

ANNUAL REPORT (2020-2021)



TO BE GOOD
AND
TO DO GOOD



Mukti Cox's Bazar

Sarada Bhaban, Goldighirpar, Cox's Bazar

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Message of the President



My dear members of this esteemed organisation. I have honour to address you in this august assembly in this auspicious moment.

I feel proud to be associated with you in your philanthropic journey. I am not oblivious of the fact that in the recent years we had to face some unimaginable unwanted difficulties. To get over those difficulties you offered yourselves in herculean task. Your unselfish service has been crowned with success. I am grateful.

I have come to learn about the fact that my colleagues, workers officers are efficient, sincere and committed to their respective part. Covid, an undesirable creation of nature is going to be over. Yet we should keep careful till the end. So it is the key moment to labour under the impression that as we need a coveted society suitable for human habitation we should make our effort relentless and promise that we won't be back before reaching the goal. I have honour respect, love for my fellow countrymen. My all-out effort will go on for their benevolence and benignence. Alongside it is to be borne in mind that Rohingyas are driven from their homeland. They are human being. We should have no hatred, rather love to them. My special thanks to the Donors partners and those who are thinking for us.

Friends,

Your presence is an inspiration to me. I am thankful to you. I have right to hope that for betterment of the organisation your sincere effort will go on in the days to come. We will remain friendly to each other. May God bless you.

A handwritten signature in black ink, which appears to read 'S. Sharma'.

Santosh Sharma
President
Mukti Cox's Bazar

Message of the Secretary



Respectable President, Colleagues, guests and others present here today. I feel pleasure to invite you in this auspicious day. This meeting is memorable. Because we are brave enough to be present in this get together paying no heed to pandemonium. I know it well that in the recent past we did everything possible on our part to extend all out co-operation and assistance to the covid battered people. I am proud to be associated with you in every step taken for the purpose. I think myself part and parcel of our beloved organisation and I am committed to be so in its heyday and disastrous moment. Your assistance is obviously needed. My special thanks to Mr. Chief Executive that he did his level best to make every step a success. For his practical effort and sincere commitment our organisation is standing in its present position. We are with new coveted journey to make our own home in many a places which will make us able to render better service to target people. You are welcome to visit your new houses.

Our Mission is benevolent, vision to expend fraternity, goal is social upliftment which are endless, relentless. To make our unselfish labour crowned with success we should keep steady making our route smooth and peaceful and if we try in a body we will be able to reach the target.

I wish your better life and better life for all for whom we are in the field.

Thanking you

Babla Paul
General Secretary
Mukti Cox's Bazar

Overview

Our Vision:

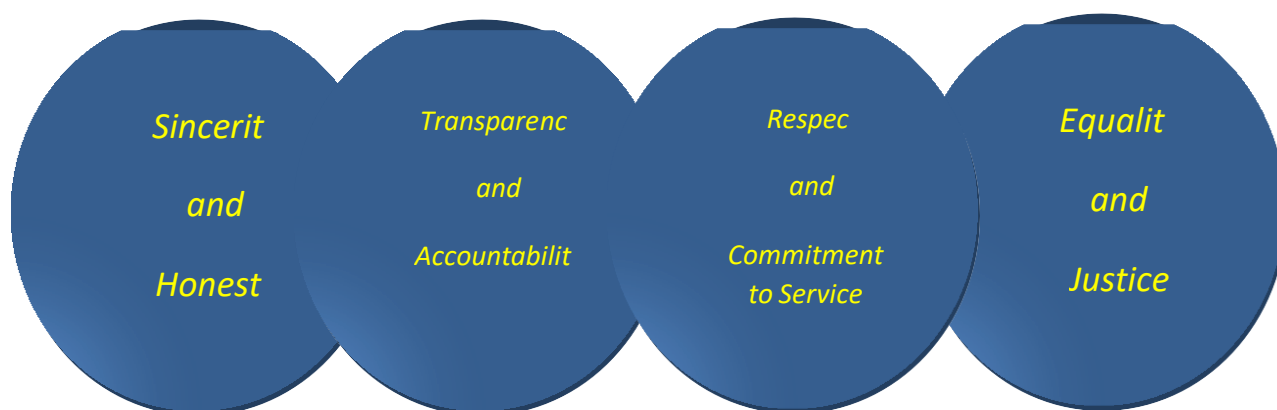
A peaceful universal society free from poverty and prejudice where people will live in dignity and security

Our Mission:

To be good and to do good.

To be good we will ensure the practice of good governance such as participation, accountability and transparency at all level to eliminate poverty and foster dignity. And to do good we will make the poor specially the woman self-reliant by providing necessary service through a well-Integrated educational process.

Our Core Values:



Areas of intervention in Bangladesh: (with Map)



SECTORS COVERED

**Food Security,
Livelihood &
Resilience**

Education

Microfinance

**Gender and
Protection**

Health

**Disaster Risk
Reduction**

**Water, Sanitation
and Hygiene**

**Mainstreaming
Disability and
Inclusion**

**COVID-19
Response**



Food Security, Livelihoods and Resilience

In the food security and livelihood context Mukti Cox's Bazar has found that, the refugee population remains 100% entirely dependent on external food assistance, while the host community (HC) is exposed to increasing food insecurity day by day. Economic vulnerability remains the main driver of food insecurity, with most of the refugees unable to meet the monetary value needed to cover their essential 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 have work through previously known skills they have against major demand.



Ms. Jannatul Ferdous, Village-Choy Kori Tikka Para, Ward # 4, Demushia Union, Chakaria Upazila received BDT.15,000 as livelihood cash grant through Nagad on 29th October 2020 and enhanced her dry fish business with the grant.

Mukti Cox's Bazar is implementing several livelihood projects to fulfill the demand by improved food security and livelihoods resilience and reduced disaster vulnerability for both the Host and Refugee communities of Cox's Bazar district to meet the SDG 1- No poverty & 2- Zero Hunger.

Mukti Cox's Bazar has five different programs in order to ensure food security to people. Hence, some specific programs have been implemented to address the specific hunger and nutrition issues. These include introduction of Cash for Work, Unconditional cash Grant, Livelihood Cash Grant, vertical gardening, skills development training of the targeted community beneficiary and also hygiene and nutrition education session. The total beneficiaries covered in the above mentioned programs were around 25,847 (host community: 22,741 and camp: 3106). There were different types of beneficiaries under the project like Cash for Work- 2044 HHs and Unconditional Cash Grant-600 HHs. In host and camp community 8600 beneficiaries also received Livelihood Cash Grant (LCG) and inputs/tools. Cash for Work (CFW) was a short term intervention to provide quick temporary employment for the most vulnerable people engaged in repairing Road, Stair, Bamboo Bridge, Cleaning area/drain, etc. In the same way, those who were not physically capable/the physically challenged and unable to engage in any form of work were selected under Unconditional Cash Grant (UCG) beneficiary. The grants provided them to meet their basic family needs including nutritious food items and other necessary items as their own choice from the market available the local area. This grants help them to improve their nutritional status of and well-being of the targeted households.



Cash distribution for Homestead Gardening by Upazila Agriculture Officer, Teknaf and Chief Executive of Mukti Cox's Bazar

Cash distributed to the beneficiary: There are different categories of beneficiary like, CFW, UCG and LCG are benefited from this intervention. In the reporting period 154,732,882 BDT grants distributed to the beneficiary as involve of Cash for Work activity through different service providers. Beside this a total of 6,090,000 BDT loan are disbursed among the beneficiary as source of financial support to run their business from the organization.



CFW scheme inauguration by UNO-Chakaria & UP Chairman and completed scheme visited by Ms. Marsha Michel, Team Leader, Humanitarian Assistance Cell of USAID Bangladesh along with Chief Executive of Mukti Cox's Bazar at Malaysiapara, Demushia, Chakaria

Nutrition Education and Hygiene promotion session: In this reporting year 140 hygiene promotion and nutrition education sessions have been conducted among the 2144 female and adolescent girl and 629 male and young boys beneficiary with the aim of promoting personal hygiene and environmental cleaning, gender and protection, GBV, health, livelihoods and Covid 19 pandemic in the host and camp communities.

Enhancing Organic Technology in community: Mukti Cox's Bazar is given priority on environment friendly intervention in case all project. In this regard Mukti Cox's Bazar conducted skills development training for 8416 beneficiaries covering the livelihoods, income generating activities, small scale business development, handicraft production, local production of sanitary pad, sewing and tailoring, dry fish processing, homestead gardening, kitchen gardening, improved seeds and farm management for alternative income generations and sustainability.



Vermi-compost production by Ms. Delowara at Gazipara village, ward # 7 under Hnila Union of Teknaf Upazila.

Nursery and Vermi compost entrepreneurship establishment: Developed 10 vermin compost entrepreneurs and 30 nursery entrepreneurs in two project located areas. They continuous their product produce and sales in the market for more better livelihood options. They also expansion their knowledge and practices among the neighbor farmers in their community.



Nursery entrepreneur Ms. Shahana Akter working in her nursery at Goyalmara village under Palongkhali Union of Ukhiya

Project coordination/inception Meeting/Workshop: There are 75 different coordination/inception meeting and workshops conducted in the reporting period in different places like, District, Upazila and CiC Office level. Different project were involved the Government departments like Agriculture, Livestock and Fisheries in the capacity building of the beneficiaries so that a linkage has been developed among the beneficiaries with technical experts of DAE, DLS and DoF.

Case Study

Khotija Begum (35), a dignified, fearless and hard-working woman who lives in village named Harinmara of Rajapalong Union under Ukhiya Upazila. She was born in a very poor family and with a large number of siblings. Her parents could not afford her much education. The parents forced to marry Khotija Begum at the age of 12 with Mahmudullah when she could not know the meaning of conjugal life. Her husband was a day labor and unable to meet up family need properly. Khotija Begum has three daughters and two sons. She wanted to educate her children properly but she had to give up due to poverty. She let to marry her two daughters at the young age due to poverty.

On the day of her sadness, it was a new light of her life to get involvement with the IPCoSO project of Mukti Cox's Bazar financed by UNHCR. Considering the interest and local market demand Khotija Begum was selected as an Entrepreneur beneficiary of indigenous poultry. She received different types of training from the project like indigenous poultry rearing, marketing and business development and the project linked her with forward and backward market of poultry sector.

Project provided her a two storied poultry house and 20 indigenous poultry birds as input support.

By rearing poultry, the nutritional needs of the family are being met and on the other hand, she is able to meet her financial needs by selling eggs and poultry in the market. So far she has earned BDT. 40,000 by selling poultry.

After meeting the family needs she bought a goat by the surplus money and her goat gave birth four kids in two times. Besides these, she has also planted vegetables in her backyard and started work on vermin compost. Khotija Begum currently has over forty poultry birds amounting approximately BDT. 15,000 and she hopes to increase it day by day.

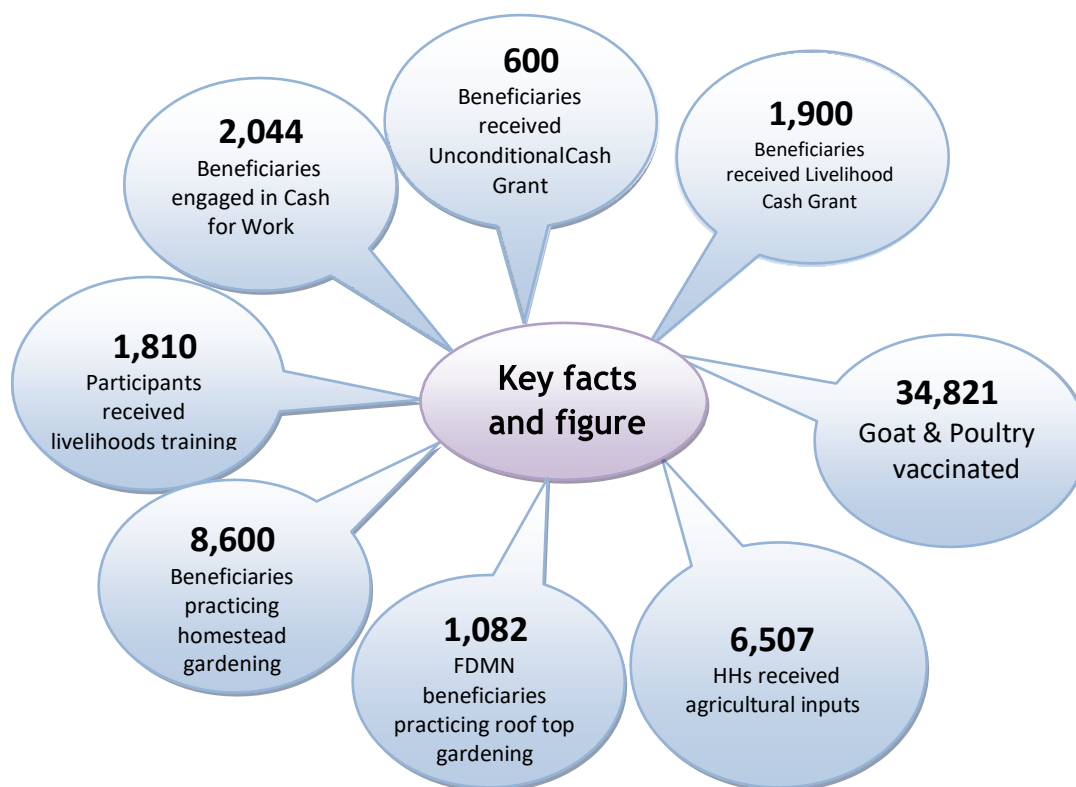


Khotija Begum enrolled her children in educational institutes and she wishes to see her younger daughter as a doctor. She got back the social dignity and neighboring farmers are coming her to gather knowledge and advices on such type of indigenous poultry in a scientific way. Khotija Begum is very grateful to Mukti Cox's Bazar and UNHCR for graduating her

from real poverty. Now Khotija Begum is a symbol of successful and self-sufficient woman in her society.



Mr. Abul Bashar, Baharchhara Union, Teknaf received cash and started mobile tea stall with previous experience.





Education

Mukti Cox's Bazar's Education program recognizes the significance of education as a main driving force for making positive changes in the lives of more than thousands of deprived children. As a result, contribute to the overall development of the working zones of the country. Mukti Cox's Bazar is in line with the Sustainable Development Goal -4, which states, "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all". In alliance with the common platform of the government and other stakeholders, Mukti Cox's Bazar targets and directly contributes to the national target of SDG-4.

Since the Rohingya influx in August 2017, Mukti Cox's Bazar pioneered the education program in FDMN camp and host community of Cox's Bazar district with the support of different donors. Scale up of early learning & informal basic education for the children of FDMN project funded by UNICEF along with its earlier works, is now moving further to provide qualitative education to 32172 Rohingya children/Adolescent aged 11-17 years in 100LCs. It has been selected as one of the IP's for the Myanmar Curriculum piloting. Another project of Mukti Cox's Bazar, the Non-Formal Education Program for the Children of the Forcibly Displaced Myanmar Nationals funded by COTE has taken the initiative for creating digital contents, which is being used in the piloting phase. A total 7500 (Male-3800 and Female-3700) students are benefiting from the project.



FDMN children attending at class (left) and UNICEF personnel visited the Learning center (right) at Camp 1W under Ukhiya

In addition to the various education projects being implemented in the camps, Mukti has an education program for the underprivileged host community, SEP-Supplemental Education Program funded by COTE that runs in Cox's Bazar and Chittagong. Their main task is to ensure compulsory primary education for the deprived children through supplementary initiative in collaboration with the government of Bangladesh. Mukti provides primary education to the drop out school children of the vulnerable communities by running the DICs in the specific necessary areas of Cox's Bazar and Chittagong. This year 1400 students (Chittagong-500 and Cox's Bazar-900) successfully participated in the PECE (Primary Education Completion Examination). Under the project total 819 students participated in home based learning when school is being closed as per Government instruction due to COVID-19 pandemic countrywide. As an awareness initiatives project made video documentary for teachers and students by hiring expert to run the school during of COVID-19 pandemic.

Home Based Learning Modality: This is very new approach to reach the students in the pandemic context. Government banned on continuing schools due to the global corona virus pandemic since March 26, 2020. Though the government started online-based education, most of the children in the country are deprived of online-based education programs. It is like a dream for our school students all over the country. The lion portion of student don't have accessing power to internet as well as smart phone. Meaning they aren't able to attend on online based education. Moreover, they do not have the opportunity to study at home without school because the teachers teach in the school but there is no one to teach them at home, most of the parents do not know how to teach because most of the parents are illiterate. Considering the entire situation Mukti Cox's Bazar management decided to introduce this home based learning system at children's homes. Teacher has conducted 03 batches per day. The duration of each batch is 1:50 hours with 04 students. One teacher can cover 12 students per day. By this small group home based learning all the students come under education 4 to 5 times monthly. Teachers are instructed to follow the health and hygienic procedure during class. The goal of this activity is to bring education to our school students who are deprived from the government online based education during govt. bans on school opening due to COVID-19.



Small group home based learning at camp 1W, Ukhiya



Small group home based learning at Kutubdiapara, Cox's Bazar

As part of that, the educational institutions in the country (both in formal and non-formal setting) were closed, although the overall lockdown had been eased to a great extent at different times. All the learning centres in the Rohingya refugee camps were kept shut as per the instructions from the Government of Bangladesh (GoB). However, we continued our camp-based learning activities for our students (primary beneficiaries) utilizing effectively the capabilities of the caregivers. In regard to this, to accommodate the children of each learning centres (up to 100), we used 18 houses as venues where three were used per day to accommodate 15-18 students. A caregiver stayed in charge of teaching in each of these home-based learning centres who were trained and assisted by our Rohingya teachers. The Rohingya teachers, on the other hand, were assisted by the host teachers in a periodic manner, and were continuously supervised by the project officers (PO) over phone.

Hygiene protocols and social distance were strictly maintained which ensured the safety of the children while receiving the lessons. This was evident in the reality that none of our students had been reported to be infected by the COVID-19 when the home-based learning was operational. Nevertheless, due to school closure and GoB initiation to move the Rohingya refugees from the camps where our project operates to the Bhashan Char, a 9% drop out of students had been observed.

Digital content makes for digital learning: Our digital team is fully engaged to produce digital lessons for next year. It will support us to run digital learning in our classrooms. Since digital learning is far more interactive and memorable than voluminous textbooks or one-sided lectures, they provide better context, a greater sense of perspective, and more engaging activities than traditional education methods. This allows students to better connect with the learning material. Helping pupils to cope with and overcome problems that arise because of learning difficulties. Developing and fostering the appropriate skills and social abilities to enable the optimum development of pupils. Encouraging students to develop self-confidence and independence, and to reach their potential. We have produced 124 videos for SEP (Supplemental Education Program) including Digital lesson content-116, Video Newsletter-06, Documentary-02.

Continuation of Digital Content Production for FDMN children: To ensure fun and practical learning, digital content creation based on books provided by the Cox's Bazar Education Sector has always been a priority in the project which was continued from July '20 to June '21 amid the intensity of the pandemic, government announced nationwide lockdown, and prolonged waves of general vacations. In one year, the digital content production team completed 122 visual cluster contents (each contains 6 lessons) which would be showed to the students at the learning centres in the camps once they reopens.

PECE (Primary Education Completion Examination) Certificate Distribution: PECE -2019 Certificate was distributed among the students at two Schools premises this year by the honorable Chief Executive of Mukti Cox's Bazar. Project Manager and 111 students, their guardians and 12 teachers were present during the distribution. The PECE is a low-stakes examination that certifies completion of primary education at a separate exam center out of native school. We have received last year's certificate this year from the government education office and it's our duty to handover the certificate to the students who had passed from our learning center.



PECE certificate distribution by Chief Executive at Fishery Ghat & Kutubdia Para Mukti School, Cox's Bazar

Our sense of responsibility builds trust among the people in the community. Though those students left our school last year after completing Class five. In 2019, 111 students successfully participated on PECE (Primary Education Completion Examination) and achieved excellent result. The pass rate was 100%. This is a great recognition of our education quality level by participation on national level examination like PECE.

Case Study

World has been passing a crucial moments due to COVID-19 pandemic. COVID 19 has been prevalent since March 2020 in all over Bangladesh including the FDMN camps in Cox's Bazar. To reduce spreading of corona virus the country is under lock down. Educational facilities are closed. In this situation children are missing learning environment of Learning Centers.

Halima (8) is a learner of level-2 of Jaba Child Learning Center-1 of Mukti Cox's Bazar. Her family came to Bangladesh during influx on the August 25, 2017. She lives in Block-F at Camp-1W (Kutupalong) with her parents Hasina & Khaled Hossain.

Due to Learning Center closure in COVID-19 pandemic she had no opportunity to go to Learning Center. So she studied at her caregiver (father). After hearing about Radio Program supported by UNICEF in Bangladesh Betar 100.8 MHz from her teacher she has been listening the radio program regularly for learning her lesson.



Halima's father Khaled Hossain said "Teachers regularly visit our house to provide radio program schedule & follow up my daughter's study. Through the learning facilities by Radio Program my daughter are in touch of education and she is very happy to get the opportunity of learning in pandemic situation".

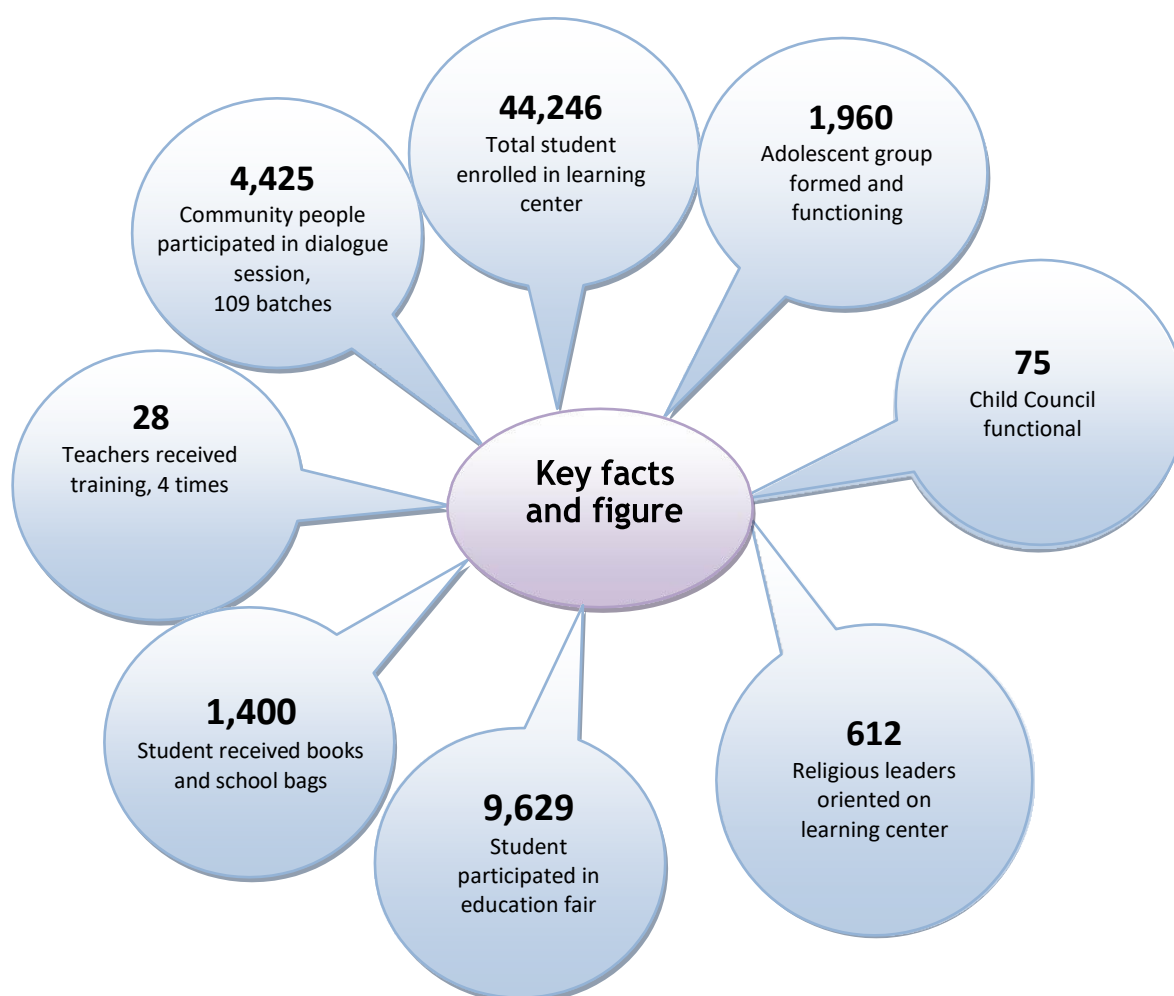
Halima listens the Kiccha Boithak & note down in her exercise book. She also listens Rohingya songs & different awareness sessions. Halima said "I listen the radio program regularly. My favorite subject is English. I want to be a teacher like my LC's Apa (Teacher)". Like Halima Radio Program is now alternative Learning Center for many children of FDMN community. Radio Program based learning modality become popular among the community. Halima's LC teacher (BLI) Shah Rukh said "I often visit to the learners' home & I have noticed the learners listen the radio program attentively & joyfully".



Beside learners Host Community teachers & Burmese Language Instructors also get benefit from the Education through Technology intervention. They also learn through the Cox's Bazar Education Sector & ECW LMS app along with Radio Program. Lock down & entry restriction in camps are barriers for Host Community teachers to face to face training, orientation, refreshers & TLC. So Education through Technology Intervention like Radio Program, Cox's Bazar Education Sector & ECW LMS apps are only way to retaining & developing their teaching-learning skills.



A learning center at Kutupalong Rohingya Camp, Ukhiya, Cox's Bazar





Micro Finance

In Cox's Bazar and Chattagram district, Mukti Cox's Bazar implements microcredit assistance program with the aim of poverty reduction for livelihood security and increased dignity of the target people where a total 150,000 comprising male-59750 and female-90250 are benefiting from the project. This leads to rapid progress in reducing hunger and promoting food security (SDG2). To reduce poverty and sustainable development beyond poverty and towards a humanly dignified living (Human freedom and dignity of ENRICH household) MUKTI Cox Bazar is executing the project "ENRICH program (Enhancing resource and increasing capacity of poor household Towards Elimination of their poverty) program financial supported by PKSF & MUKTI Cox Bazar where a total 37000 covering male-18130 and Female-18870 are benefiting from the project. The project is implementing at only one Union Chowfaldondi in Cox's Bazar Sadar.



Flower cultivation by Abdul Halim (left) and Capsicum cultivation by Md. Yousuf (right) at Boritoli, Habrang, Chakaria

Financial services help the poor people to make investments and manage unexpected emergencies; savings enhance their ability to absorb financial shocks, smooth consumption, accumulate assets and invest in health and education; and help the poor to move out of poverty. By reducing poverty, financial inclusion also helps in reducing income inequality. Financial inclusion facilitates elimination of extreme poverty (SDG1) by helping the poor people to take control of their economic lives through removing the poverty traps that force people to remain poor. And finally access to financial services can help to achieve the SDGs.

Case Study: Self-confident Samereka

Samereka is a resident of Paschim Para village in Chaufaldandi union under Cox's Bazar Sadar upazila. In 1998, at the age of 17, she married Azizul Haque, a physically challenged man from the same village. Due to his physical disability, her husband could not work hard as a result the burden of the family fell on her. So they started a small business together. With the income from this, they have to spend their days in any way. After one year of marriage, the number of members of their family has been increasing with time. At present there are 7 people including 3 boys and 2 girls in their family. Sorrow does not seem to be leaving him. Out of 5 children, one boy is speech impaired and one girl is intellectually disabled. In the meantime, she was informed about the special savings activities of the Samrudhi program implemented by Mukti Cox's Bazar in Chaufaldandi Union with the funding of Palli Karma-Sahayak Foundation (PKSF). Subsequently, in the light of his application, he was included in the special savings program in the financial year 2017-2018. Under this program, he started saving at the rate of Rs. 800 per month for 2 years and after 2 years she got 19200 as equal to her savings.



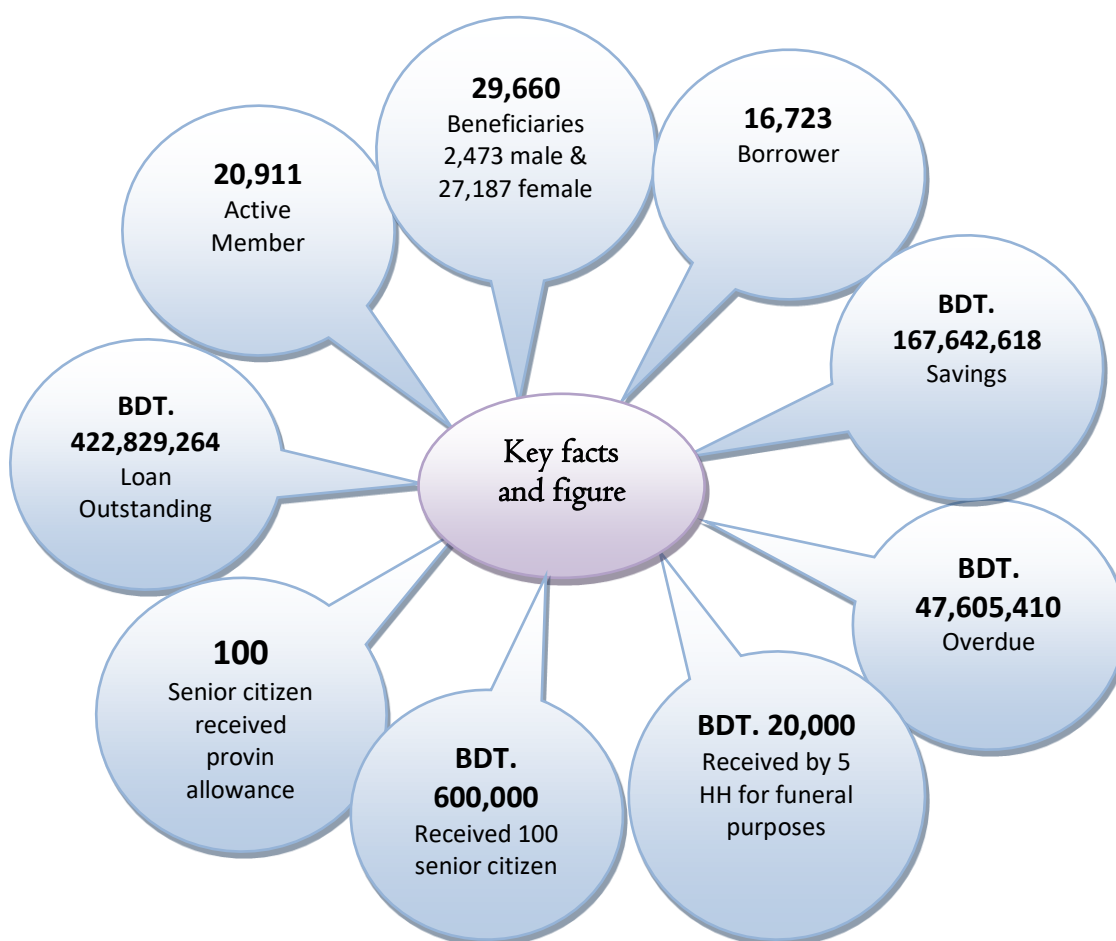
With donations and savings, she bought a battery-powered auto rickshaw for her eldest son. As a result, their family income increased and their grief began to decrease. This did not stop Samereka from continuing her savings and later she bought 1 cow from the savings and started raring pigeons. At present she has 3 cows and 10 pairs of pigeons. She is living a much better life now. Her two children are continuing their studies. She said she could not study due to poverty and was a victim of child marriage, she suffered a lot. Now she did not want to her children the same. Let the children get education and get rid of child marriage.

"I could not have reached this stage today without the financial support, technical support and advice from PKSF and Mukti Cox's Bazar, so I am grateful to PKSF and Mukti Cox's Bazar," said Samereka.

Samereka's dream would be a beautiful home of her own and the children would be human beings. Our hope is that one day the dream of Samerka, who is confident of not giving up on poverty, will come true.



Beef fattening through micro credit at Chakaria Upazila, Cox's Bazar





Gender and Protection

Mukti Cox's Bazar is one of the women and adolescence focused organizations working further towards gender equality and women's empowerment, and to address the physical and emotional consequences of gender-based violence. Organizational programs deliver psychosocial assistance, psychosocial support and assistance to the survivors and promote the right of all women and girls to live free of violence and abuse.

Violence against women and girls is one of the most prevalent human rights violations in the Rohingya camp as well as Cox's Bazar districts. Gender-based violence undermines the security and autonomy of its victims, yet it remains covered in a culture of silence. In line with the sustainable development Goal -5, that states, "Gender equality," Gender Based Violence in Emergency (GBViE) and ASTHA Project aim to Save the Life's and Dignity of the women and girls from Rohingya and host communities. Mukti Cox's Bazar implemented the projects with the goal of advance gender equality, women's and girls' empowerment and reproductive right, including the most Vulnerable and marginalized women, adolescents and youth.

Woman Friendly Space: This reporting year there were 27 WFS is established and running. This is a place where all kinds of activities related to beneficial for women and adolescence girls are executed. There are 14889 women were received psychosocial support through WFS and 72192 women and girls received awareness information in WFS. 1404 women and girls with disabilities also reached through awareness raising sessions.

Women Support Group (WSG) is part of, and reports to, the implementation process of Women Friendly Spaces. The group is formed to 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.

The WSG is responsible for developing community level action plan for defending GBV. Monitoring and reviewing the implementation of the Action Plan. Coordination with the Community Watch Group and contribute in the implementation of the action plan of CWG. Creating mass awareness as ambassador of WFS. Improve and develop CHAMPION within the community regarding Gender Equality. Maintain confidentiality of GBV survivors' women. This group will act as a community level protection group for the women and girls. Disseminate the information to the community about services provided by WFS. Inform the community about the referral pathway for the services of vulnerable women and survivors. Refer the women survivors and/or in risk of potential violence towards WFS. Create awareness amongst women and girls in the community and family level regarding the needs and rights of women. Assist the case workers in the course of conducting outreach sessions at community.



Community Watch Group is an effective means as a change maker of wider community. Very beginning program was initiated to formation of CWG, 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 triggering the surrounding community as 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 dog 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. Disseminated the perfect messages to the surrounding community. Establishing mechanism for women 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.



Local activist Ms. Nur Nahar conducting one to one session on COVID-19 and IWD 2021 observation at Camp 1W.

I was withdrawn from school in 5th grade because of harmful social norms and beliefs towards girls' education and lack of support from my family. I felt sad when my life was only confined within the domestic activities and limited to household chores, explained Nur Nahar (28), a SASA! Together community activist from Thinkhali, ward 5 of Palongkhali union Ukhiya Upazila of Cox's Bazar District.

She is one of our social mobilizers named Tumpa Barua who participated in UNFPA's SASA! Together sessions and now working relentlessly to prevent and mitigate Gender Based Violence (GBV) in their community. Soon at the age of 15, I was married off by the decision of my family. I am a mother of three children and life was difficult after marriage, However, I never gave up on my dreams.

Every day, I used to look for opportunities to help prevent violence against girls and women inside my community. Every time, I encountered violence in my surroundings, including my home it used to give me much discomfort. However, in 2021, I was fortunate enough to join one of the SASA! Together sessions in our village conducted by UNFPA's GBViE implementing partner MUKTI Cox's Bazar Social Mobilizers.

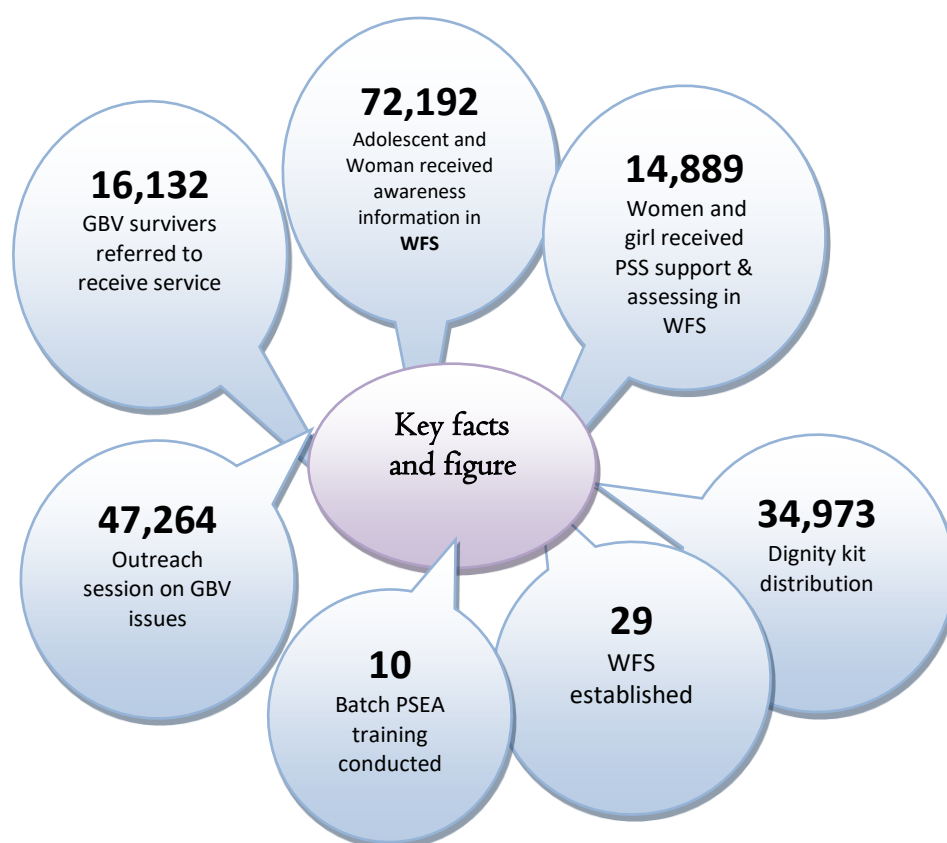
"After attending a couple of GBViE prevention and mitigation awareness-raising sessions, I was very inspired and felt that I have developed a power within."

One day, Mukti CXB. GBViE Social Mobilizers reached out to me and asked for my consent and motivation to become a GBV community activist to mobilize my community towards the prevention of GBV, I immediately said yes. Since then, I have received a series of capacity development training that enabled me to conduct sessions and group discussions with neighbors, friends, and family to identify and link GBV cases to the appropriate service centers in collaboration with social mobilizers.

My dream of attending school and to get opportunities to become educated was interrupted; however, I will work hard to see my dream through my daughters by protecting them from harmful social norms and beliefs promoting GBV. I believe it is time to break individual and community silence towards violence against women and girls.



UNFPA representatives visited the Khutupalong WFS at Ukhiya, Cox's Bazar





Health

Mukti Cox's Bazar health program serve priority populations that are less likely to use preventive health services and have a higher disease burden compared to the general population. Health programs play a critical role in improving and extending the reach of health care through activities such as health education, case management, basic health screening, and facilitating access to services and vaccination. These activities can directly and indirectly improve health outcomes of individuals and communities. Long term project with different donor's make a lesson for health service to the community. In line with the sustainable development Goal -3, this stated that, "Ensure health lives and promote well-being for all at all ages". Mukti Cox's Bazar is implemented "Community based Health outreach program" funded by International Organization for Migration (IOM) where a total 139642 people are benefiting from the project both FDMN and host communities in order to strengthen health care facilities and improve health awareness through community engagement at Ukhiya in Cox's Bazar district. Another aim is to ensure that Bangladesh is on track to eliminate malaria by 2030 – contributing towards SDG. So, Mukti Cox's Bazar pioneered the program is "Malaria Elimination" in host community of Cox's Bazar sadar and Ramu Upazila with the support of BRAC where a total 10,77,305 people are benefiting from the project.





A case study of COVID 19 Contact Tracing:

Beneficiary Name: Dilder Hosen (63), Household & Block No. : FCN-217900 & C-5, Camp Address: Camp-13, Thainkhali, Name Of Mazhi: Mohammed Kamal, Date of Isolation maintained : 8 to 19 June 2021 and Date of quarantine maintained: 7 to 19 June 2021, Number of CT Person : 2 family members.

Mr. Dilder Hosen (63) has been living happily with his wife and younger boy from big influx-2017 at camp-13 (Barmapara Camp). Mukti Cox's Bazar implements Community Based Health Outreach programme in this Rohingya camp with 2809 households and 19 CHWs by the financial support of IOM. Khaleda Akter, CHW supervisor of camp-13 and also responsible for COVID-19 contact tracing supervision for whole camp from CHW-Group.

One case successfully done with the assistance of Site Management Volunteer although another case named Mr. Dilder hosen was not possible to trace.

Next day on 6 June 2021, contact tracing supervisor found out the case after much searching in the working

area of DAM organization. First we introduced to Dilder Hosen and would like to know his health condition as he is COVID-19 positive but he did not know it. He surprised and panicked because he did not ready to hear it. He don't want to believe it. The supervisor said to his believe it or not, sorry you are COVID-19 positive. We discussed the issue with his family for isolation and quarantine purpose. They are not interested to go far away isolation and quarantine center. Next working day on 7 June 2021, we went to his home again with responsible block Mazhi and counseled now he agreed.

I informed the issue to honorable CiC Sir and he supported with security force instantaneous. We traced Dilder Hosen's wife & young boy and referred them to IOM SARI ITC 20 Extension facilities quarantine by DRU Ambulance. We all left the place and also another DRU ambulance.

Next day, 8 July 2021, we went to Dilder Hosen's home then he was available. Again we tried to make understand him about the issue and now he interested to go to isolation center willingly. The patient sent to IOM SARI ITC 20 Extension Isolation Center by DRU ambulance. Nobody were home so no need to follow up. We found out the news from IOM SARI ITC, the young boy was positive but all were well with treatment.

On 19 June 2021, Dilder Hosen with his wife and young boy returned to home from IOM SARI ITC 20 Extension. Therefore, Dilder Hosen had a misconception about COVID-19 and SARI ITC but after receiving the service the misconception went away. Dilder Hosen's family is very much thankful to COVID-19 contact tracing supervisor Khaleda Akter, Mukti Cox's Bazar and IOM SARI ITC 20 Extension Team.



Special Eye Camp 2021

Mukti Cox's Bazar arranged eye camp for different aged beneficiaries for their eye problem and each year provided free treatment as well as surgery. A special treatment camp was held on February 22, 2021 at the Samridhi office of Chaufaldandi Union in Cox's Bazar Sadar Upazila under the Samridhi program jointly funded by Palli Karma-Sahayak Foundation (PKSF) and Mukti Cox's Bazar.

Honorable Vice-President of Mukti Cox's Bazar Executive Committee Professor Jebunnesa and General Secretary of the Executive Committee Babla Pal and members Mandira Pal, President of Inner Wheel Club, Cox's Bazar Shilpi Pal and General Secretary Tasmin Akter were present at the camp. Speakers 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.



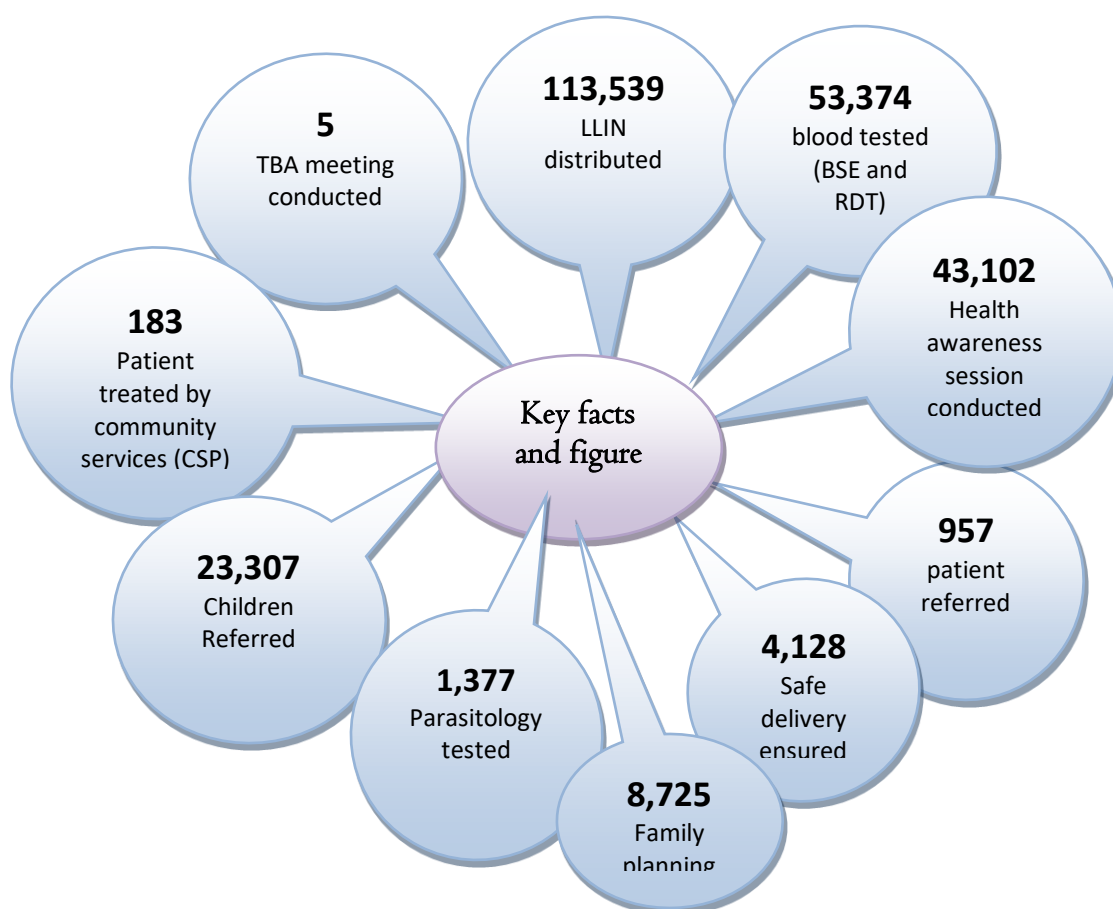
Eye camp at Chaufaldandi union of Cox's Bazar Sadar upazila, Cox's Bazar

Babla Pal, general secretary of the executive committee of the organization, 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. Bimal Chandra De Sarkar, chief executive officer of the organization, said that under PKSF, prosperity programs are being implemented in 202 unions across the country, out of which only 3 unions in Cox's Bazar district (Chaufaldandi, Shilkhali and Kalamarchhara). Where education activities, health and nutrition activities, prosperity houses, livelihood development, youth development, sanitation etc. activities are being implemented. Dr. Bimal Chowdhury, a community eye hospital and eminent ophthalmologist, thanked 20-25 poor patients for cataract surgery every year.



Executive Committee member and Chief Executive of Mukti Cox's Bazar at Eye camp in Chaufaldandi Cox's Bazar

Dr. Bimal Chowdhury, Consultant and Eminent Ophthalmologist of Community Eye Hospital and his colleagues provided treatment at the eye camp. The day-long camp provides free eye care to 162 patients, including 49 men and 133 women. There are 6 pediatric patients and 30 elderly people in their 60s. Out of 172 eye patients, 47 were selected for cataract surgery and 20 were operated on for cataract free. Also the necessary medicines are distributed free of cost to every patient. Dr. Bimal Chowdhury, Consultant, Community Eye Hospital, continues the low cost cataract surgery of the remaining selected cataract patients.





DRR Task Force training on First Aid facilitated by CPP

Disaster Risk Reduction (DRR)

Bangladesh is a disaster prone country and disaster risk reduction has become the most development agenda in Bangladesh. Cox's Bazar district are also very vulnerable are for disaster affect because of long unprotected coastal belts. Mukti Cox's Bazar provides support to vulnerable people who are affected by Disaster along with the support of different development organizations and donors. Furthermore, integrate, and strengthen the disaster management related activities with the collaboration of Bangladesh Government to support SDG-13. Mukti Cox's Bazar's coverage is 44620 in the working area. Disaster Risk Reduction (DRR) and Emergency Response program has contributed in shaping the knowledge about disaster risk reduction to the community people. In the working areas, Mukti Cox's Bazar developed ability and skill of community people to analyze or assess their vulnerability and resilience. Besides, Mukti Cox's Bazar has built capacity through training of Shelter Management Committee (SMC), Parents Teachers Association (PTA), Ward Disaster Management Committee (WDMC), Union Disaster Management Committee (UDMC), Upazila Disaster management Committee (UzDMC), Local Community, School students and also govt. Officers were participated. Our program ensures access to sanitation and water facilities in cyclone shelters as well as improves disaster resilience and preparedness. In this year under the program, Mukti Cox's Bazar repaired and refurbished multipurpose cyclone shelter in Pekua and Kutubdia Upazila under Cox's Bazar District.



The pre, ongoing and post photos of risk mitigation scheme at Lotabunia/Killa Para, Konakhali Union, Chakaria



The pre, ongoing and post photos of risk mitigation scheme at Poschim Palongkhali, Palongkhali Union, Ukhiya

Four (04) Community Risk Assessment (CRA) and develop Risk Reduction Action Plan (RRAP) developed in 4 union under Chakaria & Kutubdia Upazila. There are 10 Union Disaster Management Committee (UDMCs) are reformed as per updated SOD and provided accompaniment support to conduct regular monthly meeting. Conducted training on CRA & RRAP for 125 UDMC member among them 105-male & 20-female. Total 90 Ward Disaster Management Committee (WDMCs) has been formed/reformed as per updated SOD and provided subsequent accompaniment support to conduct regular bi-monthly meeting. Conducted training on CRA & RRAP for 36 WDMCs member under Chakaria & Kutubdia Upazila; total participants-569, where 491-male & 78-female and on DRR & role and responsibilities of WDMC for 54 WDMCs member under Moheshkhali, Teknaf & Ukhiya Upazila; total participants-530, among them 454-male & 74-female. A total of 209 courtyard session on household contingency plan conducted and 4011 number of different project participants attended the session, where 1819-male & 2182-female and provided printed festoon of HH contingency plan to all participants and practiced the plan at HH level. Total 15 billboard & 90 display board on early warning signal installed at union and ward level public place; 12,000 poster displayed at community place on disaster preparedness at family level & institutional level; and 50,000 leaflet on cyclone preparedness distributed to community people for mass awareness on disaster preparedness.



Risk reduction equipment and materials distribution WDMC and DRR Task Force of Ward # 1, Konakhali Union, Chakaria

Capacity development of special group members on Disaster Risk Reduction: 1800 members selected and formed 90 DRR Task Force at ward level with 20 members in each ward and organized capacity building training on early warning, evacuation, search & rescue and first aid for 1800 Task Force members whilst 1093-male & 707-female, facilitated by CPP with practical demonstration. Provided 90 sets risk reduction equipment and materials to targeted 90 WDMCs for using in emergency by DRR Task Force. Total 900 members selected and formed 90 Women Committee at ward level with 10 members in each ward and organized capacity building training on DRR and early warning for 930 Women Committee members including Female UP Member as advisor of the committee. Provided equipment and materials to 90 Women Committee for organizing meeting,

awareness session and campaign and to 930 Women Committee members for participating in different events and risk reduction activities. International Women Day (IWD) 2021 observance as campaign for DRR by women committee-10 events done a total 1986 (male-293 & female-1693) are attended; As women, girls and children are found less access to information and warning message in a timely manner, which make them more vulnerable to disaster 10 information centers are established to address this issue.

Revision of Risk Reduction Action Plan (RRAP): Mukti Cox's Bazar conducted six different risk reduction action plans are revised by the Community Risk. Appraisal (CRA) in six different Upazilas of Cox's Bazar district. By the revision, 90 DRR Task Force formed at targeted 90 wards to support the respective WDMCs (for early warning dissemination, evacuation, search & rescue, and first aid), organized capacity building training for 1800 Task Force member facilitated by Cyclone Preparedness Program (CPP) and provided 90 set risk reduction equipment and material (Siren, Hand mike, Radio, Torch light, Rain coat, Gumboot, Stretcher, etc.) to respond to any natural disaster to reduce risk. 90 Women Committees formed at targeted 90 wards to support for gender concerned risk reduction; organized capacity building training on DRR and early warning for 930 Women Committee member; and provided equipment and materials for 90 Women Committee and 930 member to organize and to participate in different meeting, risk reduction activities and awareness campaign to advocate and to address the women issues in preparedness plan. 510 member of targeted 54 WDMCs received capacity building training on DRR and role and responsibilities of WDMC as per updated SOD.



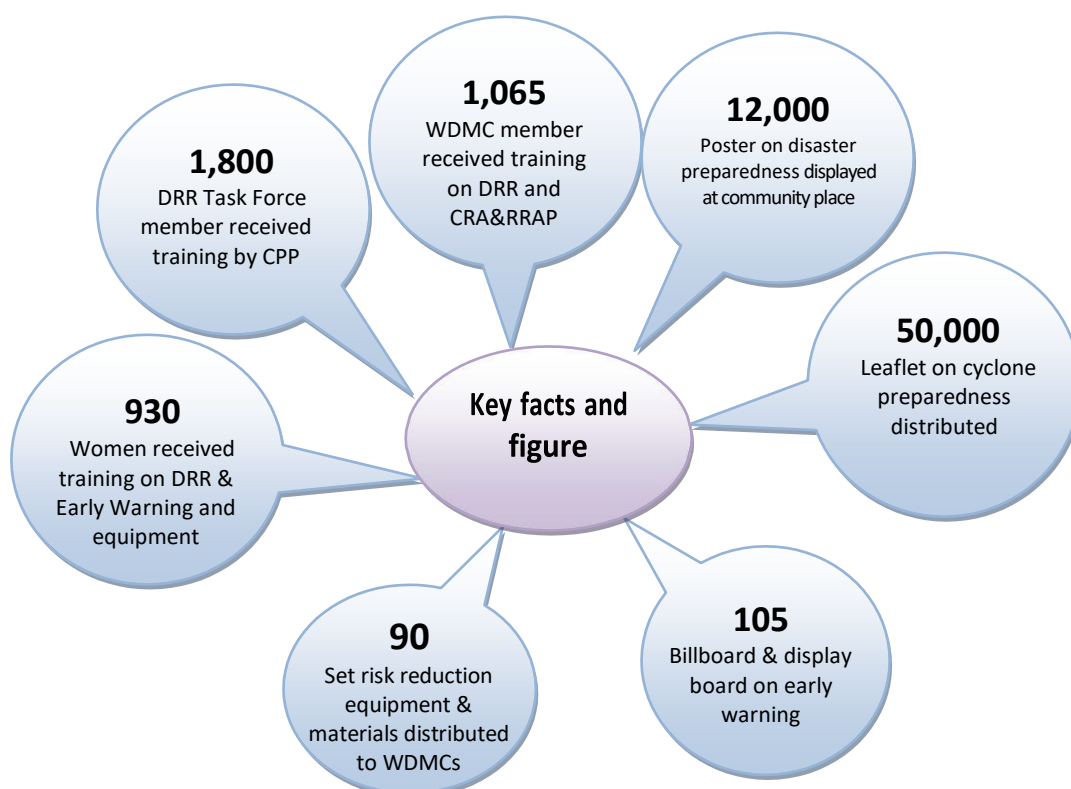
Community Risk Assessment at Demushia Union of Chakaria Upazial, Cox's Bazar

UDMC capacity building training: Mukti Cox's Bazar facilitated the 10 Union Disaster Management Committee (UDMCs) to conduct regular meeting to initiate risk reduction measures and to address the COVID-19 crisis. They conducted 209 courtyard sessions on household level contingency plan development to sensitize the community on disaster preparedness; and 4011 number of different project participants attended the session, whilst 1819-male & 2182-female and provided printed festoon of HH contingency plan to all participants and practiced the plan at HH level in different union of Cox's Bazar district.

WDMC capacity building training: 510 members from 54 Ward Disaster Management Committee (WDMC) received capacity building training on DRR and role & responsibilities of WDMCs as per updated SOD. Facilitated to 90 WDMCs to conduct regular meeting to initiate risk reduction measures and to address the COVID-19 crisis in different ward of different union at Cox's Bazar district.



Equipment and materials received by Women Committee member at ward no. 2, Sabrang Union, Teknaf Upazila to participate DRR related campaign activities and to response in natural disaster.





Water, Sanitation and Hygiene (WaSH)

Considering the humanitarian view, Bangladesh Govt. provided the shelter of 1 million forcibly displaced Myanmar Nationals. A bad impact has been created on the social, political and economical in Ukhiya & Teknaf as well as the whole country due to giving shelter to these huge FDMN. The most vulnerable of these 1 million forcibly displaced Myanmar Nationals lead their daily lives below the extreme standard of humanity, where the humanity was desperately neglected & bedeviled. The WASH intervention will aim to mitigate disaster related risks through the involvement of the Union Parishad with the rehabilitation or installation of resilient water sources structure.

UP functionaries and members of relevant standing committees will be given training on Planning, design and budgeting of CCA-WASH interventions, LDPs, governance and administration, accounting, public procurement and contract management, mandates under different act and rules specially water act and up law, and monitoring of activities.

Regular hygiene promotion awareness session covering the critical area of WASH sector for targeting beneficiaries of water and sanitation interventions will be implemented in host communities and institutions. Menstrual hygiene management will be emphasized strongly.



Campaigning for wearing mask at camp 2W, Ukhiya



Established washing station at Women Friendly Space, Ukhiya

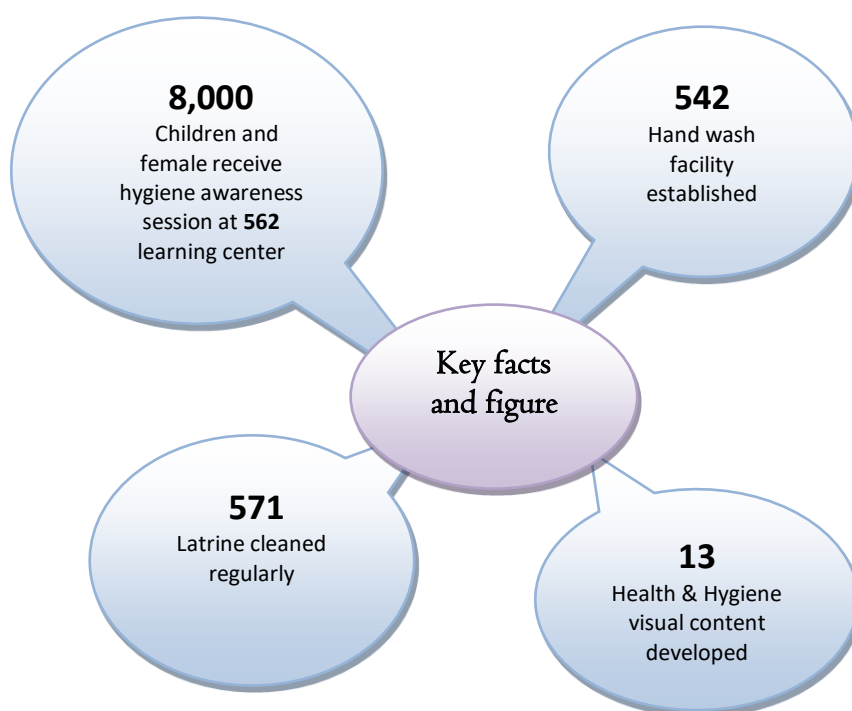
Water and sanitation are critical determinants for the survival in the initial stage of disaster. People affected by diseases are generally much more susceptible to illness and death from diseases which are related to a large extent to adequate sanitation, inadequate water supplies and poor hygiene. The most significant of these are diarrheal and infectious diseases they could not remove of excreta regularly from toilets not connected to FSM facilities, then toilets remain full of excreta and people tend to excrete in the open air. Furthermore, trouble

has broken out over useless toilets. At that time Mukti Cox's Bazar started all of their project to Improve WASH through awareness on hygiene promotion, kit distribution to the host and camp community.

Mukti Cox's Bazar initiates to integrate all project to improve hygiene situation on the project beneficiary. In education, livelihood, food security, IGA and all other ongoing project beneficiary received hygiene session for increasing their capacity on the issues of WaSH, in education center all students regularly received hygiene session and they regularly clean their education center and also use sanitary latrine.



Training for Cleaner at Palongkhali Union, Ukhiya, Cox's Bazar





Mainstreaming Disability and Inclusion

The goal of the Mukti Cox's Bazar is enable 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 other's without hesitation which was very difficult in previous time. They are well awarded 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.

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-144; Social support-78; GEMS session-59; GBV Awareness session in WFS-288; GBV Awareness session outreach-182; COVID-19 awareness session in WFS-192; COVID-19 awareness session at outreach-43; Dignity Kit distribution-89.

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 financial supported by PKSF & MUKTI Cox Bazar. Total beneficiary of the project is 100 comprising male-50 and female-50. The project is implemented at Moheshkhali Upazila. Elderly People there are 02 wheel chair, 20 comod chair and 30 walking sticks are distributed. Through this project a total



Walking stick and cash distribution to senior citizen at Boro Moheshkhali UP Complex, Moheshkhali

Mukti Cox's Bazar provided financial support to 200 Differently Able Persons (PWD) of Khurushkul Union of Cox's Bazar Sadar Upazila. Beside this, another project, 03 (three) participants are included as beneficiary among them one received 50 days tailoring training under the project titled Empowering Rohingya Refugee and Host Community through Leadership, Learning and Livelihoods.



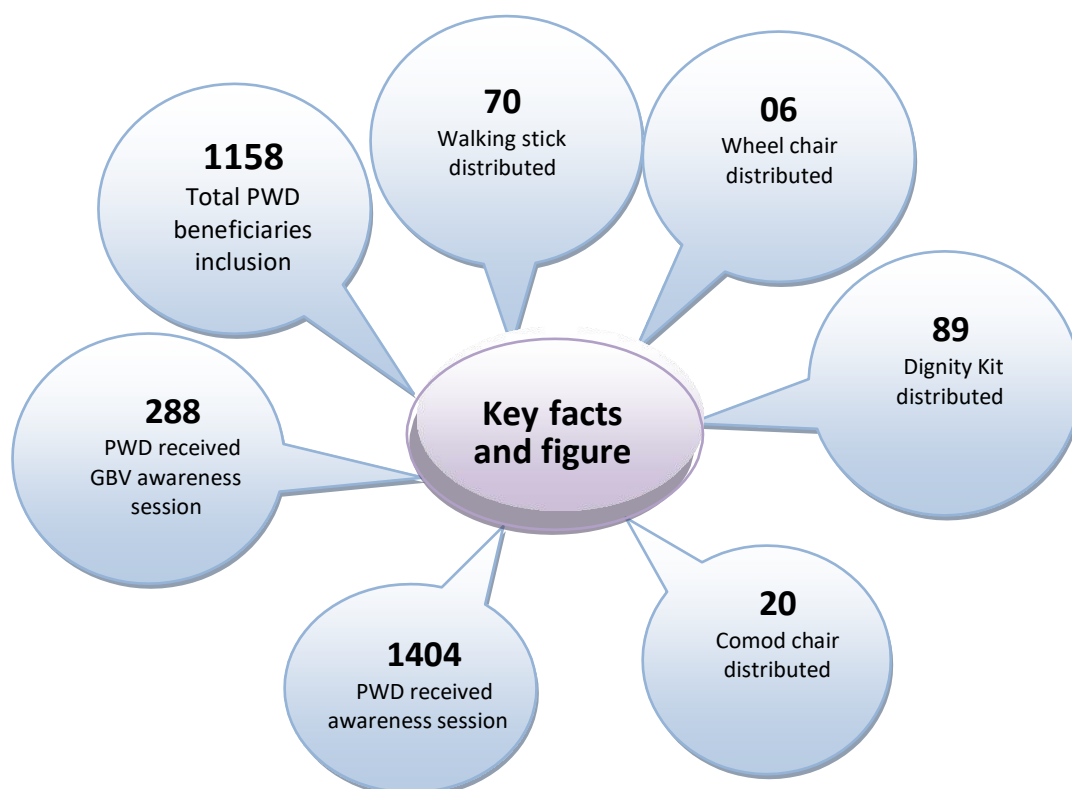
Beneficiary (PWD) received unconditional cash grant at Teknaf (male) and Chakaria (female)



Construction materials business by Ahesan (blind) at Konakhali, Chakaria and dignity kits distribution at Balukhali, Ukhiya



Disable participant Nur Begum with her disable daughter Sufaira Akter received sewing machine after completion of tailoring training at Kanjor Para, Whykong, Teknaf





COVID-19 Response

The COVID-19 pandemic is an exceptional event and a great health crisis all over the World as well as Bangladesh like other extreme climate/natural or technical disaster. In Bangladesh, after the first Covid-19 patient was identified on 8th March, 2020 and the number is increasing every day. Several times the People's Republic of Bangladesh imposed a nationwide lockdown to control the outbreaks of COVID-19 effective from 26th March, 2020 to control the spread of the novel coronavirus. The present situation is more than 20,000 people died and more than 15 lac cases identified with different variant.

In this circumstances, and lockdown system economic condition of the unemployed, low income and disadvantaged people has severely worsen as they cannot go out for work and earn bread for families. People are seriously in need of food to save lives at the community level. The government is trying level best from their end to support people, but due to limited resources, most of the low income and disadvantaged people are not covered by the government assistances. As part of this Mukti Cox's Bazar also come forward with its capacity.

Response to COVID-19 pandemic with government initiatives: In response to COVID-19 crisis Mukti Cox's Bazar has maintained effective collaboration with district and upazila administration and took part in different government initiative. Cox's Bazar district administration had taken initiative to establish an isolation centre at Hotel Sea Princess to reduce the outbreak of COVID-19 and Mukti Cox's Bazar donated BDT. 400,000 (BDT. Two hundred Thousand only) to support its implementation. Chief Executive of Mukti Cox's Bazar, Mr. Bimal Chandra Dey Sarker handed over the cheque to ADC (Revenue) of Cox's Bazar District, Mr. Md. Ashraf Afsar.



Chief Executive handed over the cheque to ADC (Revenue)

Project Coordinator handed over the cheque to UNO-Chakaria

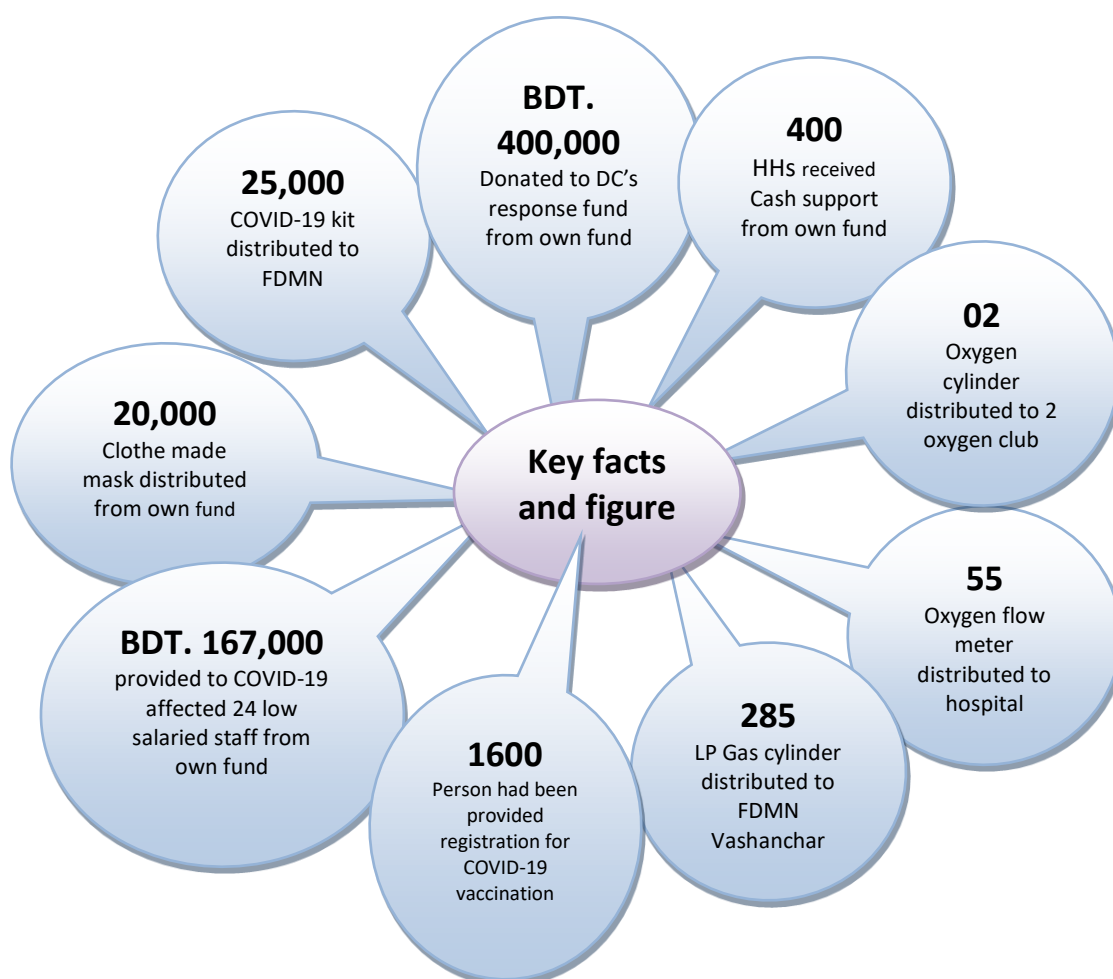
As per discussion of Chakaria Upazila NGO Coordination Meeting the upazila administration seek donation from the NGOs working in Chakaria Upazila to enhance capacity of health facilities for COVID-19 infected patient and UNO-Chakaria issued letter to all NGOs. In response Mukti Cox's Bazar donated BDT. 50,000 (BDT. Fifty Thousand only) to contribute in the initiative of upazila administration. Project Coordinator of Mukti Cox's Bazar, Mr. Anwar Hossain Chowdhury handed over the cheque to UNO-Chakaria, Mr. Sayed Shamsul Tabriz.



Relief distribution at Teknaf Upazila



Relief distribution at Chakaria Upazila



List of project implemented by Mukti Cox's Bazar

1. Improving Peaceful Coexistence and Self-reliance Opportunities for Refugees and Host Community, funded by UNHCR.
2. Integrated Emergency Response and Early Recovery Support Program, Bangladesh, supported by Action Against Hunger/ Action Contre la Faim (ACF) and funded by USAID.
3. Empowering Rohingya refugee and host community women through leadership, learning and livelihoods funded by Oxfam in Bangladesh.
4. 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.
5. Micro-finance services for dry fish business in Cox's Bazar funded by World Fish.
6. Scale up of early learning & informal basic education for the children of FDMN, funded by UNICEF.
7. Non-Formal Education Program for the Children of the Forcibly Displaced Myanmar Nationals, funded by Children on the Edge.
8. Adolescent Program funded by PKSF and Mukti Cox's Bazar.
9. Supplemental Education Program-Cox's Bazar, funded by Children on the Edge.
10. Supplemental Education Program-Chattagram, funded by Children on the Edge.
11. Micro Credit Assistance Program (MCAP), funded by PKSF & Mukti Cox's Bazar.
12. ENRICH Program (Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty), funded by PKSF & Mukti Cox's Bazar.
13. Uplifting the Quality of the Lives of Elderly people program funded by PKSF & Mukti Cox's Bazar.
14. Gender Based Violence in Emergency (GBViE) Project, funded by UNFPA.
15. ASTHA (Strengthening Access to Multi-Sectorial Public Services for GBV Survivors in Bangladesh), funded by UNFPA and partnership with Ain O Salish Kendra (ASK).
16. Community Health Outreach Program, funded by IOM.
17. Malaria Elimination Program, funded by BRAC.
18. Multipurpose Cyclone Shelter repair & refurbishment (MPCS Project), technical assistance by Save the Children International and funded by USAID.
19. Covid-19 response in Cox's Bazar, funded by Children on the Edge.





5. 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 elects 10 members to 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 5 members advisory committee for the period of three years. The committee members are distinguished professionals. The Chief Executive is solely responsible for implementing approved programs or projects.

Legal Status

This organization has been registered with Social Welfare Department, Cox's Bazar and NGO Affairs Bureau, Dhaka. The registration numbers and dates are-Social Welfare Department: Cox's-131/98 dated 25-11-1998 and NGO Affairs Bureau: 1897 dated 08-01-2004 respectively.

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) was held 28th August 2020.



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 7 meetings of Executive Committee were held in 2020-2021 financial year.

Staffs council:

Total 2507 staffs are working in implementing the projects & programs among them 1489 is regular & 1018 is paid volunteer. Out of them 1645 are female & 862 male. The female & male regular staff ratio is 77% female and 23% mail. 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 2020-2021.



Central services and organizational strengthening (Departmental activities):

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 organizational 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 transactions 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 Baza



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 systems:

Collects and collates 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:

This is another milestone of Mukti Cox's Bazar compliance and feedback mechanism in development arena. 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 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.

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.

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.



Mukti Board members

Information of Executive Committee members



Santosh Sharma

President: Mr. Santosh Sharma is one of the founder member 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 social activist. Now he is working as Executive Editor of daily Newspaper "Dainik Amader Samoy".



Professor Zebun Nessa

Vice President: Professor Zebun Nessa is acting as president from October 2019 in absence of President. She has completed M.Sc from Chattogram University in Physics and 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.



Mr. Babla Paul

General Secretary: Babla Paul is one the founder member of Mukti Cox's Bazar. He has completed M.Com from Jagannath Government College. He is a renowned social leader of Cox's Bazar. 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: Advocate Suranjit Paul 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: Dr. Bimol Kanti Chowdhury 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.

EC Member: Professor Ajit Das is a renowned teacher and Principal of Ukhiya Degree College. He has completed his post-graduation degree from Rajshahi University. He is also a renowned social worker.



Professor Ajit Das

EC Member: Dr. Misbah Uddin Ahmed is one of the founder member of Mukti Cox's Bazar. 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.



Dr. Misbah Uddin Ahmed

EC Member: Miss Mondira Paul 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.



Miss Mondira Paul

EC Member: Mr. Sohel Ahmed Bahadur is a renowned youth leader of Cox's Bazar. He has completed Masters of Social Science from Dhaka University. He is well-known social activist in Cox's Bazar.



Mr. Sohel Ahmed Bahadur

EC Member: Mrs. Sabina Islam 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.



Mrs. Sabina Islam

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:

Information of Advisors



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

Dr. Pratima Paul Majumder



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.

Dr. M.A. Hossain



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.

Prof. Someswar Chakravorty



Advocate Sujit Chowdhury is one of the founder of Mukti Cox's Bazar. He was the founder Chief Executive and General Secretary from 1996 to 2009. He was president from 2019-2020. 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 Sujit Chowdhury



Advocate Shibu Lal Debdas is one of the founder member 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 Chattogram. He is a renowned lawyer of Cox's Bazar Judge Court.

Advocate Shibu Lal Debdas

Financial Report:



Solution....Begins

Rahman Mostafa Alam & Co.
Chartered Accountants



INDEPENDENT AUDITORS' REPORT TO THE EXECUTIVE COMMITTEE OF MUKTI COX'S BAZAR

Report on the Consolidated Financial Statements

Opinion

We have audited the financial statements of Mukti Cox's Bazar (the Organization), which comprise the consolidated statement of financial position as at June 30, 2021 and consolidated statement of comprehensive income and expenditure, consolidated statement of changes in fund, consolidated statement of cash flows, consolidated statement of receipts & payments and notes to the financial statements, including a summary of significant accounting policies and other explanatory information disclosed in notes 1 to 32 and Annexure "A" to "H".

In our opinion, the accompanying financial statements presents fairly, in all material respects of the consolidated financial position as at June 30, 2021, and of its financial performance and its cash flows and statement of receipts & payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA and NGOAB guidelines.

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 Auditors' 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), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

A total number of sixteen (16) projects (refer to the note No. 1.04), one (01) Central Accounts and one (01) Mother Accounts under Non-PKSF have been consolidated into this Financial Statements. These project accounts except "NFEP-C-FDMN" remains un-audited as on June 30, 2021.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, and for such internal control as management 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, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operation, or has no realistic alternative but to do so.

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

Auditors' 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 auditors' 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.





Solution.....Begins

Rahman Mostafa Alam & Co.

Chartered Accountants



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

- Identify 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 of 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 and its 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 going concern 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 and the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Organization's to cease to continue as a going concern.
- 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

We also report that

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law and MRA Act and Rules have been kept by the Organization so far as it appeared from our examination of these books; and
- c) in our opinion, the statement of financial position and statement of income and expenditure dealt with by the report are in agreement with the books of account and returns.

Firm's Name : Rahman Mostafa Alam & Co.,
Chartered Accountants

Signature :

Name of Auditor : Arafat Kamal FCA (1184)

Date : August 31, 2021

Place : Chattogram

DVC : 2109051184AS503552





Rahman Mostafa Alam & Co.
Chartered Accountants

MUKTI COX'S BAZAR
Consolidated Statement of Financial Position (PKSF & NON-PKSF)
As at June 30, 2021

Note(s)	June 30, 2021 (Taka)			June 30, 2020 (Taka)
	PKSF	NON-PKSF	TOTAL	TOTAL
PROPERTY AND ASSETS				
Non-Current Assets				
Property, Plant and Equipment	4.00	896,811	99,449,583	100,346,394
Intangible Assets	5.00	71,705	-	71,705
		<u>968,516</u>	<u>99,449,583</u>	<u>100,418,099</u>
Current Assets				
Investment	6.00	34,713,992	855,821	35,569,813
Loan to Members	7.00	422,829,508	-	422,829,508
Loan to Staff From PF Fund	8.00	1,711,635	-	1,711,635
Advance, Deposits & Prepayment	9.00	12,931,297	444,490	13,375,787
Cash and Cash Equivalents	10.00	16,294,215	94,880,275	111,174,490
Inter-Project Transaction	11.00	-	18,761,677	18,761,677
Accounts Receivable	12.00	-	8,114,378	8,114,378
		<u>488,480,647</u>	<u>123,056,641</u>	<u>611,537,288</u>
		<u>489,449,163</u>	<u>222,506,224</u>	<u>711,955,387</u>
FUND AND LIABILITIES				
Fund				
Cumulative Surplus		57,632,180	126,373,975	184,006,155
Reserve Fund		3,335,197	-	3,335,197
		<u>60,967,377</u>	<u>126,373,975</u>	<u>187,341,352</u>
Non-Current Liabilities				
Members' Welfare Fund	13.00	10,668,815	-	10,668,815
Loan from PKSF	14.00	82,966,662	-	82,966,662
		<u>93,635,477</u>	<u>-</u>	<u>93,635,477</u>
Current Liabilities				
Loan from PKSF	14.00	101,433,332	-	101,433,332
Members' Savings Deposit	15.00	167,642,618	-	167,642,618
Loan Loss Provision	16.00	31,425,788	-	31,425,788
Staff Provident Fund	17.00	15,886,604	-	15,886,604
Enrich Programme Fund	18.00	7,230,013	-	7,230,013
Liabilities for Enrich Program	19.00	281,820	-	281,820
Other Liabilities	20.00	946,135	8,039,334	8,985,469
Inter-Project Transaction	21.00	10,000,000	8,761,677	18,761,677
Fixed Asset Acquisition Fund	22.00	-	4,926,788	4,926,788
Unutilized Fund	23.00	-	74,404,450	74,404,450
		<u>334,846,310</u>	<u>96,132,249</u>	<u>430,978,559</u>
		<u>489,449,163</u>	<u>222,506,224</u>	<u>711,955,387</u>

The annexed notes from 01 to 32 and Annexure "A" to "H" form an integral part of these financial statements.

Asst. Co-ordinator (Finance)

Chief Executive

Chattogram, 31 August 2021

Rahman Mostafa Alam & Co.
Chartered Accountants





Rahman Mostafa Alam & Co.
Chartered Accountants

MUKTI COX'S BAZAR
Consolidated Statement of Comprehensive Income (PKSF AND NON-PKSF)
For the year ended as on June 30, 2021

	Note(s)/ Annexure(s)	July 01, 2020 to June 30, 2021			July 01, 2019 to June 30, 2020
		PKSF	Non-PKSF	Total	Total
Income					
Service Charge from Member	24.00	84,618,275	-	84,618,275	66,127,817
Grant Income	25.00	-	583,087,479	583,087,479	652,159,249
Bank Interest	26.00	3,004,129	1,160,699	4,164,828	4,197,975
Other Income	27.00	364,135	735,174	1,099,309	2,334,359
Overhead Income	28.00	-	54,413,980	54,413,980	30,441,622
Operational Income	29.00	-	3,339,803	3,339,803	6,178,161
		87,986,539	642,737,135	730,723,674	761,439,183
Expenses					
Service Charge to PKSF	30.00	7,957,708	-	7,957,708	8,523,937
Administrative Expenses	31.00	49,411,025	29,229,127	78,640,152	106,054,515
Bad Debt	32.00	-	45,098	45,098	-
Programme Cost	Ann-A	-	170,909,271	170,909,271	221,117,224
Capacity Building Cost	Ann-B	-	8,674,464	8,674,464	14,499,060
Personnel Cost/Human Resource C	Ann-C	-	370,724,720	370,724,720	353,237,007
Overhead Cost	Ann-E	-	53,822,575	53,822,575	32,133,416
Bank Charge & Commission		556,554	-	556,554	426,003
Interest on Members' Savings		8,134,122	-	8,134,122	7,490,351
Provision for Loss on Loan		4,266,536	-	4,266,536	4,238,018
		70,325,945	633,405,255	703,731,200	747,719,531
Excess of Income over Expenditure		17,660,594	9,331,880	26,992,474	13,719,652

The annexed notes from 01 to 32 and Annexure "A" to "H" form an integral part of these financial statements.

Asst. Co-ordinator (Finance)

Chief Executive

Chattogram, 31 August 2021

Rahman Mostafa Alam & Co.
Chartered Accountants





MUKTI COX'S BAZAR
Consolidated Statement of Changes in Capital Fund (PKSF & NON-PKSF)
For the year ended as on June 30, 2021

	PKSF			Non-PKSF		
	Cumulative Surplus	Reserve Fund	Total	Cumulative Surplus	Reserve Fund	Total
Balance as at 01.07.2020	39,966,734	3,335,197	43,301,931	117,112,918	-	117,112,918
Excess of Income over Expenditure	17,660,594	-	17,660,594	9,331,880	-	9,331,880
Prior Year Adjustment	4,852	-	4,852	(70,823)	-	70,823
Balance as at 30.06.2021	57,632,180	3,335,197	60,967,377	126,373,975	-	126,373,975
Balance as at 01.07.2019	39,048,092	3,335,197	42,383,289	104,311,908	-	104,311,908
Excess of Income over Expenditure	918,642	-	918,642	12,801,010	-	12,801,010
Prior Year Adjustment	-	-	-	-	-	-
Balance as at 30.06.2020	39,966,734	3,335,197	43,301,931	117,112,918	-	117,112,918

The annexed notes from 01 to 32 and Annexure "A" to "H" form an integral part of these financial statements.

Asst. Co-ordinator (Finance)

Chief Executive



MUKTI COX'S BAZAR
Consolidated Statement of Receipts & Payments (PKSF AND NON-PKSF)
For the year ended as on June 30, 2021

Note(s)	July 01, 2020 to June 30, 2021			July 01, 2019 to June 30, 2020
	PKSF	Non-PKSF	Total	Total
Opening Balances				
Cash in Hand	634,622	12,615	647,237	321,141
Cash at Bank	28,059,834	114,621,149	142,680,983	147,865,489
	28,694,456	114,633,764	143,328,220	148,186,630
Receipts during the Year				
Loan Recovery from Members 7.00	657,485,790	-	657,485,790	514,295,757
Members' Welfare Fund 13.00	3,624,460	-	3,624,460	3,034,400
Loan from PKSF 14.00	112,000,000	-	112,000,000	85,500,000
Members' Savings Deposit 15.00	103,894,300	-	103,894,300	87,407,406
Service Charge Collection 24.00	84,507,710	-	84,507,710	66,058,053
Bank Interest 26.00	519,689	1,589,869	2,109,558	2,506,184
Misc. Receipts 27.00	374,135	691,178	1,065,313	2,194,737
Advanced Recovery	342,000	4,461,196	4,803,196	5,133,996
Bi-Cycle Loan	54,000	-	54,000	41,900
Staff Loan of Motor cycle	661,650	-	661,650	491,400
Unsettled staff advance	126,625	-	126,625	-
Short Term Loan	36,100,000	-	36,100,000	35,300,000
Received from PF Fund	5,001,335	-	5,001,335	4,306,539
Income from Enrich Program	8,521,217	-	8,521,217	4,228,682
Fund Received	-	589,256,785	589,256,785	673,955,936
Overhead Received	-	54,413,980	54,413,980	30,441,622
Operational Received	-	3,339,803	3,339,803	6,178,161
Security Money	-	5,167,398	5,167,398	1,572,466
Accounts Receivable Recovery	-	1,983,430	1,983,430	489,102
Inter Project Transaction	-	193,506,715	193,506,715	344,058,779
	1,013,212,911	854,410,354	1,867,623,265	1,867,195,120
	1,041,907,367	969,044,118	2,010,951,485	2,015,381,750
Payments Made During The Year				
Loan to Members 7.00	724,634,000	-	724,634,000	527,548,000
Members' Welfare Fund 13.00	2,938,468	-	2,938,468	1,544,168
Members' Savings 15.00	92,734,152	-	92,734,152	77,078,606
Loan Repayment to PKSF 14.00	107,708,331	-	107,708,331	100,787,505
Service Charge of PKSF	7,957,708	-	7,957,708	8,523,937
Advance A/C	1,912,180	4,144,226	6,056,406	5,075,850
Short Term Loan	26,600,000	-	26,600,000	34,800,000
Paid for PF Fund	1,502,885	-	1,502,885	953,706
Staff Loan from PF Fund	1,679,000	-	1,679,000	1,677,142
Acquisition of PPE	70,864	21,218,142	21,289,006	4,541,211
Program Cost	-	170,909,271	170,909,271	221,117,224
Capacity Building Cost	-	8,674,464	8,674,464	14,499,059
Personnel Cost/ Human Resource Cost	-	370,724,720	370,724,720	353,237,007
Administrative Expenses 31.00	48,607,588	27,114,407	75,721,995	105,203,460
Overhead Cost	-	49,964,428	49,964,428	29,660,504
Inter Project Transaction	-	202,630,855	202,630,855	344,198,472
Liabilities for Expenses	-	4,448,678	4,448,678	6,134,217
Fund Return to Donors'	-	14,334,652	14,334,652	25,848,751
Fund Send to Project	-	-	-	1,424,464
Security Money	-	-	-	1,581,209
Investment of PF Fund	1,500,000	-	1,500,000	1,200,000
Expenses for Enrich Program	7,514,837	-	7,514,837	5,197,281
Bank Charge & Commission	253,139	-	253,139	221,757
	1,025,613,152	874,163,843	1,899,776,995	1,872,053,530
Closing Balances				
Cash in Hand	476,026	-	476,026	647,237
Cash at Bank	15,818,189	94,880,275	110,698,464	142,680,983
	16,294,215	94,880,275	111,174,490	143,328,220
	1,041,907,367	969,044,118	2,010,951,485	2,015,381,750

Asst. Coordinator (Finance)

Chief Executive





Mukti Cox's Bazar

Mukti Bhaban, Goldighirpar, Cox's Bazar