

ANNUAL REPORT

2022-2023



VILLAGE EDUCATION RESOURCE CENTER

B-30, Ekhlas Uddin Khan Road, Anandapur, Savar, Dhaka-1340, Bangladesh

Compilation & Editing:

Md. Yakub Hossain

Md. Masud Hassan

Rizwan Ahmed

Table of Contents

| | |
|---|----|
| Message from the Chairman | 5 |
| Message from the Executive Director | 6 |
| Chapter-1 | |
| VERC at a Glance | 7 |
| Program Areas | 9 |
| Chapter-2 | |
| Highlights of the Programs | 11 |
| Chapter-3 | |
| Life Skill Education | 16 |
| WASH | 24 |
| Health | 41 |
| Microfinance | 44 |
| Capacity Enhancement | 52 |
| Climate Change | 58 |
| Monitoring, Evaluation and Documentation | 64 |
| Chapter-4 | |
| Human Resource Management | 65 |
| Financial Management | 68 |
| VERC's Projects | 72 |
| VERC in Networks | 74 |
| Board of Directors | 75 |
| Professional Profile of General Council Members | 76 |
| Senior Management Team of VERC | 79 |
| Acronyms | 80 |

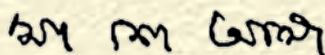
Message from the Chairman



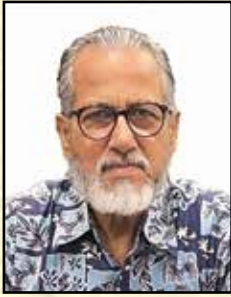
It is my pleasure to present you the Annual Report of Village Education Resource Center (VERC), highlighting the progress and accomplishments of the organization in the fiscal year 2022-23. VERC has been focusing on establishing itself as an organization committed towards the welfare and empowerment of the disadvantaged, poor and marginalized communities. It has been constantly striving to innovate new ideas and activities based on the learning experiences with the communities. Despite different types of challenges, VERC has continued to deliver outstanding results and remained committed to its mission of transforming the lives of marginalized, disadvantaged and destitute people by providing humanitarian assistance and building resilient livelihoods and creating an enabling environment where they are empowered to take charge of their own destiny. One of the significant achievements during the reporting year was the formulation of VERC's 6th Participatory Strategic Plan (PSP) for the period 2022-2026, which is guiding the organization towards attaining the goals and objectives of different programs accordingly.

Our microfinance program has further been consolidated its process in extending support to new areas of the country, undertaking health service delivery for the disadvantaged women and children, stipend support for the poor and meritorious students, and support to the pre-primary and primary levels. VERC has to make ways of learning from the crisis that organizations need to stand beside the communities when there is any challenging situation that people need to undergo and overcome with confidence and innovations. The microfinance program of VERC has made significant progress towards supporting the communities reverting to livelihood practices in fighting out the new challenges more efficiently. We are very much thankful to Palli Karma-Sahayak Foundation (PKSF) and Microcredit Regulatory Authority (MRA) for extending their generous support to VERC.

Strong partnership with different development agencies has sustained and strengthened during the reporting year. Working for the Rohingya refugees, host communities and the vulnerable children have continued for which we highly acknowledge the contribution of UNICEF. We are always grateful to the NGO Affairs Bureau (NGOAB) and our development partners such as WaterAid Bangladesh, CARE Bangladesh, TDH Netherlands, Manusher Jonno Foundation (MJF), GIZ, Practical Action, Stanford University (USA), ELRHA (UK) and different commercial banks for their continued support to us. I would like to express my gratitude to the members of the Board of Directors and the General Council for their constant support and guidance in shaping the direction of the organization towards ensuring its continued success. I would like to praise our hardworking, dedicated and professional staff, whose untiring efforts have been instrumental in achieving our goals.



Bir Muktijodha Majeda Shawkat Ali
Chairman
Board of Directors
VERC



Message from the Executive Director

We are pleased to present the Annual Report of VERC unveiling our organizational achievements and progress for the period of July 2022 to June 2023. The formulation of VERC's 6th Participatory Strategic Plan (PSP) for the period 2022-2026 has been a significant landmark during the year in shaping up the organization with new and pragmatic programmatic and organizational strategies and directions towards achieving the organizational vision and mission. This fiscal year has witnessed the continuation of development interventions in areas of education, WASH, livelihood, technology innovation and promotion, health, local governance promotion, institution building, climate change adaptation and microfinance benefitting the community people to a significant extent. Rights based activities have continued to establishing the rights of women and children in our intervention areas across the country.

We are grateful to our development partners, WaterAid Bangladesh, Care Bangladesh, TDH Netherlands, Manusher Jonno Foundation (MJF), GIZ, Practical Action, Stanford University (USA) and ELRHA (UK) for their incessant support to us. The wholehearted support from UNICEF has enabled VERC continuing its humanitarian response to the refugees from Myanmar and host communities together with the vulnerable children. The microfinance program of VERC has further united its position across the country with the support from PKSF and financial assistance from different commercial banks, and guidance from the Microcredit Regulatory Authority (MRA). The lessons learnt from different innovative interventions have been replicated across the intervention locations.

We express our gratefulness to the NGO Affairs Bureau, local government representatives, development partners and all other stakeholders for their relentless cooperation towards VERC. Sincere gratitude to our Board of Directors and the General Council of VERC for their valuable and continuous directions and guidance towards our development efforts.

Our dedicated staff members at VERC have untiringly worked towards achieving our goals, and we highly recognize with appreciation their efforts and innovative thoughts that have contributed significantly to our success.

A handwritten signature in black ink, appearing to read 'Md. Yakub Hossain', written in a cursive style.

Md. Yakub Hossain
Executive Director
VERC

VERC AT A GLANCE

VERC started its journey as a project of the Save the Children (SCF) - USA back in 1977 with the aim to provide process consultancy to the internal projects of the SCF - USA for ensuring effective participation of the community people in implementing the projects effectively and efficiently. The organization has performed the assigned role by maintaining high level quality in delivering its services to achieve the goal of the SCF - USA projects. VERC became a separate national organization and continued almost similar role not only for SCF - USA but also for the whole of the NGO sector in Bangladesh.

The historical evolution of VERC shows different shifts over the years in its approaches from a range of high-level technical consultancy role to implementation role. Presently, VERC is concentrating more on implementing different development programs and projects. It has always been focusing on different strategies in line with its Participatory Strategic Plan (PSP), developed every after 05 (Five) years.

Organizational Societal Vision:

A self-reliant and enlightened society based on justice, equity and sustainability where every human being has the equal opportunity to maximize their potentials.

Mission Statement:

Transforming the lives of marginalized, disadvantaged and destitute people by providing humanitarian assistance and building resilient livelihoods and creating an enabling environment where they are empowered to take charge of their own destiny.

Goal:

Sustainable socio-economic development of the disadvantaged and destitute people exploring their potentials and adaptation capacities.

Core Values:

- 1) Participation & Ownership
- 2) Respect
- 3) Environment Friendly
- 4) Sustainability
- 5) Innovation
- 6) Good Governance
- 7) Equality

Core Competencies:

- 1) Innovativeness

- 2) Professionalism
- 3) Teamwork
- 4) Participatory Management
- 5) Sharing Resources and Services
- 6) Networking and Partnership
- 7) Learning Organization
- 8) Functional Governing Board
- 9) Reaching and Working with Hard to Reach People
- 10) Supporting Resilience of Vulnerable People to Climate Change and other Emergencies

Programmatic Focus:

- Life Skill Education
- Health
- Water, Sanitation & Hygiene (WASH)
- Capacity Development
- Microfinance
- Climate Change Adaptation & Mitigation
- Disaster Management & Preparedness
- Emergency & Humanitarian Responses



Program Areas



Program Intervention Areas Across the Country

| Program Sectors | Name of Districts | No. of Upazilas/City Corporation(s) | No. of Unions | Beneficiaries |
|---|--|-------------------------------------|---------------|------------------|
| Life Skill Education | Gazipur, Cumilla & Narsingdi | 2 Upazilas & 1 City Corporation | 39 | 209,824 |
| WASH and Health | Dhaka, Gazipur, Manikganj, Narayanganj, Munshiganj, Narsingdi, Brahmanbaria, Cumilla, Chandpur, Cox's Bazar, Chattogram, Chapainawabganj, Rajshahi, Natore, Naogaon, Rangpur, Kurigram, Dinajpur, Nilphamari & Sirajganj | 25 Upazilas & 1 City Corporation | 72 | 688,787 |
| Capacity Enhancement and Climate Change | Gazipur, Rajshahi, Patuakhali, Faridpur, Sirajganj & Chattogram | 10 Upazilas & 5 City Corporations | 31 | 56,664 |
| Microfinance | Chapainawabganj, Rajshahi, Natore, Naogaon, Rangpur, Kurigram, Dinajpur, Sirajganj, Gazipur, Dhaka, Manikganj, Narayanganj, Cumilla, Brahmanbaria, Chattogram, Munshiganj, Narshingdi, Nilphamari, Lalmonirhat, Chandpur, Cox's Bazar, Bandarban, Laxmanpur & Habiganj | 78 Upazilas | 484 | 81,019 |
| Total | | 122 | 626 | 1,036,294 |

**There is overlapping of program interventions in unions, upazilas and districts.*

HIGHLIGHTS OF THE PROGRAMS

Life Skill Education

Since its inception, VERC has been giving emphasis on education program with a view to fostering and strengthening individual potentials. To this effect, VERC has been piloting and implementing education program in innovative ways with technical and financial supports from different development partners, GoB and by using its own resources. The strategic dimension has been useful to specifically address the growing education needs of children and women in the country. VERC supplements the government efforts in addressing the relevant Sustainable Development Goals.

On-going Projects - At a Glance:

| SL No | Donor | Name of the Project | Duration | Upazila(s)/City Corporation | District |
|-------|--|--|-------------------------------------|-----------------------------|-----------|
| 1. | UNICEF | Educate the Most Disadvantaged Children (EMDC) Project | June 2022 to December 2026 | Narsingdi Sadar and Raipura | Narsingdi |
| 2. | Community-based Child Protection Mechanism for the Children of Garment Workers in Bangladesh | Terre des Hommes (TdH) - Netherlands | October 2022 to September 2025 | Gazipur City Corporation | Gazipur |
| 3. | PKSF | Pre-Primary and Primary Education Centers under ENRICH Component of Microfinance Program | Launched in January 2014 - On-going | Monoharganj | Cumilla |

WASH and Health

VERC has been focusing on WASH program through undertaking different types of projects around the country. The key objective of the program is sustainable improvement in the WASH situation, and reduction of related risks through effective mobilization, awareness raising, and capacity building of community people and the local government authorities. VERC's efforts in the sector address the SDG – 6 upon which the Bangladesh government is determined for achieving visible improvements.

Progress of WASH Performance - At a Glance:

| Particulars | Achievements of 2021-2022 | Achievements of 2022-2023 |
|---|---------------------------|---------------------------|
| No. of projects implemented/under implementation | 10 | 07 |
| No. of donors | 04 | 03 |
| No. of districts covered | 24 | 09 |
| No. of upazilas covered | 70 | 22 |
| No. of unions covered | 405 | 65 |
| No. of CBOs | 3,034 | 1,286 |
| Installation and renovation of safe water facilities | 6,731 | 233 |
| Installation and renovation of sanitation facilities | 31,943 | 12,842 |
| Hygiene promotion events organized | 52,634 | 14,079 |
| Water beneficiaries covered | 56,211 | 19,377 |
| Sanitation beneficiaries covered | 159,715 | 73,104 |
| Hygiene beneficiaries covered | 556,340 | 136,169 |
| Beneficiaries covered through capacity development activities | 7,587 | 19,874 |
| Community mobilization activities | 4,856 | 1,227 |

VERC has been working on health and environment issues for a significant period of time with support from different external support agencies and through mobilizing its own resources. The main objective of the component is to ensure access to affordable health services for the poor and marginalized along with prevention of communicable diseases giving priority to the health of mothers and children in the intervention areas.

A Mother & Child Hospital is being run by VERC at Savar and the services available in it are: ANC/PNC, normal delivery, caesarean section, general treatment, pathology, ultra-sonogram, ECG and all kinds of easy to manage surgery. The health services are provided to the VERC beneficiaries at a subsidized rate and grant support is also being offered to the poor patients.

Hospital Services – At a Glance:

| Particulars | July 2021 to June 2022 | July 2022 to June 2023 |
|----------------------------|------------------------|------------------------|
| Outdoor Services | 3,640 | 3,510 |
| Normal Delivery | 45 | 33 |
| LUCS (Caesarean Operation) | 868 | 712 |
| Other Operations | 31 | 23 |
| Ambulance Service | 75 | 57 |
| D.E. & C. | 51 | 42 |
| Pathology | 4,001 | 4,149 |
| USG | 2,293 | 2,358 |
| Child Patients | 510 | 419 |
| Health Card (ANC) | 47 | 88 |
| EPI | 1,722 | 1,997 |
| Total | 13,283 | 13,391 |

VERC has been running its family health care program with the goal to provide primary health care services to the beneficiaries of its microfinance program. During the reporting period, the number of health care sessions conducted were 7,308, of which 50,968 were female, 4,273 were adolescents and 2,564 were male. 415 static clinics were held where 12,517 patients were present. Total blood pressure measured for 63,044 people and 8,834 patients tested for diabetics. 6,110 pregnant mothers were provided with antenatal care and 2,660 mothers were provided with postnatal care.

Microfinance

The microfinance program of VERC is being implemented targeting the disadvantaged and underprivileged poor people, in particular the women. It also strives to reach the poor ethnic minorities to fulfill the demographic coverage goal with the microfinance program in overcoming their helplessness, dependency and deprivation in the society. From the very beginning of initiating the program, VERC is expanding the areas and coverage of people gradually in the remote and isolated areas of Bangladesh with a view to outreaching coverage and ensuring the sustainability of the organization.

VERC believes that without a positive change of the economic status of the poor people all types of development activities will prove to be futile and from this realistic feeling, VERC started its microfinance program in selected locations of the country in 1982. It obtained PKSF partnership in 1996 and Microcredit Regulatory Authority (MRA) membership for operating credit program as per the rules of the Government in 2006. VERC presently operates its microfinance program in 3,064 villages of 484 unions under 78 upazilas of 24 districts in Bangladesh. The program is managed by 697 staff working under 100 branches spreading across the country.

Program Status – At a Glance:

| Particulars | 2021-22 | 2022-23 |
|---------------------------------------|--------------------------------------|--------------------------------------|
| No. of Branches | 86 | 100 |
| No. of Districts Covered | 20 | 24 |
| No. of Upazilas Covered | 69 | 78 |
| No. of Unions Covered | 386 | 484 |
| No. of Villages Covered | 2,610 | 3,064 |
| Total No. of Groups/Samities | 5,591 | 5,673 |
| Total No. of Members | 78,872 | 81,019 |
| Total No. of Borrowers | 56,591 | 61,712 |
| Disbursement Amount (Yearly) (In Tk.) | 4,508.61 Million (4,50,86,12,400) | 5,817.86 Million (5,81,78,63,000) |
| Loan Outstanding (Portfolio) (In Tk.) | 3,032.43 Million (3,03,24,34,089) | 3,632.85 Million (3,63,28,57,869) |
| Savings Balance (In Tk.) | 863.27 Million (86,32,72,086) | 1,129.91 Million (1,12,99,19,688) |
| Insurance Balance (In Tk.) | 134.49 Million (13,44,93,239) | 170.27 Million (17,02,78,585) |
| Recovery Rate | 99.35% | 99.35% |

As part of its corporate social responsibility (CSR), VERC supports provision of services like health, sanitation, education and agriculture-related projects with limited financial resources across different program sectors of the organization in the country considering the priority needs. The contribution amounts to Tk. 60,55,784 for the reporting year and the total of contribution stands at Tk. 5,02,30,977 till to date.

Capacity Enhancement and Climate Change

Since its emergence VERC has been emphasizing on participatory sustainable human development and capacity enhancement of the development actors as facilitators and to institutionalize the lessons learnt from the development process. The program sets the goal to enhance human potential, change the attitude and develop commitment in development actors at different levels to enable them to contribute in the development sectors. It does not only develop the capacity of VERC's staff, but also plays a key role in capacitating relevant government officials, LGI representatives and other NGO staff in order to contribute to the development sector. Capacity building support has been provided to different programs and projects of VERC as a regular task. During the reporting year, 11,930 participants received training on various programmatic issues.

Geographical location and socio-economic dynamics have increased the vulnerabilities of the people of Bangladesh to the impacts of climate change. Effective adaptation practices would reduce the adverse effects on livelihood, health, agriculture and environment. VERC has relentlessly been working on climate change adaptation in partnership with various development partners in different locations of the country by facilitating different service delivery packages, capacity building, awareness raising, microfinance schemes, alternative livelihood supports, etc.

Monitoring, Evaluation and Documentation

VERC, in collaboration with the Stanford University (USA), North Carolina State University (USA) and icddr,b, has been engaged in a study titled "Effects of building home concrete floors on child health (CRADLE trial): An experimental study in a selected area of Bangladesh" in the Chauhali upazila of Sirajganj district. The objectives of the study are to determine the effect of household concrete floors on child soil-transmitted helminth infection and diarrhea; to measure the effect of household concrete floors on child development over 06, 12, 18 and 24 months of age; and develop guidelines for installing green concrete floors in rural South Asian settings.

In association with icddr,b, VERC has also been engaged in a research project titled "Utilizing a User-Centered Community Engagement (UCCE) Approach to Design Child-friendly WASH Facility in a Humanitarian Setting in Cox's Bazar, Bangladesh" in the Rohingya refugee camps under Ukhiya upazila of Cox's Bazar district. The research is being funded by ELRHA, UK. The objectives of the research are to development of two child-friendly latrine and hand washing station models, following modifications of existing WASH facilities; and assessment of changes in user satisfaction levels and the reported use of WASH facilities; and qualitative evaluation of the implementation process to understand the factors affecting widespread adoption.

Financial Management

Consolidated Statement of Comprehensive Own Income for the year ended June 30, 2023

| Particulars | Amount in Taka |
|--|---------------------|
| Income: | |
| Service Charge Realized | 73,60,81,895 |
| Income from Health Services | 50,04,870 |
| Donation | 2,100 |
| Overhead Income | 1,88,73,909 |
| Interest on Bank Accounts and Fixed Deposits | 1,98,69,995 |
| Other Incomes | 1,18,79,710 |
| Total | 79,17,12,479 |
| Expenditure: | |
| Operational Cost | 49,67,77,566 |
| Training | 40,42,768 |
| Social Development Activities | 72,22,510 |
| Bank and Other Interests | 12,40,27,842 |
| Reserve for LLP, DMF and Others | 90,83,195 |
| Total | 64,11,53,881 |
| Excess of Income Over Expenditure | 15,05,58,598 |
| | 79,17,12,479 |

LIFE SKILL EDUCATION

Since inception, VERC has been giving emphasis on education program with a view to fostering and strengthening individual potentials. This is the area of social development where education has been recognized as the most important sector by all, the developed and developing nations as well as the Government of Bangladesh. Education does not mean only to eradicate illiteracy but also to form a knowledge-based society which helps a country becoming a developed one. To this effect, VERC has been piloting and implementing education program in innovative ways with technical and financial support from different development partners, GoB and by using its own resources. The strategic dimension has been useful to specifically address the growing education needs of children and women in the country. VERC's membership with networks growing at stages and in dimensions has been contributing to mainstreaming the primary education efforts of the Government. VERC supplements the government efforts in addressing the relevant Sustainable Development Goals.



Educate the most disadvantaged children (EMDC): Service delivery to address the most pressing needs of marginalized children, and to provide improved access to education services for out-of-school children

Bangladesh is one of the few countries that encountered prolonged school closure for almost two years in two phases due to Covid-19. There were some initiatives for remote learning during the pandemic period, but the system was not so inclusive and learning achievement was not as expected. All the children did not return to the schools after re-opening in post Covid period. Considering the situation, VERC, with the financial support from UNICEF, has been implementing a 05 (Five) year project in Narsingdi Sadar and Raipura upazilas under Narsingdi district to address the most disadvantaged out of the school children with relevant educational interventions. The project aims to enable the disadvantaged children aged 07 to 14 to gain foundational skills composed of basic literacy, numeracy, socio-emotional and life skills. There are two types of interventions: Catch-up program for the new dropouts due to Covid and Multi-grade Multi-level Non-Formal Primary Education for regular dropout children. The Multi Grade Multi Level (MGML) Non-Formal Primary Education (NFPE) is for the children aged 08 to 14 who were out-of-school before the onset of the Covid – 19 pandemics, and are facing barriers accessing formal education enrolment. There is on an average 30 children in each Learning Center, equipped with materials, logistics and a teacher. Every year, 20% children are expected to get mainstreamed into formal schools, and accordingly will be refilled with new children so that 30 active children exist in the Learning Center round the year. At the end of MGML course, 100% children will complete primary education. There are 300 catch-up Learning Centers in Narsingdi district.



Objective: The most deprived children have increased opportunities for education and gain associated personal learning, health and social benefits.

Progress Made:

Establishment of Learning Centers: 300 community-based learning centers have been established in Narsingdi Sadar and Raipura upazilas to address the learning loss due to the Covid-19 pandemic. The British High Commissioner and the Country Director of UNICEF Bangladesh visited the Shilmandi Learning Center for its opening and distributed supplementary teaching learning materials among the learners.

Project Training of Trainers (TOT): Comprehensive training sessions were held targeting the technical staff members and the newly appointed catch-up teachers at the regional cooperative training center in Narsingdi.

Basic Training on Curriculum and Pedagogy for LC Teachers: The newly appointed 300 teachers were given a 05-day training on ABAL-MGML Approach at the regional co-operative training center in Narsingdi. A total of 36 batches of training have been provided at different times where the attendance number was 900.

Quarterly Meeting of the CMC Members: The Center Management Committee (CMC) meetings were conducted on quarterly basis to ensure the smooth functioning of the learning centers, focusing on teachers' attendance, teaching quality, learners' progress, and child safeguarding policies. A total of 11,747 participants were present in the meetings from 300 learning centers.

Bi-Monthly Parents Meeting: Parents meetings were organized to engage parents in supporting their children's learning and development. A total of 79,418 participants, including mothers, attended these meetings.

Learner's Diagnostic Assessment: Comprehensive diagnostic assessments were conducted to evaluate the learning levels of the primary learners. A total of 44,827 learners have been covered through assessment of 05 times.

Community Dialogue Sessions: These were arranged to share the progress of the learners' competency and involve the community leaders, parents and social opinion leaders with the project implementation process. A total of 12,547 participants attended these sessions.

SRHR, PSEA & GBV Sessions for Elderly Girls: Training sessions were held to educate the adolescent girls about reproductive health, gender sensitiveness and life skills to prevent the issue of gender violence. A total of 23,158 elderly girls attended these sessions.

Local Elites Awareness Session on CMC Functioning: Awareness sessions were conducted to inform the local elites, both male and female, about the functioning of the Center Management Committees (CMCs), and their roles and responsibilities. A total of 6,136 participants attended these sessions.

Orientation for Education Officials: An orientation session was organized for the AUEOs, UEOs, ADPEO, DPEO and AD-BNFE to provide guidance to the project and the learning processes.

District and Upazila Level Inception Workshops: 02 (Two) project inception workshops were held; one in Narsingdi Sadar Upazila and the other in Raipura Upazila. The events were attended by the education officials, local government representatives and school teachers.

Joint Monitoring Visits: The government teachers and primary education officials have conducted monitoring visits to the learning centers, where they expressed appreciation as to the teaching and learning environment.

Outcomes:

- Government primary schools' out-of-school (informal drop-out)/at-risk-of-drop-out) children have access to catch-up support in the community-based learning centers.
- The competency level of the enrolled learners has been identified through diagnostic assessment to provide ability-based catch-up and MGML-NFPE support.
- Parents and community people are sensitized on education, catch-up and OoSC programs through mobilization activities.

Barkat Dreams to be a Businessman

Barkat Ullah is a boy of 11 (Eleven) years who lives in a poverty-stricken family in Baniadi village under Mahishashura union of the Narsingdi sadar upazila. Despite the difficulties his family encountered with, Barkat had a dream becoming a businessman. However, he faced many obstacles in pursuing his dream. Barkat's father, Asgor Ali, abandoned his family when Barkat was just a few days old. His mother, Kulsum Begum, had to work in a spinning mill to support their family. Barkat had to stay with his grandmother while his mother was at work. When he turned 08 (Eight), his family struggled to afford the basic necessities, and Barkat had to start working in the spinning mill.



Eventually, Barkat's elder brother, Rahomot, helped him getting a job at a grocery shop. However, Barkat had no education, hence found difficulties in calculating the prices of goods. The shop owner suggested that Barkat goes to a nearby government primary school, but the timing was conflicting with his job. Fortunately, UNICEF and VERC started an alternative learning center near to Barkat's community. His mother took him to the learning center, where he was admitted at the age of 11 (Eleven), having never been enrolled to any school before. The teacher, Shamima Yeasmin, conducted a diagnostic assessment and enrolled Barkat in the Cholo Anonde Shikhi Kendro. Barkat attends the learning center regularly, keeping balance with his job at the grocery shop in the morning and learning basic literacy and numeracy in the afternoon. He is determined to learn math so he can calculate prices and handle purchase and sales-related tasks at the shop. As Barkat continues to attend the learning center, he begins to excel his studies. He quickly caught up with his classmates, and his teacher noticed his aptitude for math. His teacher encouraged him to continue pursuing his dreams and reminded him that education is the key to a better future.

Barkat's mother is grateful to UNICEF and VERC for helping her son. Barkat himself is enthusiastic about his education and determined to become a renowned businessman after completing studies. Barkat's story is a testament to the transformative power of education, even in the face of poverty and adversity. With the help of UNICEF and the dedicated learning center teacher like Shamima Yeasmin, children like Barkat can pursue their dreams and think for a better future for themselves and their families.



Barkat's story is an inspiration to other children around his community who are facing similar type of challenges. It shows that with hard work, dedication and the right support, anything is possible. Barkat is now pursuing his dream of becoming a successful tradesman, and he aspires to use his success to help other children like him to achieve their dreams.

Community-based Child Protection Mechanism for the Children of Garment Workers in Bangladesh

VERC has been implementing this 03 (Three) year project (October 2022 to September 2025) with funding from TdH Netherlands in Gazipur City Corporation, which aims to protect and promote the rights of the vulnerable children of garment workers, and improve their lives through a comprehensive and sustainable community-based response and support mechanism. The project has been engaging and lobbying with relevant stakeholders to strengthen the formal and informal Child Protection System, provide adequate care and support and respond to the needs of the children and RMG workers. It is expected that the vulnerable children of the targeted project areas will be better equipped through basic literacy skills, life skills, functional skills, leadership skills, advocacy and



negotiation skills, child violence monitoring skills and other skills which can help them to get actively engaged with relevant stakeholders (families and communities, CSOs, government officials, duty bearers, service providing agencies and private sectors) to claim and advocate for their rights. The project is making efforts in raising awareness amongst factory employers, community leaders, CSOs, government officials and policy makers of the need to better respect the rights and improve the working conditions of garment workers, and increase access to early childhood development (ECD), required public and private services such as basic health, social, psycho-social care, legal support and skills opportunities for their children.

Objectives:

1. Children are equipped to advocate for and claim their rights.
2. Families and communities are proactive and responsive in providing adequate care and support to the children and responding to their needs.
3. Government, CSOs, private sectors and other relevant stakeholders are responsive in strengthening the child protection system and responding to the needs of the children of RMG workers.

Progress Made:

Training for Teachers: A 03 (Three) days training for the ECD teachers and project staff was organized to build up their capacity. 08 ECD teachers, 02 community social workers and 01 project staff participated in the training.

Organizing of 'Child Protection Forum (CPF)' comprising Children and Youths: The project team facilitated the formation of a 'Child Protection Forum (CPF)' consisting of 30 children and youths. Among them, 10 are boys and 20 are girls.

Organizing of Early Childhood Development (ECD) Program for Vulnerable Children (04 – 06 years) of the RMG Workers: 08 ECD centers are running their activities. All teachers and project staff have been trained on running the ECD centers. A total of 233 children have been enrolled in the ECD centers, among them 104 are boys and 129 are girls.

Refresher & Monthly Meeting: At the beginning of each month, a day-long meeting was held with the participation of 08 ECD teachers and 05 project staff in which monthly plan had been developed and discussion took place regarding the status of the previous plan. A total of 05 meetings have been held.

Organizing of Child Protection Monitoring Committee (CPMC): A significant number of CPMC members are from the 08 ECD center-based community groups. Teachers, community leaders, parents, religious leaders, social workers and businessmen are the members of the CPMC.

Quarterly Meeting with the Members of Child Protection Forum (CPF): 26 members participated in the quarterly meeting. The meeting made efforts for activation of forum members, development of quarterly action plan and reporting process for the CPMC committee.

Training for the CPF Members on Child Protection Mechanism: A 02-day training was organized with the participation of 29 child protection forum members. The training covered different topics like children's rights, principles and values of children's rights, child protection by life cycle, children's safe environment, gender, responsibilities and duties of Community-based Child Protection Forum.

Referral and Linkages the Victims of Abuse and Exploitation of Children to Public and Private Services (Health, Psycho-social, Legal, etc.): The psycho-social councillor discussed with all the children regarding the relevant issues, where the parents of the children were also present.

Link the RMG Workers with Public and Private Institutions to Access Health Care and Psycho-Social Services: 36 patients were present at the medical camp. Free medicines were provided to 06 pregnant mothers. Medical prescriptions were provided to 10 patients from the Urban Health Care. Medical service charge was facilitated for 26 patients under the project.

Quarterly Meeting with CPMC Members: 25 members participated in the quarterly meeting. The meeting covered the topics like responsibilities and duties of the Child Protection Monitoring Committee (CPMC), actions required to activate the committee and preparation of next quarterly action plan.

Orientation/Awareness Session for RMG Workers: A total of 20 RMG workers attended the session. The session covered the topics like life skills, child safeguarding, occupational safety, labour rights, SRHR, and basic health and nutrition issues.

Community-based Awareness and Motivational Sessions on Child Protection: The CPF members conducted the awareness and motivational sessions on child protection for the community peoples. The sessions covered the issues like children's rights, principles and values of children's rights, child protection by life cycle and children's safe environment. A total of 28 participants attended the session.

Awareness/Motivational/Positive Parenting Session with the Families and Communities: A session was conducted with the families of the children and the relevant community members to obtain their viewpoints regarding the project interventions and how best they can be implemented for the greater benefit of the children, and also for achieving the project's goal.

Orientation for CPMC Members on Child Protection, Child Abuse and Exploitation, Monitoring, Leadership, Advocacy and Negotiation Skills: A total of 24 members participated in the 03 days orientation. The topics covered in the orientation were child protection, selection of risky sites for children, and what to do, role of community members and family members in creating a safe environment for children, communication process and reporting format for various service providers to ensure the safety of the child.

Performed Activities At a Glance (July 2022 to June 2023)

| Sl. No. | Name of Activity | Plan | Progress |
|---|---|-----------------|---|
| Educate the Most Disadvantaged Children (EMDC) | | | |
| 01. | Training of Master Trainers | 01 Batch | 01 Batch |
| 02. | Establishment of Learning Center (LC) | 300 | 300 |
| 03. | Project Training of Trainers (TOT) | 01 Batch | 01 Batch |
| 04. | Basic Training on Curriculum and Pedagogy for LC Teachers | 36 Batches | 36 Batches |
| 05. | Quarterly Meeting of CMC Members | 1,200 | 1,200 |
| 06. | Bi-monthly Parents Meeting | 2,100 | 2,100 |
| 07. | Learners Diagnostic Assessment | 45,000 Students | 44,827 Students |
| 08. | Community Dialogue Session | 600 | 600 |
| 09. | SRHR, PSEA & GBV Session for Elderly Girls | 600 | 600 |
| 10. | Local Elite Awareness Session on CMC Functioning | 300 | 300 |
| 11. | Orientation for Education Officials | 01 | 01 |
| 12. | District & Upazila Inception Meeting | 02 | 02 |
| 13. | Joint Monitoring Visit | 04 | 04 |
| Community-based Child Protection Mechanism (CBCPM) | | | |
| 01. | Training for Teachers | 01 | 01 |
| 02. | Organizing of Child Protection Forum (CPF) comprising Children and Youths | 01 | 01 |
| 03. | Organizing of Early Childhood Development (ECD) Program for Vulnerable Children (04 -06) of RMG Workers | 01 | 01 (08 ECD Centers are running their activities) |
| 04. | Refresher & Monthly Meeting | 06 | 05 |
| 05. | Organizing of Child Protection Monitoring Committee (CPMC) | 01 | 01 |
| 06. | Quarterly Meeting with Child Protection Forum (CPF) Members | 01 | 01 |
| 07. | Training for CPF Members on Child Protection Mechanism | 01 | 01 |

| | | | |
|-----|---|----|----|
| 08. | Referral and Linkages the Victims of Abuse and Exploitation of Children to Public and Private Services (Health, Psycho-social, Legal, etc.) | 01 | 01 |
| 09. | Link the RMG Garment Workers with Public and Private Institutions to Access Health Care and Psycho-social Services | 01 | 01 |
| 10. | Quarterly Meeting with CPMC Members | 01 | 01 |
| 11. | Orientation/Awareness Session with RMG Workers on: 1) Life Skills, 2) Child Safeguarding, 3) Occupational Safety, 4) Labor Rights, 5) SRHR and 6) Basic Health and Nutrition Issues | 01 | 01 |
| 12. | Community-based Awareness and Motivational Session on Child Protection by CPF Members | 01 | 01 |
| 13. | Awareness/Motivational/Positive Parenting Session with Families and Communities | 01 | 01 |
| 14. | Orientation for CPMC Members on Child Protection, Child Abuse and Exploitation Monitoring, Leadership, Advocacy and Negotiation Skills | 01 | 01 |

Pre-Primary and Primary Education Centers under ENRICH Component of Microfinance Program

ENRICH program is being implemented in Laxmanpur union under Monoharganj upazila of Cumilla district since January 2014 with the funding support from PKSF. During the reporting period besides other development components 31 education centers have run where 872 (Boys - 385 and Girls - 487) learners are continuing education as Class-I and Class II learners in the pre-primaries. These centers render coaching support to the learners of primary and other schools preparing regular lessons which are enabling them to make smooth progress in studies.

Stipendiary Support

During the 2022-23 financial year, a total of 219 poor meritorious students were awarded stipendiary support in three categories. Among these, 105 HSC students of 1st year have been covered each receiving Tk. 1,000/month, and in total the amount stood at Tk. 12,000/student/annum. 65 HSC students of the 2nd year have been covered each receiving Tk. 1,000/month, and in total the amount stood at Tk. 12,000/student/annum. 14 students of graduation/post-graduation level medical and engineering were provided with the Bangabandhu higher education stipendiary support @Tk. 36,000/student/annum. All these supports were provided from VERC's own fund. Besides, 35 nos. of 1st and 2nd years HSC students were given stipendiary support for education @ Tk.12,000/student/annum with support from PKSF. This academic stipendiary support program will be continuing in the future.



WASH

Bangladesh has made remarkable progress in advancing access to water and sanitation services by increasing access to drinking water to 98% (MICS 2019) and reducing open defecation practices to almost zero in 2019 (1.5%) (MICS 2019). In 2018, 74.8% of the population had a hand washing station with water and soap on their premises (MICS 2019). The major WASH challenge Bangladesh is now facing is to improve practices and quality of WASH services, i.e. predominantly water quality and safe disposal of human excreta to fully realize health and wellbeing outcomes for the poorest. In achieving this, the sector also has to overcome climate change impacts affecting the sustainability and continuity and quality of WASH services. In addition, access to water and sanitation services is significantly lower in poorer communities and among vulnerable groups. Realizing the importance, VERC has been focusing on WASH program through undertaking different types of projects around the country. The key objective of the program is sustainable improvement in the WASH situation, and reduction of related risks through effective mobilization, awareness raising, and capacity building of community people and the local government authorities. VERC has introduced the CLTS approach in 2000 as the pioneering organization in the WASH sector of Bangladesh. In the process of working with the community at the grassroots level on WASH, it has been learned that community awareness and participation could prevent most of the water- and excreta-borne diseases, only if the community can be made possible to become empowered and sensitized. VERC's efforts in the sector address the

SDG – 6 upon which the Bangladesh government is determined for achieving visible improvements.

The Community-Led Total Sanitation (CLTS) approach facilitates communities to conduct their own appraisal and analysis of open defecation, mobilizing people to identify and find solutions to their sanitation and hygiene needs. CLTS encourages people to take action to improve their situation by utilizing local knowledge, technology and innovation.

Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development

Access to safely managed water supply, sanitation, and hygiene (WASH) facilities is one of the prerequisites of development. Despite significant progress in the economic development in Bangladesh, inadequate WASH services in rural areas remain a major concern for the country. With the funding from the Government of Bangladesh, the World Bank and the Asian Infrastructure Investment Bank (AIIB) and PKSF, VERC has been implementing the Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development Project for the period from 2021 to 2025 with the aims of improving access to safely managed water supply and sanitation in selected areas of rural Bangladesh, and strengthening institutional capacity for water and sanitation services. A demand-driven strategy is being adopted to promote hygienic toilets by using lending instruments. The Department of Public Health Engineering (DPHE) and PKSF are jointly implementing specific components of the project.



Progress Made:

- a) Household water loan provided to 131 HHs amounting to Tk. 3,693,000.00.
- b) Household sanitation and hygiene loan provided to 948 HHs amounting to Tk. 22,713,400.00.
- c) Incentives provided to HHs: Tk. 2,743,500.00.
- d) 60 BCC campaigns organized covering 1,204 female and 226 males.

Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans and WASH in Institutions

VERC, with support from UNICEF, has been working in selected 31 villages of Cox's Bazar Sadar and Moheshkhali upazilas under Cox's Bazar district under this project (DEVCO-II – July 2022 to January 2023 & INTPA-II – February 2023 to June 2023), with focus on improving hygiene behavior

through the engagement of the community people by achieving the Open Defecation Free (ODF) community. It also aims to strengthen the capacity of the Local Government Institutions (LGIs), promoting 3-Star Approach in Schools, Water Safety Plans (WSPs) and improving WASH services in educational institutions and health care centers.

The project implementation follows a demand-driven approach that prioritizes social and community development. The key stakeholders such as LGIs, Ward WatSan Committees (WWCs), Union WatSan Committees (UWCs), Community-based Organizations (CBOs), School Management Committees (SMCs), and the Management Committees of the Health Care Facilities along with other relevant parties are playing significant roles in the planning, execution, monitoring and evaluation processes to ensure the project's sustainability.

Objective:

To contribute to improved water, sanitation and hygiene, and well-being of poor people in targeted upazilas, especially children, women, girls, persons with disabilities and ultra-poor people through the sustained use of safe water supplies, sanitation services, sustained adoption of hygiene practices along with relevant system strengthening.

Progress Made:

- a) 54 communities practice WSP.
- b) 54 communities maintain O&M of water points.
- c) 20 Community Situation Analyses (CSAs) completed following the CLTS approach.
- d) 1,130 water points disinfected.
- e) 1,131 latrines installed and renovated by the community.
- f) 23 open defecation-free (ODF) communities established under the community leadership.
- g) 07 open defecation-free (ODF) wards established under the community leadership.
- h) 1,694 hygiene education sessions organized.
- i) 1,436 low-cost model hand washing devices installed at the household level by the community.
- j) 378 MHM sessions held at the community level.
- k) 10 hygiene sessions conducted at schools.
- l) 09 hygiene sessions conducted at health care facilities.
- m) 01 project sharing workshop held at upazila level.
- n) 01 staff foundation training organized.
- o) 459 CBO meetings held.
- p) 10 new WASH blocks (gap identified and construction site selected) in educational institutions and health care centers.
- q) 42 Ward WATSAN committee meetings held.
- r) WASH inventory completed covering 5,322 households.
- s) WASH inventory updated covering 5,325 households.
- t) 54 CAP maps updated.
- u) 54 communities phased-out.
- v) 07 wards phased out.
- w) National Sanitation Month, Global Hand Washing Day, World Toilet Day, World Water Day, and MHM Day observed with due importance.

Outcomes:

- Open-defecation free communities ensured.
- Being motivated, the community people are using hygienic latrines and hand washing devices properly.
- Students are using WASH blocks and hand washing devices, and drinking safe water during the school time.
- Patients are using WASH blocks during their visits to the community clinics.

ODF Community Follow-up to Continue by Shahana Akter

Shahana Akter, a resident of the Choto Moheshkhali union in Cox's Bazar district, is the President of a WASH Committee formed under the DEVCO-II WASH Project. Her husband, Md. Siraj Kamal, is a meat seller and they have three children who are attending school. The community initially faced poor WASH conditions, with a lack of hygienic latrines, handwashing devices and proper hygiene practices.

Shahana Akter realized that to inspire change, she required to lead by example. She installed a latrine at her own home and started her efforts to improve the community's WASH situation. Despite facing initial challenges in motivating others to install or repair latrines, Shahana's determination did not fade away.

Meanwhile, VERC conducted courtyard sessions in the community after the Community-led Sanitation Assessment (CSA). Shahana attended those meetings and motivated others, creating a demand for latrine installation and repairing.

With her unwavering confidence, she strived to declare her community 100% open defecation-free (ODF).

Shahana's hard work became a success, and within a month, 86 latrines were installed under her guidance and assistance. On the 1st of September 2022, the WASH Committee declared the community as ODF, which was later on verified and certified by the Ward WATSAN Committee on the 22nd of September 2022.

Currently, the community has 102 hygienic latrines and all households have handwashing devices. Shahana and the committee members are continuing regular follow-up to ensure the community's sustained progress. Shahana acknowledges the technical support provided by VERC and expresses gratitude to both VERC and UNICEF on behalf of the community. She emphasizes on the need for personal



change before advising others, and stresses upon on the importance of sustaining achievements after withdrawal of external supports.

Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans and WASH in Institutions

Cox's Bazar is one of 20 (out of 64) identified 'lagging districts' of Bangladesh. Chakaria, Pekua and Kutubdia upazilas are among the 50 most socially deprived upazilas (out of 509). Considering the vulnerable WASH situation of those upazilas, VERC, with UNICEF support, has been implementing this project (Lot-3) for the period of February 2022 to August 2024 with the objective to improve water, sanitation and hygiene and wellbeing of poor people especially children, women, girls and persons with disability. The project also aims at WASH system strengthening in the targeted upazilas as well as enhancing private sector capacity for scaling-up access to improved WASH services.

Progress Made:

- WASH inventory completed covering 8,011 households.
- 188 Community Situation Analyses (CSAs) completed following the CLTS approach.
- 188 Community Action Plans (CAPs) developed.
- 40 ward planning meetings held.
- 03 union planning meetings held.
- 483 CAPs reviewed (new and follow-up communities).
- 903 improved latrines installed.
- 6,017 improved latrines rehabilitated.
- Follow-up actions continued to previous 200 ODF communities.
- 90 ODF communities declared by the community.
- 5,997 hygiene promotion sessions conducted.
- 932 Menstrual Hygiene Management (MHM) sessions conducted.
- 100 communities awarded through Reward by Result (RbR).
- 9,197 low-cost model hand washing devices installed at the household level by the community.
- National Sanitation Month, Global Hand Washing Day, World Toilet Day, World Water Day, and MHM Day observed with due importance.
- 3,680 water points disinfected.
- 100 communities orientated on Water Safety Plan (WSP).
- 616 schools disinfected.
- 71 School Management Committee (SMC) meetings held.
- 952 hygiene sessions held at schools.
- 437 hygiene promotion sessions held at the health care facilities.
- 39 hygiene promotion events for behavior change and ensuring environmental cleanliness held at the health care facilities.
- 20 monthly WASH coordination meetings held.
- 192 WATSAN Committee Meetings held, both at ward and union levels.

- 2,513 monthly meetings with the Community-based Organizations (CBOs) held.
- 02 hygiene promotion training for the hygiene volunteers conducted.
- 03 training on hygiene promotion and O&M of WASH facilities for the water user groups conducted.
- 02 training on hygiene promotion for health workers, staff and management committees of the health care facilities conducted.
- 01 hygiene promotion training for project staff conducted.
- 01 training on PSEA and child safeguarding for the project staff conducted.

Outcomes:

- ODF environment established at the community level.
- Community people are using and maintaining their latrines hygienically.
- Community people are using and maintaining low-cost hand washing devices properly.
- Community people are practicing WSP at household level with proper maintenance.



Selina Begum's Story of Being Healthy

Saharbil is a village in Saharbil union of Chakaria upazila under Cox's Bazar district. A community of this village is Moktar Ahmed Master Para. Since 2019, VERC has been implementing UNICEF-funded GoB-UNICEF WASH program to improve the safe water, sanitation and hygiene situation.



Following that, the water, sanitation and hygiene conditions of the community were analyzed with the participation of the community people. There are 79 families in the Moktar Ahmed Master community. A picture of water, sanitation and hygiene in the area during the Community Situation Analysis (CSA) showed that around 75% households have unhygienic latrines and there was no hand washing device.

Selina Begum (65) lives in this community. Her husband, Zafar Alam, died from liver jaundice around 25 years ago. She could not do treatment of her husband properly due to lack of money. Selina Begum has 03 (Three) daughters. She gave her daughters marriage with the help from others. She has a grandson (12 years) who works as a carpenter. She runs her family by working in other people's houses, and also depends on widow's allowance and the help from her community people. Selina Begum mentioned that there was a time when she used to suffer from various diseases like stomach pain, diarrhea and dysentery, and therefore always had to go to the doctors. Due to lack of money, it was not possible for her sometimes to buy medicines. Illnesses often persisted. Even after that, around Tk. 3,000 to 4,000 were spent on doctors and medicines a year. For this, she had to face various problems.

A WASH Development Committee was formed to implement the WASH program in the Moktar Ahmed Master Para community through VERC. Selina Begum was selected as one of the members of the committee. She participated in the Water Safety Plan (WSP) Orientation, Health Education Session and WASH Development Committee Meeting. Through these, she learned about safe water, hygienic latrines and hygiene practices. Open or unhygienic latrines cause diarrhea, dysentery and other germs. She got the realization why she had so many diseases and what were the reasons behind them. She learned that open and unhygienic latrines spread water and fecal-borne diseases and pollute the environment.

The latrine used by Selina Begum along with her kitchen was unsanitary and infested with flies. She realized that unhygienic latrines lead to environmental pollution. The latrine at her home was made sanitary with the help and advice from the volunteers of VERC.



A low-cost hand washing device has been established for hand washing. Now, Selina Begum regularly uses hygienic latrine and washes her hands with soap at regular intervals. The frequency of her illness is less nowadays.

It is not a matter of lack or poverty; it is possible to stay healthy if there is willingness and proper awareness. Selina Begum is now leading a healthy living.

Provision of Life-saving WASH Services to the Rohingya Refugee Population in Ukhiya and Teknaf Upazilas, Cox's Bazar District - Camp 8W

As a part of a long-term agreement, VERC has signed a contract with UNICEF regarding the implementation of the project titled “Provision of Life-saving WASH Services to the Rohingya Refugee Population in Ukhiya and Teknaf Upazilas, Cox's Bazar District for Camp - 8W” with the duration of consecutive second-year contract started from 1st of March 2023 to 29th of February 2024. VERC has been making efforts producing WASH deliverables which are mainly strengthening accountability and capacity building of the targeted population through the CCC-PLTH approach, RANAS methodology, Child to Child approach, and MHM interventions as a part of hygiene promotion activities. However, in the case of water and sanitation, VERC has been conducting regular repairing and maintenance of latrines, bathing cubicles, Fecal Sludge Management (FSM), transfer stations, solid waste management sites and plastic recycling plant, REACH coded TWs and Pipe Water Networks along with Water Quality Monitoring (for Parameters like E. Coli, Arsenic (As), Iron (Fe), Manganese (Mn), PH, Turbidity, etc.) and FRC testing.



Objective:

Ensure that the Rohingya refugees have reliable and sufficient safe water supply and appropriate sanitation services, live in a clean and safe environment, and have essential hygiene information and items to practice key hygiene behaviors to mitigate the risk of an outbreak of WASH-related diseases.

Progress Made:

- 01 baseline WASH infrastructure assessment completed.
- Participation in 12 coordination meetings and reports submitted both to UNICEF and the WASH sector.
- 40 Community-based Volunteers (CBVs) trained on community mobilization.
- RANAS methodology implemented in 80 sub-blocks as per the WASH sector guidelines and standards.
- CCC-PLTH approach implemented in 80 sub-blocks as per the UNICEF strategy.
- 80 sub-blocks have functional community feedback and reporting centers/systems in place.
- 4,577 water samples tested at source and at the household level to determine the bacteriological water quality parameters, such as E. coli.

- 13 water distribution networks regularly maintained (repairing or replacements of taps, repairing of tap stands, pipeline, reservoir tank, pump house, solar system, leakage removal, etc.).
- Repairing and maintenance of 794 REACH-coded tube wells.
- Safe desludging operations for 1,879 toilets in line with the WASH sector operating procedures and standards.
- Repairing and maintenance of 1,599 REACH-coded toilets.
- Repairing and maintenance of 696 REACH-coded bathing cubicles.
- Operation and maintenance of 12 FSM facilities.
- Operation and maintenance of 01 plastic recycling plant.
- Operation and maintenance of 01 solid waste management site.
- Aqua tabs distributed among 726 HHs on regular intervals.
- 7,047 HHs have been covered through sanitation kit distribution, including 3,026 buckets and stools, and 7,047 brooms.
- 10,461 MHM kits distributed among the women.
- 05 DPHE Pipe Water Networks (PWNs) re-constructed and renovated.
- Installation of 12 tap stands connecting with existing pipe water distribution network located at the fire affected areas.
- 01 set of preventive measure established in relation to fire incident (fire extinguisher at 04 designated points with hose pipe, capler, clump, gate valve, connecting pipe etc. for 12 points).
- 508 latrines reconstructed in the fire-affected areas.
- 116 bathing facilities constructed in the fire-affected areas.
- 09 sludge transfer tanks (5,000 liters plastic tank) installed.
- Construction of 2,500 ft drainage from water point (TW/Tap) to the nearest secondary or tertiary drain for waste water management.

Technical Assistance to DPHE for Strengthening Community Capacity and Arsenic Mitigation Initiatives to Ensure Drinking Water Safety for All – LOT – 05 (Gazaria, Munshiganj)

Access to safe drinking water is a fundamental human right. However, in many developing countries, including Bangladesh, the availability of safe drinking water is a significant challenge. The presence of arsenic in groundwater is a critical issue in Bangladesh, affecting millions of people's health and well-being. The government of Bangladesh together with other international and national organizations has taken several initiatives to mitigate arsenic contamination and provide safe drinking water to its citizens, but the challenge remains. To address this, VERC has been implementing this project with UNICEF support in Gazaria upazila of Munshiganj district for the period of October 2022 to September 2024. The project aims to strengthen the capacity of the Department of Public Health Engineering (DPHE), and enhance the community involvement in arsenic mitigation initiatives to ensure safe drinking water for all.

Objective:

To facilitate actions to ensure the union wide coverage of safe water, improved sanitation and hygiene behavior through community led approaches in selected rural communities.

Progress Made:

1. 01 inception planning workshop held.
2. 04 union level rapport building and planning meetings held.
3. 01 staff orientation and foundation training on WASH, CLTS, ODF celebration, low-cost HWD, CSA, WSP, WASH inventory & CSA conducted.
4. 200 CBO, social mapping, CSA, SSA & CAP prepared.
5. Assistance to DPHE and technical agency in equity-based site selection training – 02 nos.
6. Follow-up field implementation and assist DPHE in equity-based site election – 303 sites.
7. Community-based non-functional arsenic safe water points with GPS & cost estimation list prepared for rehabilitation – 40 nos.
8. 21 water options rehabilitated with GPS locations.
9. 04 orientations on WASH, arsenic and water safety plan (WSP) for the Union WATSAN Committee organized.
10. Capacity building program for 195 community leaders on WASH, arsenic and WSP carried out.
11. 699 CBO meetings conducted on community action plan implementation progress.
12. 982 courtyard sessions on safe water, arsenic and WSP, sanitation and hygiene conducted.
13. New improved latrines installed (35 nos.), and conversion of unhygienic latrines to hygienic latrines done through motivation (832 nos.).
14. 495 hand washing devices installed through motivation.
15. 66 meetings of WATSAN committees held.

Technical Assistance to DPHE for Strengthening Community Capacity and Arsenic Mitigation Initiatives to Ensure Drinking Water Safety for All – LOT – 02 (Monoharganj & Muradnagar, Cumilla)

This project is being implemented by VERC with UNICEF support in Monoharganj & Muradnagar upazilas of Cumilla district (LOT – 02) for the period of October 2022 to September 2024 with the objective to facilitate actions to ensure the union wide coverage of safe water, improved sanitation and hygiene behavior through community led approaches in selected rural communities.

Progress Made:

1. 01 inception planning workshop held at upazila level.
2. 04 union level rapport building and planning meetings held.
3. 01 staff orientation and foundation training on WASH, Arsenic, CLTS, CSA, ODF and ASU declaration held.
4. 01 refresher training for staff on WASH, Arsenic, WSP, ODF and ASU declaration held.
5. CBO, social mapping, CSA & CAP prepared – 220 nos.
6. Equity-based site selection for additional safe water point to fill up gaps – 680 nos.
7. Capacity building program for CBO leaders – 418 participants.
8. Training on O&M of water point for caretakers – 82 participants.
9. Rehabilitation of existing non-functional water points – 24 nos.
10. Water point installation – 42 nos.
11. O&M toolkit distribution among caretakers – 242 nos.
12. Orientation on WASH, Arsenic and WSP for DPHE, LGIs and other NGOs held – 16 participants.
13. Orientation on WASH, Arsenic and WSP for Union WATSAN committee members held – 79 participants.

14. Monitoring chart preparation and regular updating – 05 nos.
15. CBO meeting held – 1,273 nos.
16. Courtyard session on WASH issues held – 1,564 nos.
17. WATSAN committee meetings held at union & upazila levels – 10 nos.
18. People reached with full complement of services (safe water, arsenic and WSP, sanitation and hygiene) – 13,972 nos.
19. Households reached with full complement of services (safe water, arsenic and WSP, sanitation and hygiene) – 4,901 nos.
20. Households switched to arsenic safe well through motivation – 1,100 nos.
21. Households collecting water in clean pot, covering with lid and preserving in raised places – 3,054 nos.
22. Households converted their latrines from unhygienic to hygienic/improved through motivation – 650 nos.
23. Households installed new improved latrines through motivation – 158 nos.
24. Households installed handwashing devices – 630 nos.
25. Observance of International Days (World Water Day and Hand Washing Day) both at upazila and union levels.

Collective Impact on Future of Work in Bangladesh



VERC, with support from WaterAid Bangladesh, has been implementing a Water, Sanitation, and Hygiene (WASH) Project for the period of October 2022 to September 2024 for the RMG (Ready-Made Garments) Workers in Bangladesh, which aims to address the critical needs of the RMG workers by improving their access to clean water, sanitation facilities, and promoting hygiene practices. The project is being implemented in 03 (Three) unions of Savar upazila and 05 wards of

the Gazipur City Corporation. The project recognizes the importance of providing a safe and healthy working environment for the RMG workers, who constitute a significant portion of the country's labor force. Providing WASH facilities and promoting hygiene practices can positively impact the productivity and efficiency of the garment workers. Access to clean water ensures workers stay hydrated, reducing the risk of fatigue and dehydration. Proper sanitation facilities, including clean and functional toilets, enable workers to maintain their personal hygiene, which contributes to their overall well-being and ability to focus on their work. Hygienic practices, such as regular hand washing, menstrual hygiene management help prevent the spread of diseases, reducing absenteeism and improving productivity.

Objective:

Improved hygiene practices and access to safe drinking water and sanitation among female garment workers, their children, families and their communities.

Progress Made:

- Need identification and assessment conducted.
- 06 session guidelines developed.
- 01 capacity building and planning workshop held for the project staff.
- 01 inception workshop held.
- 06 hand washing sessions conducted at school level following 03 touch points.
- 11 hand washing sessions conducted at community level following 03 touch points.
- 50 hand washing sessions conducted at factory level following 03 touch points.
- 06 MHM sessions conducted at the school level.
- 08 MHM sessions conducted at the community level.
- 21 MHM sessions conducted at the factory level.
- 02 hygiene awareness campaigns conducted on hand washing at the school level.
- 02 hygiene awareness campaigns conducted on hand washing at the community level.
- 03 hygiene awareness campaigns conducted on hand washing at the factory level.
- 02 WASH facilities renovated at community level, i.e. where the garment workers reside.
- 02 water facilities renovated at household/community level.
- 02 improved toilets renovated/repaired at household/community level.
- 02 handwashing facilities installed at household/community level.
- 10 female change agents at the community level trained and developed on WASH-related knowledge.
- 02 progress review meetings held with 50 change agents at the factory level.
- 01 progress review meeting held with 14 change agents at the community level.

Performed Activities At a Glance (July 2022 to June 2023)

| SI. No. | Name of Activity | Plan | Progress |
|--|--|------------------|--|
| Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development | | | |
| 01. | Water Loan | 152 Households | 131 Households (Tk. 3.69 Million) |
| 02. | Sanitation and Hygiene Loan | 1,000 Households | 948 Households (Tk. 22.71 Million) |
| 03. | Incentives to Households | Tk. 2.85 Million | Tk. 2.74 Million |
| 04. | Behavior Change Communication (BCC) Campaign | 70 Events | 60 Events (1,204 Female and 226 Males) |
| Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans and WASH in Institutions | | | |
| 01. | Project Sharing Workshop at Upazila level | 01 | 01 |
| 02. | Staff Foundation Training | 01 | 01 |
| 03. | WASH Inventory Updating | 5,000 | 5,325 |
| 04. | WASH Inventory (HHs) | 5,000 | 5,322 |
| 05. | Community Situation Analysis (CSA) following CLTS Approach | 20 | 20 |
| 06. | Water Point Disinfection | 1,100 | 1,130 |
| 07. | Latrine Installation and Renovation by Community People | 1,200 | 1,131 |
| 08. | Establishment of ODF Community | 23 | 23 |
| 09. | Establishment of ODF Ward | 07 | 07 |
| 10. | Installation of Low-cost Model of Hand Washing Device at Household level by the Communities | 1,430 | 1,436 |
| 11. | WSP Practiced by the Communities | 54 | 54 |
| 12. | O&M of Waterpoint by the Communities | 54 | 54 |
| 13. | Hygiene Education Session at Community level | 1,705 | 1,694 |
| 14. | MHM Session at Community level | 380 | 378 |
| 15. | CBO Meeting | 465 | 459 |
| 16. | Gap Identification and Site Selection for Construction of New WASH Block at Educational Institute | 05 | 05 |
| 17. | Hygiene Session at School | 10 | 10 |
| 18. | Hygiene Session at Health Care Facility/Community Clinic | 09 | 09 |
| 19. | Gap Identification and Site Selection for Construction of New WASH Block at Health Care Center | 05 | 05 |
| 20. | Ward WATSAN Committee Meeting | 42 | 42 |
| 21. | Celebration of National Sanitation Month, Global Hand Washing Day, World Toilet Day, World Water Day and MHM Day | 05 | 05 |

| | | | |
|-----|----------------------------|----|----|
| 22. | Updating of CAP Map | 54 | 54 |
| 23. | Phasing Out from Community | 54 | 54 |
| 24. | Phasing Out from Ward | 07 | 07 |

Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans and WASH in Institutions

| | | | |
|-----|---|-------|-------|
| 01. | WASH Inventory (HHs) | 8,025 | 8,011 |
| 02. | Community Situation Analysis (CSA) | 187 | 188 |
| 03. | Community Action Plan (CAP) | 187 | 188 |
| 04. | Ward Planning Meeting | 40 | 40 |
| 05. | Union Planning Meeting | 03 | 03 |
| 06. | CAP Review | 540 | 483 |
| 07. | Improved Latrine Installation | 1,200 | 903 |
| 08. | Improved Latrine Rehabilitation | 4,300 | 6,017 |
| 09. | Follow-up Actions Continued to Previous 200 ODF Communities | 200 | 200 |
| 10. | Communities Declared ODF | 50 | 90 |
| 11. | Hygiene Promotion Session | 5,900 | 5,997 |
| 12. | MHM Session | 928 | 932 |
| 13. | RbR Celebration | 100 | 100 |
| 14. | Low-cost Hand Washing Device Installed/Repaired/Maintained | 9,000 | 9,197 |
| 15. | Day Observation (WWD, MHM, NSM, GHWD and World Toilet Day) | 05 | 05 |
| 16. | Disinfection of Water Point | 3,780 | 3,680 |
| 17. | No. of Communities Orientated on WSP | 100 | 100 |
| 18. | Disinfection of School | 621 | 616 |
| 19. | SMC Planning Meeting | 76 | 71 |
| 20. | Hygiene Promotion Session at School | 1,000 | 952 |
| 21. | Hygiene Promotion Session at Health Care Facility | 438 | 437 |
| 22. | Hygiene Promotion for Behavior Change and Environmental Cleanliness at Health Care Facility | 40 | 39 |
| 23. | Monthly WASH Coordination Meeting | 24 | 20 |
| 24. | WATSAN Committee Meeting at Ward and Union levels | 224 | 192 |
| 25. | Monthly Meeting with CBO | 2,550 | 2,513 |
| 26. | Hygiene Promotion Training for Hygiene Volunteers | 02 | 02 |
| 27. | Hygiene Promotion Training for Project Staff | 01 | 01 |
| 28. | Training on Hygiene Promotion and O&M of WASH Facilities | 03 | 03 |
| 29. | Training on Hygiene Promotion for Health Workers, Staff & Management Committee | 02 | 02 |
| 30. | Training on PSEA & Child Safeguarding for Project Staff | 01 | 01 |

Provision of Life-saving WASH Services to the Rohingya Refugee Population in Ukhiya and Teknaf Upazilas, Cox's Bazar District – Camp 8W

| | | | |
|-----|--|---------------|---------------|
| 01. | Baseline WASH Infrastructure Assessment | 01 | 01 |
| 02. | Participation in Coordination Meetings and Submission of Reports to UNICEF, or as required by the WASH Sector | 12 | 12 |
| 03. | Training of Community-Based Volunteers (CBVs) to Actively Engage as Mobilizers | 40 | 40 |
| 04. | RANAS Methodology Implemented in Each Sub-block as per WASH Sector Guidelines and Standards | 80 | 80 |
| 05. | CCC-PLTH Approach Implemented in Each Sub-block as per UNICEF Strategy | 80 | 80 |
| 06. | Functional Community Feedback and Reporting Centers/ Systems in Place | 80 Sub-blocks | 80 Sub-blocks |
| 07. | Water Samples Tested at Source (Tube wells or Production Borehole) and Household level to Determine Bacteriological Water Quality Parameters, such as E. Coli | 4,560 | 4,577 |
| 08. | Repairing of Water Distribution Network (including Repairing/ Replacement of Tap, Repairing of Tap Stand, Pipeline, Reservoir Tank, Pump House, Solar System, Leakage Removal, etc.) | 13 | 13 |
| 09. | Repairing and Maintenance of REACH-coded Tube wells | 794 | 794 |
| 10. | Safe Desludging Operations for Toilets in line with WASH Sector Operating Procedures and Standards | 1,827 | 1,879 |
| 11. | Repairing and Maintenance of REACH-coded Toilets | 1,827 | 1,599 |
| 12. | Repairing and Maintenance of REACH-coded Bathing Cubicles | 778 | 696 |
| 13. | Operation and Maintenance of FSM Facilities | 12 | 12 |
| 14. | Operation and Maintenance of Plastic Recycling Plant | 01 | 01 |
| 15. | Operation and Maintenance of Solid Waste Management Site | 01 | 01 |
| 16. | Distribution of Aqua Tabs at Household level | 726 | 726 |
| 17. | Sanitation Kit Distribution (Brooms, Brushes, etc.) at Household level | 7,035 | 7,047 |
| 18. | MHM Kit Distribution among Women | 6,574 | 10,461 |
| 19. | Re-construction and Renovation of DPHE Pipe Water Network (PWN) | 05 | 05 |
| 20. | Installation of Tap Stand connecting with Existing Pipe Water Distribution Network located at the Fire Affected Areas | 12 | 12 |
| 21. | Preventive Measures for Fire Incident (Fire Extinguisher at 4 Designated Points and Hose Pipe, Capler, Clump, Gate Valve, Connecting Pipe, etc. for 12 Points) | 01 Set | 01 Set |
| 22. | Reconstruction of Latrines in the Fire-affected Areas | 298 | 508 |
| 23. | Reconstruction of Bathing Facilities in the Fire-affected Areas | 53 | 116 |
| 24. | Installation of Sludge Transfer Tanks (5,000 Liters Plastic Tank) | 09 | 09 |
| 25. | Construction of Drainage (ft) from Water Point (TW/Tap) to the Nearest Secondary or Tertiary Drain for Waste Water Management | 2,500 feet | 2,500 feet |

Technical Assistance to DPHE for Strengthening Community Capacity and Arsenic Mitigation Initiatives to Ensure Drinking Water Safety for All – LOT - 5 (Gazaria, Munshiganj)

| | | | |
|-----|--|-------|-----|
| 01. | Inception Planning Workshop at Upazila level | 01 | 01 |
| 02. | Union level Rapport Building and Planning Meeting | 04 | 04 |
| 03. | Staff Orientation and Foundation Training on WASH, CLTS, ODF Celebration, Low-cost HWD, CSA, WSP, WASH Inventory & CSA | 01 | 01 |
| 04. | CBO, Social Mapping, CSA & CAP | 200 | 200 |
| 05. | Assistance to DPHE and Technical Agency in Equity-based Site Selection Training | 02 | 02 |
| 06. | Follow-up Field Implementation and Assist DPHE in Equity-based Site Selection | 200 | 303 |
| 07. | Training on WASH, WSP & Arsenic for Union WATSAN Committee | 04 | 04 |
| 08. | Training for Community Leaders on WASH, WSP & Arsenic | 200 | 195 |
| 09. | Conduction of CBO Meeting on Community Action Plan Implementation Progress | 700 | 699 |
| 10. | Courtyard Session on Safe Water, Arsenic and WSP, Sanitation and Hygiene | 1,000 | 982 |
| 11. | Community-based Non-functional Arsenic Safe Water Points with GPS & Cost Estimation List Prepared for Rehabilitation | 40 | 40 |
| 12. | Water Options Rehabilitated with GPS Locations | 25 | 21 |
| 13. | Installation of Improved Latrines | 50 | 35 |
| 14. | Conversion of Unhygienic Latrines to Hygienic Latrines through Motivation | 900 | 832 |
| 15. | Installation of Hand Washing Devices through Motivation | 500 | 495 |
| 16. | WATSAN Committee Meeting | 70 | 66 |

Technical Assistance to DPHE for Strengthening Community Capacity and Arsenic Mitigation Initiatives to Ensure Drinking Water Safety for All – LOT-2 (Monoharganj & Muradnagar, Cumilla)

| | | | |
|-----|--|-----|-----|
| 01. | Inception Planning Workshop at Upazila level | 01 | 01 |
| 02. | Union level Rapport Building and Planning Meeting | 04 | 04 |
| 03. | Staff Orientation and Foundation Training on WASH, Arsenic, CLTS, CSA, ODF and ASU Declaration | 01 | 01 |
| 04. | Refresher Training for Staff on WASH, Arsenic, WSP, ODF and ASU Declaration | 01 | 01 |
| 05. | CBO, Social Mapping, CSA & CAP | 200 | 220 |
| 06. | Equity-based Site Selection for Additional Safe Water Point to Fill up Gaps | 600 | 680 |
| 07. | Capacity Building Program for CBO Leaders | 400 | 418 |
| 08. | Training on O&M of Water Point for Caretakers | 84 | 82 |
| 09. | Rehabilitation of Existing Non-functional Water Points | 24 | 24 |
| 10. | Water Point Installation | 42 | 42 |
| 11. | O&M Toolkit Distribution among Caretakers | 200 | 242 |

| | | | |
|-----|---|--------|--------|
| 12. | Orientation on WASH, Arsenic and WSP for DPHE, LGIs and other NGOs | 20 | 16 |
| 13. | Orientation on WASH, Arsenic and WSP for Union WATSAN Committee Members | 80 | 79 |
| 14. | Monitoring Chart Preparation and Regular Updating | 05 | 05 |
| 15. | CBO Meeting | 1,000 | 1,273 |
| 16. | Courtyard Session on WASH Issues | 1,000 | 1,564 |
| 17. | WATSAN Committee Meetings at Union & Upazila levels | 05 | 10 |
| 18. | Day Observation (WWD & HWD) | 04 | 04 |
| 19. | People Reached with Full Complement of Services (Safe Water, Arsenic and WSP, Sanitation and Hygiene) | 16,000 | 13,972 |
| 20. | Number of Households Reached with Full Complement of Services (Safe Water, Arsenic and WSP, Sanitation and Hygiene) | 6,000 | 4,901 |
| 21. | Number of Households Switched to Arsenic Safe Well through Motivation | 1,000 | 1,100 |
| 22. | Number of Households Collecting Water in Clean Pot, Covering with Lid and Preserving in Raised Places | 2,000 | 3,054 |
| 23. | Number of Households Converted their Latrines from Unhygienic to Hygienic/Improved through Motivation | 700 | 650 |
| 24. | Number of Households Installed New Improved Latrines through Motivation | 200 | 158 |
| 25. | Number of Households Installed Handwashing Devices | 700 | 630 |

Collective Impact on Future of Work in Bangladesh

| | | | |
|-----|---|----|----|
| 01. | Need Identification and Assessment | 01 | 01 |
| 02. | Development of Session Guideline | 06 | 06 |
| 03. | Capacity Building and Planning Workshop for Project Staff | 01 | 01 |
| 04. | Inception Workshop | 01 | 01 |
| 05. | Handwashing Session at School | 03 | 06 |
| 06. | Handwashing Session at Community | 10 | 11 |
| 07. | Handwashing Session at Factory | 30 | 50 |
| 08. | MHM Session at School | 03 | 06 |
| 09. | MHM Session at Community | 05 | 08 |
| 10. | MHM Session at Factory | 16 | 21 |
| 11. | Campaign on Handwashing at School | 02 | 02 |
| 12. | Campaign on Handwashing at Community | 02 | 02 |
| 13. | Campaign on Handwashing at Factory | 02 | 03 |
| 14. | WASH Facility Renovation at Community | 02 | 02 |
| 15. | Develop and Training of Female Change Agents at Community | 10 | 10 |
| 16. | Progress Review Meeting with Change Agents at Factory | 02 | 02 |
| 17. | Progress Review Meeting with Change Agents at Community | 01 | 01 |
| 18. | Renovation of Water Facility at Household/Community level | 02 | 02 |
| 19. | Renovation/Repairing of Improved Toilet at Community level | 02 | 02 |
| 20. | Installation of Handwashing Facilities at Household/Community level | 02 | 02 |



HEALTH

VERC has been working on health and environment issues for a significant period of time with support from different external support agencies and through mobilizing its own resources. The main objective of the component is to ensure access to affordable health services for the poor and marginalized along with prevention of communicable diseases giving priority to the health of mothers and children in the intervention areas. The poor community people of VERC's program areas, especially children and mothers, are offered with health care services.

VERC Mother & Child Hospital

Since early 90s, VERC has been working on mother and child health with overseas donor support and the then BPHC was one of them. The services were aimed at meeting the Mother and Child Health (MCH) needs that the government health services could not meet adequately. To this effect, VERC had a coalition with the GoB service providers supported by community-based trained volunteers across Savar, Singair and Amin bazar areas. The efforts were successful in establishing a reputation of VERC in the area which faced a setback with the phasing out of project focused



activities. At a later stage, based on the experience, inspiration of the volunteers and the demand for MCH services from the communities, VERC took the initiative to develop a mechanism so that the mothers in the noted areas can have access to quality services at an affordable cost. To this effect, a Mother and Child Hospital was established in 2004 which has been rendering services to the poor and marginalized people in Savar. The hospital based curative services are linked with the communities through a pool of volunteers with experience of working with VERC for a long period. This network helps in ensuring the ANC/PNC services, safe delivery and treatment support in general ailments.

Presently, VERC has a hospital service available at Savar and the services available are - ANC/PNC, normal delivery, caesarean section, general treatment, pathology, ultra-sonogram, ECG and all kinds of easy to manage surgery. The health services are provided to the VERC beneficiaries from the hospital at a subsidized rate and also offering grant support to the poor patients. To this effect, VERC staff members also make a generous contribution to the subsidy fund on a regular basis. During the reporting period, the total income from the hospital was Tk. 2,30,89,140.00 and expenditure was Tk. 2,26,47,719.00, and the net surplus was Tk. 441,421.00.

Services Available

05 (Five) MBBS (One consultant and four full time residential medical officers) doctors specially trained on maternal & child health are available to render outdoor services every day. Besides, there are 02 (Two) child specialists available at the hospital who are providing treatment from infant to 18 years of children. For indoor treatment of patients 10 beds are available with a well-equipped operation theatre, a safe delivery room, an observation room and a post-operative care room. The hospital also has a manager, a counselor, lab technicians, diploma nurses and paramedics to provide counseling to pregnant mothers, postnatal mothers and eligible couples for recommending FP methods. Immunization program is carried out in collaboration with the Savar Pourasava through Savar Upazila Health Complex. Besides this, free health camps are arranged by the hospital around the Savar upazila as regular activity. All health-related international and national days are also being observed by the hospital.

Hospital Services – At a Glance:

| Particulars | July 2021 to June 2022 | July 2022 to June 2023 |
|----------------------------|------------------------|------------------------|
| Outdoor Services | 3,640 | 3,510 |
| Normal Delivery | 45 | 33 |
| LUCS (Caesarean Operation) | 868 | 712 |
| Other Operations | 31 | 23 |
| Ambulance Service | 75 | 57 |
| D.E. & C. | 51 | 42 |
| Pathology | 4,001 | 4,149 |
| USG | 2,293 | 2,358 |
| Child Patients | 510 | 419 |
| Health Card (ANC) | 47 | 88 |
| EPI | 1,722 | 1,997 |
| Total | 13,283 | 13,391 |

Family Health Welfare Program

Having access to medical care is one of the fundamental rights of mankind but the majority of poor people are out of coverage living in the remote areas and they lack awareness and many are at extreme health risk. VERC has been running its Family Health Welfare Program for quite some time. It initiated the maternal and child health program to reduce maternal and child mortality, prevent various diseases and to provide general health care services. The family health welfare program is being provided to the beneficiaries of VERC's microfinance program.

Goal: Provide primary health care services to the people.

Purposes:

1. Increase awareness on women's reproductive and maternal healthcare.
2. Providing post-natal health care services to the mothers and new borns.
3. Providing support to the adolescents on primary health care and hygiene promotion.
4. Awareness raising on primary health care and nutrition.

Type of Services: 1.Preventive Healthcare, and 2. Curative Healthcare.

Under the preventive healthcare services regular health sessions are being conducted. During the reporting period the number of health sessions conducted were 7,308, of which 50,968 were female, 4,273 were adolescents and 2,564 were male. In total, 57,805 beneficiaries were served.

During the reporting period under the curative healthcare services a total of 50,000 health cards have been issued, and a total of Tk. 50,00,000.00 was earned as income. The card holder beneficiaries and their family members are getting treatment from the Senior Program Organizer (Health) up to their capacity. Patients with critical diseases are referred to different advanced treatment centers (medical collages, diabetic centers, upazila health complexes & family welfare centers). 415 static clinics were held where 12,517 patients were present. Total blood pressure measured for 63,044 people and 8,834 patients have been tested for diabetes. 6,110 pregnant mothers were provided with antenatal care and 2,660 mothers were provided with postnatal care.





MICROFINANCE

The microfinance program of VERC is being implemented targeting the disadvantaged and underprivileged poor people, in particular the women. It also strives to reach the poor ethnic minorities to fulfill the demographic coverage goal with the microfinance program in overcoming their helplessness, dependency and deprivation in the society. From the very beginning of initiating the program, VERC is expanding the areas and coverage of people gradually in the remote and isolated areas of Bangladesh with a view to outreaching coverage and ensuring the sustainability of the organization. The program is helping VERC in attaining self-financing status in terms of contribution from the surplus. Besides the area expansion and population coverage, VERC is striving to increase multidimensional lending service delivery system by unveiling different wings gradually taking into consideration the market demand and ensuring access to comparatively big size of investment amount in the rural and urban micro economy sectors. It has been introducing new dimensions of investment in agriculture with a view to contribute in making agriculture a more dynamic sector of development, and is emphasizing on health services to empower people to demand for services from the relevant service providing agencies. At the same time, VERC is providing skill development training in agriculture with other income generating trades along with leadership development, human rights and awareness raising training to the loan recipients prior to starting income generating activities.

VERC's program interventions address 1, 2, 5, 12, and 13 of the SDG targets and supplements the national development initiatives.

Credit and training support to people in program areas have been enabling communities to maintain environmental hygiene and proper composting in pits, through hygienic disposal of garbage in fixed places so that contamination may be prevented, along with vermi compost skill, chemical free vegetable production by using pheromone trap, the wastes turned into resources contributing to increased crop production and increased income as well as health and nutrition. Large scale extension in the area has made benefits accessible to more and more farmers in the program areas. Insurance coverage is benefiting the organization itself and beneficiaries in terms of recovery support on sudden death of beneficiaries and their families, and also in case of cattle head morbidity and death.

Goal: To create a community force capable of planning, operating and managing need-based development programs to overcome the socio-economic problems associated with poverty and improved socio-economic status of the people.

Objective: To raise the economic status of the poor people by engaging them in income generating activities and consequently making them self-reliant by improving their social status.

VERC believes that without a positive change of the economic status of the poor people all types of development activities will prove to be futile and from this realistic feeling, VERC started its microfinance program in selected locations of the country in 1982. VERC obtained PKSF Partnership in 1996 and Microcredit Regulatory Authority (MRA) membership for operating credit program as per the rules of the Government in 2006. VERC operates its microfinance program in 3,064 villages of 484 unions under 78 upazilas of 24 districts in Bangladesh. The program is managed by 697 staff working under 100 branches spreading across the country.

Progress Made

Jagoron

The program provides means for the poor families to take small loans to get engaged in productive activities or to expand their small businesses, thereby to help the poor to increase income, build viable businesses and reduce vulnerability to external shocks. It is also a powerful instrument for self-employment by enabling the poor, especially women, to become income earners and change agents. The clients of



the Jagoron Program are the low-income persons not having access to formal financial institutions. Till June 2023, the number of members was 61,149 in 5,628 groups; number of borrowers was 40,846; Loan Outstanding (Portfolio) was Tk. 1,213.12 million (Tk. 1,21,31,20,482.00); Savings Outstanding was Tk. 626.32 million (Tk. 62,63,26,188.00); and the recovery rate was 99.67%.



Agrosor

VERC experiences that there are many small entrepreneurs, small and medium scale market-based businessmen and skilled workers in the rural and peri-urban areas in Bangladesh who are struggling to expand their businesses owing to lack of capital. To meet the demand of a large number of clients, VERC's micro enterprise lending products cover the previous borrowers of the mainstream Jagoron program who have been successful in generating income by undertaking different profitable ventures and made their production/scheme responsive

to the market and gained good track record of successfully passing several loan cycles. The status of members till June 2023 was 17,097; number of borrowers was 13,977; Loan Outstanding (Portfolio) was Tk. 1,944.08 million (Tk.194,40,88,757.00); Savings Outstanding amounted to Tk. 468.66 million (Tk. 46,86,66,626.00); and the recovery rate was 99.38%.

Sufolon

Through the implementation of microfinance activities, VERC has observed that most of the beneficiaries are involved in agriculture-based seasonal activities. At a particular time of the year, they encounter with financial crisis to move on with their production. To increase their production and make them financially well off, VERC has been implementing Sufolon Program. It firmly believes that this is a part of multi-dimensional microfinance activities assisting the farmers in due time with positive outcome. Till June 2023, the number of borrowers was 4,671; Loan Outstanding (Portfolio) was Tk. 198.19 million (Tk.19,81,99,706.00) and the recovery rate was 98.65%.



Kuwait Goodwill Fund (KGF) - Sufolon

The goal of the Kuwait Goodwill Fund (KGF) is to promote food security in the Islamic countries by creating the scope of distributing loans as per the need in agriculture-related activities, like food production, preservation and market promotion for food and livelihood security. Its objectives are to make the use of modern, effective and sustainable agricultural technology-related knowledge, and to implement them in the agriculture sector for increasing the production to meet up the food deficiency in the country.

The enrolled members of the Jagoron Program, Agrosor Program and Sufolon Program of VERC are eligible for receiving this loan. This has two sub-components. 1) Loan Support, and 2) Capacity Building and Technical Support. Till June 2023, the total amount of loan outstanding was Tk. 108.11 million (Tk.10,81,16,478.00) and the recovery rate was 99.93%.

Buniad

A promotional program targeting people who cannot fulfill their basic needs, having no permanent address, with little or no education and health support and not having access to social benefits is known as Buniad. Most of these Buniad members are floating people, and hence it is difficult to



organize them as sustainable groups. VERC has been trying to identify these people for group formation, support them for income generating activities and introduce them with social values since October 2005. Till June 2023, the number of members stood at 1,810; and borrowers were 1,288. The Loan Outstanding (Portfolio) amount was Tk. 20.78 million (Tk. 2,07,84,262.00); Savings outstanding was Tk. 12.47 million (Tk. 1,24,71,307.00) and the recovery rate was 99.83%.

MDP-AF

Restoration of the COVID-19 affected small-scale entrepreneurs project was launched in June 2021 under the Asian Development Bank (ADB)-funded “Microenterprise Development Project - Additional Financing (MDP-AF)”. For the implementation of this program, VERC received Tk.03 (Three) crores from PKSF as a loan. The activities under the project are being implemented following the policy of “Advanced (Field Enterprise) Loan” Program formulated by PKSF. Till June 2023, the number of borrowers was 345; Loan Outstanding (Portfolio) was Tk. 56.11 million (Tk.5,61,11,560.00) and the recovery rate was 98.10%.



Livelihood Restoration Loan (LRL)

Like in other countries around the world, the economic activities in Bangladesh are also taking the hit due to the Covid-19 pandemic. Against this backdrop, the Hon'ble Prime Minister, Sheikh Hasina, announced short, medium and long-term stimulus packages to keep the economic activities functional and thereby to improve the lives and livelihoods of the people. Notable among them is a stimulus package of Tk. 500 crores sanctioned in favor of Palli Karma-Sahayak Foundation (PKSF). With this fund, PKSF is implementing a specialized and flexible loan program titled "Livelihood Restoration Loan (LRL)". It aims to revive the economic activities of the poor affected by the Covid-19, including creation of self-employment opportunities. Under this program, PKSF is providing loan assistance through Partner Organizations (POs) to generate self-employment and rejuvenate the economic activities of the pandemic-hit groups in the rural areas.



This loan is high in demand at the field level, as it has immensely been helping reviving the struggling economic activities of the poor entrepreneurs. To meet the growing demand, PKSF has sanctioned a loan amount of Tk. 100 crores from its own fund.

Till June 2023, the number of borrowers under the LRL program was 1,870; Loan Outstanding (Portfolio) was Tk. 42.90 million (Tk.4,29,08,428.00) and the recovery rate was 98.75%.

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



ENRICH is a program under implementation at the grassroots level focusing on the overall household development of the poor. The program targets poor families to enhance and maximize the utilization of their resources and skills. ENRICH aims to alleviate poverty not only through income generation but also through a holistic approach targeting different crucial aspects of human lives including health, education, youth development, community development, etc., being the goal of sustainable development driven by the

people themselves.

By working with selected households in association with the local government and committed stakeholders, ENRICH catalyzes the households' efforts to lift them out of poverty. The overall goal of the program is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination at the household and community level in a union.

VERC is implementing its ENRICH Program in Laxmanpur union under Monoharganj upazila of Cumilla district. During the reporting period, a total of 04 general health camps, 216 static clinics and 43 satellite clinics have been organized. A total of 583 persons have been tested for diabetes. Also, 418 health awareness meetings were organized. 998 pregnant women have received ANC support, 103 safe delivery support and 309 PNC support from the project. Besides, the project has organized 01 special eye camp through which 159 patients have been offered treatment support and 29 have been given cataract surgery service. However, 31 education centers have been set up and 872 students are continuing education in pre-primary, Class I and II.

Uplifting the Quality of Life of the Elderly People

VERC started this program in August 2018 in Laxmanpur union under Monoharganj upazila of Cumilla district, under which 885 individuals above the age of 60 years have been identified as program beneficiaries for support materials, allowance, treatment and counseling supports for mental peace. Awarding the loyal sons and daughters for taking care of their parents in the area to encourage good practices is one of the purposes of this program. An amount of Tk. 2,000.00 is given to poor families for meeting up the funeral expenditure purpose. Village, Ward and Union level committees have been formed to implement the activities. The key activities of the reporting period are provided in the following table:

| Sl. No. | Name of Activity | Quantity |
|---------|---------------------|--|
| 01. | Wheel chair | 04 |
| 02. | Funeral expenditure | 06 death cases of poor elderly people supported. |

The program aims to cover more senior citizens in the area every year.

Recovery and Advancement of Informal Sector Employment (RAISE)

The RAISE Project has been undertaken by VERC with the joint funding from the PKSf together with the World Bank. The project aims to facilitate employability and increase productivity of informal sector, and provide financial assistance to low-income youths, micro-entrepreneurs and COVID-19 affected micro-entrepreneurs in urban and peri-urban areas. The services include skill-acquisition through informal apprenticeship, life skill training, business management training and access to credit, among other interventions. The overall objective of the project is to enhance the access to earning opportunities for low-income youth, including COVID-affected youths in urban and peri-urban areas.



Progress Made:

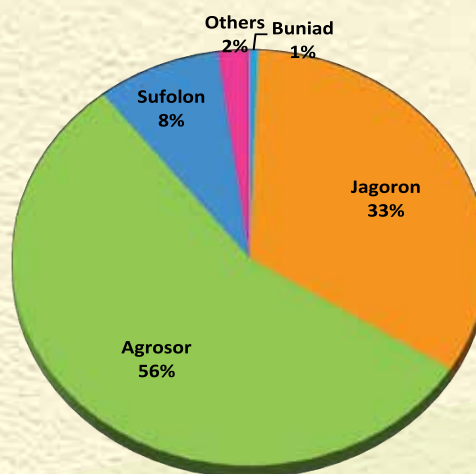
- Extended financial support to Covid-19 affected 200 micro-entrepreneurs.
- 196 persons received Risk Management and Business Continuity (RMBC) training.
- Implementation of apprenticeship program through 35 apprentices and 18 master crafts persons.
- 18 persons received master crafts orientation.
- Extended financial support to 39 youth micro-entrepreneurs.
- Conduction of community outreach activities like community meetings, leaflet distribution, etc.

Microfinance Program – At a Glance:

| Particulars | Status of 2021-22 | Target for 2022-23 | Status of 2022-23 |
|---|--|--|--|
| No. of Branches | 86 | 125 | 100 |
| No. of Districts Covered | 20 | 23 | 24 |
| No. of Upazilas Covered | 69 | 108 | 78 |
| No. of Unions Covered | 386 | 542 | 484 |
| No. of Villages Covered | 2,610 | 3,234 | 3,064 |
| No. Staff Involved (Operation) | 686 | 769 | 697 |
| Total No. of Groups/Samities | 5,591 | 9,599 | 5,673 |
| Total No. of Members | 78,872 | 1,09,760 | 81,019 |
| Total No. of Borrowers | 56,591 | 89,609 | 61,712 |
| No. of Borrowers (Cumulative) | 0.88 Million (8,89,904) | 0.98 Million (9,83,310) | 0.92 Million (9,25,012) |
| Disbursement Amount (Yearly) (In Tk.) | 4,508.61 Million (4,50,86,12,400) | 6,791.25 Million (6,79,12,59,000) | 5,817.86 Million (5,81,78,63,000) |
| Disbursement Amount (Cumulative) (In Tk.) | 34,742.00 Million (34,74,20,06,098) | 41,533.26 Million (41,53,32,65,098) | 40,559.98 Million (40,55,98,69,098) |
| Realizable Amount (Yearly) (In Tk.) | 3,911.08 Million (3,91,10,84,103) | 5,146.87 Million (5,14,68,72,023) | 5,321.05 Million (5,32,10,52,378) |
| Realized Amount (Yearly) (In Tk.) | 3,704.69 Million (3,70,46,97,230) | 5,146.87 Million (5,14,68,72,023) | 5,088.71 Million (5,08,87,15,918) |
| Realized Amount (Cumulative) (In Tk.) | 31,709.57 Million (31,70,95,72,009) | 36,856.44 Million (36,85,64,44,032) | 36,927.01 Million (36,92,70,11,229) |
| Loan Outstanding (Portfolio) (In Tk.) | 3,032.43 Million (3,03,24,34,089) | 4,640.95 Million (4,64,09,50,247) | 3,632.85 Million (3,63,28,57,869) |
| Savings Balance (In Tk.) | 863.27 Million (86,32,72,086) | 1,239.86 Million (1,23,98,64,196) | 1,129.91 Million (1,12,99,19,688) |
| Insurance Balance (In Tk.) | 134.49 Million (13,44,93,239) | 168.88 Million (16,88,80,803) | 170.27 Million (17,02,78,585) |
| Overdue Amount (In Tk.) | 206.38 Million (20,63,86,873) | 192.83 Million (19,28,32,828) | 232.33 Million (23,23,36,460) |
| Recovery Rate | 99.35% | 99.38% | 99.35% |

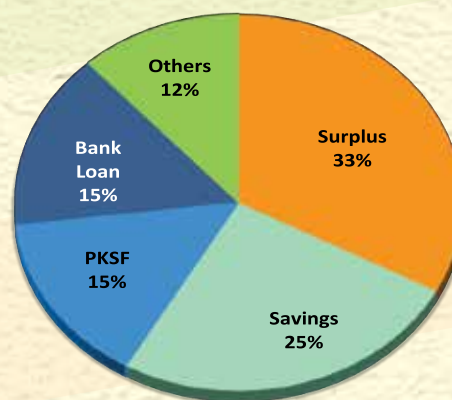
Component-Wise Loan Outstanding

| Description | June 2023 |
|--------------|---------------------------|
| Buniad | Tk. 2,07,84,262 |
| Jagoron | Tk. 1,21,31,20,482 |
| Agrosor | Tk. 1,94,40,88,757 |
| Sufolon | Tk. 30,63,16,184 |
| Others | Tk. 14,85,48,184 |
| Total | Tk. 3,63,28,57,869 |



Source of Funds up to June 2023

| Source | Amount (in Tk) | Percentage |
|------------------|-----------------------|-------------|
| PKSF | 65,17,66,668 | 15% |
| Surplus Fund | 1,44,96,17,636 | 33% |
| Member's Savings | 1,12,99,19,688 | 26% |
| Bank Loan | 67,18,53,993 | 15% |
| Insurance Fund | 17,02,78,585 | 4% |
| Others | 34,67,24,300 | 8% |
| Total | 4,42,01,60,870 | 100% |



Gradually VERC's own fund sources have increased with the available increased surplus fund which is 33%, while the members' contribution stands at 26%.

Collaboration and Networking

VERC has been actively participating in the PKSF-organized workshops/trainings which have proved instrumental in enhancing the level of efficiency of staff members and making interventions more output-oriented.

Contribution from VERC Microfinance Program in CSR

The Microcredit Regulatory Authority (MRA) of the Government of Bangladesh has been asking the NGOs working on microcredit in the country to make contribution towards meeting the social development needs of the poor and marginalized people. This is necessary to help the poor and marginalized people secure a better living through increased access to employment, income and livelihood support including WASH, health and education, so that organizational efforts may contribute to the achievement of SDG targets. The microfinance program of VERC is also making contribution from its CSR allocation towards social development in different areas of the country by supporting interventions on education and health. The contribution amounts to Tk. 60,55,784.00 for the reporting year and the total of till to date contribution stands at Tk. 5,02,30,977.00.



CAPACITY ENHANCEMENT

Since its emergence VERC has been emphasizing on participatory sustainable human development and capacity enhancement of the development actors as facilitators and to institutionalize the lessons learnt from the development process. The program sets the goal to enhance human potential, change the attitude and develop commitment in development actors at different levels to enable them to contribute in the development sectors. It does not only develop the capacity of VERC's staff, but also plays a key role in capacitating relevant government officials, LGI representatives and other NGO staff in order to contribute to the development sector, particularly in the areas of Water Supply, Sanitation and Hygiene Promotion; Planning, Monitoring & Evaluation of Program; Governance; Gender and Equity; Human Rights; Child Protection; Climate Change Adaptations; Disaster Preparedness and Management; Community Management; Education; Advocacy and Process Promotion; Microfinance; and Small & Medium Scale Entrepreneurship Development. Capacity building support has been provided to different projects of VERC as a regular task. During the reporting year, 11,930 participants received training on various programmatic issues.

Orientation on VERC and its Microfinance Program for the Apprentice Branch Managers

A 03 (Three) days orientation was organized in 02 batches for 12 apprentice branch managers, of which 11 were male and 01 was female. The orientations covered topics like evolution of VERC, its programs, working strategies, different policies and procedures, and how it operates its microfinance program.

Foundation Training for the Apprentice Branch Managers

A 10 (Ten) days training was organized in 03 batches for 23 apprentice branch managers, of which 22 were male and 01 was female. The training covered issues such as introduction to VERC, its different policies and procedures, community concepts and elements, community mobilization, features of facilitation, duties, qualities and skills of a good facilitator, leaders and types of leadership, leadership skills and qualities, motivation and its components, strategies and actions of a development worker in motivation, what is conflict, the cause of conflict, identify conflicting situations and analyze the nature and different strategies for conflict resolution, management and management functions, the roles and required skills of a manager, monitoring, evaluation and supervision, and accounting and financial management.

Basic Foundation Training for Program Organizers

This is a 05 (Five) days basic training for the newly recruited program organizers, which was organized in 06 batches for a total of 63 program organizers, of which 51 were male and 12 were female. The training addressed topics like what does VERC mean and how does it work, development ideas and types, various development approaches and sustainable development, communication and its elements, processes, methods, considerations and barriers, motivation, motivation cycle, level of motivation, concept of facilitation, skills and qualities of a facilitator, responsibilities and duties of field workers, savings and its importance, debt insurance policies, borrower selection considerations, loan approval procedures, distribution and recovery procedures, reasons for amount overdue and remedies, and MIS.

Training on Accounting and Financial Management for Accountants

A 05 (Five) days training on accounting and financial management was organized for the accountants of VERC's microfinance program. The training was participated by a total of 20 participants, of which 19 were male and 01 was female. The training sessions focused on AIS and MIS, VERC's various policies and procedures, manual cashbook and ledger book posting, procedures of loan disbursement, verification of software data, accountants' duties during loan disbursement, advance adjustment, depreciation calculations and accounting, VAT and tax calculations, vouchers, fixed asset registers, stock registers, bank reconciliation, procurement and documentations, etc.

Training on Monitoring, Supervision, Management, Leadership Development and Life Skills for Branch Managers

A 05 (Five) days training on monitoring, supervision, management, leadership development and life skills was organized for the Branch Managers, attended by a total of 20 participants, of which 18 were male and 02 were female. The training sessions covered topics relating to management and management functions, the role of a manager and the required skills, leader and leadership, types of leadership and team leader authority, leadership skills and qualities, leadership constraints and ways to overcome them, team building and its process and importance, dynamic team building methods and techniques, communication, monitoring, evaluation and supervision, conflicts, causes of conflicts, conflict resolutions, and life skills and their components.

Training on Team Dynamics, Motivation and Life Skills for Program Organizers

This training is for 05 (Five) days that emphasizes on team dynamism, motivation and life skills among the program organizers of the microfinance program. It also focuses on team mobilization,

motivation, communication, support, conflicts, life skills, behavior, and financial, PSEA, gender, loans and human resource policies. A total of 08 batches of training were organized, which were participated by a total of 158 participants (122 male and 36 female).

Microfinance Operation and Management Training

On the initiative of the Microcredit Regulatory Authority (MRA), a day-long training titled “Microfinance Operation and Management” was held at the VERC Training Center on November 26, 2022 with the participation of the branch managers and the head office officials of VERC. The training was inaugurated by Mr. Laxman Chandra Debnath, Executive Vice Chairman (Acting), MRA and presided over by Mr. Md. Yakub Hossain, Executive Director, VERC. The training sessions were facilitated by Mr. Noor A. Alam Mehdi, Director, MRA, Mr. Md. Abdul Mannan, Deputy Director, MRA, and Mr. Suman Chakma, Senior Assistant Director, MRA.

The training covered issues pertaining to human resource management, importance of ethical practices, purchasing and managing of assets, prevention of money laundering and terrorist financing, and Microcredit Regulatory Authority Act 2006 and Rules 2010, and the circulars issued so far.

Training on Climate Change Adaptation, Stress Management and Risk Management in Livelihood

In order to enable the beneficiaries of VERC’s microfinance program adapting to climate change, stress management and risk management in life and livelihood, and to orient them regarding what stress is, what it causes, how it occurs, how it affects performance, what can be done, and various methods of risk management, a total of 42 batches of this training were conducted covering 821 participants under 08 areas (Savar, Kaliakair, Singair, Mohanpur, Sonargaon, Laxmipur, Saidpur and Bandar).

Orientation on Organizational Policies

A day-long orientation was held on different policies and procedures (human resource, PSEA, code of conduct, gender, whistle blowing, child protection, etc.) of VERC at its Ukhiya Office in Cox’s Bazar under the UNICEF-supported Project “Improved WASH Services to the Myanmar Refugees in Balukhali Makeshift Camp 8W, Ukhiya Upazila, Cox’s Bazar District” with the participation of the senior project staff (Male – 14 and Female – 03). The orientation was facilitated by Ms. Laila Ishrat Jahan Ruen, Deputy Director, Life Skills Education & Focal Person, PSEA, and Mr. Jamal Hossain Kulin, Assistant Director (Training), VERC.

Teachers’ Training on Early Childhood Development

A training for the teachers on early childhood development was organized under the TdH-Netherlands-supported project “Community-based Child Protection Mechanism for the Children of Garment Workers in Bangladesh” at the VERC Training Center in Savar, Dhaka. A total of 25 participants from VERC and Breaking the Silence (BTS) participated in the training. At the end of the training, the participants were able to know who are ECD children, when do children learn, conducive learning environment, and effective parents meeting management strategies.

Training on Systematic and Scientific Approaches for Targeting Poor and Unserved People in Arsenic Affected Areas for Arsenic Safe Water

The ITN-BUET, under the GOB-UNICEF WASH Program, organized a “Training on Systematic and Scientific Approaches for Targeting Poor and Unserved People in Arsenic Affected Areas for Arsenic Safe Water” in collaboration with VERC under the project titled “Technical Assistance to DPHE for Strengthening Community Capacity and Arsenic Mitigation Initiatives to Ensure Drinking Water Safety for All” in 05 (Five) batches in Dhaka, Chattogram and Cumilla for the Executive Engineers, Assistant Engineers, Estimators, Sub-Assistant Engineers of DPHE. A total of 129 participants attended the training. The VERC facilitators facilitated the training sessions explaining the methods of PRA, community engagement, social mapping, well-being ranking, and appropriate site selection targeting the poor and underserved.

Apart from the above, 85 teachers from 85 learning centers have received training on non-formal education under VERC’s Corporate Social Responsibilities (CSR) of the Microfinance Program.

USAID’s Women Thrive Activity in Bangladesh

The USAID’s Women Thrive Activity in Bangladesh Project is a five-year flagship program in Bangladesh. It aims to expand professional development opportunities for over 100,000 women working in the ready-made garment sector by equipping them with market-oriented leadership skills. The project is strengthening women’s advocacy and negotiation skills within the workplace and in their communities to advance their rights and help them overcome gender-related barriers and the impacts of the Covid-19 pandemic. The project is being led by CARE Bangladesh where VERC is working as a partner organization. The working locations of the project are in Gazipur, Chattogram, Mymensingh and Narsingdi.



Goal:

To economically empower women by creating decent work and ensuring a life of dignity.

Objectives:

1. Enhanced skills, leadership and collective action for greater security of life and livelihoods.
2. Increased resilience of women workers, their communities and their workplace to adapt and recover from Covid-19 related impact on life and essential services.
3. Increased responsiveness of institutions to address impact of Covid-19 and gender equality in the work place.

Progress Made:

- 1,497 women garment workers enrolled in Personal Advancement & Career Enhancement (P.A.C.E.) training.
- 497 women garment workers graduated at the end of PACE training.
- 174 women garment workers participated in aspiration mapping workshop.
- 148 women garment workers attended career advancement training.
- 02 batches of senior management workshop completed, where 40 participants attended, of which 32 were male and 08 were female.
- 02 batches of management training completed, where 45 participants attended, of which 37 were male and 08 were female.
- 01 batch of supervisors' training completed, where 26 participants attended, of which 25 were male, and 01 was female.
- 01 batch of workers participation committee (WPC) training completed, where 20 participants attended, among them 10 were male and 10 were female.
- 313 PACE participants completed their Goodera data entry, a first-year achievement.
- 595 women garment workers received financial literacy training.
- CARE Bangladesh organized a TOT on Legal Literacy for 07 project staff of VERC engaging an external advocate.
- 09 project staff received orientation on CARE-MIS format.
- Data entry completed for 313 participants of PACE training.
- PACE pledge completed with 12 factories (An agreement among the factory management, CARE Bangladesh and VERC regarding PACE training implementation in the garment factories).
- 12 leaders of the Community Resource Groups (CRGs) received PACE refresher training.
- 08 kick-off meetings conducted with senior management of 08 factories.
- 05 VERC trainers completed Certificate Assessment Tools from Gap Inc.

Outcomes:

- After receiving the PACE training, the communication skills of the garment workers have improved, which has contributed in reducing different problems within their families, workplaces and communities.
- The female workers have been able to demonstrate equal competence comparing to their male colleagues in relation to skills and patience.
- After the career advancement training, the women workers have realized about their inner strengths.

Performed Activities At a Glance (July 2022 to June 2023)

| SI. No. | Name of Activity | Plan | Progress |
|--|--|--------------------|--------------------|
| Training | | | |
| 01. | Orientation on VERC and its Microfinance Program for the Apprentice Branch Managers | 02 Batches | 02 Batches |
| 02. | Foundation Training for the Apprentice Branch Managers | 03 Batches | 03 Batches |
| 03. | Basic Foundation Training for Program Organizers | 06 Batches | 06 Batches |
| 04. | Training on Accounting and Financial Management for Accountants | 01 Batch | 01 Batch |
| 05. | Training on Monitoring, Supervision, Management, Leadership, Development and Life Skills for Branch Managers | 01 Batch | 01 Batch |
| 06. | Training on Team Dynamics, Motivation and Life Skills for Program Organizers | 08 Batches | 08 Batches |
| 07. | Microfinance Operation and Management Training | 01 Batch | 01 Batch |
| 08. | Training on Climate Change, Stress Management and Risk Management in Livelihood | 42 Batches | 42 Batches |
| 09. | Orientation on Organizational Policies | 01 Batch | 01 Batch |
| 10. | Teachers' Training on Early Childhood Development | 01 Batch | 01 Batch |
| USAID's Women Thrive Activity in Bangladesh | | | |
| 01. | Personal Advancement & Career Enhancement (PACE) Training | 1,650 Participants | 1,497 Participants |
| 02. | Aspiration Mapping Workshop | 175 Participants | 174 Participants |
| 03. | Career Advancement Training | 150 Participants | 148 Participants |
| 04. | Workshop with Senior Management | 02 Batches | 02 Batches |
| 05. | Management Training | 02 Batches | 02 Batches |
| 06. | Capacity Building Training of Workers Participation Committee (WPC) | 02 Batches | 01 Batch |
| 07. | Supervisor Training | 02 Batches | 01 Batch |
| 08. | Financial Literacy Training | 20 Batches | 20 Batches |
| 09. | TOT on Legal Literacy | 01 Batch | 01 Batch |
| 10. | Orientation on CARE MIS Format | 01 Batch | 1 Batch |
| 11. | Pre-test & Post-test Data Entry | 10 Batches | 10 Batches |
| 12. | PACE Pledge Completed | 12 Factories | 12 Factories |
| 13. | Refreshers Training for Community Resource Groups (CRGs) | 12 Participants | 12 Participants |
| 14. | Kick-off Meeting | 08 Factories | 08 Factories |
| 15. | Certificate Assessment Tools (CAT) Assessment | 05 Participants | 05 Participants |



CLIMATE CHANGE

Geographical location and socioeconomic dynamics have increased the vulnerabilities of the people of Bangladesh to the impacts of climate change. Effective adaptation practices would reduce the adverse effects on livelihood, health, agriculture, and the environment. VERC has relentlessly been working on climate change adaptation in partnership with different development partners.

Composite Actions for Climate Migrants in Urban Slums (CACMUS)

VERC has been implementing this project in the selected slum areas of Rajshahi City Corporation with support from WaterAid Bangladesh. The project addresses the core issue of limited access to WASH and allied services for internally displaced people (climate migrants), and is helping to secure improved WASH resources and infrastructure for low-income communities with limited livelihood opportunities and access to WASH services in selected slums of Rajshahi City Corporation (RCC). It intends to improve (i) Infrastructural Functioning and Maintenance of WASH; (ii) Curbing internal migration and displacement due to induced climate change vulnerabilities by facilitating access to climate adaptive livelihood options; and services on water, sanitation, and hygiene parameter. According to Bangladesh's Nationally Determined Contribution (NDC) and Bangladesh Delta Plan 2100, the project is aligned with the priority area of water security. Furthermore, it is in line with a number of national WASH-related policies and



frameworks, including the Bangladesh Water Act 2013, Sector Development Plan (2011-25), National Water Management Plan 2000, and the National Water Supply and Sanitation Strategy, which provides guidance on achieving SDG 06 on clean water and sanitation.

Objectives:

1. WASH deprivation reduced among climate vulnerable people in low-income communities through sustainable access to resilient facilities and services.
2. Sustainable livelihood skill and opportunities increased for climate-migrants through access to microfinance services and marketable skill development.
3. Inclusive and pro-poor service delivery by the Rajshahi City Corporation and RWASA strengthened.

Progress Made:

- 12 Deep set pumps installed.
- 05 Deep set pumps renovated.
- Water quality of 17 water points tested before installation.
- 43 improved HH-based toilets constructed (03-05 HHs/toilet).
- Coordination meeting organized with the Rajshahi City Corporation (RCC) on pro-poor issue.
- 03 Coordination meetings organized to review progress on microfinance activities.
- 03 Coordination meetings organized with multiple actors including City Corporation, RWASA, NGOs and CBOs on operation and maintenance (O&M).
- 34 caretakers trained on sustainable operation and maintenance (O&M).
- 510 people trained on cattle and goat rearing, and sewing by arranging skill development training. The training was organized in order to promote self-employment, additional income opportunity, and alternative livelihood.
- Microfinance support amounting to BDT. 6,762,000.00 provided.

Community-based Resilience, Women's Empowerment and Action (CREA)

VERC has started implementing a new project titled "Community-based Resilience, Women's Empowerment and Action (CREA)" with support from Manusher Jonno Foundation (MJF) in the climatic and environmentally vulnerable coastal area in Rangabali Upazila under Patuakhali District.

Goal:

Build women's leadership capacity and increased resilience of the most vulnerable communities to address climate change impact.



Progress Made:

- a) A project inception/sharing meeting at upazila-level held with the administration, LGIs and civil society actors.
- b) 26 women groups formed.
- c) 10 adolescent groups formed.
- d) 07 youth groups formed.
- e) 14 men groups formed.
- f) 09 bi-monthly issue-based meetings held with women groups.
- g) 02 quarterly issue-based meetings held with adolescent groups.
- h) 02 quarterly issue-based meetings held with youth groups.
- i) 07 quarterly issue-based meetings held with men groups.

Outcomes:

- a) Service providers both public and local government institutions are responsive, and increased access to the quality services of community specially women & girls.
- b) Improved resilience of the most vulnerable coastal communities to climate change impact.
- c) Empowered women and girls are dealing with inequality, social injustice, violence incidences and participated in voice raising and protests.

Zurich Flood Resilience

Bangladesh is one of the most flood prone countries in the world. Floods have significantly contributed to the 520,000 deaths caused by natural hazards recorded in the past 40 years in Bangladesh. The devastating floods in 1998 and 2004 caused damage costing US\$2.8 billion and \$2.2 billion, respectively; or about 5 per cent of GDP. Bangladesh consists of many floodplains, and more than two-thirds of the country lies fewer than 5 meters above sea level. Up to 30 per cent of the land faces annual flooding during the monsoon season, while severe flooding occurs every four to five years and covers 60 per cent of the country. Communities can take steps to become more resilient to flooding and prevent loss of life and livelihoods.



In order to address the vulnerability of the flood-affected population, VERC has implemented the Zurich Foundation-funded “Flood Resilience Project” with the technical assistance from the Practical Action in the Sadarpur and Faridpur Sadar upazilas of the Faridpur district.

Objectives:

1. Enhance flood resilience in a number of ‘demonstration’ communities across the char (sandbar) and coastal flood contexts;

2. Generate new evidence and learning on how community resilience to flooding across different flood hazard contexts can be improved;
3. Inform and improve governance and funding to build flood resilience from local to international level; and
4. Influence improved practice of local and national flood resilience entities through knowledge production and uptake.

Progress Made:

- a) Conduction of monthly group meetings & court yard sessions with the group and community people – 82 nos.
- b) 24 bi-monthly meetings held with the CBO Executive and Advisory Board members for sharing knowledge on flood preparedness and awareness raising on hygiene practices.
- c) Communications made with the CBO members for linkage with the Union Councils/UDMC members for reducing their local flood risk and different supports of Social Safety Net Program.
- d) A 02 (Two) days training held on emergency response and first aid support for resilient agents engaging the District Disaster Management Department.
- e) 55 goat sheds and 15 poultry sheds provided, 65 homesteads raised for making them flood resilience & 43 boats provided as livelihood activities.
- f) International Day of Disaster Risk Reduction - 2022, International Mother Language Day - 2023, International Women Day - 2023 & National Disaster Preparedness Day - 2023 observed jointly with the District and Upazila Administrations.
- g) Closing workshops in 02 (Two) upazilas organized with the participation of respective Upazila Chairmen, Upazila Nirbahi Officers, Upazila Project Implementation Officers, Upazila Agriculture, Livestock and Women Affairs Officers, respective Union Parishad Chairmen, Union Parishad Secretaries, NGO representatives, local journalists and CBO members from 08 (Eight) unions.
- h) Early warning voice messages disseminated among communities and stakeholders through mobile as part of flood & cyclone preparedness.
- i) 02 (Two) Digital Weather Boards (DWBs) established.

Urban Management of Internal Migration due to Climate Change (UMIMCC), Urban Management of Migration and Livelihood (UMML)

Bangladesh is one of the countries vulnerable to the impacts of climate change, and it also has one of the highest urbanization rates in Asia, with an urban population expected to get doubled to 90 million by 2050. A significant factor in this will be rural-to-urban migration which is being increased further due to climate change. The negative impacts of climate change adversely affect people's living conditions and social support networks, while degrading natural habitats on which many livelihoods depend. Cities such as Khulna, Barishal and Satkhira are facing the pressure of the influx of climate migrants from rural areas, despite being coastal cities highly exposed to climatic risks itself. Other examples of recipient are cities like Rajshahi and Sirajganj which are affected by the droughts



and river erosions. Climate migrants from rural areas are moving either permanently or temporarily into the cities due to the loss of their livelihoods or properties and in the aspiration of refuge in urban centers. Migration is one of the key strategies used by poor and vulnerable households in Bangladesh to adapt to changing living conditions. However, internal migration can reinforce acute vulnerability and further exacerbate conflicts if migrants receive little public support and are forced to live in urban slums with inadequate infrastructures and without access to basic services and income opportunities. Considering the above aspects, the UMIMCC/UMML project strives to provide for sustainable and resilient livelihoods for climate migrants and other vulnerable urban poor in the slums of Rajshahi, Sirajganj, Khulna, Satkhira and Barishal, as well as for EU returnees. With the funding from GIZ, VERC is implementing this project in the Sirajganj district.

Objectives:

- a) Continue efforts of goat rearing to improve the livelihoods of the climate migrants and urban vulnerable poor by increasing their income.
- b) Involve females in income generating activities and to better influence decision making, improve access to social services, raise awareness on the most pressing issues related to resilience livelihoods.

Progress Made:

- A total of 126 goats (Female -122 & Male - 04) were distributed among the project beneficiaries in three steps, in the 1ststep 56 goats were distributed, 57 in the 2ndstep, and 13 in the 3rdstep.
- A total of 104 households have been covered, of which 65 are primary beneficiaries and 39 are Heifer beneficiaries.
- As per the present status, there are 154 goats of which 113 are female and 41 are male. The total number of offspring till now is 456 (218 female & 238 male kid goats). So far, the income status of the beneficiaries from the goat rearing is Tk.17,39,835.00 and fodder cultivation is Tk. 90,670.00, and income from Buck is Tk. 71,550.00.

Performed Activities At a Glance (July 2022 to June 2023)

| Sl. No. | Name of Activity | Plan | Progress |
|---|---|------------------|------------------|
| Composite Actions for Climate Migrants in Urban Slums (CACMUS) | | | |
| 01. | Installation of Deep Set Pump | 12 | 12 |
| 02. | Renovation of Deep Set pump | 05 | 05 |
| 03. | Water Quality Testing of Water Points before Installation | 17 | 17 |
| 04. | Construction of Improved HH-based Toilets (03-05 HHs/Toilet) | 43 | 43 |
| 05. | Coordination Meeting with Rajshahi City Corporation (RCC) on Pro-poor Issue | 01 | 01 |
| 06. | Coordination Meeting to Review Progress on Microfinance Activities | 03 | 03 |
| 07. | Coordination Meeting with Multiple Actors including City Corporation, RWASA, NGOs and CBOs on Operation and Maintenance (O&M) | 03 | 03 |
| 08. | Training of Caretakers on Sustainable Operation and Maintenance (O&M) | 34 Participants | 34 Participants |
| 09. | Training on Cattle and Goat Rearing, and Sewing by Arranging Skill Development Training | 510 Participants | 510 Participants |

| Community-based Resilience, Women's Empowerment and Acton (CREA) | | | |
|---|---|------------|------------|
| 01. | Project Inception/Sharing Meeting at Upazila level with the Administration, LGIs and Civil Society Actors | 01 | 01 |
| 02. | Formation of Women Group | 26 | 26 |
| 03. | Formation of Adolescent Group | 10 | 10 |
| 04. | Formation of Youth Group | 07 | 07 |
| 05. | Formation of Men Group | 14 | 14 |
| 06. | Bi-monthly Issue-based Meeting with Women Group | 09 | 09 |
| 07. | Quarterly Issue-based Meeting with Adolescent Group | 02 | 02 |
| 08. | Quarterly Issue-based Meeting with Youth Group | 02 | 02 |
| 09. | Quarterly Issue-based Meeting with Men Group | 07 | 07 |
| Zurich Flood Resilience | | | |
| 01. | Monthly Group Meeting & Court yard Session with the Group and Community people | 82 | 82 |
| 02. | Bi-monthly Meeting with the CBO Executive and Advisory Board Members for Sharing Knowledge on Flood Preparedness and Awareness Raising on Hygiene Practices | 24 | 24 |
| 03. | Communication with the CBO members for Linkage with the Union Councils/UDMC Members for Reducing their Local Flood Risk and Different Supports of Social Safety Net Program | Twice | Twice |
| 04. | Training on Emergency Response and First Aid Support for Resilient Agents Engaging the District Disaster Management Department | 01 | 01 |
| 05. | Providing of Goat and Poultry Sheds, Homestead Raising & Boat Support as Livelihood Activities | 178 | 178 |
| 06. | Observance of International Day of Disaster Risk Reduction - 2022, International Mother Language Day - 2023, International Women Day - 2023 & National Disaster Preparedness Day - 2023 jointly with the District and Upazila Administrations | 04 | 04 |
| 07. | Closing Workshop with the Participation of Respective Upazila Chairman, Upazila Nirbahi Officer, Upazila Project Implementation Officer, Upazila Agriculture, Livestock and Women Affairs Officer, respective Union Parishad Chairmen, Union Parishad Secretaries, NGO representatives, Local Journalists and CBO Members | 02 | 02 |
| 08. | Early Warning Voice Messages Dissemination among Communities and Stakeholders through Mobile as part of Flood & Cyclone Preparedness | Continuous | Continuous |
| 09. | Establishment of Digital Weather Board (DWB) | 02 | 02 |
| Urban Management of Internal Migration due to Climate Change (UMIMCC), Urban Management of Migration and Livelihood (UMML) | | | |
| 01. | Distribution of Goats among Project Beneficiaries | 126 | 126 |
| 02. | Number of Households Covered | 104 | 104 |

MONITORING, EVALUATION AND DOCUMENTATION

Effects of Building Home Concrete Floors on Child Health (CRADLE Trial): An Experimental Study in a Selected Area of Bangladesh

VERC, in collaboration with the Stanford University (USA), North Carolina State University (USA) and icddr,b, has been engaged in a study titled “Effects of building home concrete floors on child health (CRADLE trial): An experimental study in a selected area of Bangladesh” in the Chauhali upazila of Sirajganj district. The objectives of the study are:

- a) To determine the effect of household concrete floors on child soil-transmitted helminth infection and diarrhoea.
- b) To measure the effect of household concrete floors on child development over 06, 12, 18 and 24 months of age.
- c) Develop guidelines for installing green concrete floors in rural South Asian settings.

A randomized trial is proposed under the study. Households with pregnant women in their second or third trimester and with soil floors are eligible. 800 households will be randomized within geographic blocks of 10 households to intervention or control. Concrete floor installation will occur when the birth cohort is in utero. Outcomes will be measured related to STH prevalence and child development in the birth cohort when they are aged 06, 12, 18 and 24 months.

Utilizing a User-Centered Community Engagement (UCCE) Approach to Design Child-friendly WASH Facilities in a Humanitarian Setting in Cox’s Bazar, Bangladesh

In collaboration with icddr,b, VERC has been engaged in a research project titled “Utilizing a User-Centered Community Engagement (UCCE) Approach to Design Child-friendly WASH Facilities in a Humanitarian Setting in Cox’s Bazar, Bangladesh” in the Rohingya refugee camps under Ukhiya upazila of Cox’s Bazar district. The research is being funded by ELRHA (UK). The objectives of the research are:

- a) Development of two child-friendly latrine and hand washing station models, following modifications of existing WASH facilities.
- b) Assessment of changes in user satisfaction levels and the reported use of WASH facilities.
- c) Qualitative evaluation of the implementation process to understand the factors affecting widespread adoption.

Hypothesis:

- d) Using the UCCE method for developing child-friendly WASH facilities will increase caregiver-reported latrine and hand washing station uses by the children 03 to 12 years old.
- e) Both children aged 03 to 12 years old, and their caregivers will express greater satisfaction with the modified WASH facilities, compared to traditional ones.

HUMAN RESOURCE MANAGEMENT

VERC's Human Resource Management and Administration Section extends human resource management related services to the organization as a whole. It provides personnel management, procurement, logistic support, secretarial services, recruitment and placement, supervision and other staff related matters and maintenance of vehicles according to the organizational requirements. The Section also keeps liaison with the relevant government and other non-government organizations regarding administrative and legal issues. The Director of Human Resource and Administration is assigned with the responsibility of the Human Resource Management Section of VERC supported by the required number of staff members.

All VERC activities are carried out following the HR Policy and other bi-laws of the organization. The Executive Director is responsible for the overall administration of the organization. The Deputy Executive Director and the sectional Directors assist the Executive Director in carrying out the management of VERC.



VERC Management

General Council: It is the highest body in the VERC management system. Presently, the General Council consists of 21 members (19 individuals and 02 institutions) from among development workers, university teachers and officials from various types of organizations. The General Council elects the Board of Directors and meets once a year. If necessary, it can hold special meetings to meet the requirements.

The 49th Annual General Meeting was held on 19 January 2023.

Board of Directors:

Presently, a 07 (Seven) - member Board of Directors elected by the General Council oversees the governance of the organization and advises the Executive Director in carrying out the organizational responsibilities.

The Executive Office:

The Executive Director is responsible for the overall administration and program implementation including keeping contact with the government and non-government agencies and development partners. To implement the activities smoothly, he is assisted by the Deputy Executive Director and the Section Directors and a number of professionals who have considerable experience in the field of development.

The VERC Board of Directors meets at least once in every quarter. Important policy matters, vital issues and problems related to VERC's contemporary and future programs are discussed. The Board of Directors reviews VERC's operations, provides guidance and direction to make VERC more effective and dynamic in the field of development.

Coordination Meetings:

Staff meetings are held regularly at two levels. These are senior staff coordination meetings comprising the Executive Director, Deputy Executive Director and Section Directors to review the on-going program implementation process and undertake the required decisions at the implementation level, while the Quarterly Program Coordination meetings are held with the participation of all office/field program-in-charges. These meetings are primarily held to ensure proper communication and coordination regarding effective implementation of activities, decision making and working out the needed solutions to critical issues.

Physical Facilities/Logistics

Infrastructure:

VERC has a 07-storied own building on use as its head office, training and resource center. It has three training rooms, one conference room and accommodation facilities for 35 persons. The training rooms, conference room and hostel rooms are air-conditioned. All meeting rooms are fully equipped with audio-visual appliances. A library-cum-resource center is being maintained at VERC's head office with computerized cataloguing system containing books, periodicals, magazines, bulletins and journals.

Vehicles:

To ensure smooth running of the official assignments, VERC maintains a 06-vehicle (with 01 Ambulance) transport pool at its head office. It also has a fleet of 460 motorbikes for use at the field level.

Office Equipment:

Seventy-nine computers and two hundred one laptops are in use in the program management of the organization. An electronic mailing system significantly helps maintaining communication with the development partners and different relevant organizations.

Staffing:

The organization has a good number of experienced and dedicated staff. In the reporting year VERC had a total of 1,372 staff including 702 regular and 670 project/contract basis staff. A total of 67 staffs were based at VERC head office and the remaining 1,305 were involved in the programs that worked under the guidance of the project/area offices. During the year, 370 staff were recruited and 206 had left. VERC has a system of annual performance appraisal of staff by a competent committee. During the reporting year 127 staff members were promoted to higher grades.



FINANCIAL MANAGEMENT

Internal financial controls comprise the plan of the organization and all the coordinated methods and measures adopted by VERC in order to safeguard its assets, check the accuracy and reliability of its accounting data, promote operational efficiency and encourage adherence to the prescribed managerial policies, prevention, and detection of frauds and errors, accuracy and completeness of the accounting records and timely preparation of reliable financial information.

VERC's internal financial control system promotes a high level of compliance with the organization's policies and procedures, and ensures compliance with statutory obligations. The Director of Finance is primarily responsible for implementing and maintaining the internal financial controls in order to assist the Board of Directors in carrying out its activities in an efficient and orderly manner to ensure adherence to the management policies, safeguarding of its assets, and ensuring the reliability of its records and statutory compliances.

To ensure transparency and effective internal financial control systems, all transactions of VERC are made through bank accounts. It receives all grants and loans from its development partners, banks and PKSF through its mother bank account of the general fund. After receiving funds, the amounts are transferred to the project bank accounts in the respective project areas. The management of the organization has decentralized the signatory authority to the area/project staff members for smooth implementation of the activities at the field level. The Director of Finance is assigned with the responsibility of managing the Finance Section of VERC with the assistance of the required number of accounts & financial staff members.

Financing:

The organization mobilizes fund from both external and internal sources to meet up its program implementation costs. The external sources comprise of the contribution from the development partners and government while the internal source includes earning from the sale of training, sale of facilities, services, publications and service charges received from microfinance, also as voluntary contribution from staff members for staff welfare on special purposes.

Auditing System:

There is an internal audit team which reports directly to the Executive Director time to time on the basis of field findings. The audit team conducts audit in all the areas over financial management related with program implementation process on half yearly basis. External audit firms are appointed by the VERC's General Council, and they conduct professional audit as per the government rules and regulations.

The Finance Section of VERC keeps control over the financial management of VERC as a whole including microfinance which covers budgeting, accounts keeping, banking, auditing, VAT & Taxes. VERC maintains its accounts using a state-of-the-art software-based accounting system.

Village Education Resource Center (VERC)
Consolidated Statement of Financial Position
As at June 30, 2023

| Particulars | FY 2022-2023 | | Total | FY 2021-2022 |
|-------------------------------------|---------------------|-----------------------|-----------------------|-----------------------|
| | General Fund | Micro Credit | | Total |
| Property and Assets: | | | | |
| Non-Current Assets: | | | | |
| Property, Plant & Equipment | 17,88,82,641 | 8,30,04,247 | 26,18,86,888 | 26,29,91,777 |
| Investments: | | 13,12,23,761 | 13,12,23,761 | 15,79,03,878 |
| Loan to Beneficiaries: | | 3,63,28,57,869 | 3,63,28,57,869 | 3,03,24,34,089 |
| | | | - | |
| Current Assets: | 11,03,95,893 | 53,97,35,897 | 65,01,31,790 | 29,29,89,584 |
| Total Property and Assets: | 28,92,78,534 | 4,38,68,21,774 | 4,67,61,00,308 | 3,74,63,19,328 |
| A. Capital & Reserves: | | | | |
| Cumulative Surplus | 2,91,64,238 | 1,29,55,63,602 | 1,32,47,27,840 | 1,18,59,75,347 |
| Reserve Fund | | 14,53,17,834 | 14,53,17,834 | 13,02,67,490 |
| Revaluation Reserve | 16,71,37,254 | 1,22,96,900 | 17,94,34,154 | 18,25,58,218 |
| | | | - | |
| B. Long Term Liabilities: | | 51,94,64,972 | 51,94,64,972 | 48,60,61,671 |
| | | | - | |
| C. Current Liabilities: | 9,29,77,042 | 2,41,41,78,466 | 2,50,71,55,508 | 1,76,14,56,602 |
| Total Fund & Liabilities | 28,92,78,534 | 4,38,68,21,774 | 4,67,61,00,308 | 3,74,63,19,328 |

The annexed notes from 1.00 to 50 form an integral part of the financial statements.

SD

Director, Finance

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

Date: September 05, 2023

SD

Executive Director

Village Education Resource Center (VERC)
Consolidated Statement of Comprehensive Own Income
For the year ended June 30, 2023

| Particulars | FY 2022-2023 | | | FY 2021-2022 |
|--|--------------------|---------------------|---------------------|---------------------|
| | General Fund | Micro Credit | Total | TOTAL |
| Income: | | | | |
| Service Charge Realized | | 73,60,81,895 | 73,60,81,895 | 47,69,58,729 |
| Training Income | | | - | - |
| Income from Health Service | | 50,04,870 | 50,04,870 | - |
| Donation | 2,100 | | 2,100 | 54,200 |
| Overhead Income | 1,84,87,914 | 3,85,995 | 1,88,73,909 | 1,85,06,641 |
| Interest on Bank Account and Fixed Deposit | 5,64,451 | 1,93,05,544 | 1,98,69,995 | 1,74,48,138 |
| Other Incomes | 68,120 | 1,18,11,589 | 1,18,79,710 | 1,03,07,906 |
| Total | 1,91,22,585 | 77,25,89,893 | 79,17,12,479 | 52,32,75,614 |
| Particulars | | | | |
| Expenditure: | | | | |
| Service Charge to PKSF | | | | - |
| Operational Cost | 1,47,31,659 | 48,20,45,905 | 49,67,77,564 | 36,65,41,667 |
| Training | | 40,42,768 | 40,42,768 | - |
| Social Development Activities | 1,36,135 | 70,86,375 | 72,22,510 | 53,34,382 |
| Bank and Other Interest | 2,61,959 | 12,37,65,885 | 12,40,27,844 | 7,69,58,917 |
| Reserve for LLP, DMF and Others | 39,27,499 | 51,55,696 | 90,83,195 | 1,61,89,435 |
| Total | 1,90,57,252 | 62,20,96,629 | 64,11,53,881 | 46,50,24,401 |
| Excess of Income over Expenditure | 65,333 | 15,04,93,264 | 15,05,58,598 | 5,82,51,213 |
| | 1,91,22,585 | 77,25,89,893 | 79,17,12,479 | 52,32,75,614 |

The annexed notes from 1.00 to 50 form an integral part of the financial statements.

SD
 Director, Finance

SD
 Executive Director

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

Date: September 05, 2023

Village Education Resource Center (VERC)
Consolidated Statement of Receipts & Payments
For the year ended June 30, 2023

| Particulars | FY 2022-2023 | | | FY 2021-2022 |
|--|-----------------------|-----------------------|------------------------|-----------------------|
| | General Fund | Micro Credit | TOTAL | TOTAL |
| A. Receipts: | | | | |
| Opening Balance | 2,78,64,827 | 4,11,07,963 | 6,89,72,790 | 14,80,85,886 |
| Receipt from Donor | 3,22,32,320 | | 3,22,32,320 | 32,47,11,671 |
| Training Income | - | - | - | - |
| Income from Health Service | | 50,04,870 | 50,04,870 | 45,92,915 |
| Interest on Bank Account and Fixed Deposit | 5,84,322 | 8,75,29,632 | 8,81,13,954 | 10,71,06,697 |
| Loan Received from PKSF | | 55,79,20,000 | 55,79,20,000 | 33,94,20,000 |
| Loan Received from Others | 1,92,00,78,683 | 90,60,24,174 | 2,82,61,02,857 | 2,61,98,09,993 |
| Loan Principal Realized | | 5,08,87,15,918 | 5,08,87,15,918 | 3,70,46,97,230 |
| Member Savings and Other Collection | | 82,43,04,699 | 82,43,04,699 | 60,52,05,590 |
| Service Charge Realized | | 72,59,73,459 | 72,59,73,459 | 47,51,88,306 |
| Donation | 2,100 | - | 2,100 | 54,200 |
| Receipt from Operating Income | 1,63,71,008 | 70,69,205 | 2,34,40,213 | 3,05,18,517 |
| Total | 1,99,71,33,260 | 8,24,36,49,920 | 10,24,07,83,180 | 8,35,93,91,005 |
| B. Payments: | | | | |
| Loan Refunded to PKSF | | 36,82,50,000 | 36,82,50,000 | 21,86,99,999 |
| Training Exp | | | - | 40,05,120 |
| Social Development Activities | | 91,88,868 | 91,88,868 | 37,43,495 |
| Capital Expenditure | - | 59,85,242 | 59,85,242 | 69,32,288 |
| Loan Refunded to Others | 1,87,68,39,150 | 77,91,63,630 | 2,65,60,02,780 | 2,35,68,45,292 |
| Loan Disbursement: | | 5,83,24,80,579 | 5,83,24,80,579 | 4,50,86,12,400 |
| Member Savings and Other Refund | | 44,28,48,307 | 44,28,48,307 | 31,74,45,328 |
| Service Charge Paid to PKSF | | 3,43,96,584 | 3,43,96,584 | 2,82,00,500 |
| Investment | | 12,23,00,000 | 12,23,00,000 | 14,20,00,000 |
| Donor Project Exp | 3,57,30,290 | | 3,57,30,290 | 32,65,59,460 |
| Operating Expenses | 1,56,65,791 | 41,25,12,263 | 42,81,78,054 | 37,73,74,334 |
| Closing Balance | 6,88,98,028 | 23,65,24,447 | 30,54,22,475 | 6,89,72,789 |
| Total | 1,99,71,33,260 | 8,24,36,49,920 | 10,24,07,83,180 | 8,35,93,91,005 |

The annexed notes from 1.00 to 50 form an integral part of the financial statements.

SD

Director, Finance

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

Date: September 05, 2023

SD

Executive Director

VERC'S PROJECTS

| Sl. No. | Title of the Project | Duration | Development Partner |
|---------|---|--|---------------------------------|
| 01. | USAID's Women Thrive Activity in Bangladesh | February 2021- July 2026 | CARE Bangladesh |
| 02. | Community-based Resilience, Women's Empowerment and Action (CREA) | March 2023 - June 2026 | Manusher Jonno Foundation (MJF) |
| 03. | Composite Actions for Climate Migrants in Urban Slums (CACMUS) | December 2020 - January 2024 | WaterAid Bangladesh |
| 04. | Collective Impact on Future of Work in Bangladesh | October 2022 - September 2024 | WaterAid Bangladesh |
| 05. | Educate the most disadvantaged children (EMDC): Service delivery to address the most pressing needs of marginalized children, and to provide improved access to education services for out-of-school children | June 2022 - December 2026 | UNICEF |
| 06. | Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans and WASH in Institutions under GOB-UNICEF Project | <ul style="list-style-type: none"> • DEVCO-II - February 2021- January 2023 • INTPA-II February 2023 - August 2024 | UNICEF |
| 07. | Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans and WASH in Institutions under GOB-UNICEF Project (LOT – 03) | February 2022 - August 2024 | UNICEF |
| 08. | Provision of Life-saving WASH Services to the Rohingya Refugee Population in Ukhiya and Teknaf Upazilas, Cox's Bazar District – Camp 8W | March 2023 - February 2024 | UNICEF |
| 09. | Technical Assistance to DPHE for Strengthening Community Capacity and Arsenic Mitigation Initiatives to Ensure Drinking Water Safety for All – LOT 05 | October 2022 - September 2026 | UNICEF |
| 10. | Technical Assistance to DPHE for Strengthening Community Capacity and Arsenic Mitigation Initiatives to Ensure Drinking Water Safety for All – LOT 02 | October 2022 - September 2026 | UNICEF |

| Sl. No. | Title of the Project | Duration | Development Partner |
|---------|---|--|---------------------------------------|
| 11. | Zurich Flood Resilience | October 2018 - June 2023 | Practical Action |
| 12. | Urban Management of Internal Migration Due to Climate Change (UMIMCC) and Urban Management of Migration and Livelihood (UMML) | <ul style="list-style-type: none"> • August 2022 - November 2022 • April 2023 - September 2023 | GIZ |
| 13. | Community-based Child Protection Mechanism for the Children of Garment Workers in Bangladesh | October 2022 - September 2025 | Terre des Hommes (TdH) - Netherlands |
| 14. | Effects of Building Home Concrete Floors on Child Health (CRADLE Trial): An Experimental Study in a Selected Area of Bangladesh | April 2023 - May 2024 | Stanford University (USA) |
| 15. | Utilizing a User-Centered Community Engagement (UCCE) Approach to Design Child-friendly WASH Facilities in a Humanitarian Setting in Cox's Bazar, Bangladesh | June 2023 - May 2024 | ELRHA (UK) |
| 16. | <ul style="list-style-type: none"> ▪ Enhancing Resources and Increasing Capacity of Poor Households towards Elimination of their Poverty (ENRICH) ▪ Uplifting the Quality of Life of the Elderly People ▪ Microfinance Programs (Jagoron, Agrosor, Sufolon, Buniad, Kuwait Goodwill Fund (KGF) (Sufolon), Livelihood Restoration Loan (LRL), MDP-AF) | <p>October 2014 – Ongoing</p> <p>October 2018 – Ongoing</p> <p>January 1982 – Ongoing</p> | Palli Karma-Sahayak Foundation (PKSF) |
| 17. | <ul style="list-style-type: none"> ▪ Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development | January 2021 - December 2025 | Palli Karma-Sahayak Foundation (PKSF) |
| 18. | <ul style="list-style-type: none"> ▪ Recovery and Advancement of Informal Sector Employment (RAISE) | July 2022 - June 2026 | Palli Karma-Sahayak Foundation (PKSF) |

VERC IN NETWORKS

To make program interventions under different sectors more effective and sustainable, VERC believes in advocacy and process promotion and to this effect it has been maintaining membership/ association with various networks/coalitions mentioned as follows:

| Sl. No. | Title of Network/Associations/Forum | Status | Location |
|-----------|---|---------------------|----------------|
| A. | International | | |
| 01. | Asia South Pacific Association for Basic and Adult Education (ASPBAE) | Member | Philippines |
| 02. | Clean Cooking Alliance (CCA) | Member | USA |
| 03. | End Water Poverty (EWP) | Member | United Kingdom |
| 04. | Freshwater Action Network – South Asia (FANSA) | Member | India |
| 05. | Sanitation and Water for All (SWA) | Country Focal Point | USA |
| B. | National | | |
| 01. | Association of Development Agencies in Bangladesh (ADAB) | Member | Bangladesh |
| 02. | Bangladesh Water Integrity Network (BAWIN) | Member | Bangladesh |
| 03. | Bangladesh Shishu Adhikaar Forum (BSAF) | Member | Bangladesh |
| 04. | Campaign for Popular Education (CAMPE) | Member | Bangladesh |
| 05. | Coalition for the Urban Poor (CUP) | Member | Bangladesh |
| 06. | Credit Development Forum (CDF) | Member | Bangladesh |
| 07. | Disaster Risk Reduction (DRR) Network | Member | Bangladesh |
| 08. | Faecal Sludge Management (FSM) Network | Member | Bangladesh |
| 09. | HEP – SREDA (Sustainable and Renewable Energy Development Authority) | Member | Bangladesh |
| 10. | Menstrual Health and Hygiene Management – MHM Platform | Member | Bangladesh |
| 11. | National Sanitation Taskforce | Member | Bangladesh |
| 12. | Network of Networks | Member | Bangladesh |
| 13. | Network for Information, Response & Preparedness Activities on Disaster (NIRAPAD) | Member | Bangladesh |
| 14. | Rain Forum | Member | Bangladesh |
| 15. | WASH Alliance | Member | Bangladesh |

BOARD OF DIRECTORS



Bir Muktijoddha Majeda Shawkat Ali
Chairman



Lt. Col. Muhammad Hussain (Rtd.)
Vice-Chairman



Advocate Nazrul Islam
General Secretary



Khondker Rebaka Sun-Yat
Treasurer



Shebika Sarkar
Member



Rokeya Hoque
Member



Murshed Alam Sarker
Member

PROFESSIONAL PROFILE OF GENERAL COUNCIL MEMBERS

| Sl. No. | Name with Designation and Email Address | Profession | Affiliation With |
|---------|---|--|---|
| 01. | Bir Muktijoddha Majeda Shawkat Ali Chairman Board of Directors Email: nusa_bd@yahoo.com, majeda.shawkat@gmail.com | <ul style="list-style-type: none"> Executive Director, Naria Unnayan Samity (NUSA) | <ul style="list-style-type: none"> Member, ADAB Central Executive Committee. Member, Coalition for the Urban Poor (CUP), Executive Committee. Vice Chairman, Bangladesh Mahila Samity. Vice Chairman, Jatisangha Samity. |
| 02. | Lt. Col. Muhammad Hussain (Rtd.) Vice Chairman Board of Directors masudmannan1973@gmail.com | <ul style="list-style-type: none"> Rtd. Army Officer Ex- Director, Pathokoli Trust | - |
| 03. | Advocate Nazrul Islam General Secretary Board of Directors advnazrulislamsavar@gmail.com | <ul style="list-style-type: none"> Lawyer & Human Rights Activist | <ul style="list-style-type: none"> EC Member, CDD. President, HRDC. President, SUS. Vice-President, TIB, Sonak, Savar. |
| 04. | Ms. Khondker Rebaka Sun-Yat Treasurer Board of Directors cupbd2010@gmail.com | <ul style="list-style-type: none"> Executive Director Coalition for the Urban Poor (CUP) | <ul style="list-style-type: none"> Member, BWHC. Treasurer, Gram Bikash Samity. EC Member, Khulna Zilla Samity. |
| 05. | Ms. Shebika Sarkar Member Board of Directors | <ul style="list-style-type: none"> Former Deputy Director, Swanirvar Bangladesh | - |
| 06. | Mrs. Rokeya Hoque Member Board of Directors | <ul style="list-style-type: none"> Teacher | <ul style="list-style-type: none"> Vice Chairperson, Nodi-O-Paribesh Unnayan Parishad. Sr. Vice Chairperson, Savar Nagarik Committee. Advisor, Prochesta Project, Caritas Bangladesh. Member, Law & Order Committee, Savar Upazila Parishad. Member, Savar Upazila Krira Sangstha. |

| Sl. No. | Name with Designation and Email Address | Profession | Affiliation With |
|---------|--|---|--|
| 07. | Mr. Murshed Alam Sarker Member Board of Directors murshed_alam@popibd.org | <ul style="list-style-type: none"> • Executive Director, POPI | <ul style="list-style-type: none"> • Chairman, Society for Social Services (SSS). • Chairman, SKS Foundation. • Chairman, Credit & Development Forum. • Member Secretary, NAHAB. • Member, Executive Committee, NIRAPAD. |
| 08. | Mr. Abdul Karim Member General Council akarim.dba@gmail.com | <ul style="list-style-type: none"> • Rtd. Secretary, Government of Bangladesh • Former Managing Director, MIDAS | <ul style="list-style-type: none"> • Treasurer-SAP Board of Directors. • Board Member, MIDAS. |
| 09. | Dr. Ahmadullah Mia Member General Council aumia1941@gmail.com | <ul style="list-style-type: none"> ▪ Rtd. Prof. Dhaka University. ▪ Professor and Dean, Faculty of Social Sciences, University of Dev. Alternative (UODA) | <ul style="list-style-type: none"> • Chairperson and Member of more than a dozen of professional bodies including Associations, Research Boards, Executive Board of NGOs, Expert Technical Committees at National, Regional and International levels. |
| 10. | Mrs. Tahrunnessa Abdullah Member General Council abdullah@bangla.net | <ul style="list-style-type: none"> • Rtd. Govt. Officer • Freelance Consultant | <ul style="list-style-type: none"> • Ramon Magsaysay Award Winner (1978) • Former Chairperson, SAP. • Former Chairperson, NGO Forum for Public Health. • Former Chairperson, ASA. • Former Member of BRAC Governing Body. • Former Member of PKSF Governing Body. |
| 11. | Mr. Md. Emranul Huq Chowdhury Member General Council | <ul style="list-style-type: none"> • Principal Officer, ANTAR • Former Executive Director, UDDIPAN | <ul style="list-style-type: none"> • Convener, ATSEC-BD. • Executive Board Member of CDF. • Chairman, BSAF. |
| 12. | Mr. S.M. Al-Husainy Member General Council husainy@bol-online.com | <ul style="list-style-type: none"> • Rtd. Govt. Officer • Ex. Chairman, Public Service Commission | <ul style="list-style-type: none"> • Chairman, Swanirvar Bangladesh. • Board Member-MIDAS. • Chairman, Governing Council of Independent University. • Consultant: ADB, World Bank, UNDP, UNICEF, Government of Bangladesh, etc. • Vice President, National Heart Foundation. • Member, Dhaka Ahsania Mission, National Executive Committee. • Trustee, Independent University Bangladesh. |

| Sl. No. | Name with Designation and Email Address | Profession | Affiliation With |
|---------|---|---|---|
| 13 | Dr. Mohammad Alauddin Member General Council mohammadalauddin0272@gmail.com | <ul style="list-style-type: none"> Former Country Representative, Pathfinder International | <ul style="list-style-type: none"> Trustee Member, University of Asia Pacific. Founder, Shahatan Nesa-Nayebuddin Academy. Member, UCEP, FDSR and Gopalpur Upazila Kallyan Samity, Dhaka. |
| 14 | Mr. Shahid Hossain Talukder Member General Council shahid_talukder@yahoo.com | <ul style="list-style-type: none"> Freelancer | <ul style="list-style-type: none"> General Member, Uddipan, CODEC, Nijera Kori and ALRD. |
| 15 | Dr. Hamidul Huq Member General Council | <ul style="list-style-type: none"> Professor, Department of Environment and Development Studies, United International University (UIU) | <ul style="list-style-type: none"> Founder and Chairman, Unnayan Shahojogy Team (UST). |
| 16 | Dr. Muhammad Ashraf Ali Member General Council | <ul style="list-style-type: none"> Professor of Civil Engineering, BUET | <ul style="list-style-type: none"> Ex. Director, ITN-BUET. |
| 17 | Ms. Syeda Akhter Jahan Member General Council | <ul style="list-style-type: none"> Housewife | - |
| 18 | Mr. Abu Bakr Siddique Member General Council | <ul style="list-style-type: none"> Registrar (Rtd.), Jahangirnagar University | - |

| Sl. No. | Name with Designation and Email Address | Profession | Affiliation With |
|---------|---|--|---|
| 19 | Mr. Dipak Kumar Roy Member General Council | <ul style="list-style-type: none"> Ex-Professor of Savar Govt. College | - |
| 20. | Swanirvar Bangladesh Organizational Member | <ul style="list-style-type: none"> Social Mobilization, Microcredit and Education | - |
| 21. | Bangladesh Association for Community Education (BACE) Organizational Member bacbd@gmail.com | <ul style="list-style-type: none"> Non-formal Education, Skill Development & Vocational Training, Social Mobilization, Health Development, Microcredit, Scholarship, etc. | <ul style="list-style-type: none"> Council Member, CAMPE. Executive Member, CODEC. Member Secretary, Informal Sector Industrial Skills Council (IS-ISC). |

SENIOR MANAGEMENT TEAM OF VERC

| | |
|--------------------------|--|
| Md. Yakub Hossain | Executive Director |
| Md. Masud Hassan | Deputy Executive Director |
| Ranada Prasad Saha | Director, Microfinance and Capacity Enhancement & Climate Change |
| Mustafizur Rashid Mridha | Director, Human Resource & Administration |
| Md. Masud Royhan | Director, Finance |

ACRONYMS

| | |
|--------|--|
| ARI | Acute Respiratory Infection |
| BSAF | Bangladesh Shishu Adhikar Forum |
| CLTS | Community Led Total Sanitation |
| CtC | Child to Child |
| CV | Community Volunteer |
| C4D | Communication for Development |
| CBO | Community Based Organization |
| DMC | Disaster Management Committee |
| DPHE | Department of Public Health Engineering |
| DAP | Differently Able People/Person |
| ECD | Early Childhood Development |
| IGA | Income Generating Activities |
| IAP | Indoor Air Pollution |
| LC | Learning Centre |
| MFMSF | Micro Finance for Marginal and Small Farmers |
| MHM | Menstrual Hygiene Management |
| ME | Micro Enterprise |
| NPA | National Plan of Action |
| ODF | Open Defecation Free |
| PVA | Participatory Vulnerability Analysis |
| PSEA | Prevention of Sexual Exploitation and Abuse |
| SMC | School Management Committee |
| UP | Ultra-Poor |
| WASH | Water, Sanitation and Hygiene |
| WatSan | Water & Sanitation |