shekor Roy and other project officials were present during the visit.

'World Hand Washing Day 2021'

Learner won first prize in drawing competition

Mukti Cox's Bazar FDMN Education Project's learner Rehena Akhtar won the first prize in the drawing competition on the occasion of World Hand Washing Day-2021. She is a Level-3 learner of Usha Child Learning Center-2. On October 17, BRAC Wash program organized the drawing competition at Rohingya Camp-3. Camp incharge of Camp-3 Mr. Syed Mahbubul Haque handed over the prizes to the winners. Apart from the first place, 4 more students of Mukti Cox's Bazar got different prizes.



UNICEF

representative visited Child learning center

UNICEF Bangladesh Representative Sheldon Yett visited Mukti Cox's Bazar Child Learning Center in Rohingya Camp. On November 01, Sheldon came at the Suchona Child Learning Center-1, 2 and 3 at Camp-1E in Ukhia.

When the delegation led by Sheldon arrived at the learning center at 11.00 am, they were welcomed by Chief Executive of Mukti Cox's Bazar Bimal Chandra Dey Sarker, Focal Person of Education Program Kishwar Tabassum and Project Coordinator Shantanu Shekor Roy. During the visit, the delegation talked to children, parents, teachers and officials. They visited the children's learning classes also.

WOMEN **EMPOWERMENT FAIR OF 16 DAYS ACTIVISM**

UNFPA, GUK & BRAC participated in the fair. Later a discussion

session was held on the significance of 16 days activism, women empowerment and the current GBV situation of the host

community. A cultural function was arranged where the local women and the staff of the organization participated. Huge

presence of local women made the fair lively.



Ending GBV -We all have a role

Canadian and Aus-Aid representatives visited Learning Center at Rohingya Camps



A delegation from Australian & Canadian High Commission and ECHO visited Mukti Cox's Bazar Child Learning Centers in Rohingya Camp. On January 25, 2022 Humanitarian Adviser to the Australian High Commission Emily Macdonald, Head of Aid to the Canadian High Commission Phedra Moon Morris and Head of Office of DG ECHO Daniela Durso visited the Barnamala Child Learning Center-1, 2, 3, 4 and Sunrise Child Learning Center-4 at Camp-2W in Ukhia. When the delegates arrived at the learning center they welcomed by Focal Person of Education Program of Mukti Cox's Bazar Kishwar Tabassum and Project Coordinator Shantanu Shekor Roy, During the visit, they talked to the children, parents, teachers and the officials.

They stayed few times in the Learning Centers to observe the children's class work and preparation of Myanmar Curriculum. All the activities of learning center were appreciated by the delegate team. Among others, UNICEF Cox's Bazar Office CFO Ezatullah Majeed, Education Manager Charles Avelino, Child Protection Manager Patrick Halton, Education Specialist Frederik Liebknecht, Education Officer Hafsa Rahman and Communication Officer Mukunda Nepal were present with the team. Noted that, Mukti Cox's Bazar has been implementing the education project with the support from UNICEF through establishing 520 Learning Centers (LC) in 9 Rohingya camps which helps in getting education of 46990 Rohingya children.

Refugee Relief and Repatriation On the last 02 February 2022, Refugee Relief and Commissioner (RRRC) visited the Repatriation Sioner (RRRC) Mr. Md. Women's friendly Space visited

Repatriation Commis-Rezwan friendly Safe Space of

Mukti Cox's Bazar, which is providing quality GBV prevention support and response for the Forcibly Displaced Myanmar Nationals (FDMN) Rohingya Women and Adolescent girls. The GBViE program through Emergency Multi-Sectoral Rohingya Crisis Response Project is financed by World Bank & LGED, technical support provided by UNFPA and implemented by Mukti cox's Bazar. During the visit, Private Secretary of Refugee Relief and Repatriation Commissioner Mr. Md. Monzur Ahasan (Senior Assistant Secretary), Camp in Charge of Camp-15 Mr. Shankar Kumar Bishwas (Assistant Secretary), Chief Executive of Mukti Cox's Bazar Mr. Bimal Chandra Dey Sarker and Deputy Chief Executive Mr. Syed Lutful Kabir Chowdhury were present there. At the end of the visit Refugee Relief and Repatriation Commissioner appreciated the GBViE program and gave some valuable direction for future. It is mentionable that, Emergency Multi-Sector Rohingya Crisis Response Project of Mukti Cox's Bazar provides Psychosocial Support, awareness session on GBV, case management, Midwife services and dignity kit for the forcibly displaced Mayanmar Nationals women and adolescent girls.

Special

Eye Camp 2022



Secretary of the Executive Committee Mr. Babla Paul and members Ms. Mandira Paul, President of Inner Wheel Club, Cox's Bazar Ms. Shilpi Pal and General Secretary Ms. Tasmin Akter were present at the camp. At the inaugural session, chaired by Bimal Chandra De Sarkar, Chief Executive of the organization said, Mukti Cox's Bazar has been working since the catastrophic cyclone of 1991 to alleviate poverty and establish human dignity in the society by meeting the basic needs of the people.

Mr. Babla Pal said Mukti Cox's Bazar and Palli Karma-Sahayak Foundation (PKSF) are implementing a multi-dimensional development program in Chaufaldandi union of Sadar upazila through a joint venture. Under this program, cataract relief is provided to hundreds of eye patients through eye treatment camps and free cataract surgery to poor cataract patients every year. He sought the sincere cooperation of all for the successful implementation of the program.

Dr. Bimal Chowdhury (Honorable Member, Executive Committee, Mukti Cox's Bazar), Consultant and Eminent Ophthalmologist of Community Eye Hospital and his colleagues provided treatment at the eye camp. The day-long camp provided free eye care where a total 188 eye patients were present and 20 patients were selected for operation, comprising male 12 and Female 8. Out of 188 eye patients, 26 were selected for cataract surgery and finally 20 were operated on for cataract free. Also, the necessary free of cost medicines were distributed to every patient.



On 21st February, 2022 Mukti Cox's Bazar observed International Mother Language Day with a befitting manner.

On that day, Mukti Cox's Bazar staffs took out a procession led by the Chief Executive of the organization. After the procession, they assembled at the central Shaheed Minar of Cox's Bazar and presented flowers ring to show tribute to the martyrs who sacrificed their lives to establish our mother language. After that, a short discussion meeting was held in Mukti cox's bazar Conference room. In the discussion, the staff and Executive committee members of Mukti Cox's Bazar delivered their valuable speeches focusing on the significance of the Language Movement and great contribution of the language martyrs. They also commemorated language martyrs Shafiq, Rafiq, Jabber, Salam, Barkot who laid their lives in the language movement in 1952. At the end of the discussion, a colorful cultural program performed.

International
Mother
Language Day
2022



Launching Mukti's New Learning Center at Bhashanchar

Non-Formal education program for the Children of Forcibly Myanmar Nationals is one of the programs of Mukti Cox's Bazar funded by Children on the edge (COTE) started a Learning Center at Bhashanchar. It was inaugurated on 02 March, 2022 at Bhashanchar, shade no. 80 in Noakhali district. The center opened by Honorable Chief guest Mr. Mohammad Moajjem Hossain, Additional Refugee Relief and Repatriation Commissioner (RRRC) and Special Guest Mr. Rabindra Chakma, Camp in Charge of Bhashanchar, Alexa Mekonen and Peru Jui Chakma representative from UNFPA, Education Coordinator and one representative from UNHCR were present. Correspondingly, Program Manager Md. Shamim sardar, Program Coordinator, Md. Faysal Bari and different officials of Mukti Cox's Bazar were present in the ceremony. Manager Md. Rabiul Islam of Non-Formal Education program at Bhashanchar, facilitated the program. Honorable Chief Guest said in his speech that, Learning Center should be implemented as per rules and regulations of government policy. He highlighted to make children habituated on playing and personal hygiene. He also emphasized on Myanmar culture for Rohingya children and ensuring the qualitative learning for the Centers.

Women are human being and we should ensure their dignity



On 08th March 2022, Mukti Cox's Bazar observed international Women's Day. The main observance was held at the central office of Mukti Cox's Bazar. Discussion meeting and rally were arranged on the occasion of the day. The officials of Mukti Cox's Bazar, employees and different organizational representative participated in the program with colorful balloons, festoons and banner. The main theme of the day was 'Gender equality today for a sustainable tomorrow' which aims to recognize women who are working to build a more sustainable future. In the discussion session the guest delivered their valuable speech about the importance of the day. They said, women are more vulnerable to environmental threats because they heavily rely on natural resources for water, food, and shelter. Women are constantly on the front lines in the battles against pollution, massive agriculture, deforestation, and destructive development. Many of them are risking their lives on a daily basis to secure the resources for their families and communities. International Women's Day gives us an opportunity to highlight the link between women and nature.

International Women Day- 2022

Women are more vulnerable to environmental threats because they heavily rely on natural resources for water, food, and shelter.



Changing Corner Inauguration



Deputy Commissioner of Cox's Bazar Mr. Md. Mamunur Rashid Chowdhury quoted that, "Reading books is pioneer source of knowledge and it is important to be successful in life. There is no alternative way to gather knowledge without reading books" in the inauguration ceremony of Girls Changing Corner at Government Girls High School at Cox's Bazar on 10th March 2022. He also suggested some

Reading books is a pioneer source of knowledge

famous writers to the learners and encourage them to read more. The program was organized by Mukti Cox's Bazar in coordination with district administration which was sponsored by donor organization "Children on the Edge". In this inauguration program Founder President of Mukti Cox's Bazar, Prof. Someswar Chakravorty, Additional District Commissioner Md.

Prof. Someswar Chakravorty, Additional District Commissioner Md. Nashim Ahamed (Human Resource and Development), District Education Officer Md. Nahir Uddin, Vice President of Mukti Executive committee Prof. Jebunnesa, Chief Executive Bimal Chandra Dey Sarker and Deputy Chief Executive Syed Lutful Kabir Chowdhury were present. Above all, teachers and students of Coxs Bazar government girl's school, official of Mukti Cox's Bazar were also present at the inauguration program. Masuda Morsheda Aibhi, Head Teacher of Girls School chaired the ceremony and gave thanks to Mukti Cox's Bazar for taking such initiative for student's betterment.

Girl's students will be benefitted by resting and refreshment in their special time. Also, mentionable that district administration of Cox's bazar gave special thanks to Mukti cox's Bazar and donor Children on the Edge for establishing such special and modern facilities for girls, which will play a vital role in their special and sickness time.

On 11th March 2022, Mukti cox's Bazar arranged an annual staff gathering at Zara Convention Hall, cox's Bazar. Around 1,200 staff and guests participated in this lively event. The program started at 10.00am under the overall management of the organization's Chief Executive Mr. Bimal Chandra Dey Sarkar. The honorable Chief Advisor and founder President of Mukti Cox's Bazar Professor Someswar Chakravorty and all levels of employees were present at that colorful event. Members of the general and executive committee, representatives of Mukti Cox's Bazar's partners and donors were present as guests. At the beginning of the program, the chief executive of the organization, Mr. Bimal Chandra Dey Sarkar, extended his sincere congratulations and greetings to the invited guests and with the permission of the president, the main activities of the program started.

The program was inaugurated by balloon blowing by the former president of the organization and member of the advisory council, Advocate Mr. Shibulal Debdas along with the General Secretary of the executive Committee, Mr. Babla Paul and the chief executive of the organization, Mr. Bimal Chandra Dey Sarker. Badges with the logo of Mukti Cox's Bazar and caps were distributed to all (the present workers and members of the advisory board of Mukti Cox's Bazar). There were 2 medical booths set up to provide immediate first aid support. This was an all-day long program with two segments, discussion meetings and cultural program. Representatives from different INGOs, NGOs and Government Officials were present there and discussed the Mukti's

contribution and Success in development areas. A cultural function was arranged

Annual staff gathering



Cash Grant support for Beneficiaries at Hnila, Teknaf

Mukti Cox's Bazar with the support of **OXFAM** is implementing a project DFAT AHP Bangladesh Rohingya Response Phase III Inclusive the for selected host community of Cox's Bazar district. To support the project, 100 beneficiaries were



provided Taka 5,400 each for poultry rearing. For this purpose, a session was organized at office grounds on 14th March 2022 at Hnila, Teknaf project office. Deputy Chief Executive Syed Lutful Kabir Chowdhury presided over that assistance program with the presence of Rashed Mahmud, Chairman, Hnila Union as Chief Guest and Md. Iqbal Faruque, Senior Officer EFSVL, OXFAM as Special Guest. Chief Guest Rashed Mahmud expressed that, Mukti Cox's Bazar nominated 1905 numbers of project participants in a very transparent way. He appraised Mukti Cox's Bazar and OXFAM for such kind of program implementation. Members and Secretary of Hnila UP, Journalists and others respected persons were present in the event. The overall program lead by Md. Faysal Bari, Project Coordinator. Earlier the beneficiaries received training on poultry rearing and Program staffs are now giving technical support in regular basis. Meanwhile, under the project, staffs selected 15 vaccinators from the project participant and trained them how to operate Vaccination activities to reduce mortality rate of poultry.



USAID delegates visit at Child Learning Centers

A delegation of USAID visited the Mukti Cox's Bazar Chayabithi Child Learning Center-1 & 2 at the Rohingya Camp-4 on May 08, 2022. During the visit, the delegation talked to children, parents, teachers and officials. They observed the Myanmar Curriculum class in the Learning Centers.Camp Incharge (CiC) of Camp-4 Mr. Md. Mahfuzar Rahman, UNICEF & project officials were present during the visit. Mukti Cox's Bazar has been implementing the education project in FDMN camps with the support from UNICEF. It is conducting 540 Learning Centers (LC) in 9 rohingya camps through this project.



Multipurpose Women's Center (MPWC) inaugurated

at Whykong, Teknaf

the center is a safe place for women and girls, as well as a one-stop hub for information and services and a unique opportunity for the community

With a view to develop women leadership, psychosocial support, aware on women's rights and giving different skill gathering training for women, Mukti cox's Bazar is implementing a program titled with "Empowerment of women leadership, learning and livelihood" at Whykong, Teknaf, Cox's Bazar in partnership with UNWOMEN and OXFAM. On 28 December, 2021 in opening session of Multi-purpose Center honorable Deputy Commissioner (DC) of Cox's Bazar Mr. Mamunur Rashid was present and inaugurated the center and said in his speech "It is a great initiative but to make it workable, the relevant government departments and communities should be involved, especially local women leaders. The impact of this center needs to be followed and compared to other areas where there is no such center". Mr. Parvez Chowdhury, UNO, Teknaf, Flora Maccula, UNWOMEN Head, Asutosh Dey from OXFAM and other representatives were present in the opening session. Flora Maccula said, we want to give women more opportunities to improve their lives by providing them with a variety of services, empowering them and allowing them to participate in decision-making".

She also said , the center is a safe place for women and girls, as well as a one-stop hub for information and services and a unique opportunity for the community - to set an example for the rest of Bangladesh and for a society that is at the forefront of women's empowerment. The program chaired by the Chief executive of Mukti Cox's Bazar Bimal Chandra Dey Sarker gave his valuable speech regarding the objectives and importance of the center. He said, This MPWC aims to improve women's and girls' access to resources and opportunities by increasing individual and collective capacity through the practice of a transformative leadership within a safe and enabling environment. This activity will look at context-specific gender power analysis to examine various dimensions of identify, marginalization and gender relations with respect to leadership.

US Ambassador visited Child Learning Centre in Rohingya Camps

US Ambassador to Bangladesh visited the Mukti Cox's Bazar Child Learning Centers at the Rohingya Camp. On March 28, a delegation led by US Ambassador Peter Haas came at the Chayabithi Child Learning Centers 1 and 2 at Camp 4 in Ukhia.

When the delegation arrived at the learning center they were welcomed by Focal Person of Mukti Cox's Bazar Education Program Kishwar Tabassum and Project Coordinator of FDMN Education Project Shantanu Shekor Roy.

During the visit, the delegation talked to children, parents, teachers and officials. They observed the children's class work & preparation of Myanmar Curriculum in the Learning Centers. The delegation included Ambassador's spouse Amy Haas, Ambassador's body guard Syed Faijus Salehin, Assistant Regional Security Officer Dustin Duong, Foreign Service National Investigator Sheik Shibly, Regional Refugee Coordinator of PRM Mackenzie Rowe, Refugee Assistant of PRM Isteak Ahamed, Political Officer Sophia Meulenberg, USAID HAO Director Ellen de Guzman and Information Assistant Mahadi Hasnat. Among others Emergency Manager of UNICEF Michael Juma & Education officer of UNICEF Hafsa Rahman were present. Remarkable that, Mukti Cox's Bazar has been implementing the education project with the support from UNICEF by establishing 520 Learning Centers (LC) in 9 Rohingya camps which help to educate 46990 Rohingya children.





With the theme 'Only one earth: Living Sustainably in Harmony with Nature' A tree plantation has been initiated in the FDMN camp organized by Mukti Cox's Bazar FDMN Education Project. Camp In-Charge of Camp-4 Mr. Md. Mahfuzar Rahman inaugurated the program by planting some saplings on the premises of Chayabithi Child Learning Centers 1 and 2 on 5 June 2022. UNICEF officer Shahnam Karin & Mukti Cox's Bazar FDMN Education project officials were present on the occasion. On the other hand, officials of Mukti Cox's Bazar FDMN Education Project participated in a rally and discussion meeting organized by Ukhia Upazila Administration on the occasion of World Environment Day.

Note that, with the support from UNICEF Mukti Cox's Bazar is implementing education projects at FDMN camps in Cox's Bazar. The organization is operating 540 Child Learning Centers (LCs) in 9 camps through this project.

PROGRAM PROJECT INFORMATION

Food Security, Livelihoods and Resilience

Mukti Cox's Bazar has observed that, in terms of food security and livelihood, the refugee population continues to be wholly dependent on outside food aid, while the host community (HC) is subject to rising food insecurity on a daily basis. The main cause of food insecurity continues to be economic fragility, as the majority of refugees lack the funds to meet their basic needs. The majority of the refugees consider their food assistance to be the main resource to access all the other essential needs. Inadequate food consumption affects around extreme of refugee HHs. The host community has serious needs for income generation activities. Cash support to the community for rebuilding their agriculture, and creating opportunity to work through previously known skills they have against major demand.

In order to achieve the Sustainable Development Goals of No Poverty and Zero Hunger, Mukti Cox's Bazar is putting several livelihood projects into action. These projects will improve food security, livelihood resilience, and disaster vulnerability for both host and refugee communities in Cox's Bazar district.



Improving Peaceful Co-existence and Self-reliance Opportunities for Refugees and Host Community

Duration: January, 2019 to continuing

Supported by: UNHCR

Goal: Aims to improve self-reliance and livelihoods of refugees and local communities through increased off farm and on-farm production.

Objectives: Access to agricultural/livestock/fisheries production enabled

Area coverage: Ukhiya Upazila Population coverage: 3500 HHs of Rohiyga community and 1556 HHs of host community

Major activities in the Reporting Year 2021-2022

Activities	Achievement
Refugee Community:	
Agricultural Input support:	4000 Beneficiaries
Provide Capacity Building Training on Agricultural Technology:	4000
Community Pond Fish Culture:	04 batch
Input support for community gardening:	05 Beneficiaries
Host Community:	
Input support for Comprehensive Homestead Development (CHD):	1550 Beneficiaries
Provide Capacity Building Training on Agricultural Technology:	1550
Provide basic training on Business Planning	98
and Management to entrepreneurs:	
Input support for existing on Indigenous Poultry (IP):	452 Beneficiaries
Poultry Entrepreneur support:	29 Beneficiaries
Vermi compost entrepreneurs develop:	40 Beneficiaries
Input Support for Nursery entrepreneurs:	12 Beneficiaries
Input support for existing Demo Beneficiaries:	24 Beneficiaries
Community Ponds Fish Culture:	05 Ponds.
Vaccination Campaign:	30
Computer Skill development training for youth -	23 youth
Skill development training for youth on Driving-	30 youth

Success story of Patan Ali

Patan Ali, son of Mohammad Ali who lives in Shiler-chora village of Rajapalong Union under Ukhiya Upazila of Cox's Bazar District. Patan Ali is a day labourer who has to maintain a family having 7 family members where he is the only earning person of his family. Moreover, two of his married daughters return back to his house who were tortured by their husband's family members. He lost some of his cultivable land in 2017 for the purpose of building shelter for the forcedly displaced Myanmar nation. Since then, he along with his family members has to pass their lives in a miserable condition.

Fortune favoured Patan Ali since he was selected as beneficiary of Mukti Cox's Bazar implemented IPCoSO Project in 2019 which is funded by UNHCR. He received 2 days long training on comprehensive homestead development where he learnt about different climate smart techniques of vegetable production in homestead areas. After completion of



training, project provided him different agricultural inputs like- seeds and seedlings of different vegetables, home gardening equipment, and sex pheromone trap to produce vegetable in his homestead area. Initially he started vegetable gardening only in the small free space of his homestead area. After getting success of small-scale vegetable cultivation, he started vegetable cultivation in a cultivable land adjacent to his homestead area and he got support from his family member in this activity. The daily vegetable requirement of his family is fulfilled from the production and he also earned money selling his excess vegetables which covered his other requirements. Patan Ali earned approximately 150,000 Taka by selling his produced vegetable during last Robi Season (Robi season 2021-2022) which inspired the neighbor farmers to engage themselves in this trade. Patan Ali said that his wife and two daughters played a vital role in the entire production period of the vegetable and also in selling the produced vegetables. Mrs. Zobaida, wife of Mr. patan Al expressed that her acceptance among the family is increased after engaging herself in vegetable production activities and now she is enjoying the economic freedom that provided by his husband for her contribution in vegetable production. Now she plays a key role for each of the decision-making process of her family.

Enhance self-reliance of People Fleeing Myanmar through training of agricultural techniques and improved access to water in host community

Duration: October, 2021 to October, 2022

Supported by: JPF & IVY Japan

Objectives/Outcome:

People Fleeing Myanmar will learn farming techniques suitable for the camp environment and harvest vegetables.

Sustainable collection of safe and sufficient water throughout the year will be ensured in host communities where drinking and domestic water shortages are severe.

Area coverage: Whykong and Hnila Union, Tekanf

Population coverage: 5360 people of Rohingya community and 720 people of host community

Major Activities of the reporting year 2021-2022

2 Project inception workshop at upazila level and Camp level

20 Capacity building training for volunteers

900 Beneficiaries received agricultural skill training (for beneficiaries)

Gardening kits and installation of bamboo shelf and roof distributed for 900HHs

Installation of 4 deep tube wells in host community

Organization and training of well user committees for 8 DTWs

Established 2 nursery for vegetable seedling production

Promote hanging gardening by using used plastic bottle-150HHs

World Environment Day 2022 Observance at Camp-24, 2 events

Community consultation meeting at union level for TW site selection

4 batches training for DTW users committee where 128 person participated

We don't have to buy vegetable from market

Ms. Rashida Begum (34), husband Md. Noor, FCN # 255853, Block-A9, Camp-24, Leda, Teknaf. Total number of family members are 8 including 2 boys and 4 girls. Rashida Begum has already started harvesting Bitter Gourd, Snake Gourd, Cucumber and Sweet Gourd from her vegetable garden and is collecting some vegetable items every day. She was selected as project beneficiaries and initially participated in a 1-day training on agricultural skills and received different inputs for vegetable gardening like bamboo shelf, nylon rope, plastic rope, roof net, fencing net, jute sack, vermi-compost, organic fertilizer, watering can, sex Pheromone trap, etc. and started planting various vegetable seedlings provided under the project.



She took care of the vegetable garden with the assistance of project's volunteer and staff.

Ms. Rashida Begum said "The taste of vegetables produced by ourselves is completely different than from the market. Now we don't have to buy any vegetables from the market". Rashida Begum also said, "In Myanmar, we have grown vegetables directly on the ground, this time for the first time we are growing vegetables in sacks and rooftop at home." I love home grown vegetables, thanks to Mukti Cox's Bazaar for the support.

Livelihood Improvement Project for women of vulnerable households in Teknaf, Cox's Bazar (LIP)

Duration: 1st January, 2022 to 31 December, 2022

Funded by: MOFAJ & IVY Japan

Goal: Improve livelihood for women of vulnerable households through skill development of agriculture as to ensure people are able to sell their agriculture products at Hnila public market.

Project Objectives/Outcome:

- 1. Women in vulnerable households will improve their skills in vegetable cultivation and poultry farming.
- 2. Improved income from the sale of agricultural products and poultry farming.
- 3. Women from vulnerable households start joint distribution to Hnila public market

Coverage Area: Only one Union Hnila, Teknaf

Population coverage: 6700 of community people under Hnila Union

Major achievement of the reporting year

- # Organize inception workshop-1
- # Community consultation held in ward level, recruiting women of vulnerable households who have interest to participate in the project-14
- # Baseline Survey conducted of beneficiaries-35 HHs
- # Farmer group formed in 7 wards-
- # Vegetables growing training for 350 project participants (1 day)
- # Skill up training on poultry rearing for 2 days-35 beneficiaries
- # 2 Meeting with advisory board for the operation and management of Hnila public markets



DFAT AHP Bangladesh Rohingya Response Phase III Inclusive for the selected host community of Teknaf upazila, Cox's Bazar district.

Duration: 1st July-2021 to 30 June-2022

Funded by: DFAT AHP III (Australian Aid)

Supported by: Oxfam in Bangladesh

Objective: Contribute to international efforts to meet humanitarian and protection needs and increase self-reliance and resilience building of Rohingya and host populations in Bangladesh. Component & Beneficiary: 1300 vulnerable households

Achievement

Particular Particular	Target Achieved
Homestead Garden & Pit compost-	350 HHs
Small business and IGA-	350 HHs
Livestock rearing-	100 HHs
Food assistance for COVID-19 affected family -	500
Post Distribution Monitoring (PDM)-	9
Agriculture input support to the most vulnerable farmers groups-	10 groups
Training on improved seed & Farm management-	100 group
Formation of farmers group and linking with farmers market-	60 group
Input and technical support for livestock rearing (Specially targeting disable HHs)-	100HHs
Business grants support to vulnerable women and men to restore their small businesses-	300HHs.
Business grants support to vulnerable women and men for small businesses. (Tailoring)-	50 vulnerable
Training on literacy and numeracy functional class linking with market and business-	9 batches



Partnership Reinforcement integrated skills enhancement (PRISE) SDC-BRAC Social Cohesion Fund for Cox's Bazar district (T-2)

Objectives:

(a) To develop employable skills and job linkage for marginalized and disadvantaged adolescents (age 14 to 18) male and female to create a better opportunity for their livelihood and make them empowered.

(b) Poor and disadvantaged adolescents (age 14 to 18) of the host community have gainful employment through – (i) Skills training in different trades through apprenticeship model based on market demand; (ii) After successful completion of training link the learners with decent employment or income generating activities (IGA).

Funded by: SDC & BRAC

Duration: 01 May 2022 to 28 February 2023

Location: Moheshkhali, Chokoria, Cox's Bazar Sadar and Teknaf Upazila of Cox's Bazar district.

Targeted people/audience and age limit: 14 yrs to 20 yrs age adolescents and youths who are School & College dropped-out adolescent boys & girls, disable youths, transgender and GBV affected women/adolescent girls, widow and single mothers.

Major Activities of the reporting year under this project:

- a. Staff training
- b. MCP (Master Crafts Person) selection and training
- c. PL (Peer Leader) selection and training
- d. TT (Technical Trainer) selection and training
- e. Learners' selection (200) through survey
- f. Support to MCPs, PLs, TTs and Learners.
- g. Provide TVET (Technical and Vocational Education and Training) to the selected 200 learners.
- Distribute Devices among PWD people (Selected disabled learners)
 Job placement of learners after completion of TVET training and follow up.





Gender Based Violence in Emergency (GBViE) Project

Project duration: July 2017 to till date

Funded by: United Nations Population Fund (UNFPA)

Goal: Advance gender equality, women's and girls' empowerment and reproductive right, including for the most Vulnerable and marginalized women, adolescents and youth.

Objectives: Gender Based Violence in Emergency (GBViE) Project aims to Save the Life's and Dignity of the women and girls from Rohingya communities and host community as well.

Coverage Area

Twenty-seven (27) Camps and adjacent host, Ukhiya and Teknaf Upazila under Cox's Bazar District and Bhasanchar, Hatia Upazila, Noakhali.

Population coverage: Total= 234000(Adolescent Girls: 112320 and Women: 121680)

Achievement in 2020-2021

	Particular	Achievement (July,2021 to June, 2022)		
Sl.No				
		Girls	Women	Total
01	Total women and girls' access in WFS for service	94177	126486	220663
02	Number of women and girls participated in PSS session	9980	9130	19110
03	Women and girls attended in GEMS sessions	22351	0	22351
04	Number of women and girls participated in GBV Awareness Sessions in WFS	3749	52096	55845
05	Women and girls participated in GBV Awareness Sessions in outreach	21089	64410	85499
06	Women and girls attended in COVID-19 Awareness Sessions in WFS	11423	11939	23362
07	Number of women and girls participated in COVID-19 Awareness Sessions in outreach	17352	43495	60847
08	Number of Dignity Kits distributed	1476	3951	5427
09	Adolescent girls Accessing in SRHR services in WFS	14971	51152	66123

Established and operate Woman Friendly Space: In the year of 2021 to 2022, 36 WFS were established in 27 Camps and running by the support of the project. This is a safe place where all kinds of activities related to benefit for women and adolescence girls are implemented. There are 220663 women and girls' access in Women Friendly Space (WFS) and 19110 women and girls received psychosocial support through WFS and 141,344 women and girls received awareness information on GBV in WFS and in outreach. 84,209 women and girls with disabilities also addressed through awareness raising sessions on COVID-19. In the reporting period, 5427 sets of dignity Kits package were distributed among women and girls from the project.

Formation of Women Support Group (WSG): The group is a vital part of implementation process of Women Friendly Spaces. The group is formed by 10 to 12 members in each WFS and respond to the need of women and girls of the community as well as of WFS. In particular, this group will be pro-active to create mass awareness amongst the community people and Rohingya Refugees to access services on GBV, women and adolescent girls' needs and rights in the community. WSG's purpose is to lead and co-ordinate external activities centering the Women Friendly Spaces and outreach program planned and implemented by GBViE project.

Community Watch Group is an effective means as a change maker of wider community. In the very beginning the program was initiated to form CWG consisted of 10 to 12 members with both male and female in each WFS, subsequently delivered and imparted programmatic knowledge and skills to the community. Obviously, the Community watch group member is an influential population in the particular community who can lead and trigger the surrounding community in a positive manner. They have been contributing diversely to the program as: The groups are contributing in disseminating information about WFS. The members have completed action plans for the safety and security of the women and adolescents' girls in community. They are playing role as watch dogs in the community. The groups are maintaining linkage with the WFS and the local influential and local service providers (host community). The CWG members usually are providing support to the Case workers for organizing outreach sessions in camp and community and disseminated the perfect messages to the surrounding community. Establishing mechanism for women's equal participation and equitable representation at all level in each community and society and enabling women to articulate their concern and needs as community group watch formed both male and female representation

Empowering Rohingya Refugee and Host Community Women through Learning, Leadership and Livelihoods

Goal: To improve women and girls' access to resources and opportunities by increasing individual and collective capacity through the practice of a transformative leadership within a safe and enabling environment.

Duration: September, 2020 to till day **Funded by:** OXFAM and UN Women

Major objectives: To improve women and girls' access to resources and opportunities by increasing individual and collective capacity through the practice of a transformative leadership within a safe and enabling environment.

Specific objectives:

- 1. Increase knowledge of women and men on gender issues, GBV, human rights.
- 2. Improve access of women and girls in resources.
- 3. Increase capacity of women and girls.
- 4. Develop women leadership.
- 5. Increase skills of women and girls.
- 6. Create job opportunities and increase households' income.
- 7. Improve women and girls' access in health care services.
- 8. Empowerment of women.

Coverage area: Whykong Union of Teknaf, Holdyapalong Union of Ukhiya, Zilongja Union & partly Pourashava of Cox's Bazar Sadar under Cox's Bazar District.

Major activities in the Reporting Year

- # Construction of one Multipurpose Women's Center (MPWC) for Women's Leadership-1.
- # Support women groups to organize sensitization sessions as Learning Module on gender, care work, protection, GBV, MHM, RH, GBV, referrals and livelihood- 1225.
- # Support men groups to organize sensitization sessions on gender, care work, protection, GBV, MHM, RH, GBV, referrals and livelihood-170.
- # Support new and existing men group, incl. religious leaders and male youth groups through meetings and forums on positive masculinities, GBV, early marriage, women's leadership and participation in community decision-making processes-403.
- # Sensitize community members on women's leadership and participation in community decision-making processes-1372.
- # Staff & Volunteer Refresher Trainings of Trainers to Build capacity of Host and Rohingya women to manage Multi-Purpose Women's Center and deliver gender sensitive services with WRO-.
- # Provide Module training to Host and Rohingya refugee women-500.
- # Provide Mentoring and Coaching support for 200 women leaders through a customized program with technical advisory, capacity, linkages and network support from Gender Mentors from WROs
- # Advocacy at different level to promote women leadership-2
- # Engage with relevant authority/stakeholders to better promote women's leadership considering the context of COVID-19-1
- # Deliver livelihood skills training to host community women and adolescent girls & for Rohingya women for CV-19 Prevention-829
- # Provide tools, grants or seed funds for Host community women to start income generations activities and Cash for Work options-365
- # Support Host community women and female youth groups to run women-led shops (For 20 women & youth groups)
- # Identify and develop livelihoods related trainings targeting host community women and girls-900
- # Psychosocial Support
- # Paramedic/First Aid support.

Activities and services of Multi-Purpose Women Centre (MPWC):

- # Learning session: gender, care work, protection, GBV, MHM, SRHR, GBV, etc.
- # Leadership training
- # Community awareness: positive masculinities, GBV, early marriage, women's leadership and participation in community decision-making processes
- # Livelihoods training
- # COVID awareness session
- # Counselling/ Psychosocial Support
- # Paramedic/ primary health care services
- # Referrals

Case study

Hamida Khatun is dreaming to make peaceful family

Hamida Khatun (39) has been living with a lot of miseries at BaghGhona-Karachi para village under Whykong Union of Teknaf Upazila. At the age of 18 she got married with Abu Taher. After giving birth a daughter, her husband left them. Then she got 2nd marriage with Mohammad Ali (45) who was working as a day laboerer. There are 7 members in her family including 3 daughters and 2 sons. One day her husband Ali Hosen seriously injured while working in his hand and waist, had to undergo surgery. Now Mohammad Ali is unable to do heavy work. Hamida Khatun and her husband falls in a very difficult situation with large sized family. Her elder daughter (14) got married to a person who had addiction to drug and he abused Hamida's daughter physically. After sometimes, Hamida's daughter returned to parent's house along with her child and living with them. It was very difficult to maintain family with her husband's low income. Hamida Khatun passed her life in a miserable condition and she decided to sell her goat to start cloth business. After selling goat, she invested 3,500 BDT in cloth business and was doing it moving one village to another village.

After 6 months she finished her capital to maintain her family's expenditure and her business was closed. MUKTI Cox's Bazar with support of Oxfam starts work in Whykong Union in close consultation with Upazila administration as well as Local Government Institute (LGI) especially Upazila parishad and Union Parishad to support the host community people who are affected directly or indirectly through COVID-19 pandemic. Before commencing program, EFSL team organized in close consultation with community people in presence of concerned UP member to develop the primary project participant list through door-to-door survey with the assistance of Oxfam MEAL team. After completing survey, according to vulnerability score/criteria Hamida Khatun was selected as a livelihood project participant under Homestead gardening and pit composting program. She received 2 days long training on homestead gardening and pit composting. After completion of the training, she received different types of agricultural inputs along with 4500 BDT as cash grant support for establishing vegetable garden.

She commenced homestead gardening and established a well-organized vegetables garden in 5 decimals of land with supported inputs as well as applying gained knowledge and skills. She harvested lots of vegetables and sales at the market and she saves some good amount of money. Using the earnings from vegetables cultivation and received amount from the project she started her cloth business again. Now she got success in cloth business

and her monthly income is 7,000 BDT only from the cloth business. Now, she dreams that she will handsome earn amount of money from her garden and cloth business With this well income she wants to expand her business and nurse her children well in a peaceful environment. She thanks Mukti Cox's Bazar, OXFAM UNWOMEN to create a good opportunity for her to turn into a peaceful and bright live.



Project for Improving Menstrual Health Management of Adolescent Girls and Women in Cox's Bazar, Bangladesh

Funded by: UNFPA

Goal and Objectives: Contribute to the strengthening of knowledge and competency through training on menstrual health, menstrual health management, and production of reusable sanitary pads for adolescent girls and female caregivers in Rohingya refugee camps and host communities in Bangladesh.

Coverage area:

In Host Community: Teknaf Pourashava, Moheskhali Pourashava, Cox's Bazar Pourashava and Ukhiya Upazila. In Rohingya Community: Camp 1W, 8W, 11, 12, 13, 15, 20Ext. 27 and Bashan Char.

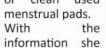
Major activities completed in this year

- 700 Adolescent Girls list finalized and session is ongoing.
- 700 Female caregiver list is finalized.
- Construction or Renovation of 3 Youth Centre
- IMH dignity kits distributed at Bhasanchar with MHM Session-1055
- 80 sessions have been conducted with 1055 adolescent girls on MHM
- Hand Washing Day obserbed at 4 schools where 200 students and 80 school teachers participated.

A fight against early marriage

Yasmin (16), a Rohingya adolescent girl lives in Cluster 68, Bhasanchar. After coming from Myanmar she lived in Balukhali camp in Cox's Bazar. Her family came to Bhasanchar 8 months ago. She has a large family of nine members. After coming to Bhasanchar she had to face regular problems with her menstrual management. When Mukti Cox's Bazar gave them hygiene kits at Bashanchar, they were momentously benefited. Yeasmin now knows that a girl's proper marriage age starts from 18. Getting married earlier cause various physical problems. That's why she doesn't want to get married before 18.

She was talking to parents about the harms of early marriage. At first, they didn't agree and reacted but when Yasmin clearly clarify about the harms of early marriage then they agreed. She can now manage menstruation. helping her younger sister to prepare mentally by giving her necessary information about menstruation and taught how to dispose of or clean used menstrual pads. With





has learned, she wants all the girls in Bhasanchar to get the right information about menstrual management so that they do not get scared and do not believe the common myths. She wants all the girls in Bhasanchar should know the harms of early marriage.

DFAT AHP Bangladesh Rohingya Response Phase III Inclusive

Duration: April 2022 to September 2022 Funded by: DFAT and OXFAM Bangladesh

Goal and Objectives:

<> Support system strengthening such as- community self-protection mechanism, protection monitoring, protection mainstreaming and contributing to the promotion of social cohesion.

<> Improve access to quality services through referral for protection support, PSS services by responding to individual needs, preventing, and mitigating – protection risks in selected Rohingya refugee camps.

Coverage area:

Camp 12 & Camp 19 under Ukhiya Upazila

Major achievement of the reporting year 2021-2022

- # Inception Meeting with CICs, site management and related stakeholders- 1 meeting
- # Training on PSEA with traditional group leaders and religious leaders-(1 session where 30 people participated.)
- # Community network meeting with Protection committee on Dengue & Covid-19 Awareness-(1 meeting where 15 people participated.)
- # Community network meeting with Women Group on Early Marriage, Dengue and Covid-19 Awareness- (1 meeting where 16 people participated.)
- # Training on Referral Pathway with CBVs and Youth Group- 1 training total participants-22
- # Inception Meeting with CICs, site management and related stakeholders-(1 meeting where a total 30 people participated.)



AHP Bangladesh consortium CARE DFAT III

Duration: 1st May 2022 - 31st May2023 Funded by: DFAT and OXFAM Bangladesh

Goal and Objectives: Mukti Cox's Bazar contributes towards the CARE Intervention of AHP III by working towards Intermediate outcomes of 1.2 and 2.1 of consortium component

Coverage Area: Camp- 11, 12, 14, 15 & 16 under Ukhiya Upazila, Cox's Bazar

Total target population: 75000 in Rohingya community

Major achievement of the reporting year

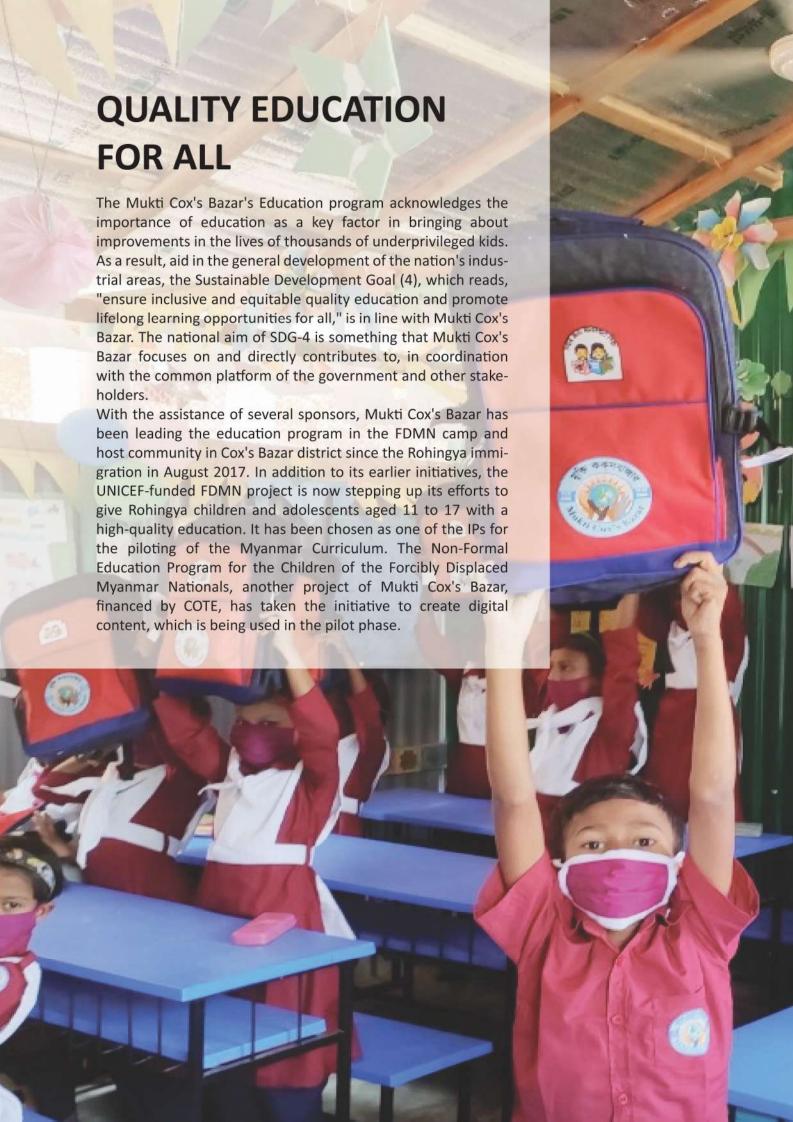
- # 40 Trainings & meetings with community people on power balance where a total 625 people participated.
- # 1440 GBV Prevention and outreach activities conducted
- # 14 batchesTraining on PSS and CM conducted where 280 people participated.
- # New girls-shine group formed and continued the performing of COGs and WG Committees.











Scale-up of Myanmar Curriculum, Early Learning and Informal Basic Education Programme for Forcibly Displaced Myanmar Nationals (FDMN))

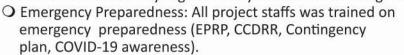
Goal: Provide qualitative education for Rohingya children aged 4-17 years. Funded by: UNICEF

Objectives:

- 42,930 FDMN children aged 4-14 years have access to early learning & informal basic education through 480 learning centers in 9 Rohingya camps at Ukhiya Upazilla.
- 4,060 FDMN children aged f 11-17 years have access to MC roll out through 60 learning centers in 9 Rohingya camps at Ukhiya Upazilla.
- Community engagement, supervision and coordination system is in place to ensure inclusive learning opportunity for Rohingya children.
- Emergency preparedness, response capacity and plan in place to ensure minimum disruption of learning during emergencies including COVID-19 pandemic.

Major activities (2021-2022)

- O LC Reconstruction & Repair: project completed 322 LCs repaired and reconstructed in 15 Camps.
- O Staff Capacity Development: Provided Basic training, Foundation training, Induction training, Subject based training, Training on disability inclusion, Gender mainstreaming training, PSS training, Education through technology training to all staff. A total 2404 staff received those trainings.
- Zero tolerance Training: All project staff was trained in day long on Zero tolerance issues (PSHEA, Child Safeguarding, Gender, financial fraud).
- O Community Engagement: Cumulative 83,699 parents and community leaders (Imam, Majhi) participated in different sensitization meeting.
- O Child Enrolled: 20701 Girls and 21084 Boys aged 4-14 years enrolled in targeted LCs, 154 Girls and 860 Boys aged 11-17 years enrolled in targeted LCs.





Learners are very happy for getting much desired Myanmar Curriculum

With the support from UNICEF Mukti Cox's Bazar started 60 Myanmar curriculum Learning Center in the 9 FDMN Camps of Ukhiya, Cox's Bazar. In the 60 learning Centers 4200 learners including 50% girls & 2% Children with Disability will get opportunity to learn Myanmar Curriculum in 2 Shifts. Learners

are studying English, Mathematics, Burmese Language, Science & Social

Tosmin & Md. Karim are learners of Grade-6 in FDMN camp-2W. Tosmin

Study subjects in Myanmar curriculum.

reads in Barnamala Child Learning Center-1 & Md Karim reads in Barnamala Child Learning Center-2. They have expressed their excitement to get admitted in Myanmar curriculum. Tosmin said "I am very happy to get admitted in Myanmar Curriculum, because the curriculum is our national curriculum. So we will be in track when we will go back to our mother land Myanmar." Md Karim's feelings also is same as Tosmin. "We will be able to learn more by Myanmar curriculum than LCFA because there are more subjects like Geography, History, Algebra, Geometry etc that will be very helpful for our professional life", Karim added. Tosmin comes to LC regularly & do the home work with the assistance of her maternal uncle.

"My favorite subjects are English & Burmese. Our community is backward in education, So I want to be a teacher for eliminating the darkness of superstition & illiteracy from our community", Tosmin said. Beside study she also plays game. Her favorite game is skipping. She often plays with her peer & relatives in front of LC & house. Karim said, "My favorite subjects are English & History and I want to be a Teacher."

His favorite game is badminton & he plays with his friend after class time. Jannat Ullah is a Burmese Language Instructor of Barnamala Child Learning-1. He has been teaching here for about 4 years. He is assigned for teaching Geography & Life skill. Like learners he also expressed his excite-

ment for starting Myanmar curriculum. He said "By getting started the Myanmar curriculum we have got the real flavor of teaching-learning. It's a big opportunity for our community. Our learners will be in mainstream when they will go back to Myanmar."

New Hope for Rohingya Children Jainab

Jainob Bibi is a 13 years old girl who lives in FDMN camp-9 with her parents & 4 siblings. In 2017, Jainob and her family fled from Rakhine & took shelter in Ukhia. In 2018 she got admitted at Nutunkuri Child Learning Center in level-2 at Camp-9 which is conducted by Mukti Cox's Bazar with the support of UNICEF. In 2022 when Myanmar Curriculum has been launched, she got promotion from level-3 to Grade-6 through an assessment. Now she studies in Dhanshalik Child learning Center at Camp-9. She is very happy to see her success. She said "I am so happy for getting promotion in Myanmar Curriculum. My favorite subject is Burmese." Our community is backward in education. So, I want to be a teacher for eliminating the darkness of superstition & illiteracy from our community." She added. Her mother Ferdous looks after her to prepare her lesson in home. Mrs. Ferdous said "My daughter's eagerness in education emphasizes me to look after her studies. I am not an educated woman. Nevertheless, I try to sit with her when she sits for studies after evening. Beside study she also plays game. Her favourite game is skipping. She often plays with her peer & relatives in front of house after class. Her Class teacher Asia Akter said "Jainob is an attentive learner & she comes to LC regularly. 'With the support from UNICEF Mukti Cox's Bazar is conducting 60 Myanmar Curriculum Piloting Learning Center in 9 FDMN Camps of Ukhiya, Cox's Bazar.



Supplemental Education Program-Cox's Bazar

Goal: To ensure compulsory primary education for the deprived children through supplementary initiative in collaboration with the Government of Bangladesh.

Objectives: Providing primary education to the out of school children of the vulnerable communities by running 12 LC's in the Cox's Bazar Sadar, Pourashova & Ramu Upazila. **Working Area:**

- A) Union's name: Municipality, Upazila(s): Cox's Bazar Sadar, District(s): Cox's Bazar
- B) Union's name: Khuniapalong, Upazila(s): Ramu, District(s): Cox's Bazar

Total no of students -1200

- Cox's Bazar Sadar, Municipality -1100
- Ramu Upazila-100

Major activities in this year

- Collect and distribute textbooks for all students on the 1st day of the new education year.
- Provide compulsory primary education to the children of vulnerable communities.
- Provide all the education materials (pen, pencil, notebook, Eraser, Sharpener etc.) free of cost to the children of all school children.
- Distribute uniform with shoes and school bag for all students
- Develop digital Lesson & publish weekly digital newsletter (Mojakids).
- Child, Teacher, Parents Focus Group Discussion-FGDs-26
- Child, Teacher, Parents interview
- "Quarterly SMC/parents meeting-12
- "Quarterly Child council meeting-12
- Formal Examination & Result publication
- Annual Sports & Picnic



Laila's Story

Laila Akter is a 12 years old girl, studying at Amtolir Chora Mukti School. She struggled a lot and is doing same till today to continue her studies. She has to work to support her family simultaneously. Laila has two elder sisters and a brother. Her father Md Shafi abandoned them long ago and started a new family. Her mother Rasheda Begum doesn't get any facilitation from her husband. Laila's eldest sister is married off at an early age. Her other sister is a former student of the school and has completed her study from grade 1 to 5. After completing Primary Education Completion Examination (PECE), she now studies in grade 9 in a secondary school far from her home. Laila got inspired by her sister and started attending school.

Laila is in grade 4. She attends school in the morning and sells oyster strings at Himchori waterfall (A tourist spot of Cox's Bazar) in the afternoon. She helps her mother and sister in collecting oyster shells and making strings. They have to buy shells from the local market sometimes. As Laila's sister has grown up, she does not do the selling nowadays. Laila's elder brother clicks photos for tourists at Himchori waterfall (tourist spot). Laila and her brother are the earning persons of their family. Every year tourists come in large numbers during the winter season (December to February). Laila and her brother are fully engaged in work at this time.

Laila said, "I learned maths along with other subjects. Learning from school immensely helped me. I can now easily calculate and take my returns from customers. Now I can understand and also speak with tourists." She sells five to six oyster stings a day. She sells per string at taka 100 earning a profit of taka 40. With Laila's contribution, her family hopes to see a new sun someday.

According to Laila's mother, "In our locality there are no other schools except Mukti School. When Laila's elder sister completed her primary education from Amtolir Chora Mukti School and was admitted to secondary school, her teacher told me Mukti School students are much better in their lessons than any other school students. We admire the education system and care of Mukti School." Laila's mother wants to make her daughter a good citizen rather than a doctor, teacher or engineer because she does not know wheather she can continue her daughter's studies after this school education. She is in doubt about her elder daughter's education who is in grade nine now. It is all about the financial crisis.



Supplemental Education Program-Chattogram

Goal: To ensure compulsory primary education for the deprived children through supplementary initiative in collaboration with the Government of Bangladesh.

Objectives: Providing primary education to the out of school children of the vulnerable communities by running 05 LC's in the Satkania and Chandanaish Upazila of Chattogram. **Working Area:**

A) Union's name: Dohazari Municipality, Upazila(s): Chandanaish, District(s): Chattogram

B) Union's name: Kaliaish, Upazila(s): Satkania, District(s): Chattogram

Total no of students -500

- Chandanaish Upazila -300
- Satkania Upazila-200

Major activities

- Collect and distribute textbooks for all students on the 1st day of the new education year.
- Provide compulsory primary education to the children of vulnerable communities.
- Provide all the education materials (pen, pencil, notebook, Eraser, Sharpener etc.) free of cost to the children of all school children.
- Distribute uniform with shoes for all students
- Distribute school bag for all students
- Digital Lesson & publish weekly digital newsletter-35
- Child, Teacher, Parents Focus Group Discussion-FGDs-36
- Child, Teacher, Parents interview
- "Quarterly SMC/parents meeting-8
- "Quarterly Child council meeting-8
- Formal Examination & Result publication



Taslima's Story

Taslima Akter is a 13 years old girl and fourth grade student of Mia Hossen Bari Mukti School. Her parents are Sayed Nur and Mariyam Begum, although his father abandoned them in her childhood. Her mother works as a labour in loading and unloading vegetables at Dohazari wholesale vegetable market. They are four siblings. Her elder brother is a fugitive; the younger one is married and separated. Her elder sister is married. Taslima lives with her mother at Master Para Colony.

Taslima says, "I am leading a life with hardship from the very beginning of my childhood. I have seen nothing other than poverty. Seeing children going to school hurt me the most. I wanted to go to school more than anything did. Whenever I told my mother to enroll me in a school, she used to go silent due to poverty. Going to school for education was a fantasy for people who live precariously like us. One day a school set off in our area, Mia Hossen Bari Mukti School. The teachers went to each house, saying it would not cost any money to study there and everything would be provided free. My mother enrolled me the next day. It was a dream coming true moment for me. That was four years ago and I am now in fourth grade. I go to school every day. I have gradually learnt things from school. I can now solve addition, subtraction and multiplication problems. I can read English and Bangla fluently and sing many rhymes and songs. The most interesting thing about my school is that the lessons are shown in the video in the classroom. Besides, we see and learn various innovative works of our friends from other schools. I also want to perform something and participate in the video newsletter. I sweep the house, wash dishes and do all other chores next door after school. They pay me 30 taka a day, which I give to my mother. We have covered the monetary problem with what my mother and I earn. I would not be ever studying if there were no Mukti School. My mother is delighted to see me studying. I wholeheartedly thank Children on the Edge and Mukti Cox's Bazar.



Non-Formal Education Program for the Children of Forcibly Displaced Myanmar Nationals

Goal: To Ensure Education to the Deprived Rohingya Community Children who are Forcibly Displaced from their Ancestral Land.

Objective: Providing Qualitative Education by Running 75 Learning Centers to the Deprived Rohingya Children of the vulnerable families who are Forced to Flee their Ancestral Land. Where Children can Read, Play and also keeping Engaged themselves with cultural activities.

Total student- Girls-5836, Boys-4665

Total Learning Center-75

Total Camp-2, Ukhiya

Major activities in the Reporting Year

- # Enrolled 10,501 children in the 75 learning centers
- # Conducted one basic two days long Teachers Training, one refresher training, one staff development training
- # Distributed education materials
- # Facilitated the classroom activities under the supervision of the Project Officers
- # Supplied first aid kits and other necessaries to the LCs
- # Conducted Focused Group Discussion, Teacher Learning Circle, Parents Meetings, Child Council
- # Created digital content/lesson
- # 20 weekly Newsletters have been created
- # Encouraging learners for extra-curricular activities Repaired/reconstructed LC









Non-Formal Education Program for the Children of the Forcibly Displaced Myanmar Nationals in Bhasan Char

Funded by: Children on The Edge (COTE)

Duration: February, 2022 to December, 2022

Goal: To Ensure Education to the Deprived Rohingya Community Children who are Forcibly

Displaced from their Ancestral Land

Objectives: Providing Qualitative Education by Running 75 Learning Centers to the Deprived Rohingya Children of the vulnerable families who are Forced to Flee their Ancestral Land. Where Children can Read, Play and also keeping Engaged themselves with cultural activities.

Working Area: Bhasan Char in Noakhali District

Number of school- 2 Class room- 10 Total students- 540

Major activities in the Reporting Year

- # Child enroll in Learning Center Girls-258, Boys-282
- # Parents meeting-2 participated women-23, Men-16
- # Learning Center Management Committee meeting-2, participants-14
- # Learning materials school bag distributed to all the students.



Mukti Cox's Bazar health program serves priority populations who are less likely to seek preventive healthcare services and have a higher illness burden than the general population. Through initiatives like health education, case management, fundamental health screenings, enabling access to services, and immunization, health programs play a crucial role in enhancing and expanding the reach of health care. These actions can both directly and indirectly enhance people's and communities' health. A long-term effort with several donors teaches the community a lesson about health care. This was in keeping with SDG #3, which read, "Ensure healthy lives and promote wellbeing for all at all ages." The International Organization for Migration(IOM) has supported a "community-based health outreach program" in Mukti Cox's Bazar. This initiative benefits both FDMN and host communities by strengthening health care facilities and increasing health awareness through community involvement at Ukhiya in Cox's Bazar district. Another project financed by the Global Fund is the "Malaria Elimination Program," which aims to ensure that Bangladesh is on track to eliminate malaria by 2030, therefore contributing to the SDG. So, Mukti Cox's Bazar pioneered the "Malaria Elimination" campaign in the host community of Cox's Bazar sadar and Ramu Upazila, with technical assistance from BRAC. The organization always committed to ensure a good health for all.



Community Based Health Outreach Program

Duration: January, 2014 to continue

Funded by: DFAT and OXFAM Bangladesh

Goal: Increase Health Care Promotion and Prevention for Rohingya refugees and targeted host community members

Objectives:

- # Improve equitable access to and utilization of essential primary and secondary health services
- # Prepare for, prevent and respond to outbreaks of communicable disease and other hazards, including risks during the monsoon and cyclone seasons.
- # Promote health and wellbeing at individual and community level.
- # Strengthen health sector coordination, information management and monitoring towards achieving rational, standardized and accountable health service delivery.

Coverage Area: 10-Camps (1E, 1W, 2W, 3, 9, 10, 11, 13, 15, 18), and (4-unions): Rajapalong, Ratnapalong, Jaliapalong, Palongkhali, Ukhiya Upazila

Total target population: 1,85,875 in Rohingya and host community people

Major achievement of the reporting year

- # Message delivered and referred of suspected patients during home visit-110263HHs
- # Health Awareness Session conducted-40471
- # CEHAT Meeting held-53
- # Meeting held with Traditional Birth Attendance (TBA)-6
- # Children referred for EPI vaccination-21915
- # Promoted Institutional Delivery for 5879 mothers



A tale of Nur,'s family planning

Nur Begum has five children including new one. The couple expected a male child but instead of this they gat more female child. Now her husband is highly worried about family burden with seven member and future of the children. They thought the need to stop conception again. But they could not rely on temporary contraceptive condom from previous experience. By this time Mukti Coxs Bazar health supervisor Sufia Akter and CHW Afrina Chowdhury introduced them in the camp area. They understood the problem of the Sufia Akter,s husband and gave him the initial consultation. After few days supervisor and CHW had a sitting with couple and successfully motivated them on postpartum family planning issues they decided to go health facility with the CHW for receiving 3 years long Implant method. On 18 November 21, she received family planning contraceptive method-Implant from IOM BMM Health Post, camp-10. Notable that, no long-term family planning conducted in IOM PHCC, camp-9 due to fully burned by the fire incident. The beneficiary Nur Begum and her husband are now enjoying their conjugal life very happily with no effect. They expressed, "we should receive the method before". They expressed their gratitude to the CHW Afrina Chowdhury of Mukti Cox's Bazar and also shown the gratitude to RTMI and IOM Medical Team



Malaria Elimination Program

Duration: From January, 2007 to till date Supported by: The Global Fund and BRAC

Vision: A malaria-free Bangladesh by 2030. Mission: The mission is to achieve malaria elimination in phased manner with effective interventions in an equitable manner towards improving quality of life of at-risk populations and contributing to achievement of Sustainable Development Goals (SDGs).

Goal:

By 2025, reduce malaria annual parasite incidence (API) to less than 1 per 1,000 population at risk in three CHT districts compared to 2019, interrupt local transmission of and eliminate indigenous malaria in phased manner in 10 other endemic districts, determine malaria-free status of remaining 51 districts, and maintain



malaria-free status in areas where malaria transmission has been interrupted and prevent reestablishment of local transmission.

Objectives:

Objective-1: To achieve and sustain universal coverage by early case detection and prompt treatment of all confirmed cases by 2025.

Objective-2: To achieve and sustain universal coverage of population at risk with appropriate preventive interventions by 2025.

Objective-3: To strengthen context-specific surveillance in all malaria settings and outbreak preparedness and response by 2025.

Objective-4: To achieve universal coverage by Advocacy, Communication and Social Mobilization (ACSM) activities for uptake of preventive and curative interventions, optimal community engagement by 2025.

Objective-5: To strengthen program management, monitoring & evaluation and partnership and coordination by 2025.

Objective-6: To strengthen and expand research by 2025.

Coverage Area: Cox's Bazar sadar and Ramu Upazila, Cox's Bazar

Population coverage: Total population: 1133540 Nos. (Coax's Bazar Sadar- 731700 and Ramu -401840)

Major achievement of the reporting year

- # Number of blood slides taken for malaria microscopy-31694
- # Number of positive cases people received anti-malarial treatment-189
- # Number of rapid diagnostic test (RDT) done-43582
- # Blood slides collection from Sub Centre -385
- # Health awareness session conducted-17108
- # Day observation (World Malaria Day)-2
- # Orientation on malaria prevention & Control -2
- # Coordination Meeting held with Multi Stakeholder -2
- 5 batches Orientation conducted on forest goers/ mobile population/
 Jhum cultivator, etc on malaria service and COVID preventive measures with 50 people
- # Distributed Long-lasting insecticidal net (LLIN) 11352 pcs to community people



Micro credit Assistance Program

Goal

To established a self-reliant and conscious society through economic empowerment that results in poverty reduction

Objectives

- 1. To reduce poverty and build a sustainable household economy in Bangladesh;
- 2. Developing savings tendency among the poor for future investment and cruise
- 3. To create self-employment and wage employment through building individual business competency of entrepreneurs;
- 5. Ensuring the access of poor women and adolescents into the institutional credit and stop pauperization of poor.
- 6. To increase women empowerment and their contribution to household and country.

Target Clients

Mukti Coxs Bazar targeted the marginalized and underprivileged people of the rural and urban population. Mostly poor women, farmers and potential entrepreneurs. Coverage Area: Chattogram, and Coxs Bazar districts of Bangladesh.

Implementation process

The Microcredit and financial inclusion-oriented interventions of Mukti Coxs Bazar are implemented on the basis of the Savings and Credit Service to clients.

The mode of the operation are:

Initiated by forming Samity (Group) either in the urban or rural areas with active involvement of the beneficiaries. Then forming a Samiti management committee to strengthen the governance of the Samity. The committee members are democratically selected by the Samity members among themselves. The member get the savings and credit facilities from the samiti.



Product and Service under Micro Credit Assistance Program

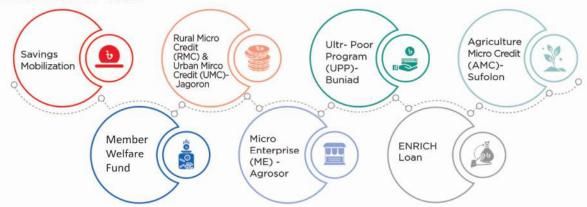
Savings

Regular /Compulsory (Optional /Comp) Term Deposit Scheme

Credit /Loan

Rural Micro Credit (RMC) & Urban Micro Credit (UMC)—Jagoron; Ultra Poor Program (UPP)—Buniad; Agriculture Micro Credit (AMC)—Sufolon; Members Welfare Fund insurance) Micro Enterprise (ME)—Agrosor. Livelihood Restoration Project (LRP); Enrich Loan (IGA,ACL,LIL)

Interventions to Clients



Newly Initiated Term Deposit Scheme (TDS)

In 2022, MCB got permission from Microcredit Regulatory Authority (MRA) to start the TDS where clients will be able to deposit for long tenure and monthly fixed amount. It is hope that TDS will start from July 2022.

Rural Micro Credit (RMC) & Urban Micro Credit (UMC)—Jagoron

MCB has been implementing Rural Micro Credit (RMC) & Urban Micro Credit (UMC) through 18 branches with the major Savings and Credit Services of the organization. The service charge of the both UMC and RMC is 24% reducing balance rate according to MRA rule. The range of credit amount of two of the components is between Tk. 10,000 to 200,000 BDT.

As on 30 June 2022, the total number of clients of RMC and UMC (Jagoron) is Male-1986 and Female 20606. Loanee member Male 1520 and Female 16079. Their savings balance amount is BDT 19,0483,402, Total Loan disbursement of the reporting year is BDT 88,144,0000 total outstanding loan is 52,278,2551 BDT

Ultra Poor (UP)—Buniad Program

Aiming the extremely vulnerable people, MCB started the Savings and Credit Service named Buniad (Ultra poor) program. This program is for people are usually not targeted by the general microcredit products as they are extremely poor.

The clients, having no fixed assets are eligible for the Savings and Credit Services. They can get the small amount of credit facility which is up to BDT 30,000. At the end of the June 2022, there have been 713 clients. The savings balance is BDT 3282342 and Loan disbursement in reporting period is BDT 12905000 the outstanding amount is BDT 8702474 against the cumulative disbursement of BDT 87907000

Agricultural & Seasonal Micro Credit (AMC) Program—Sufolon

Intending to strengthen the agricultural and farm activities to ensure the improvement if the livelihood of the poor households in rural areas, MCB initiated the agriculture based micro credit program—Sufolon with the support from PKSF.The Credit Service is exclusively designed to increase the farm activities that will enhance the livelihood of the poor rural households as the agricultural loan support of the program enhances food security of the poor households in rural areas.The loan ceiling amount is BDT 5,000 to BDT 50,000 and repayable as per production and installment schedule of the policy is with the interest of 2 % monthly in the declining method. Till June 2022, there have been 8293 members with BDT 11689477 million outstanding in this program.

Micro Enterprise (ME) Program—Agrosor

To address the diverse financial needs of the entrepreneurs, MCB has initiated the Micro Enterprise (ME) Program. Usually, the poor business owners lack the ability to meet the requirements of formal banks or financial institutions to get loan. MCB MF offer loans for them but, unfortunately the amount is too low to meet the requirement of the business owners. MCB ME program has been a great support to overcome the shortcomings. MCB ME allows any amount of investment within BDT 80,000 to 10 lacks.ME member generally graduated from MCB RMC and UMC and some are lateral. Till June 2022, there are 13062 members with BDT 77161764 saving balance and BDT

378035000 loan disbursement in the reporting year. The service charge of the product calculated in 24% balance reducing rate and the range for the Loan amount of this program is BDT 80,000 to BDT 10,00,000. Total outstanding of this scheme is BDT 229979959

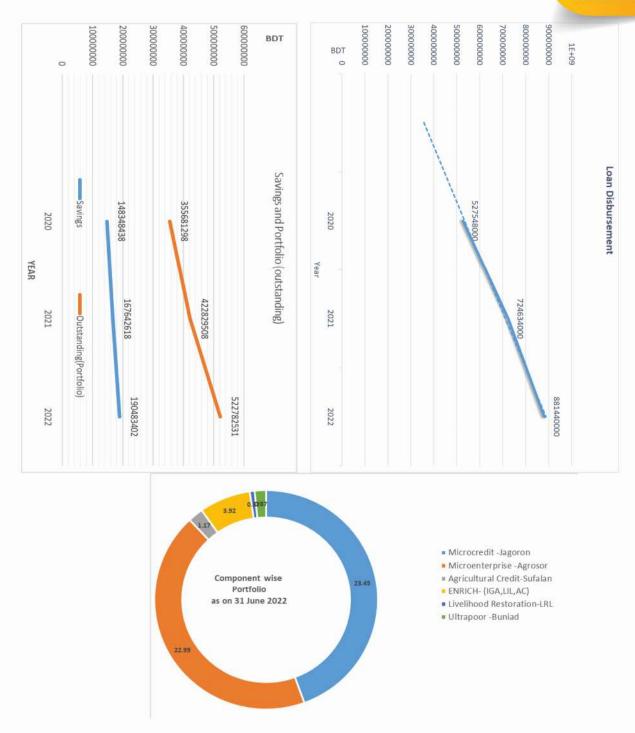
ENRICH Loan:

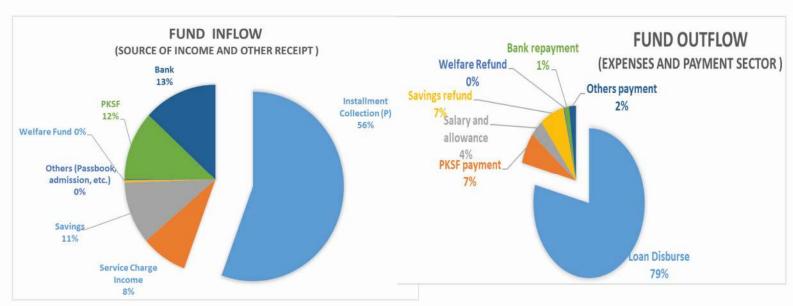
By nature, the credit service of ENRICH loan is similar to Rural Micro Credit (RMC) (Jagoron) and the Micro Enterprise (ME) (Agrosor) programs. The added facility is that the clients of ENRICH Program may have loan to grab the opportunity to develop assets. The clients have also the access to the loans for improving livelihood related factors like health service, education and so on. As on June 2022, the client number is 790, loan disbursed among the clients is BDT 55100000 Loan outstanding amount is BDT 29437998 where saving balance is BDT 12545392.

Member Welfare Fund

Microfinance program of MCB has introduced the benefit package named Member Welfare Fund for the microcredit clients. The program was initiated as one of the vital supports for crisis management and the economic development of the vulnerable entrepreneurs. AS per the benefit of this facility, In case of death of any clients/ IGA owner, the outstanding balance of the death clients/IGA owner will be absolved (up to certain level) and savings balance will return to his/her nominee. In June, 2022, MCB paid BDT 2705768 among -----claiming Borrowers as claim from MCB welfare fund to the nominees of the deceased. Cumulative paid is BDT 19353481 among -------Borrowers.







ENRICH Program (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty)

Program duration: September, 2014 to continuing

Supported by: Palli Karma Sahayak Foundation (PKSF) and Mukti Cox's Bazar

The Overall Goal:

To ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination of poverty and beyond poverty in a sustainable development at the household level.

The Specific objectives:

To Attain total development of each household as well as the whole community participating in ENRICH.

To Empower the poor households through capacity building To Ensure human dignity for all.

To Facilitate the best utilization of the existing capabilities and resources of the poor households and to help enhance both their capabilities and resources in order to enable them to come out poverty and move ahead towards a life of human dignity.

Program coverage Area: Only one Union Chaufaldandi under Cox's Bazar sadar Upazila.

People coverage: 15971 Men, women and youth society

Major activities in the Reporting Year 2021-2022

SI no.	Name of Activities	Achievement July, 2021 to June,2022	People reached
01	Organized Static Clinic	461	2666
02	Set up Satellite Clinic	64	1827
03	Organized Health Camp	1	156
04	Special eye camp	1	20 people received eye operation treatment
05	Health awareness Session	401	8020 people participated
06	Evening learning Center	20	Students' 600
07	Stipend provided to the best students	-	18 students @ Tk.12000
08	Stablished Enrich home	10	10 households
	Training on Youth development	07 batches	150 Participants
09	Meeting with Youth	27	405 Boys & Girls participated
10	Beggar rehabilitation	04	04 Beggars received Tk. 100,000
11	Training conducted on Income Generating Activities	04 batches	100 Participants
12	Loan Disbursed to IGA beneficiaries	BDT 53570000	

Microfinance services for Dry Fish Business in Cox's Bazar

Project Duration: 1st April, 2021 to 31th Mach, 2022

Funded by: USAID & World Fish

Objectives: To improve the livelihood of Dry fish actors in Cox'sBazar District to promote sustainable

income generating activities

Coverage Area:

Hnila, Whykong, Chowofaldandi, Chotomoheskhali, Boromoheskhali, Kutubzome, Moheskhali Pourosova, Zilongza, Cox'sBazar Sadar, Eidgaha, PM,Khali, Khuruskhul-----Upazila(s): Teknaf, Cox'sBazar Sadar & Moheskhali in Cox'sBazar District.

Total target beneficiaries of the project: Male -70 and Female-630

Major achievement

Particulars	Achievements	Remarks
Project Orientation	1 batch	
Quarterly Program Review meting	3 No	
Monthly Inception meeting for business development	3 No	
Training on Financial Management(Staff)	1 batch	
Training for beneficiary-Financial Management	705 participants	
Training for beneficiary-Saving & Credit Management	689 Participants	
ToT Training (Staffs) on Savings &Credit Management	1 batch	Project and microcredit staff
Loan disbursement for dry Fish actors	770 Brower	
Loan disbursement for dry Fish actors	38.69 million BDT	
Learning & sharing meeting	3	Quarterly
IEC materials (Manual/Module) Printing and distributed to the beneficiary	250 beneficiaries	

Dry fish builds Livelihood option for Rasheda

During the COVID-19 pandemic, dry fish businessmen in Cox's Bazar suffered from a shortage of capital as they had lack access to formal financial institutions. In some cases, sale of their dry fish products were to low that many of them were on the verge of bankruptcy. In the situation, Rasheda Begum who lives in Putivilla Dashi Maji para village, Moheskhali,Cox's Bazar received 50,000 BDT (593 USD) as loan in July, 2021 and financial, savings and credit management training from Mukti Coxs Bazar.

With the money and business knowledge, she has started her business and selling the dry fish to her neighboring community in her village. Subsequently she has rented a stall in the village market for a permanent business entity and with her husband she has started to sell the dried fish in the village market as well as to neighboring

community. Gradually her sale increased and her monthly sale is about 200000-250000 BDT now and calculated net profit is 25000-30000 BDT. She has also planned to rent another sale center in another village market for her son. Now she is living better life with her children and husband.

It is mentionable that, FtF Bangladesh Aquaculture Activity (BAA) in partnership with Mukti Cox's Bazar has been working in microfinance services for dry fish business in Cox's Bazar. As a part of this initiative, Mukti Cox's Bazar has disbursed BDT 38.69 mm loans to 730 dry fish actors up to March, 2022. Beside this, the organization also provided training on financial management, savings and credit to the dry fish actors here.



Artemia 4 Bangladesh Project

Duration: October, 2021 to June, 2023

Funded by: USAID & World Fish

Objectives: The overall objective of the Arteimia 4 Bangladesh project is to enhance food and nutrition security in Bangladesh through climate-smart innovative technologies. The specific objectives are to-

a) Introduce an integrated salt and Artemia production system and

b) Increase marine aquaculture production and productivity in the salt farms.

Coverage Area: Moheshali Upazila, Cox;s Bazar Population coverage: 57 Fish culture farmers

Major activities

- > Improving production system integrating Artemia cysts and biomass with salt.
- > Increase marine aquaculture production and productivity by ensuring the availability of low- cost locally production.
- > Improving the revenue of salt farmers through the adoption of a profitable aquaculture activity, such as shrimp, fish or crab culture.
- > Enhancing the sectorial value of marine aquaculture.
- > Artemia farmer beneficiary selecting
- > Homestead pond selection for fish cultivating.
- > Marine aquaculture farmer selection and engaging in fish culture
- > Cluster meeting with Farmer group.
- > Fish fry distribution to homestead pond.
- > Fish food distribution to homestead pond
- > Others materials and inputs distribution to the Pond fish culture beneficiaries.



Uplifting the Quality of the Lives of Elderly People

Duration: 22 October, 2017 to ongoing

Funded by: Pali Korma Sohayak Foundation (PKSF and Mukti Cox's Bazar)

Coverage Area: Sufaldandi Union Uunder Moheshkhali upazilla

Goal: To Increase human development & ensure social dignity in community through capacity building.

Objectives:

- a) Elderly people move to community in by establishing social center through supporting assistive materials & age allowance.
- b) Elderly people will increase their income by receiving credit & IGAs based training.

Population coverage: 869 elderly people, person with disability and others

Main accomplishment of this year

- Provided old Age allowance to 96 elderly people
- Paying for the funeral cost for 17 death case
- □ Satellite medical camps-24 and 485 patients received treatment service from this camp.
- ☐ The best veteran award to -5 elderly people
- ☐ The best child award to -5 children
- ☐ Distributed Wheel chairs to 3 persons with disability
- □ Ward elderly meeting-54 where a total 1134 people participated
- ☐ Union elderly meeting conducted 4 where 48 people participated
- ☐ Completed one Sports and cultural events where a total near about 250 people participated.
- Probin Sonali Udyog(T-stall) was established



Adolescent Program

Duration: March 2016 to till now

Funded by: Polli Kormo-Sohaiok Faondation(PKSF) and Mukti Cox's Bazar

Coverage Area: Cox's Bazar Sadar and Ramu Upzilla

Goal: To create social responsibility among the Adolescent/teenagers through various trainings and to develop them as ideal people.

Objectives: To promote the physical and mental development of adolescent. Emphasize reading books and creating interest in all good deeds.

Population coverage: Total 2200 people,

Boys: 880. Girls: 1320.



Major project achievement of the reporting year

- Development of values and creation of social awareness-10
- ☐ Adolescent Health and Nutrition Activities-10
- ☐ Skills and leadership Development Activities-11
- ☐ Cultural & Sports Activities-3



ENVIRONMENT, CLIMATE CHANGE & DISASTER MANAGEMENT

Mukti Cox's Bazar emphasizes on environmental conservation and renewed attention which is required to develop the capacity of the society on disaster preparedness and response involving communities with the collaboration of Local Government Institutions in a sustainable approach to minimize environmental hazards and mitigate climate change and its impact. In the reporting period Mukti Cox's Bazar has focused its activities on environmental conservation, climate change and disaster management through Integrated Emergency Response and Early Recovery.

The area has been concentrated on ensuring its target groups having enhanced understanding on disaster preparedness and mitigation measure and others climate change related program is implemented in the Rohingya camps and adjacent host communities at Cox's Bazar. Mukti Cox's Bazar project on Resilient, Inclusive & Innovative communities in Cox's Bazar has focused on DRR an WASH along with safe environment. During the reporting period, the project's impacts have showed an increased awareness of communities and institutions on disaster management system and safe environment issues.

MAINSTREAMING DISABILITY AND IN-CLUSION THROUGH PROJECTS

The goal of the Mukti Cox's Bazar is enabled children with disable or chronic illness, children in risk of development in delays, distress and to increase human development and ensure social dignity of elderly people in community through capacity building. Psychological distress to develop their full potential on an equal basis with other and acquire fundamental education and social skills through games, sports, cultural arts, early year education, logistics support and financial support of elderly and complementary learning of children in displacement setting in Bangladesh. To achieve this, we worked with all interventions in all project as priority on inclusion of PWD. In the reporting period we do not have direct specific project. Mukti Cox's Bazar have the working experience and contribution on PWD the following aspects. There had been considerable development in three components are such as: built up capacity of Community Workers on disability, Inclusion and Participation, Child protection, Child development, Blue Box, positive parenting, DRR etc. Beautifully they are conducting sessions in the community level. A significant change in parents and caregivers have come and they are arranging group play with 0-5 age's children at parents' club level with different toys and play materials and they are stimulating the children at household level. The capacity and leadership of children and children with disabilities built up as well as the inclusive participation of the children also increased and the children with disabilities are playing with each others without hesitation which was very difficult in previous time. They are well awared on their protection and security issues. The service providers and local level actors have been more supportive and responsive. They are now positive toward children with disabilities and other vulnerable children for their specialize services. School teachers have taken special care of children with disabilities also. In another project Mukti Cox's Bazar implement to increase human development and ensure social dignity in community through capacity building of elderly people for move to community by establishing social center through supporting assistive materials and age allowances and provide credit to increase their income. In the reporting period Total 1158 PWD persons (male-776 and female-382) are included in different projects in different services and interventions. In case of Gender Based Violence interventions the services are Referral service-107; PSS service received 855; Women and Girls participated in SS activities-650; GEMS session conducted-1490; PWD people participated in GBV Awareness session in WFS-725; GBV Awareness session outreach-5699; COVID-19 awareness session in WFS-192; COVID-19 awareness session at outreach-43; Dignity Kit distribution-5427. In health program there are 133 PWD persons are included for in different health services. In FSL activities a total of 446 PWD beneficiary (Male-267 and female-179) are engaged in different categories like tailoring, Homestead gardening and small business IGAs. Another one project is Uplifting the Quality of the Lives of Elderly people program which is financially supported by PKSF & MUKTI Cox Bazar. Total beneficiary of the project is 100 comprising male-65 and female-55. The project is implemented at Moheshkhali Upazila. Elderly People there got 03-wheel chairs, Satelite Medical Camp-24 and the best veteran honors-5 and the best child honors-5. Mukti Cox's Bazar provided financial support to 200 Person with Disability (PWD) of Khurushkul Union of Cox's Bazar Sadar Upazila. Beside this, another project, 05 (three) participants are included as beneficiary among them 2 received 50 days tailoring training under the project titled Empowering Rohingya Refugee and Host Community through Leadership, Learning and Livelihoods.

Mukti Cox's Bazar, on the way of achieving Sustainable Development Goal (SDG) for 2016-30 with several project

Programs & Projects

SDG (Sustainable Development Goal), a blueprint to achieve a better and more sustainable future for all was introduced in 2016 with 17 set goals in the areas of sustainable development planned to be achieved by 2030. Mukti Cox is currently working on 15 goals out of the 17 set goals. The programs and the projects being implemented by Mukti Cox itself have implication to address the goals of SDG which are outlined as under;

NO POVERTY

Mukti Cox has been working actively for achieving this goal with the livelihood and Microfinance programs. It ensures easy and affordable loan to poor and vulnerable community people and small entrepreneurs, provide assistance to elderly person, beggar rehabilitation under ENRICH program and social awareness. As we know education and health goes a long way to improve the quality of life, Mukti Cox offers educational programs like basic Education, Child Learning Center and provide health services through different community health programs. The Microfinance programs of Mukti Cox have added a new benefit package for the Micro credit client named Micro Credit Insurance, a useful tool for economic development and crisis management.

NO HUNGER

Mukti Cox Bazar establishes sustainable agriculture and food production by providing different types of agricultural loans and skill development training to small farmers. MCB also provide technical support in agricultural product marketing, higher volume production as well as good production and promotes crop diversification.

GOOD HEALTH AND WELL BEING

Since its inception Mukti Cox has been working on this topic through its Community Health Program, ENRICH program, eye camp and elderly people program and also creating awareness among adolescents about maternal & child Health care, Family Planning, Nutrition, tobacco use, and Adolescent Reproductive Health.

QUALITY EDUCATION

Mukti Cox's Bazar has been working on this goal since its inception. As a development organization MCB has been trying to supplement this goal through its formal and non-formal education, Second Chance Education (SCE), MCB Child Learning School, Child learning center through Basic education and Shishu Shikkha Kendra by ENRICH program, scholarship programs and network with local education department and others NGO education programs. Mukti Cox has launched the PRISE project which provides vocational and life skill training to the adolescents and create awareness and sense of leadership among them.

GENDER EQUALITY

Mukti Cox' bazar provides awareness training for women and girls on gender, human rights, early marriage prevention, and domestic violence against women, protection from sexual Exploitation and Abuse (PSEA), gender mainstreaming etc. It shows the preference in all its programs according to the mission of the organization's gender policy, HR policy, awareness programs, Safe Guard Policy, Mukti Cox's Bazar integrity committee Mukti Cox Barta (Newsletter), Advocacy and governance program.

CLEAN WATER AND SANITATION

Mukti Cox's Bazar is contributing to this goal by implementing ENRICH WASH and awareness programs to ensure 100% sanitation and safe drinking water. Mukti Cox's Bazar added a new project "Enhance self-reliance of People Fleeing Myanmar through training of agricultural techniques and improved access to water in host community" supported by IVY-Japan to ensure access to quality drinking water in host community of Whykong Teknaf. The community people get opportunity for safe drinking water from the support which contribute to meet SDG target-6.

DECENT WORK AND ECONOMIC GROWTH

Mukti Cox's Bazar, a non-government development organization acts as a catalyst and facilitates in the process of poverty alleviation and always has been on the side of vulnerable women, adolescents and children. Mukti Cox with its partner MOFAJ & IVY Japan for Livelihoods Improvement project for women of vulnerable households in Teknaf, Cox's Bazar and CHWEVT Project (Child right and hazard free working environment through education and vocational training) which contribute to meet SDG target-8. The CHWEVT project is funded by BRAC with an aim to establish a conductive environment for the hazardous and nonhazardous working children and adolescent by providing and appropriate education and skills training and refer to other relevant services.

REDUCE INEQUALITIES

Mukti Cox's Bazar provides affordable support to poor and marginalized people and small entrepreneurs though its Microfinance Assistance and ENRICH programs, different education-based programs like Supplementary Education, Child Learning Center, Evening learning center, also provide community-based health programs, Mukti Cox Livelihood support programs and health awareness programs.

CLIMATE CHANGE ACTION

Mukti Cox's Bazar is contributing to this goal by implementing social forestation, safe production of crop and Climate finance, loan for disaster programs under ENRICH project. Mukti Cox completed a project "Integrated Emergency Response and Early Recovery Support Program, Bangladesh" supported by Action Against Hunger and USAID and action taken of Community Risk assessment, develop Risk Reduction Action Plan, Training for community people to Strengthen disaster risk governance to manage disaster risk and provided Cash grant to operate disaster resilience Income Generating Activities as well as plantation by different program and awareness and training provided to the community people and project staff.

LIFE ON LAND

In the world Bangladesh is one of the vulnerable countries of the world regarding climate disaster. From the very beginning it has been distressing and lies between the risk areas. Every year the country affected by different natural disaster in the consequence Mukti Cox has introduced social forestry in rural and Coastal areas since 1996 to increase the responsiveness and resilience to climate change. To help achieving the goal Mukti Cox has plantation programs by ENRICH Project, green finance and awareness programs.

PARTNERSHIPS FOR THE GOALS

As a development organization Mukti Cox's Bazar is contributing to achieve this goal by networking activities, consortium activities, National and Global network. Mukti Cox's Bazar participated in different meeting, workshop, Seminar and conference to strengthen the Networking and Partnership.

ADVOCACY & GOVERNANCE

As a strong implementing organization Mukti Cox's Bazar has always been active in policy advocacy to catalyze sustainable changes in the different sector through contributing to sectoral policy formulation and policy reformation, influencing the Government and Private Sector which was continued throughout the reporting years. Mukti Cox's Bazar has organized and participated in different discussions meeting, conducted advocacy and networking activities involving the policy makers from the Government of Bangladesh, Local Government Institutions, sectoral stakeholders and community people and also observed all the remarkable days like World Environment Day, World health day, Global Hand Washing Day etc. in a festive manner involving the relevant stakeholder both in national level and regional level.

Central services and organizational strength

The success of Mukti Cox's Bazar's strategy for each sector is dependent upon the essential support of the central services. The Central service is directly in service of implementing of the projects. There are different central service units. The objective of Mukti Cox's Bazar's organizational strengthening program is to ensure that the level of essential support from the central services meets the need of organization as it grows to raise the goals and objectives targeted in the sectors. The main activities of the central services, whose staffs work frequently in the field, as well as in the central offices, are:

Field Operations:

Mukti Cox's Bazar organizes and manages field visits including all required arrangements for personnel, donor's, volunteers and guests. Guides and assists program staffs in all aspects of the set- up, implementation and completion of projects. Builds working relationships with the local govt. administration, local government bodies and the community. Provides emergency and crisis management in times of natural or man-made disasters. Manages and maintains organizational field offices and Training Centers including security. Manages and maintains all types of organizational assets in Field offices. Collection of project activity certificate from local administration as well as local authority for individual project in each year. Develop regular visit schedule & ensure necessary logistics & security for National, International & Donors Visitors.

Financial management:

Mukti Cox's Bazar wants to develop 360° accountability and transparency system in financial management. It follows generally accepted accounting principles (GAAP) rules and concepts for recording, analyzing, preparing reports, and closing books of accounts. It has a standard financial policy (written in easy understandable languages and useable rules) for maintaining day-to-accounts as well as reports. All transections except petty expenses are made through bank as per policy. It has been maintaining separate books of accounts for each project. Currently, it has 26 Bank accounts in Cox's Bazar district. The main and mother account is operated by joint signatures of EC President/secretary and chief executive. Most of the project accounts are maintained and operated by chief executive and one honorable EC member. But branch accounts are operated and maintained jointly by manager and two other staffs of the respective branch

Evaluation and researches:

Coordinates research works relevant to all Mukti Cox's Bazar activities and prepares dissemination of relevant reports and presentations. Establish networking with different level stakeholders who involve in researches in different criteria on subject relevant to Mukti Cox's Bazar.

Administrative management:

It has emphasized that personnel management is one of the important activities of the organization. Considering the output of human resources, a careful attention is given for improving quality of work life, productivity improvement and readiness for change. The four HRM functions i.e. staff acquisition, staff development; staff motivation and staff maintenance are performed by competent personnel. It has very clear and concise policies and procedures manual which describe all HRM functions. Along with financial and administrative policies, the HR policies are contributing in developing financial transparency of the organization. Experience and trained human resources are the main strength of the organization. It has a long time experienced professional staffs as well as promising dedicated development professionals in the team. Teams consist of diversified knowledge & skilled persons e.g. social science graduates, agriculturist, health professional & technologist, economic and financial analyst, etc. Mukti Cox's Bazar provides fundamental (basic) and refresher training based on training need assessment to build capacity of the staff members for social mobilization, health care, water and sanitation, economic empowerment through IGA, etc. It maintains two categories of staffs namely permanent and project staffs.

Communications:

The organization has established very good collaborative relationship with local authorities at Union, Upazila and District level including all other relevant stakeholders. Mukti has very good reputation and well acceptance among the community people that is very important for implementing different projects. Organization also communicates with different donors and partners for effective partnership.

Information Management Systems (MIS):

Management Information System (MIS) Mukti Cox's has been combined with fully integrated management information system application software through fully equipped data center i.e., servers, storages, etc. At present, employers have been able to serve the clients more efficiently with the support of these technologies by reducing paper-work based tasks. Uses of Technology have increased the accessibility to information and have simplified the computations of complex analyses. Financial Information Systems (FIS) has been using the access and have analyzed the financial information more efficiently for ensuring better decision-making, cost budgeting and cost center management, report generation and database query/ analysis capacity. All the branches of Mukti Cox have been brought under the full automation coverage already and have been connected with the head office. Data collects and collated data from the Sectors and Central Service Units and generates reports for the use of Management and other stakeholders. Develops and maintains certain specialist software. Manages all aspects of Mukti Cox's Bazar IT infrastructure, including acquisition and maintenance of hardware, internet connectivity, firewalls, and security and back-up systems.

Compliance and Feedback Mechanism:

This is another milestone of Mukti Cox's Bazar compliance and feedback mechanism in development arena. MCB integrated four dimensions of Complaint and Feedback Response Mechanism (CFRM) like- information, participation, evaluation, and complaint & response mechanisms. These enable MCB to give an account to, take account of and be held to account and the reflection will excel organization's proactive or reactive approach. To be accountable, MCB is integrate all dimensions and into its policies, procedures and practices, at all levels and stages of decision making and implementation, in relation to key stakeholders. All of the projects maintain compliance and feedback system controlled by the Compliance team. All the project or sub offices are equipped with a compliance/Feedback box and a hotline number. Compliance team works closely with different project or sector. They review and advise on legal aspects of all significant contracts and internal policies. Complaint and Feedback Response unit is generated an annual report. The report is contained the paragraphs-Number cases, categories, feedback status, reporting level, public opinion, suggestion, participation, changing accords, monitoring and review results, lesson learnt etc.

Internal Audit:

Mukti Cox's Bazar conducts audit of accounts by the approved professional auditors each year. There are no significant reports on misappropriation and fraud regarding any of our Programs/projects so far. It has established internal control structures through ensuring control environment, risk assessment, control activities, monitoring and communication. Segregation of duties made appropriately by three different functions such as financial transactions recording, custodian and authorizing roles. There are independent Monitoring and auditing departments directly reportable to Chief Executive of the organization. The services of the department include routine system and special audits, investigations and annual inventory verification. In the reporting year, the internal audit team has conducted 82 audit visits and submitted the reports to CE. Three major accomplishments of MCB Internal Audit team are:

- a) Have assesses the efficiency and effectiveness of the internal control system
- b) Have rationalized the implementation strategy in line with the organizational policies and systems;
- c) Have verified the accounting records and relevant information.

Procurement & Regulatory Compliances

A procurement committee is playing proactive roles to manage the requisitions of purchase for all the Programs implemented by Mukti Cox's Bazar. Throughout the entire process it follows the procurement guidelines and implementation procedures of Mukti Cox's Bazar which are transparent and developed in line with international procurement standard.

Monitoring and Evaluation

As a part of the Internal Control Mechanism of Mukti Cox's Bazar the Monitoring, Evaluation, Accountability and Learning (MEAL) unit provides support to the core programs and respective projects of the Organization. It delivers information for decision making at policy and operational levels. The unit conducts periodic analysis based on set standards to ensure transparency and accountability. It assists the management to determine whether key activities are being carried out as planned or the causes behind being unable to achieve the expected outcomes. Most of the programs of MCB are designed to contribute in achieving the MDGs and SDGs. Continuous feedback on program performance ensures smooth operation and progress towards achieving these development goals. In 2021, the unit conducted monitoring on field level and management level issues and delivered monitoring reports covering all the core programs, projects and supporting departments. The reports are produced based on the monitoring findings. The shared findings facilitated quick remedial measures for the respective programs.

Reporting and Publication

Mukti Cox's Bazar has an efficient reporting and publication unit which prepare several types of organizational reports both for internal and external uses. All sorts of publication are produced from this unit too. The publication of Quarterly Mukti Cox Barta, Annual Report, program-oriented specific brochures etc. are the regular outputs of this unit. During the reporting year 2021-22, the unit has published a publications and editorials to demonstrate the exceptionally remarkable accomplishments of the organization, MCB at the national level.

Partnership development:

This is another effective communication system of Mukti Cox's Bazar. The team works closely with different sectors to maintain effective communication with existing potential donors. Coordinate fundraising activity and ensure quality of reporting to donors.

Organizational Sustainability

With a vision of making Mukti Cox's Bazar as a self-reliant organization, some initiatives have been taken to generate the source of revenue for the organization. But still the organization is implementing most of the interventions with the support of others. MCB has strengthen the economic development through Microfinance assistance program as part of the organizational sustainability. Besides, MCB is planning for some more endeavours to make the organization financially sustainable, so that it can continue its services and supports to the target population for years to come without any interruptions.

Governance and Management

Governance and good practices

The governance structure of Mukti Cox's Bazar promotes transparency and accountability. It has a General Committee (GC) consisting of 28 members. The GC is the highest policy-making body and meets annually to formulate policy, approve the budget and review previous activities. The GC elect 10 members to form the Executive Committee (EC) for a period of three years. Our Executive Committee consists of highly distinguished professionals, activists and entrepreneurs. EC members assist in carrying out the organizations activities as well as make the future direction of Mukti Cox's Bazar and areas for expansion. Organization has an advisory committee consist of 5 members for the period of three years. The committee members are distinguished professionals. The Chief Executive is solely responsible for implementing approved programs or projects.

General Committee

There are 28 members in the General Committee where 19 members are male and 09 are female. The General Committee is formed and administered by the constitution of the organization. The GC is the highest policy making body and meets annually to formulate policy, approve the budget and review previous activities. The GC elects 10 members to the Executive Committee (EC) for a period of three years. An Annual General Meeting (AGM) 26th was held on 24th September 2021.

Executive Committee

An Executive Committee of 10 members is formed in every three years by direct vote of the General Council members. This council is administered by the constitution of the organization and it plays vital role for managing the organization. This council approves different projects and programs, annual budget, annual report, annual audit report and formulates different rules or manual and policies. It also explains the policies. This Council regularly monitors and analyzes the implementation progress and gives directives. Total 8 meetings of Executive Committee were held in 2021-2022 financial year.

Board Members



Santosh Sharma

President

Mr. Santosh Sharma is one of the founder members of Mukti Cox's Bazar. He was one of the advisor of Mukti Cox's Bazar from 2017-2019. He is a renowned journalist of our country. He is a well-known scial activitist. Now he is working as Publisher of daily newsper "Kalbela".



She is acting as president from October 2019 in absence of President. She has completed M.Sc from Chattogram University in Physicsand serving as assistant professor and head of Department of Physics, Cox's Bazar City College. She is a Rotarian, President of inner wheel club of Cox's Bazar, social worker and women leader in Cox's Bazar.





Babla Paul General Secretary

He is a renowned social leader of Cox's Bazar. He has completed M.Com from Jagannath Government College. He is shouldering very effectively the responsibility of General Secretary of Mukti Cox's Bazar from 1 September, 2019.

Advocate Suranjit Paul Assistant General Secretary

He is a renowned lawyer and social activist. He has completed post-graduation degree from South East University, Dhaka and LLB from Cox's Bazar Law College. He is a renowned social activist of Cox's Bazar.





Dr. Bimol Kanti chowdhury

EC Member

He is a renowned ophthalmologist in Cox's Bazar. He performed the responsibility of Vice President of Mukti Cox's Bazar from 2005 to 2015. He has completed M.B.B.S from Sylhet Osmani Medical College. He is a Rotarian and social worker.

Professor Ajit Das EC Member

He is a renowned educationist and Principal of Ukhiya Degree College. He has completed his post-graduation degree from Rajshahi University. He is also a renowned social worker.





Dr. Misbah Uddin Ahmed

EC Member

He is a renowned doctor in Cox's Bazar. He has completed MBBS from Dhaka Medical College and presently serving as Deputy Director of DGHS, Dhaka.



She is a renowned teacher. She is serving as head teacher of a government primary school. She has completed M.A from Chittagong University. She is a social activist.





Mr. Sohel Ahmed Bahadur

EC Member

He is a renowned youth leader of Cox's Bazar. He has completed Masters of Social Science from Dhaka University. He is wellknown social activist in Cox's Bazar.



She is a former Bank Officer, Research Officer and Teacher. She is a renowned social activist. She has completed Masters of Social Science from Chittagong University



Advisory Committee

Mukti Cox's Bazar has five members advisory committee for the period of three years. The committee members are distinguished professionals. The members are as follows:



Dr. Pratima Paul Majumder

Dr. Pratima Paul Majumder is a renowned economit and researcher of our country. Senior Research Fellow Bangladesh Institute of Development Studies (BIDS). She was one of the governing body members of Palli Karma Sahayak Foundation (PKSF). She was an executive committee member of Mukti Cox's Bazar at the beginning.



Dr. M.A. Hossain

Dr. M.A. Hossain is a renowned fishery scientist of our country. He was the pro Vice Chancellor of Noakhali Science & Technical University. He was the vice president of Mukti Cox's Bazar executive committee and one of the founder members.



Professor Someswar Chakravorty

Professor Someswar Chakravorty is the founder president of Mukti Cox's Bazar. He is a retired professor of Physics department of Cox's Bazar Government College. He is a renowned educationist of Cox's Bazar.



Advocate Sujit Chowdhury

Advocate Sujit Chowdhury is one of the founders of Mukti Cox's Bazar. He was the founder Chief Executive and General Secretary from 1999 to 2009. He was the president of Mukti Cox's Bazar from 2019 to 2020. He has completed M.A. and LLB from Bangladesh and diploma in modern accountancy from United States of America. At present he is living in USA.



Advocate Shibu Lal Debdas

Advocate Shibu Lal Debdas is one of the founder members of Mukti Cox's Bazar. He was the Vice President and President of Executive Committee of the organization. He has completed M.A and LLB from Chittagong University. He is a renowned lawyer of Cox's Bazar Judge Court.

Staffs council

Total 2952 staffs are working in implementing the projects & programs among them 1752 is regular & 1200 is paid volunteer. Out of them 2302 are female & 650 male. The female & male regular staff ratio is 78% female and 22% male. The Chief Executive of the organization has been performing as chief of the staff council. The staff council of the organization is administered by the approved rules (e.g. service rules or Human Resource Manual) and decisions of the Executive Council & management council. Total 06 (Six) meetings of Participatory Management Committee were held during the year 2021-2022.

Total Staff: 2952

Male: 22%

Female: 78%

Senior Management Team



Bimal Chandra Dey Sarker Chief Executive



Syed Lutful Kabir Chowdhury
Deputy Chief Executive



Md. Kamrul Hossain Coordinator – Program



Sujit Kumar Bhowmik Coordinator – HR & Admin



Md. Zahed Firoj
Coordinator – Finance & Accounting



Md. Abdus Samad Azad Coordinator – Audit



Miah Michael Jahangir Fund Raising Manager



Tahmina Akter
Gender and Safeguarding Focal



INDEPENDENT AUDITORS' REPORT

বসু ব্যানার্জী নাথ এ্যান্ড কোং BASU BANERJEE NATH & CO. CHARTERED ACCOUNTANTS

1 AHI R CHAMBER (GROUND FLOOR) 10, AGRABAD COMM. AREA. CHILLAGONG-4100 PHONE: (0) 02333322931, 02333321201 (R) 02333364760 E-mail: bbnathco.ctg1933@yahoo.com

89 years of service 1933-2022

DHAKA TRADE CENTRE (11¹⁰ FLOOR) 99, KAZI NAZRUL ISLAM AVENUE, KAWRAN BAZAR, DHAKA-1215 PHONES: (ii) 55012551, 55012552 (R) 9116234 FAX: 880-2-9550333

Reference No. BBNC//2022-2023

INDEPENDENT AUDITORS' REPORT

TO THE EXECUTIVE COMMITTEE

Report on the Audit of the Financial Statements Opinion

We have audited the accompanying financial statements of MUKTI COX'S BAZAR, COX'S BAZAR namely, Statement of Financial Position as of June 30,2022 and the related Statement of Comprehensive income (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities) for the year ended June 30, 2022, Statement of Receipts & Payments Account (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities), Statement of Cash Flows (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities), Statement of Changes in Equity (Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities) along with a summary and significant Accounting policies and other explanatory information from July 01, 2021 to June 30, 2022.

In our opinion, the financial statements of the Organization prepared in accordance with International Financial Reporting Standards (IFRSs), including International Accounting Standards (IASs) give a true and fair view of the state of the Organization's affairs as of June 30, 2022 and the results of its financial performance, its Statement of Receipts & Payments Account { Microcredit Assistance Program (MCAP)- PKSF & Development & Humanitarian Activities}, Statement of Cash Flows {Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities}, Statement of Changes in Equity {Microcredit Assistance Program (MCAP)-PKSF & Development & Blumanitarian Activities} for the year then ended.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with ethical requirement that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs ,and other applicable laws and regulations and for such internal control as Organization determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Organization is responsible for assessing the Organization's ability to continue as a under historical cost convention, disclosing, as applicable, matters related to under historical cost convention basis of accounting unless Organization either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identity and assess the risks of material misstatement of the financial statements, whether due to fraud or
 error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is
 sufficient and appropriate to provide a basis for our opinion. The risk if not detecting a material
 misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve
 collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that
 are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness
 of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the under historical cost convention basis of
 accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to
 events or conditions that may cast significant doubt on the Organization's ability to continue as a under
 historical cost convention. If we conclude that a material uncertainty exists, we are required to draw
 attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures
 are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the
 date of our auditor's report. However, future events or conditions may cause the Organization to cease to
 continue as a under historical cost convention.
- Evaluate the overall presentation, structure and content of the financial statements, including the
 disclosures, and whether the financial statements represent the underlying transactions and events in a
 manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other legal and regulatory requirements:

In our opinion, the Financial Statements comply with the applicable rules and regulation of NGO Affairs Bureau, Micro Credit Regulatory Authority and other applicable laws and regulations.

- a) Our examination and checking of records, relevant books of accounts, registers, schedules and financial statements were sufficient to enable us to form an informed and assessed opinion on the authenticity and accuracy of the financial statements.
- b) 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.
- c) In our opinion, proper books of account as required by law have been kept by the company so far as it appeared from our examination of those books.
- d) The organisation's Statement of Financial Position, Statement of Comprehensive Income {Microcredit Assistance Program (MCAP)-PKSF & Development & Humanitarian Activities} dealt with by this report are in agreement from our examination of those books.

Place: Chattogram Dated:



Independent Auditors' Report

MUKTI COX'S BAZAR Cosolidated Statement of Financial Position As of June 30, 2022

2004 2022						
			2021-2022			
		Microcredit	Development			
PARTICULARS	NOTES	Assistance	&	TOTAL	2020-2021	
1,000,000		Program	Humanitarian	IOIAL	(Taka)	
		(MCAP)-PKSF	Activities		(1440)	
100570		(Taka)	(Taka)	(Taka)		
ASSETS:						
APPLICATION OF FUNDS:						
NON- CURRENT ASSETS:						
Property, Plant & Equipment- Carrying Value Construction Work-In-Progress (Building)	2.00	1,145,004	106,669,760	107,814,764	100.346,394	
Intangible Assets	2.01	*	23.405.227	23,405,227	(
TOTAL NON CURRENT ASSETS		- 1115 001		*	71,705	
CURRENT ASSETS:		1,145,004	130,074,987	131,219,991	100,418,099	
Investment	3.00	39,495,531	901,535	40,397,066	35 560 913	
Loan to Members	4.00	522,782,531	901,333	522,782,531	35,569,813 422,829,508	
Loan to Staff from PF fund	5.00	1,766,008		1,766,008	1,711,635	
Advances, Deposits & Pre-payment	6.00	4,651,167	943,251	5.594.418	13.375.787	
Cash & Cash Equivalents	7.00	25,293,680	58,022,414	83,316,094	111,174,490	
Inter Project Transaction (Asset)	8.00	•	8.136.991	8.136.991	18,761,677	
Accounts Receivable	9.00		6.897.833	6,897,833	8,114,378	
TOTAL CURRENT ASSETS		593,988,917	74,902,024	668,890,941	611,537,288	
TOTAL ASSETS		595,133,921	204 077 044	800 110 022	744 055 297	
SOURCES OF FUNDS:			204,977,011	800,110,932	711,955,387	
SOURCES OF FUNDS.						
Accumulated Capital Fund		82,660,174	131,972,699	214,632,873	184,006,155	
Reserve Fund		9,184,464	· .	9,184,464	3.335,197	
TOTAL FUND		91,844,638	131,972,699	223,817,337	187,341,352	
NON CURRENT LIABILITIES						
Members Welfare Fund	10.00	12,370,837	-	12,370,837	10,668,815	
Loan from PKSF	11.00	127,133,331	 .	127,133,331	82,966,662	
CURRENT LIABILITIES:		139,504,168		139,504,168	93,635,477	
Loan from PKSF	11.00	121,999,998		121,999,998	101 422 222	
Members Savings Deposits (General)	12.00	190,483,402		190,483,402	101,433,332 167,642,618	
Loan loss provision	13.00	33,637,220		33,637,220	31,425,788	
Staff Provident Fund	14.00	17,664,495		17.664.495	15,886,604	
Enrich Program Fund	15.00	•	-	•	7,230,013	
Liabilities For Enrich program	16.00	•	245 100		281,820	
Liabilities for Expenses	17.00 18.00	3 - 3	245,188	245,188	4.884.282	
Inter-Project Transaction			8,130,991	8,130,991	18,761,677	
Fixed Asset Acquisition Fund	24.00) *)	7,456,856	7,456,856	4.926,788	
Unutilized fund	25.00 30.00	-	50,984,480 6,186,797	50,984,480	74.404.450	
Other liabilities	30.00	363,785,115	73,004,312	6,186,797 436,789,427	4,101,187	
TOTAL CURRENT LIABILITIES					430,978,559	
TOTAL LIABILITIES		595,133,921	204,977,011	800,110,932	711,955,387	

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.

Coordinator (Finance)

Bak

Chief Executive

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

Taher Chamber (Ground Floor) 10, Agrabad Commercial Area, Chattogram - 4100 Dated -



Godinda Chandra Paul, FCA Enrolment: 0282 Partner Basu Banerjee Nath & Co. Chartered Accountants DVC No:

Basu Banerjee Nath & Co. **Chartered Accountants**

MUKTI COX'S BAZAR Consolidated Statement of Comprehensive Income For the Year Ended June 30, 2022

				July 01,2020 to		
				2021-2022		June 30,2021
	Particulars	Notes	Microcredit Assistance Program (MCAP)-PKSF	Development & Humanitarian Activities	TOTAL	TOTAL
A.	INCOME :					
	Service Charge Received by Branches	19 00	100,973,603	1.	100,973,603	84,618,275
	Grant Income	26 00	•	748,677,811	748,677,811	583,087,479
	Interest on investment	20.00	2.039.744	45,714	2,085,458	
	Bank interest	20 00	752,210	286 268	1,038.478	4,164,828
	Membership Fee		2:	3 360	3.360	2,280
	Other income	21 00	475,511	402 989	878.500	1,097,029
	Overhead income	27 00	**	29.180.082	29,180,082	54,413,980
	Operational income	28 00		7,456,625	7.456.625	3.339.803
	TOTAL IN	COME	104,241,068	786,052,849	890,293,917	730,723,674
В.	EXPENDITURE :					
	Service Charge Paid to PKSF	22.00	9,601,459		9.601.459	7,957,708
	Other Payments:					
	Adminstrative Expenses	Annex-D & 23.00	11,350,585	55.867.423	67,218,008	37,905,095
	Bed debt	29 00		2.833 /	2.833	45.098
	Programme cost	Annex-A	141	325,481,333	325,481,333	170.909.271
	Capacity Development Cost	Annex-B	-	33,563,006	33.563.006	8,674,464
	Personnel cost /Human resources	Annex-C & 23.01	40,475,920	332,285,4874	372,761,407	408.741.656
	Overhead cost	Annex-E	2	29,201,165	29,201,165	53,822,575
	Depreciation		252,933	3.818.583	4,071,516	2,718,121
	Bank interest Send to Project (As fund)			32,539 4	32,539	
	Bank Charge & Commission		518,601	040	518,601	556,554
	Interest on Members savings		8,952,877	8.5	8,952,877	8,134,122
	Provision for Loss on Loan		2,211,432	21	2,211,432	4,266,536
	TOTAL EXPENDITURE		73,363,807	780,252,369	853,616,176	703,731,200
	Excess / (Deficit) of Income Over Expenditu	re (A-B)	30,877,261	5,800,480 -	36,677,741	26,992,474

The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements

Coordinator (Finance)

Buke

Chief Executive

Taher Chamber (Ground Floor) 10, Agrabad Commercial Area, Chattogram - 4100 Dated -



Godinda Chandra Paul, FCA Enrolment: 0282 Partner Basu Banerjee Nath & Co. **Chartered Accountants** DVC No:

MUKTI COX'S BAZAR Consolidated Statement of Receipts & Payments From 1st July, 2021 to 30th June, 2022

Receipts during the year				From 1st July, 2021 to 30th June, 2022			From 1st July, 2020 to 30th June, 2021
Cash in Bank 476,028 476,028 476,028 647,237 Cash at Bank Sub Total 15,818,189 94,880,275 110,698,464 126,269,428 Receipts during the year Loan Recovery From Members 4 00 781,486,977 657,485,790 657,485,790 Members welfare fund 10 00 4,407,790 - 4,407,790 3,224,460 112,000,000 3,224,460 120,000,000 120,			Notes	Assistance Program	& Humanitarian	Total	Total
Cash at Bank Sub Total 15.818.1899 94.880.275 110.698.454 142.680.983 Receipts during the year Loan Recovery From Members 4.00 781.486.977 - 781.486.977 657.485.799 362.4860 200.000 111.774.490 3.00 4.407.799 3.624.460 264.460 200.000 1.00 4.407.799 3.624.460 264.460 200.000 1.00							
Receipts during the year	Cash in hand			476,026	7.4	476,026	
Receipts during the year Loan Recovery From Members	Cash at Bank			15,818,189	94,880,275	110,698,464	142,680,983
Loan Recovery From Members 4 00 781,486,977 - 781,486,977 657,485,709 3,624,460 Members wellare fund 10 00 4,407,790 - 4,407,790 3,624,460 Loan from PKSF 11 100 181,000,000 181,000,000 111,000,000 101,000,000 Members savings Deposit 12 00 125,992,773 - 125,992,773 103,894,300 Bank interest 20 00 752,210 947,343 1699,553 2,109,558 Membership Fee - 3,360 3,360 2,200 Membership Fee 3,390 847,797 1,166,797 4,803,198 Membership Fee 319,000 847,797 1,166,797 4,803,198 Membership Fee 319,000 847,797 1,166,797 4,803,198 Membership Fee 319,000 847,797 1,166,797 4,803,198 Maccepted 675,810 65,900 5,500 6,500 1,516,690 5,500 6,500 1,516,690 5,500 6,500 1,500 5,500 <t< td=""><td></td><td>Sub Total</td><td></td><td>16,294,215</td><td>94,880,275</td><td>111,174,490</td><td>143,328,220</td></t<>		Sub Total		16,294,215	94,880,275	111,174,490	143,328,220
Members welfare fund 10 00 4 407,790 - 4 407,790 3 624 460 Loan from PKSF 11 00 181,000,000 - 181,000,000 112,000,000	Receipts during the year						
Loan from PKSF 11 00 181,000 000 - 181,000 000 112,000 000 Members savings Deposit 12 00 125,992,773 125,992,773 103,894,300 Service charge Collection 19 00 100,868,715 4,25,992,773 100,868,715 84,907,710 Bahs Interest 20 00 752,210 947,343 1,699,533 2,109,558 Membership Fee 3,360 3,360 3,360 2,280 Membership Fee 319,000 847,797 1,166,797 4,801,196 dws Secepts 21,00 55,796 426,999 484,785 1,003,033 dward Group Cycle 675,810 675,810 675,810 675,810 675,810 661,650 Unsettled staff advance 675,810 - 25,500,000 25,500,000 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600 50,755,600	Loan Recovery From Members		4.00	781,486,977	-	781,486,977	657,485,790
Members savings Deposit 12 00 125.992.773 - 125.992.773 103.894.300 Service charge Collection 19 00 100.868.715 - 100.868.715 84.507.710 Service charge Collection 19 00 100.868.715 - 100.868.715 84.507.710 Service charge Collection 19 00 100.868.715 - 100.868.715 84.507.710 Service charge Collection 19 00 100.868.715 - 100.868.715 84.507.710 Service charge Collection 19 00 100.868.715 - 100.868.715 84.507.710 Service charge Collection 19 00 1752.210 947.343 1.699.553 . 21.09.558. Membership Fee	Members welfare fund		10.00	4,407,790		4.407.790	3,624,460
Service charge Collection	Loan from PKSF		11.00	181,000,000	-	181,000,000	112,000,000
Bank interest 20 00 752 210 947.343 1.699.553 2.109.558 Membership Fee	Members savings Deposit		12 00	125,992,773	-	125,992,773	
Membership Fee - 3.360 3.360 2.280 Mass Receipts 21.00 55.796 428.989 484.785 1.063.033 dwanced Recovery 165.900 55.796 428.989 484.785 1.063.033 Locycle Loan 165.900 - 155.900 54.000 Staff Loan of motor Cycle 675.810 - 675.810 661.650 Unsettled staff advance - - - 126.652 Short Term Loan 25,500.000 - 25,500.000 36.100.00 Received from PF Fund 6.249.950 - 6.249.950 50.01.335 8521.217 Salary & Allowance - 7.486.60.537 7.446.60.537 7.446.60.537 589.256.785 Fund Received - - 7.456.60.537 7.456.60.537 7.456.60.537 589.256.785 589.256.785 Security Money from wedors - - - 7.456.60.537 7.456.60.537 7.456.60.537 7.456.60.50 3.336.22.227.848 1.877.23.385 Security Money from w	Service charge Collection		19.00	100,868,715		100,868,715	84,507,710
Maiss Receivals 21.00 55.796 428.999 484.785 1.063.033 dvanced Recovery 319.000 847.797 1.166.797 4.803.196 i.Cycle Loan 165.900 54.000	Bank interest	2	20 00	752,210	947,343	1,699,553	
Mas Net Service Brownery 319,000 847,797 1,166,797 4,803,196 Jic-Cycle Loan 165,900	Membership Fee			S-15	3,360	3,360	
Marced Recovery 319,000 847,797 1,166,797 4,803,196 1,65,900 1,65,900 54,000 54,000 52,000 165,900 54,000 52,000 165,900 56,00	Aiss Receipts		21.00	55,796	428.989	484,785	1.063,033
165,900 165,900 165,900 165,900 165,900 165,900 165,900 165,900 165,600 165,				319,000	847.797	1,166,797	4,803,196
Staff Loan of motor Cycle				165,900		165,900	54,000
Unsettled staff advance Short Term Loan Seceived from PF Fund 6,249,950 Short Term Loan 8,190,363 Income from Enrich Program Salary & Allowance Found Found 8,190,363 Income from Enrich Program Salary & Allowance South Money from vendors Accounts Received Coperational Received Operational Received Operational Received Operational Received Operational Received Operational Received South Money from vendors Accounts Receivable Recovery Inter project Transaction Sub Total Loan To Members Member welfare Fund Member welfare Fund Member Savings Member welfare Fund Member Savings Service Chaige Of PKSF Advance AC Short Term Loan Sub Total Sign Spoon				675,810	*	675,810	661,650
Short Term Loan				*			126,625
Received from PF Fund				25,500,000			
Income from Enrich Program 8.190.363 8.90.363 8.90.365 8.666 7.86.662 7.86.625 7.86.625 7.86.625 7.86.625 7.86.625 7.86.625 3.339.803 7.86.601 7.8					2		
Salary & Allowance Fund Received 748,680,537 748,680,537 589,256,785 Fund Received 29,180,082 29,180,082 54,413,980 Operational Received 74,66,625 7,456,625 3,339,803 3339,803 Security Money from vendors 86,2225 6,262,225							8,521,217
Fund Received Operational Received				8,666	748 680 537		589 256 785
Overhead Received - 7,456,625 7,456,625 3,339,803 509 509 400 5,929,400 1,93,506,715 46,817,540 46,817,540 46,817,540 46,817,540 46,817,540 46,817,540 46,817,540 46,817,540 47,708,331 47,708,331 47,709,277 47,817,708,331 47,817,910 47,917,708							
Security Money from vendors							3,339,803
Accounts Receivable Recovery Inter project Transaction Sub Total Sub Total 1,235,673,950 1,251,968,165 1,251,968,165 1,251,968,165 1,251,968,165 881,440,000 Rembers Members Members Member Welfare Fund 10 00 2,705,768 11 00 112,104,866 11 10 116,266,665 11 11,2104,866 11 10 116,266,665 11 10 116,266,665 11 10 116,266,665 11 10 116,266,665 11 10 116,266,665 12 107,708,331 18 1876,558 18 1876,558 18 1876,558 18 1876,558 18 1876,558 18 1876,558 18 1876,558 18 18 18 18 18 18 18 18 18 18 18 18 18 1	Operational Received				5,929,400		(3) (3) (3) (3) (4) (4)
Sub Total 1,235,673,950 886,553,898 2,122,227,848 1,867,623,265 1,251,968,165 981,434,173 2,233,402,338 2,010,951,485 1,251,968,165 981,434,173 2,233,402,338 2,010,951,485 1,251,968,165 981,434,173 2,233,402,338 2,010,951,485 1,260,000 - 881,440,000 - 881,440,000 - 724,634,00	Accounts Receivable Recovery			•			
Payments made during the year 4.00 881,440,000 - 881,440,000 724,634,600 724,634,600 724,634,600 724,634,600 724,634,600 724,634,600 724,634,600 724,634,600 724,634,600 724,634,600 724,634,600 724,634,600 724,634,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600 724,600							
Payments made during the year 4 00 881,440,000 - 881,440,000 724,634,000 7		Sub Total					
Loan To Members			-	1,251,968,165	981,434,173	2,233,402,336	2,010,951,465
Loan To Members	Payments made during the year		0770123Va2			881 440 000	724 634 000
Member welfare Fund 10 00 2,705,768 - 2,705,768 2,933,4152 Member Savings 12 00 112,104,866 - 112,104,866 92,734,152 Loan Repayment To PKSF 11 00 116,266,665 - 116,266,665 107,708,331 Service Charge Of PKSF 9,601,459 - 9,601,459 - 9,601,459 7,957,708 Advance A/C 35,500,000 1,346,558 1,876,558 6,056,406 600,000 - 35,500,000 26,600,000 26,600,000 26,600,000 - 35,500,000 26,600,000 26,600,000 - 35,500,000 26,600,000 26,600,000 - 35,500,000 26,600,000 - 35,500,000 26,600,000 - 35,500,000 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000 - 1,679,000					*		
Member Savings Loan Repayment To PKSF Loan Repayment To PKSF Service Charge Of PKSF Advance A/C Short Term Loan Paid For PF Fund Staff Loan From PF Fund Acquisition Of PPE Program cost Capacity Development Cost Personnel cost/Human resource cost Administrative Expenses Deverhead cost Inter project Transaction Labelities for expenses 11 00 116.266.665 - 116.266.665 107,708.331 11 00 116.266.665 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459 - 9.601.459 7.957.708 9.601.459							
Description Continue	Member Savings				-		
Service Charge Of PKSF 530,000 1,346,558 1,876,558 6,056,406 35,500,000 - 35,500,000 26,600,000 - 35,500,000 2,456,830 1,502,885 - 2,456,830 1,502,830 1,502,835 1,502,835 1,502,835 1,502,835 1,502,835 1,502,835 1		1	11.00		•		
Advance A/C Short Term Loan Paid For PF Fund Paid For PF Fund Staff Loan From PF Fund Acquisition Of PPE Program cost Capacity Development Cost Personnel cost/Human resource cost Administrative Expenses Poverhead cost Inter project Transaction Liabilities for expenses 2,456,830 2,456,830 2,456,830 1,502,885 1,929,000 1,679,					1 246 559		
Short Term Loan Paid For PF Fund 2,456 830 1,929,000	Advance A/C				1,340,550		
Paid For PF Fund. Staff Loan From PF Fund. Acquisition Of PPE Program cost Capacity Development Cost Personnel cost/Human resource cost Administrative Expenses Deverhead cost Inter project Transaction Labelities for expenses 2,456,830 1,929,000 1,929,0							
Staff Loan From PF Fund. Acquisition Of PPE - 325,481,333 325,481,333 170,909,271 Program cost Capacity Development Cost Personnel cost/Human resource cost Administrative Expenses Deverhead cost Inter project Transaction Labelities for expenses - 19,929,000 429,421 36,405,666 36,835,087 21,289,006 - 335,562,818 33,562,818 8,674,464 33,562,818 33,562,818 372,762,573 408,758,795 - 33,562,818 33,562,818 372,762,573 408,758,795 - 29,061,142 29,061,142 49,964,428 - 75,651,477 75,651,477 202,630,855 - 3,938,147 3,938,147 4,448,678 - 26,179,436 26,179,436 14,334,652					•		
Acquisition Of PPE - 325,481,333 325,481,333 170,909,271 Program cost - 33,562,818 33,562,818 8,674,464 Capacity Development Cost - 33,562,818 33,562,818 8,674,464 Personnel cost/Human resource cost 23 01 40,477,086 332,285,487 372,762,573 408,758,795 Administrative Expenses - 29,061,142 29,061,142 49,964,428 Diverhead cost - 75,651,477 75,651,477 202,630,855 Inter project Transaction - 3,938,147 3,938,147 4,448,678 Liabilities for expenses - 26,179,436 26,179,436 14,334,652							
Program cost				429,421			
Capacity Development Cost 23 01 40,477,086 332,285,487 372,762,573 408,758,795 Personnel cost/Human resource cost 23 00 11,039,697 55,622,423 66,662,120 37,687,920 Administrative Expenses - 29,061,142 29,061,142 49,964,428 Overhead cost - 75,651,477 75,651,477 202,630,855 Inter project Transaction - 3,938,147 3,938,147 4,448,678 Liabilities for expenses - 26,179,436 26,179,436 14,334,652				-			
Personnel cost/Human resource cost 23.01 40.477.086 332,253.467 372,773 466,736.732.73 466,736.73 466,7							
Administrative Expenses 23 00 11,039,697 53,622,425 60,062,126 57,687,526 57,687,687,526 57,687,526 57,687,526 57,687,526 57,687,526 57,687,526 57,687,526 57,687,526 57,687,526 57,687,526 57,687,526 57,687,526		2	23 01				
Diverhead cost - 25,061,142 29,061,142 49,304,326 Inter project Transaction - 75,651,477 75,651,477 202,630,855 Inabilities for expenses - 3,938,147 3,938,147 4,448,678 - 26,179,436 26,179,436 14,334,652		23	3 00	11,039,697			
- 75,651,477 202,636,055 nter project Transaction - 3,938,147 3,938,147 4,448,678 - 26,179,436 26,179,436 14,334,652				•	29,061,142	29,061,142	49,964,428
	THE RESIDENCE OF THE PROPERTY.			*	75,651,477	75,651,477	202,630,855
- 20,179,430 20,179,430 14,334,032					3,938,147	3,938,147	4,448,678
	Liabilities for expenses Fund return to donar				26,179,436	26,179,436	14,334,652



The accompanying notes 01-30 & Annexures A to H form an integral part of the financial statements.

Coordinator (Finance)

Taher Chamber (Ground Floor) 10, Agrabad Commercial Area, Chattogram - 4100 Dated .



Godinda Chandra Paul, FCA Enrolment: 0282 Partner Basu Banerjee Nath & Co. **Chartered Accountants** DVC No:

Thank You



