

ANNUAL REPORT

July 2021 – June 2022



Dipti Foundation (DF)

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GOD BLESS US

Jesus Said, "Assuredly, I say to you, unless you are converted And become as little children, you will by no means enter the kingdom of heaven".

Holy Bible: Matthew 18:3

National Children's Day-17-03-2022

Implemented by: Young Men's Christian Association, Pirganj, Rangpur



Support from: Dipti Foundation





1. Executive Summary

Warm greetings from Dipti Foundation (DF) Bangladesh. This year, we Bangladeshis are celebrating the golden jubilee of our independence. This independence was earned through a long nine-month bloody war against Pakistan in 1971. This year GNB is celebrating the twenty-fifth founding anniversary, aka, Silver Jubilee. Started in 3 districts (in 1996) with only childcare- and agriculture-focused supports, GNB has expanded to 11 districts with more focus on economic wellbeing.

The year 2011 has been marked by its shift to economic development activities with as many as 14 cooperatives (16,483 women members) registered with relevant local government office. From 2018, GNB has taken another step towards addressing the struggles of the people affected by conflicts, disaster and climate change. With supports from the Korean government, Japan Platform, KOICA, UNICEF and WFP, GNB has remarkably expanded its DRR activities in the recent years.

During 2016-2017, in spite of not having very good examples of sustainable CHWs in the villages, DF experimented the idea of piloting Community Worker (CHW) project (in 3 rural Upazilas) to address the huge gap of patient versus health professional ratio and to provide ante-natal and post-natal supports to the rural mothers. The secondary goal of this project was women empowerment because, later with supports from KOICA, we have graduated a total of 205 Community Health Workers who have been housewives before. The KOICA CHW project has also established 2 safe delivery centers in Bochaganj Upazila of Dinajpur. In the recently past decade, while we re-focused on social development activities (support to health and conventional education, support child and woman rights), we took clear steps towards economic wellbeing, income generation, capacity development and job creation for our community participants. As of now, GNB has its presence in 18 project areas including its projects in Patuakhali (climate change), Cox's Bazar (support for Myanmar's Rohingya community) and Kurigram (DRR). Upon achieving the milestone of 25 years, we at GNB express our deep gratitude to the community people, partners and CDCs (Community Development Committees) for leading their respective communities from social to economic development and for keeping GNB as their trusted partner. This annual report partly represents our activities and efforts in 2020. Obviously, we had to channel most of our activities and resources to address the COVID-19 fallout. GNB conducted relief programs in four different phases with the Community Action Teams (CAT) and provided medical equipment, sample collection booths, and PPE packages to public and private hospitals. Activities to address child protection and gender-based violence (GBV) in the refugee camps of Cox's Bazar continued maintaining restrictions imposed by the COVID-19. Also, the WFP project in Kurigram 'for building resilience and achieving zero hunger' did its best in spite of the pandemic situation. With Japan Platform, we conducted a relief and rehabilitation project to support the victims of the cyclone Amphan in Kalapara of the Patuakhali district. On this 25th anniversary, we are grateful to our support countries, particularly South Korea, Japan, Canada and to our partners UNICEF, WFP, KOICA, Australian High Commission, SAMSUNG C&T, JAPAN PLATFORM and Seoul Metropolitan Government for their support and cooperation. Supports from NGO Affairs Bureau and local governments have always been our strength. Also, I am personally grateful to our 300 colleagues and 2100 volunteers who have exerted special efforts in 2020, most of the time, risking their lives. We believe that with wide vaccination and maintaining health rules, the effect of pandemic will reduce and we can go back to our normal life once again. Until then, let us stay safe for our dear ones!

In the Spirit of Partnership-

Elish Arun Majumder
Director (Honorary)
Dipti Foundation

Ambrose Gomes
Chairman
Dipti Foundation

2. Institutional/organizational Overview

Dipti Foundation (DF) is a non-political, non-profit, non-government organizations working not only for poverty alleviation but empowering marginalize community people specially women empowerment and to create enjoyable environment for children's life through providing resources and also promoting human rights. Since inception in the year of 1999, DF taking initiative on child education, health education, working and supporting for good governance as per the law of the society. Rev. Salman Sowpan Boss started this organization when the country was hit by a massive flood in 1998. After the task was over and having an organizational shape in 2018, it has been re-structure its' general body and executive board and reformation its' strategy and also DF redirected its focus to poverty alleviation and empowerment of the poor especially the urban and rural women of Bangladesh. Thereafter, DF started humanitarian response on COVID 19 pandemic and livelihoods projects in 2020 also integrated savings and credit program for the urban poor in Dhaka city. DF also focus on development of building democratic societies and promoting good governance. The formation of this voluntary, charitable, relief and development organization had its rooted in Dhaka; when the country affected by any natural disaster or any crisis like COVID 19 pandemic; DF stand for the affected poor community people to save their lives and livelihoods.

Our activities have a range of services, which include socio-economic development, WASH, creation care, disaster risk reduction, climate change adaptation, psychosocial support through counseling, empowerment and various capacity building programs. Our thrust is always for the protection of environment and creating resilient community are the most vulnerable to the disaster & climate change. Its services that have ensured the well-being and improved living of people, infected and affected community, are acknowledged by all.

Alongside working for poverty alleviation of the marginalized people, DF is also promoting child rights, food security, nutrition, health services, housing and non-formal primary education with a vision to establish a society free from poverty where there is equality among citizens and citizens' rights are respected. DF program has been covering 9 upazila's of 5 districts in the reporting period.

2.1 Working area coverage during the FY 2021-2022:

Particulars	Total	District-wise breakdown				
District	05	Dhaka	Rangpur	Dinajpur	Nilphamari	Joshore
Upazila	09	1	02	01	01	01
City	02	02				

Cooperation						
Union	07	0	02	02	02	01

3. Legal status & Governance

3.1 Legal Status:

DF is registered under the following agencies:

- i. N.G.O Affairs Bureau No:-1361 Dated: 06/04/1999. Validity 05/04/2029
- ii. Trust registration: (IV) 20 Date: April 04, 2021

3.2 Governance:

a) General Body (GB): There are 15 General Members of “Dipti Foundation (DP)” in the general body. The members of the GB subscribe to the statement of organizational values, vision and mission and agree to abide by this constitution. The members have sympathetic with social and welfare, well-educated, development minded, experienced in development and capable with social consciousness.

The members of General Body were participated in the annual general meeting on which held in 6 March 2021 and gave their opinions on the organization’s program & activities and participate to form the new executive board for the next two years (2021 -2023).

b) Executive Committee (EC): Ambrose Gomes has been elected as board chairman for the next two years (2021 to 2023). EC members are looks after and manages the affairs of the organization and to carry out its policies and were shared their findings in the GB meeting on 6 March 2021.

Functions of GB, EC and Management

The GB mainly approves annual report, audit report, budget and appoints the Auditor. The CEO is appointed by the Chairman as per powers delegated to him by EC. Different committees constituted by EC exist. The CEO has job description prepared by EC in addition to the broad job responsibilities as stipulated in the constitution. The performance of CEO is evaluated by EC particularly based on the success of the programs.

4. Organization’s vision, mission, goal, strategy

DF Vision: Creating a just society, where everybody respective of their caste, creed, sex, religion, social or political affiliation will live in peace and harmony under the bond of universal value of love and compassion manifested by our God.

A transformed community will live together with dignity, equity, justice, peace and hope.

DF Mission: Building the capacities of individuals, families and communities to reach their full potential, mental, moral, social and economic wellbeing through a participatory, just and sustainable development process.

Core Values:

- Compassion
- Stewardship
- Transparency
- Accountability

Organizational Goal: “To improve the quality of life of the economical and socially disadvantaged families in the community through involvement of the members, especially the women, disabled and old aged member of these families in development programs and thereby establish an improved and flourishing transformed neighbor community”.

Organization Strategy

- Promotion ownership by the community people especially children and women
- Conserving human rights and promoting good-governance,
- Building up peoples’ organization and leadership development,
- Consider gender, Equity and Environment as integral issues.
- To established neighborhood community by increasing efficiency and effectiveness

5. Project Activities:

5.1 Humanitarian Response Program

COVID 19 Responses

The proposed activity aims to increase the resilience of poor community against the impacts of COVID-19 through the implementation of inclusive COVID response and recovery strategies.

Since early of the COVID 19 pandemic in April 2020, Dipti Foundation has been started awareness activities and 3000 leaflets has been distributed for awareness of the community people in Rangpur, Dinajpur and Dhaka area to prevent and protecting transamination of coronavirus.

Dipti Foundation has distributed food and hygiene package to total 750 families:

- 650 families of Rangpur, Dinajpur, Nilphamari and Dhaka were received food & hygiene packages (Each package items were 10 kg rice, 1 kg lentils, 1 liter S. oil, 1 kg salt, 2kg potato, 10 face mask, 2 soaps).
- In Cox’sBazar area; 100 family received the hygiene package (Each family received - Surgical face mask - 50 piece - 1 box, Facial Tissue - 1 box, Hand sanitizer -250 ml- 1, Liquid Hand wash - 200 ml - 1, Hand gloves -1 pair, Nail cutter –1) .

Fire incident:

DF has assist to implement emergency response works for the fire affected Rohingya in Balukhali area. Where 50 FDMN family received the support i.e. Bucket- 25-liter RFL -1, Plastic Mug - 2 Liter –RFL -1, Plastic bowl - 25-liter RFL -1, Aluminum Pitcher -1, Kitchen

utensil for family (Pan (Korai) 2, Spoon 6, Pot (Hari) 2, glass 6.), Thami set (Women) – 2 set, Towel (Per family 2), Male dress set – 2 set, Children cloths -2 set and food package (Rice -10 kg., lentil -1 kg, Potato - 2 kg, Salt -1kg, Oil 1 Liter)

5.2 Livelihood Program

Livelihood Support Project: After getting the FD -7 approval from the NGO affairs bureau; DF project team submitted project documents to Cox'sBazar DC office, RRRC office, CiC office (Camp 23) and UNO office of Teknaf and Cox'sBazar Sadar Upazilla accordingly the instruction given in the FD-7 document. As on the procedure to start work in FDNM camps; DF project manager contract with CiC office of Camp 23 and collect the approval from CiC on need assessment. As on the need assessment recommendation, RRRC issue a clearance letter to implement the activities in January 2021. DF staff attended the coordination meeting at camp 23 and as on the guideline of the CiC office; DF has been distributed 800 blankets to the FDMN (Rohinga) beneficiaries in camp 23.

Ten beneficiaries have been received sewing machines with 500 yards cloths from DF. The purpose of distribution of sewing machine was restoration of their income source whom livelihoods were badly affected for the COVID 19 pandemic situation. This livelihoods activity has been implemented in Cox'sBazar Sadar Upazila office and sewing machine and cloths has been handed over by the UNO. These ten families were selected from the host community of Cox'sBazar Sadar upazila.

Witness of Livelihood Support Project

Sajeda Akhter (28 years old women) to live with her husband Nurul Alam lives in the village in Bikkul, Jhilonza Union in Cox'sBazar district. Her husband is only the earning member of their family and the source of income is daily wages from the public transport. They are 8 members in their family with 3 daughters and 1 son. Through this small income of her husband they could not arranged their three meals properly after started pandemic situation. She learnt tailoring and tries to earn money to contribute in her family. But she does not have any own sewing machine.

In Cox'sBazar area host community people are facing new problem due to Rohingya influx and COVID 19 pandemic situation especially during the lockdown time on their livelihoods.

Sajeda had a long cherished desire to contribute to her husband income and through earn money with dignity way and improve their economic conditions and get rid of poverty. She was trained in sewing and tailoring intensively for twenty one days and did well in the training. After having a successful training, she borrows a sewing machine from her neighbors.

One day Sajeda heard about Dipti Foundation, a NGO is going to provide sewing machine to the poor families for income generation activities with some accessories and cloths to started tailoring as an occupation. Then she contract with UNO office and shown her interest to get a sewing machine and in March 2021 she received one sewing machine with necessary cloths for tailoring shop.

After receiving sewing machine; Sajeda opened a tailoring shop in her house. At the beginning she was sewing Blouse, petticoat, Shalwar Kameez of her relatives and neighbors cloths. The tailoring shop is the turning point of her life. She worked hard and earned BD. Tk. 2,500 in April 2021 During Eid festival time and now she believe that her business will have booming.

This initiative has been creates new hope and increase her dignity in the society. She is trying to increase her income/business to help her family and want to continue her children education and one day she want to be a Joyita (Women role model) in the society who fight with poverty.

Sajeda express her thanks to Dipti Foundation and its partners for providing the sewing machine to her.

May 29, 2021, Cox'sBazar.

5.3 Climate Change Adaptation and Disaster Risk Reduction:

DF is focusing in the field of climate change adaptation and disaster risk reduction activities. The organization motivates community people to join in the volunteer team and assess their vulnerability, capacity and risk (natural and environmental) through Community Risk Assessment (CRA) tools. Community people have been motivated to prepare disaster risk reduction and climate change adaptation plan; so that they can cope up with disaster and vulnerability themselves. DF train the volunteer's on search and rescue, emergency relief, rehabilitation and reconstruction activities. There are two volunteer teams formed with 50 youth in Rangpur area.

DF has mainstreamed disaster and incorporated it in all policies, vision, mission, and structure of the organization as well as included into most of the ongoing projects as cross cutting issue. DF staff has capacity and working experience with disaster affected people in other districts within the country. Climate change is a global and national issue in which Bangladesh is an innocent victim. Rangpur division is well known as 'Monga' (Famine) prone area in Bangladesh and it is also identify as high poverty zone in Bangladesh. Flooding, river erosion, drought and cold weave are common phenomena in this area. As a result of climate change, the frequency and severity of disasters are increasing, which severely effect on livelihoods, public assets and other resources. In consequence, both poverty and vulnerability increased and overall development becomes stopped.

5.4 Socio Economic Development Program

Savings and Credit program:

Dipti Foundation is working for the poor and marginalizes community people on sustainable basis to reduce poverty through socio economic development program. To meet ever-growing financial needs of poor, marginalize people, it has launched Savings and Credit Project in Dhaka slum area; with three savings products and two loan products. It provides small loan to restoration income generation activities and job creation; specially; who are affected by COVID 19 pandemic (Lockdown and lost their jobs) and stepped-up loans to the graduated clients called enterprise loan.

At a glance savings & credit information: (March 2021 to June 2021)

Financial Savings & Credit Information: (March 2021 to June 2021)							
Sl. no	Particulars	Savings		Loan			
		General		distribution	Recovery	Service received	Outstanding
1.	Member	394					266
2	Savings & Credit information	78,90,588		1,40,45,000	1,00,66,123	13,41,472	71,74,153



Dipti Foundation
Dhaka

Consolidation

Quarterly Supplementary Report-1

Product wise Loan & Savings Balance

Date: 01-Jul-2021 to 30-Jun-2022

Sl. No.	Branch Name	Work Area		Member	Loanee	Savings Balance	Loan Outstanding									Total Loan Outstanding	Due & Overdue	OTR %
		Zila	Up-Zila				Jagoron	Agrosor	Buniad	Sufolon	Enrich IGA	Enrich AC	Enrich LIL	KGF	Others			
1	Mirpur Branch	5	7	140	99	2733113	0	0	0	0	0	0	0	0	2602980	2602980	75149	97.85%
2	Jurain Branch	1	5	254	167	5157475	0	0	0	0	0	0	0	0	4571173	4571173	46031	99.26%
Total:		6	12	394	266	7890588	0	0	0	0	0	0	0	0	7174153	7174153	121180	

- General savings:** To develop savings habit, DF staffs are encouraged the poor people to deposit a fixed small amount of money from their earnings every week. DF project team form group in the community and group members' regularly attend their weekly group meeting and save small amount (BDT. 20 to 100) as savings to create a own capital for future or they can utilize the money during their emergency needs. Poor people less interest to go in schedule bank for savings but DF Savings & Credit project has create the opportunity to save small amount from their home.
- Voluntary Savings / Fixed Savings:** Fixed savings deposit for better return after a certain interval. The members are encouraged to deposit a certain amount at a time for 3 year to 5 years for getting higher return. In March– June 2021, a total amount of Tk. 3,070,000 was collected under this savings scheme and Tk. 58,830 interest was paid on savings during the same period.

- iii. Long Term Savings:** This is a monthly savings scheme through which the members deposit minimum Tk. 100 for 3 years, 5 years, 8 years and 10 years and get back a fixed amount after the maturity of the term with a considerably higher return. In March– June 2021, a total amount of Tk. 63,800 was collected under this savings scheme.

Credit Services:

- i) **General Loan:** This is the starter and largest loan product of WCP which any WCP member can access. In March – June 2021, a total of Tk. 3,885,000 was disbursed among 100 members with an average loan size of Tk.38, 885. At the end of June 2021, total general loan outstanding was Tk. 3,226,576, achieving a recovery rate of 99.58%.
- ii) **Micro Enterprise loan:** The ME loan is given to the WCP members who are willing to invest in a running business to enhance income and generate employment. This loan size ranges from Tk. 100,000 to Tk. 2,000,000, repayable within one or two years by weekly /monthly installment. After graduation of general loan group members may get involve with this scheme.

5.5 Integrated Women & Child Development Program

Women Empowerment

Gender and women empowerment has been mainstreamed and incorporated as cross cutting issue in all projects. To ensure this, DF has promoted skilled and efficient female staff in senior management and field level as well as in both general body and executive committee of the organization.

DF also emphasized to end domestic violence against women and aimed to enlist 1000 change makers at different levels like students, housewives, teachers, social elites and professional. They have organized human chain, press conference and campaign at different levels which reduced physical and mental torture at satisfactory level among targeted community. DF specially focused on women empowerment with a view to increase their access to decision making process at family level, as well as to increase dignity in society and also recognize their ownership to domestic assets. In March to June 2021 DF formed 20 women groups in Dhaka slum area with 220 members.





Primary Health Care and Family Planning

Poor and landless people live in the Dhaka slum area with unhygienic environment situation. Most of the families do not have proper knowledge on health & hygiene. Due to COVID 19 pandemic situation they are much vulnerable than others. DF organized awareness session on health & hygiene and also family planning through the women group in the slum area. 220 women attended in the session. DF specially focuses on slum dwellers' health and family planning issue for them. Project staff helps the poor slum dwellers to connect with government health services for quick health services.

Our Child Sponsorship Program

DF has planned to enroll 1000 children in Child Sponsorship Program from the poor slum dweller and ethnic community in Rangpur division. As DF calculates, for one child monthly cost will be BDT 2,125 (USD 25) which will be covered their weekly nutrition, education, health & hygiene and family IGA initiatives. DF is seeking the sponsor for the 300 enlisted children of its project area.

Our child sponsorship programs include community-based supports that benefit all children and their families, focused on the following core areas:

	Nutrition: In-school breakfasts and lunches, supplemental and emergency feeding programs fill hungry tummies. Nutrition education and nutritional status monitoring help parents and caregivers provide the basics required for healthy development
	Education: Future income rises by five to 25% for boys, and more for girls, for every year of school attained. From classroom supplies, uniforms and school fees to teacher training and community awareness-raising, investing in education is the best way to break the poverty cycle.
	Clean water and sanitation: Access to clean water and hygiene item is critical to preventing coronavirus, childhood illness and mortality rates, and help children stay strong, healthy and in school.
	Family & community support: Creating income generation opportunities and building capacity in the community for self-sufficiency provides the means for long-term, sustainable social change

Child Sponsorship Program Mission: Mainstreaming the Orphan, Semi Orphan and Street children in the national building by providing care, support and protection through shelter, food and education is our mission.

Motto: “Love and Care”

Child Safe Home

DF also has planned to start a Child Safe Home in Dhaka city and a total of 100 kids are enrolled in two day care centers in Mirpur and Jurain urban area. Numbers of women with child work in garments, rich people’s house and day labour etc. but there is less opportunity to get the service for their child. In the child safe home places women will get service with a small contribution (Participation) for their child care. The working women are worried about taking care of their kids because of lack of caretaker in the family or lack of availability of the domestic help and thus demand for day care center also increases. DF will provide motherly care and basic education ensuring security to the kids of the working mothers. The objectives of the projects are i) to provide proper care and nursing to the children of working women and other community inhabitants. ii) To keep children healthy by providing nutrition supplement and Medicare and to develop their sound mental health providing them standard environment.

6 Networking and Advocacy

DF is maintaining a good network with government and research organizations in Bangladesh to improve its policies and strategy. Director was attended the advocacy workshops at national press club on policy advocacy organized by CPRD (A research organization).

Project manager started network with local government offices (Union and Upazila level) before implement the project and continue that to end of the project. After completion of 'Livelihood Support Project' Dipti Foundation has collected the UNO certificate from Cox'sBazar Sadar UNO office.

7 Audited Financial Statements

Audit & Compliance

- i) Maintaining Internal accounts standards & rules and reports are presented in accordance with the DF finance policy.
- ii) Identification of technique/finds of corruption/misappropriation in order to present these.
- iii) To verify the accuracy of financial expenditures are spent according to the rules and regulations of the organization.
- iv) To verify appropriation of the financial transaction, documents, accounts and other reports.
- v) To detect the misappropriation of cash/goods and manipulated frauds of accounts.

LSP project External Audit Report:

COVID 19 Response Project External Audit report:

Picture Report – July 2020 to June 2021