annual report

july 2024 - june 2025

"No Excuse:
UNiTE to End Violence Against Women,"

Association for Integrated Development-Comilla

Our Development Partner since inception 1997

SL #	Name of Project	Name of Donor Agency	Implementation Period	Budget in USD
01	Integrated GBV Response for Rohingya Refugee and Host Communities in Cox's Bazar	NEAR Change Fund	June 16, 2025 to December 15, 2025	25,000.00
02	"EO UR Appeal Fund" Project	International Rescue Committee-IRC	June 16, 2025 to September 16, 2025	9,285.00
03	Emergency Flood Response: Supporting Communities in Cumilla, Bangladesh	Christian Aid (START Network Funding)	August 30, 2024 to October 30, 2024	79,847.70
04	Supporting post-flood-affected communities of Noakhali, Feni, and Cumilla Districts of Bangladesh	NEAR Change Fund (Lead Organization: Dwip Unnayan Sangstha (DUS)	September 15, 2024 to December 24, 2024	34,611.00
05	Delivering Health, Nutrition and Livelihoods and Protection Service to Rohingha Refugees and Vulnerable Host Communities in Cox's Bazar, Bangladesh	International Rescue Committee-IRC	September 2023 to August 2026	343,738.00
06	Delivering Comprehensive , Integrated Multi-Sector Response for Rohingya Refugee and Host Communities in Cox's Bazar	International Rescue Committee-IRC	November 2021 to July 2023	163,464.00
07	Uplifting Vulnerable Communities Livelihood Pathway through Digital Access-Kurigram	Christian AID-UK	July 2023 to November 2024	41,193.00
09	Strengthening Communities/Improving Lives and Livelihoods Programme/Building a Vibrant Community of Female Small Business Owners in Kurigram District	Christian AID-UK / Internet Society Foundation -USA	November 2021 to October 2023	139,430.04
10	Promoting Peace and Justice-PPJ activity, Cumilla, Kurigram, Feni & Lakshimpur	USAID / Democracy International-USA	May 2019 to April 2023	480,316.00
11	Out of School Children Education Project	GOB/BRAC	September 2022 to December 2023	110,545.00
12	Coordinated Effort to Combat Child Marriage through Massive Awareness	Winrock-International -USA	January 2020 to August 2020	173,790.00
13	Emergency Flood Response-2019, Kurigram	Start Fund Bangladesh through Christian Aid	July 21, 2019 to September 3, 2019	187,924.83
14	Countering Violent Extremism	US State Department / Democracy International-USA	May 2018 to December 2018	40,008.00
15	Disaster Risk Reduction	HelpAge International	July 2017 June 2019	55,700.00
16	Flood Emergency Response	START Fund/UKAid/Relief International	24 August 2017 to October 04, 2017	110,177.89
17	Chars Livelihoods Programme (CLP)	DFID/UKAid/ AusAid	July 2007 to May 2016	7,297,053.07
18	Post Harvest Loss Assessment-Research	ARF/NWO/WORTO of Netherlands	January 2015 to December 2017	479,062.50
19	Justice Reform and Corruption Prevention	GIZ	January 2015 to June 2018	146,895.95
20	Justice for ALL (JFA)	USAID Justice for All/NCSC	October 2013 to May 2018	285,892.15
21	Child Education	BRAC-ESP	January 2013 to December 2017	18,000.00
22	Coordinated Effort to Access to Justice for Vulnerable Groups	European Union	February 2009 to January 2011	359,574.00
23	Alternative Livelihoods Options (ALO)	DFID/UKAid- SHIREE Innovation Fund	September 2009 to September 2012	430,761.66
24	Rat Management for Rural Communities	DFID/UKAid/RIU	July 2008 to June 2011	830,769.25
25	Ecological Rodent Management Training at CHTs	UNDP/CHTDF/AUSAid	August 2008 to April 2009	99,000.00
26	Ecological Determinants of Bamboo Flowering and Rodent Population Outbreaks in the Chittagong Hill Tracts	World Bank / KrishiGobeshona Foundation	May 2009 to April 2011	30,769.00
27	Legal Aid Service/ Integrated Development Programme	MISEREOR-Germany	July 2002 to June 2013	153,846.15
28	Integrated Development Programme	MISEREOR-Germany	March 1997 to June 2002	68,649.50
29	Food Security for Vulnerable Group Development (FSVGD)	European Commission/WFP/GOB	July 1998 to November 2006	1,226,765.70
30	Credit Union Program	The Rabo Bank Foundation of Netherlands	July 2002 to July 2010	569,605.18
31	Construction of Training and Resource Development Centre	Embassy of Japan, Dhaka	June 2004 to May 2005	75,000.00
32	Capacity building of the Women/mother Society	DFID/UKAid /ASIRP/GOB	November 15, 2002 to November 14, 2003	30,000.00
33	Rehabilitation of Disable Youngster	LillianeFonds of Netherlands & GOB	February 2003 to January 2008	12,888.00
34	Addressing the causes and affects of Acid attacks	Acid Survivors Foundation	July 2007 to March 2014	86,227.00
35	Child Development: Coordinated Program for Combating Child Trafficking	Department of Women/mother Affaires (NORAD Fund)	July 2003 to June 2005	32,090.00
36	Aquaculture Development Project (GNAEP)	The Royal Danish Embassy, Dhaka	July 2002 to June 2005	258,181.81
37	Integrated Pest Management (IPM)	The Royal Danish Embassy, Dhaka	June 1999 to May 2002	244,035.00
38	Livelihood Improvement through Ecology (LITE)	DFID/IRRI/PETRRA	April 2002 to August 2004	62,000.00
39	Rodent Management	DFID/IRRI/PETRRA/NRI/CPP	April 2002 to April 2006	65,310.00
40	Maize Promotion for Economic Development	Winrock International, USA	June 2005 to May 2007	26,711.00
41	CAGE Aquaculture	CARE-Bangladesh	January 2000 to March 2001	3,200.00
42	Skill Development Training for Staff	Asian Rural Institute, Japan	January 2003 to June 2006	300,000.00
43	Empowerment of Rural Women/mother	The Australian High Commission, Dhaka	July 1998 to June 1999	45,000.00
44	Urban Sanitation Project	ComillaPourashova (UNICEF Funding)	July 2001 to June 2004	50,000.00
45	Road Side Tree Plantation	CARE-International & LGED	July 1998 to June 1999	15,000.00
46	Skill Training to Rural Women/mother (Agri. Based)	MCC	July 1998 to June 2004	10,000.00
47	Integrated Pest Management in Rice	The British High Commission, Dhaka	July 1997 to June 1998	23,555.00
48	Awareness creation on Drug Abuse	UNDP, through Ministry of Home, GOB	May 1997	1,200.00
49	Mobile Trade School	CARITAS-Bangladesh	March 1997 to June 1998	2,500.00
50	Skill Training to the Affected Jute Mills Workers	Centre for Development & Research Bangladesh	March 1997 to December 1997	6,000.00
51	Combating Trafficking in Women/mother and Children	Centre for Women mother and Child Studies Bangladesh	March 1997 to December 1997	5,000.00

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Message from the desk of Executive Director

September 08, 2025

This year, AID-COMILLA celebrates its 31st year of working for women's voice and it is our great honour to share it with our partners in development who made it possible for us to come along with to this way. The annual report 2024-2025 has been developed to make a brief presentation of all the organizational efforts for the improvement of economic and social status of the targeted communities, and contribute to the national development efforts in the present fiscal year. I think the brief report would helpful for our clients, partners, stake-holders, communities and the individuals involved with, and interest to know and understand AID-COMILLA.

Each Passing year seems to bring even greater challenges to our world as shocks from food insecurity by shifting climatic patterns, poverty and social inequality. Unemployment and failure of urban infrastructure by unprecedented migration escalades. AID-COMILLA is quite aware about not having its capacity to change the situation against the currents overnights. However, it intends to create social concern to come forward together to overcome the situation and we know we can do it- because so many of you are working with us. Your steadfast commitment to the lives of people inspired us to pursue even greater achievements in 2024-2025. Therefore much of our work at AID-COMILLA focuses on innovating to meet these 21st century challenges. Innovative has defined our mission for more than two decades to create the access of the disadvantaged people in the field of gender equality, role of law/justice, education, emergency response, public health, or have been working on behalf of green revolution in agriculture/smart agriculture through community based organizations (CBOs), recognizing the profound potentials to compound, multiply and reapply the impacts.

AID-COMILLA used to portrays its development plan as per the national strategy that now followed by 17 sustainable development goals (SDG'S), set a big, bold agenda before the global community, missing to unite efforts and drive positive change through partnerships that leave no-one behind.

Our success is a combination of the great contributions of people involved in making AID-COMILLA a successful organization: the invaluable dedication and commitment of staff to implement Program activities in the field, the belief of donors in our capacity to achieve our goals, the trust of our partners/project participants in the grassroots level to deliver quality services for them to further improve their lives, and the unrelenting support of our local and international partners to meet a common vision.

This edition is a special effort to reflect on what has been done for the past 30th years in empowering women to be productive members of the society.

We would like to thank the Government of Bangladesh, Executive Committee & General Committee Members of AID-COMILLA, our donors, partners, and supporters for their generous and continued support and cooperation for all of our endeavours. We are committed to continue to serve the Bangladeshi people in the coming years as we work to alleviate poverty and empower the powerless.

Rokeya Begum Shafali
Executive Director

AID-COMILLA at a Glance

Legal Status:

Sl #	Registration Authority	Registration #	Sl #	Registration Authority	Registration #
1	NGO Affairs Bureau	1145 (March 17, 1997)	6	PADAR (EU)	BD-2009-AZZ-2805227252
2	Department of Social Service	Comi-583 (95) (June 21, 1995)	7	SAM	731570748
3	Department of Youth	Comi/ Recognition (03/2018)	8	SUZ	SUZ53
4	DWA	MABIO/Com-141/2000 (19-04-2000)	9	UNGM	698150
5	MRA	00429-00140-00146 (26-02-2008)	10	Member PKSF	

Association for Integrated Development-Comilla (AID-COMILLA) is a national level development organization founded in 1995. We are providing long-term development support and carried out a wide range of development activities such as agriculture market linkage, disaster risk reduction through economic development program, value chain, assist farmers in smart agriculture, formation of farmers cooperatives, Combating Gender Based Violence, livelihoods, emergency response, justice, human rights, child development, education, prevention of child marriage, countering violent extremisms, countering gender based violence and much more including CSO women leaders development in term of good governance, empowerment of women, access to justice, disaster risk reduction initiatives and humanitarian response for affected communities in regions such as Rangpur, Rajshahi, Khulna and Chottogram for more than 28 years, We have successfully assisted in meeting the social and economic needs of the most vulnerable and marginalized; responded to the fight against violent extremism, CGBV, women leadership development, emergency needs of people and communities displaced by confiict and disasters; exposed and challenged the root causes of poverty, and supported the building of local agency.

Our mission is to act as a national movement of people to respond in practical ways to alleviate suffering; to expose and eradicate misuses of power; and to work for sustainable and long-lasting change, guided by the values of dignity, love, justice and equality. Our core interventions consist of gender, power and inclusion, voice and governance, community health, tackling violence and building peace, humanitarian emergencies and disasters, resilience and climate change.

CAPACITY STATEMENT AND RESILIENCE FRAMEWORK OF AID-COMILLA

Our Resilience Framework Our experience shows that a holistic, adaptive and integrated approach is needed for men and women living in poverty to manage the risks they face and to make the most of opportunities that arise. Partnerships, brokering relationships and integration are key to this. Such an approach is also key to achieving the global sustainable development goals. This process must be inclusive and accountable, and led by people and communities. Our Resilience Framework recognises that we work at different scales and levels such as national, regional, district and with individual households. All levels are dynamically linked and influence how communities and individuals experience vulnerability to risk. The framework is equally applicable across each of the levels. At the core of our framework is our belief that individual and community resilience can be enhanced by empowering poor and vulnerable women and men, boys and girls to manage risks and improve their wellbeing, so that they can live with dignity. The framework aims to help AID-COMILLA's programmes to support communities to identify the risks they face, act on their own behalf, exercise their rights, access resources, and respond appropriately and effectively to achieve sustainable results.

How we go about it : How we build resilience is crucial to the outcome. The principles for implementing the framework include:

Community-led processes (especially participatory vulnerability and capacity assessments - PVCAs): focused on putting communities and individuals at the centre of change, increasing awareness of risks, uncertainties and their root causes, building on local capacities and identifying mitigation strategies in an active cycle of analysis, action and advocacy activities, informed by local and external knowledge such as climate information and market analysis. Power,

UNiTE to End Violence Against Women,"
"No Excuse:

Gender and inclusion: power, gender and inclusion analysis focuses on providing targeted assistance (such as protection) aimed at tackling power dynamics, encouraging meaningful participation, and promoting and measuring transformational change.

Accountability: including the sharing of information, genuinely inclusive participation and the embedding of feedback mechanisms throughout the whole programme cycle. Programmes need to adapt to the local context, integrating social, cultural and/or spiritual considerations.

Do no harm: programmes should have a deep understanding of the wider context to avoid reinforcing existing or underlying community tensions and inequalities and transferring environmental, social or economic risks to other areas, communities or social groups.

All these elements are fundamental in building shared understanding, trust and long-term solutions. from misuse, internal weakness, and/or poor design and maintenance.

The changing context: risks and opportunities

The risks and opportunities identified by communities are different in every context. For example, risks and stresses are often multiple, interlinked and complex at various scales. These issues and opportunities can be classified under six broad headings:

Structural: how power is distributed and exercised in the operation of management, decision making, service delivery, and governance structures, and the ways in which social norms, gender, representation and inclusion are addressed.

Climate and environmental: potential adverse effects due to environmental change and degradation, including loss of natural resources, pollution from effluents and energy use, hydro-meteorological and geophysical change.

Infrastructural: Potential adverse effects resulting from the failure of physical structures - including buildings, roads, power supplies and protective infrastructure, such as flood protection embankments - resulting from misuse, internal weakness, and/or poor design and maintenance.

Livelihood and market: income, household food and nutrition security, control of productive assets, access to business opportunities, operation of and access to markets, fluctuation of global prices, and the ability to maintain sustainable and profitable livelihoods.

Health and wellbeing: physical, mental, spiritual and social wellbeing affecting lives and livelihoods, and social stresses that erode personal, family and communal cohesion and strength.

Conflict: physical and psychological violence, destruction of assets and dislocation of communities, breakdown or absence of governance/state structures and services and where there is no rule of law.

Programme interventions These contextual risks can be addressed through work in seven broad complementary programmatic areas working towards our understanding of resilience as an outcome:

Shifting power relations : Achieving equal power relations - at household to national levels - and protecting rights by increasing community influence over decisions that affect members and empowering them to exercise their rights to demand effective responses to risks and vulnerabilities and the provision of quality services such as education.

Climate-resilient agriculture and natural resource management. Sustainable management of land, water, soils, forests, agriculture and agro-pastoralism that reduces poverty and hunger in the face of climate change, improving the resources future generations will depend on.

Inclusive markets development. Supporting producers to gain increased control over, and access to, information, credit and markets so that they can build sustainable livelihoods, increase income and create savings.

Community health: Strengthening community health systems to improve access to services, adoption of appropriate practices and integrated interventions which include promoting equitable social norms and institutions and integrated disease programming, enabling people to maintain healthy and productive lives, and promoting health and wellbeing.

Disaster risk reduction. Putting in place community focused risk reduction and risk management measures and policies such as preparedness, early warning systems and mitigation activities, both structural and infrastructural, to address natural and human-made hazards and cascading risks.

Humanitarian response. Communities are organised and empowered to manage emergencies when they arise.

Tackling violence, Building peace: Increased protection for those most vulnerable to violence, equipping them to address the causes of violence, to tackle impunity, and to develop peaceful and effective alternatives to violence and armed conflict.

These programmatic areas are neither sectoral nor mutually exclusive but are interconnected and work across scales. An integrated approach is necessary. The context will shape the types of interventions that are required according to the risks. For example, an environmental risk such as flooding can be addressed through different types of intervention, such as the construction of a protection embankment or dyke (DRR), or via advocacy, lobbying local authorities to improve community participation in urban planning. The context establishes the priorities and potential opportunities for addressing the risks appropriately.

Implementing the framework The circular process of analysis, learning and action starts at programme level with a macro-context analysis, which includes power analysis and vulnerabilities and, where appropriate, a conflict analysis. This initial analysis will inform selection of target areas and partners. At community level, the process should begin with a power analysis focusing on gender and inclusion, and where appropriate, a local-level conflict analysis. Through a community-led process, informed by the macro and local analysis, community members review their risks, vulnerabilities and capacities, and develop an integrated community-owned plan of action and advocacy activities framed by the changing context (risks and opportunities). Where appropriate, opportunities to scale up and link with different levels of governance should be pursued. Accountability, meaningful participation and a systematic process of review and learning at community, partner and programme level are fundamental to sustainability and long-term impact.

How AID-COMILLA adds value Our Resilience Framework bridges the gap between humanitarian and development work.

We acknowledge the complexity and scale of risks and pressures, and recognise that to be successful and transformative, we often need multiple actors and platforms, working across different sectors, levels and scales. Our partnership approach adds value because we collaborate to achieve shared goals, facilitating and brokering partnerships to promote integration and accountability, empower civil society, broker coalitions, leverage resources and enhance advocacy. Building resilience ultimately relies on iterative analysis and learning by communities, partners, our supporter and other stakeholders. However, without tackling power inequalities, we will be unable to deliver transformative social change and people will remain locked in a cycle of poverty and vulnerability.

We have been working in Bangladesh since 1995 and are recognized for addressing the needs of and strongly advocating for the empowerment of excluded and vulnerable communities including women, adolescent girls, refugees, internally displaced persons, landless, Dalits and other ethnic minorities through an intersectional lens in some of the most hard-to-reach areas like remote Chars of Kurigram District. AID-COMILLA has worked to claim their rights, entitlements and expand their power in social and economic spaces using integrated and inclusive approaches both directly and with 04 international funding agencies partners in 10 districts across Bangladesh.

Nationally we operate through local offices across 10 districts and have extensive experience managing and monitoring thematic areas such as CVE, Justice for All, Livelihoods, CGBV, and climate change along with focused project on gender, inclusion and human rights. A total 236 skilled staff including 35% female and 65% male are managing the programme and projects.

Operational structure: AID-COMILLA's project ways of working follows a matrix model horizontally' across the traditional 'vertical' silos of functions. The team will be led by a designated Project Manager/Budget Holder and all team members under his/her leadership will have clearly defined roles using the RACIS (Responsible, Assists, Consulted, Informed and Sign off) tool.

Our approach: We promote inclusive and intersectional rights-based approach in all stages of development and humanitarian work. AID-COMILLA has significant expertise and experience of working with civil societies, advocacy platforms and coalitions, the private sector, the UN, and the Government of Bangladesh. Our work is guided by our Corporate Gender Strategy - 'Gender Justice for All: Achieving just and equitable power relations between women and men', which focuses on power relations.

We are a member of the Leave No One behind Coalition of the Sustainable Development Goals in Bangladesh. AID-COMILLA's Resilience Framework outlines a holistic, adaptive and integrated approach and at the core of this framework is the belief that individual and community resilience can be enhanced by empowering poor and vulnerable women and men, boys and girls to manage risks and improve their wellbeing so that they can live with dignity.

Key guiding principles of this framework include power, gender, inclusion, accountability, do no harm and community-led process in different contexts and translating evidence-based learning into the participatory decision-making process with

AID-COMILLA's core principles are guided by feminist principles of inclusivity, equality and cooperative working. Our gender inequality and social empowerment visions is: systems of oppression that continue to discriminate based on gender, socio-economic status, religious belief, caste, race, disability and other identities are dismantled and equality of outcomes for all is achieved. We work to dismantle intersectional oppressions that compound marginalization of excluded communities. We recognize the multiple grounds of identity inter sectionality (ex. gender, caste, race, nationality, religion, ethnicity, sexual orientation). We have designed a series of programme interventions that challenge the existing patriarchal structure that often puts women in a subordinate position in society. Through our project interventions we have been able to give voice to women who are often side-lined. Women are also able to break the cultural norm of restricted mobility, and are now actively participating in livelihood activity for example rowing; fishing, cultivation and marketing of products our women beneficiaries are now seeking justice from the informal and formal justice systems. We are also engaged in the women's movement in Bangladesh through our partnership with organizations such as USHA and also member of the One Billion Rising Campaign to raise awareness and end GBV in Bangladesh.

Vision Statement: Together with our supporters and partners, our vision to expose poverty throughout Bangladesh to help in practical ways to end it. To highlight, challenge and change the structures and systems that favour the rich and powerful over the poor and marginalized.

Mission Statement: Our mission is to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve large scale, positive changes through economic and social programmes that enable women and men to realize their potential.

Management: AID-COMILLA has well infrastructure & decentralized organogram to ensure transparent management system and accountability. The entire department is leading by competent personnel having adequate academic background and professional skill. All most al the staff is working for long time with AID-COMILLA. Key positions are hold by the personnel having long outstanding experience in the development field and have adequate skill and knowledge. AID-COMILLA's organizational structure comprises individual departments of Human Resource Development, Operation& Program, Training, Finance, Internal Audit, Training, ICT and Documentation, Communication & Information unit.

Human Resource Development: HR Management is responsible for selecting and hiring candidates using various processes and tools. The department support to processing various categories paper for employees such as appointment, personal history, payroll management, tax management, compensation packages, safety and healthy working environment & legal issues. The department is cognizant of discriminatory practices that can exist in the workplace. These issues might pertain to ethnic background, race, sexual harassment and practices.

Finance: This department ensure the adequate funds available to acquire the resources needed to help the organization achieve its objectives; furthermore it ensure costs are controlled; ensure adequate cash flow; establish and control profitability levels. One of the major roles of the finance department is to identify appropriate financial information prior to communicating this information to managers and decision-makers, in order that they may make informed judgments and decisions. Finance also prepares financial documents and final accounts for managers to use and for reporting purposes.

Internal Audit: Internal Auditors help Organizations to manage the wide range of risks facing them before they become a problem. Internal Audit's primary duty is to act as eyes and ears for the Board, to which it should be accountable, usually via the audit committee. In providing "assurance" to the Board, Internal Audits job is to exercise critical analysis to express the real scenario & recommend how the organization would like it to be. Boards need to know that their Internal Audit team feels empowered to ask tough questions and challenge critical assumptions. Internal Audit's role as a vital check and balance to an organization's operations and governance has arguably never been greater.

Training: The training wing supports to provide an opportunity and broad structure for development of human resources through improving technical and behavioral skills, sense of team work, team spirit, and inter team collaborations. It helps to create a healthy work environment, improve capacity of the staffs to achieve organizational vision, mission and specific goals and objectives of the projects/programs.

Compliance issues of the Regulatory Authorities and Funding Partners:

Money Laundering: AID-COMILLA has a central based "Compliance Unit" led by a compliance officer is responsible for implementing the money Laundering Prevention Law. The officer is reportable to organizational Executive Director for his task. A committee consists of 07 members have been provisioned at central and area level for impiementation of the Money Laundering Prevention and Anti Terrorism Law. A training session has been organized to aware all the staffs and officers about the issues and they are very much committed to implement the law. The client has approved loan or deposit is 100,000 or more Bangladeshi Taka preserved personal information i.e. Name, renowned in the community, father/mother's name, photograph, date of birth, nationality, occupation and present & permanent addresses, and accuracy of the information is guaranteed.

Practice of Virtues (Suddhachar) (MRA Circular 22): As per the MRA guideline, AID-COMILLA formed a "suddhachar" committed and selected focal person, for the same and a person to deal with information as per the rights to Information Act. AID-COMILLA also displayed Citizen Charter in the Offices spaces. AID-COMILLA discuss Shddhchar related issues in its staff meeting at central and field level. AID-COMILLA is following Service Rules and Performance based management and punishment system for violation of organizational rules and policies.

Management of AID-COMILLA : The General Council of AID-COMILLA consists of 21 members who are considered to be the supreme authority of the organization. An Executive Committee composed of 07 members is elected for a three-year period out of the General Council to create policies and direct the execution of programs. All policies and programs duly approved by the Executive Committee are implemented by a modest number of staff headed by the Executive Director, who is accountable to the Executive Committee and is responsible for the effective implementation of programs, and management of all administrative and financial matters of the organization.

Monitoring and Evaluation System : AID-COMILLA established its own M&E Cell to serve as the Monitoring and Evaluation Unit of the organization to be able to objectively and effectively assess the progress of the projects, identify issues and concerns, and provide recommendations thereof. With the creation of the M&E Cell, AID-COMILLA developed the capacity of senior level staff by giving them the opportunity to apply their knowledge and skills in M&E and communication. The M&E Cell of AID-COMILLA is comprised of 7 senior level staff members conducting monitoring activities in all Project working areas. AID-COMILLA believes that a good M&E system enhances credibility of the organization and therefore will lead to better services and relations to its participants, partners and donors.

Management Team : AID-COMILLA has a Management Team composed of Project Managers, Project Coordinators, and Managers which serves as a venue to express all management issues and concerns within the organization. The Management Toam is a clear manifestation of AID-COMILLA's intention to improve its management systems to better serve its stakeholders

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Ongoing Programs/Projects:

- Eastern Flood Comilla & Feni 2024
- Smart Agriculture through Digital Literature
- Rohinga Response (CGBV)
- Increasing Access to Justice in Bangladesh Rajshahi Project
- Combating Gender Based Violence
- Out of School Education Program at Cumilla City Corporation area
- Access to Justice for All through Arbitration
- Micro Credit Programme Funded by PKSF
- Training and Resource Development Centre
- Combating Violence Against Women & Children
- Human Rights & Legal Awareness Program
- Rescue and Rehabilitation of Trafficked / lost women and Children Program
- Support to prisoners

Development Partners since inception of AID-COMILLA : AID-COMILLA has track record of working with different local and international donor agencies such as International Rescue Committee-USA (5 project), NEAR Change Fund -2 Project, Democracy International-USA (USAID- USAID fund-5 project), NCSC (USAID- US Department of State fund-4 project) , NEAR Change Fund -2 project, DFID/UKAid -7 project, UNDP-2 project, EU-9 project, Christian Aid-04 project , HelpAge-International-2 project, RELIEF-International/Start Fund/ DFID-1 project, MISEREOR-Germany-6 project, DANIDA-2 project, Embassy of Japan-1 project , The Rabo Bank Foundation of Netherlands-8 project , ASIRP/DFID/GOB-1 project , Liliane Fonds of Netherlands-1 project, NORAD/DWA-1 project, DFID/CPP/NRI-1 project, CARE-Bangladesh-2 project, The Australian High Commission-1 project , UNICEF/GOB-3 project, Winrock International of USA-2 project , BRAC-ESP-3 project, BRAC-GoB-1 project, NICE Foundation etc.

Comprehensive, Integrated Multi-Sector Response for Rohingya Refugees and Host Communities in Cox's BazarFunded by : International Rescue Committee -IRC, USA

Project Period: September 2023 to November 2025
Reporting Period: Year ended June 2025
Geographical Location : Ukhiya & Teknaf Upaziia, Camp # 13, 15 & 22

Project Objective: The project will contribute to addressing conflict related sexual violence against the displaced Rohinga population from Mayanmar hosted in Bangladesh

Specific Objective:

1) improving access to Rohinga Survivors of conflict-related sexual violence to comprehensive services including mental health as well as psychosocial support
2) Engaging with religious and community leaders to combat stigma against Rohinga survivors of sexual violence and their children who may be born of rape
3) Engaging with civil society organizations, including women and youth led community organizations to raise awareness about the availability of services of survivors and their rights

Aim of the Project: The project aims to address the gaps and challenges outlined above and act as a catalyst for mitigation of Conflict Related Sexual Violence (CRSV) and GBV related risks by scaling up and strengthening access to quality services, increasing the resilience of survivors , strengthening community based Conflict Related Sexual Violence (CRSV) and GBV prevention and working towards systemic changes to address the root causes of Conflict Related Sexual Violence (CRSV) and GBV and ensure a survivor-centered approach.

Background Information: The largest Rohingya influx into Bangladesh began on 25th of August 2017, where a massive influx of more than 860,000 Rohingyas fleeing violence and serious human rights abuses from Rakhine State, Myanmar. However, this was not the first influx seen, with multiple waves of the Rohingya movement recorded from Rakhine State in Myanmar to Cox's Bazar in Bangladesh, with the earliest influx recorded in 1942 with 20,000 Rohingyas who fled to Bengal (Bangladesh in pre-partition India). Accounting for the different refugee flows, as of May 2020, there were over 942,416 (source : UNHCR report June 2023) refugees in Cox's Bazar district. Much of the displaced population are women and girls, making up 52% of the population. GBV is a serious issue within Cox's Bazar, which has a high incidence of violence against women and girls. In terms of GBV among Rohingya women and girls, many of the new arrivals are visibly under distress and disoriented, suffering from the consequences of extreme violence, from the loss of or separation from family members, and from the ordeal of displacement. Involvement of women in decision-making on camp life is practically non-existent, but this also goes for the level of information on camp life being fed back to them. With no official systems are in place in the camps, female community members rely heavily on male family members to receive information on decisions that impact them. This lack of a formal mechanism to inform Rohingya women affects all underrepresented groups, including adolescent girls and persons with disabilities, increasing their vulnerable position within the community. Women are expected to dedicate their time to household activities such a cleaning, cooking and child caring. Most Rohingya women also limit their movement in public space due to a wide range of GBV risks particularly around firewood collection, latrines and bathing facilities. For adolescent girls, freedom of movement is even more restricted, as they are confined to the boundaries of their homes. All movements of women and girls are closely monitored by their male family members and should be justified with a valid reason.

Rohingya refugee women and girls, most of whom are survivors of sexual and gender-based violence, constitute 52 percent of the camp population. Living within these challenging camp conditions means Rohingya women refugees faced further marginalization due to their restricted mobility, access to information, basic services and limited decision-making power within camp management.

Within the current context there is an urgent need for localized, feminist humanitarian action which moves beyond meeting basic needs to fostering social cohesion, community resilience, sustainable development, and gender equality. However, current humanitarian interventions do not invest in local women's groups in Cox's Bazar, including those led by Rohingya refugee women. Investment in women is essential to strengthen women's roles as key actors on the frontlines of the crisis and foster a transition to self-reliance.

Problem Statement: Given to high percentage of the Rohinga population in Bangladesh having directly experienced of witnessed Conflict Related Sexual Violence (CRSV), the proposed project will address the ongoing impacts of Conflict Related Sexual Violence (CRSV)and secondary and tertiary risk of exposure of GBV that the extremely prevalent in Coxsbazar district within the camps located around Ukihya (Camp-13) and peripheral areas of mixed communities. It is important to note that, there is a collective experience of trauma associated with CRSV that must be dealt with holistically and through specialized and comprehensive Mental

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Health and Support Program. Addressing not only the impact of Conflict Related Sexual Violence (CRSV) but also mitigating and preventing further exposure to sexual violence , abuse of exploitation and other form of GBV must therefore be targeted at the overall crisis affected population . Special attention must be put into ensuring the safety and security of CRSV survivors within their communities , where they experience high rates of social stigma and risk of isolation.

GBV risks are certainly linked to being encamped in congested settlements. But the negative shifts in social and cultural dynamics as a result of the Conflict Related Sexual Violence (CRSV) experience in Myanmar should not be underestimated. In addition to the levels of marginalization , trauma, disaffections of the male populations that views GBV as means of cope with shifting power dynamics, displacement and lake of longer -term restitution of rights and access to livelihoods exacerbate the situation . For example intimate partner violence has caused attributes related to trauma and shifts in social norms, as well as the function of shame in society.

Overview of the challenge and continued gaps in addressing Conflict Related Sexual Violence (CRSV) among Rohinga populations in Bangladesh:

1) High prevalence of Conflict Related Sexual Violence (CRSV) and other forms of GBV among women and girls and exposure to new risk including forced marriage , sexual exploitation and trafficking .
2) There is a low level of understanding of man and boys as survivors and need for dedicated service for male survivors.
3) Need to access self-sustaining and self-resilience activities for Rohinga refugees and continue to build and expand successful instances of livelihoods interventions
4) Insufficient number of appropriately trained mental health workforce to deliver mental health and psychosocial support service in emergency settings.
5) Exacerbation of existing gender inequalities and the need to actively engage men, boys, women and girls in understanding Conflict Related Sexual Violence (CRSV) and GBV .

Activity performed during the reporting period:

Provide survivor-centered integrated, survivor-centered, and life-saving violence against women and girls GBV response services	**Unit**	**Planed (September 24 to August 2025**	Completed as of June 30 2025	Remarks
Provision of Survivor-Centered Violence against women and girls Case Management Services for Women, Girls, and children	Monthly	10	10	
Cost of Violence against women and girls Case Management Referral and Emergency Support Services	Center	3	3	
Quaterly Case Discussion/Conference Meetings	Meeting	3	3	
Provision of Vulnerability/Dignity Kits to Survivors of Girls/Women Based Violence	Person	60	60	
Quarterly Meeting for Reviewing Girls/ Women-Based Violence IMS Data	Meeting	1	1	
Integration and Coordination Meeting of GBV, Health, Nutrition, and Food Security actors	Meeting	3	3	
Observation on international Girl child day, International Women's Day and 16 Days of Activism Against Girls/Women Based Violence	Times	3	2	Less performance Due to Project suspension by USAID/IRC
Honorarium fo Case Management Volunteers	Monthly	11	8	Do
Cost of Repair and Maintenance for the WGSS Center	Center	4	4	
Printing cost for Structured PSS Support Sessions of Survivors of Violence	Location	4	4	
Conduct Structured care and Support Sessions(Women Rise)	Person/ Session	80	80	
Group PSS for Violence against women and girls	Persons	800	720	
Case management	persons	336	280	
Selection of Beneficiaries for Girl Shine Program (Adolescents and Caregivers)	Center	3	3	
Conduct Baseline Survey with Girl Shine Program Participants (Adolescents and Caregivers)	Center	3	3	

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Conduct Life Skills Sessions with Adolescent Girls (15participants)	Session	90	30	Less performance Due to Project suspension by USAID/IRC
Conduct Girl Shine Caregiver Curriculum Sessions with Adolescent Girls (30 participants)	Session	42	18	Do
Conduct Early Marriage Curriculum Sessions with Married Girls (15 participants)	Session	48	30	Do
Conduct Early Marriage Curriculum Sessions with Married girls Caregivers (15 participants)	Session	48	30	Do
Conduct Early Marriage Curriculum Sessions with Unmarried Girls (15 participants)	Session	48	30	Do
Conduct Early Marriage Curriculum Sessions with Unmarried girls Caregivers (30 participants)	Session	48	30	Do
Conduct Endline Survey with Girl Shine Program Participants (40 participants)	Centre	3	0	Do
Honorarium for Girlshine Mentor	Session	30	9	Do
Girl Shine Graduation Ceremony Programme and Graduation Kit	Event	3	0	Do
Steering Committee Girl shine and EMAP)	Session	36	0	Do
Conduct Baseline Survey for EMAP Plus (20 men, 20 women, 20 boys)	Center	3	0	Do
Cost of EMAP Plus Orientation and Meeting with Community Leaders, Members, and Existing Groups	Meeting	9	6	Do
1 Day Training of Community Leaders on Core Concepts and Referral	Training	3	3	Do
Conduct EMAP Plus Sessions with Men , Women and Boys Groups	Person	3540	480	Do
Conduct session with caregiver of Boys	Session	15	0	Do
Conduct Endline Survey for EMAP	Center	3	0	Do
EMAP Plus Data base tools printing	Center	3	3	
Information session for male participants and their female partners.	Session	15	0	Do
Caregiver engagement session and supporting curriculam for Boys	Session	15	0	Do
Girls and boys dialogue session	Session	6	0	Do
Sports, art, and cultural materials for boys' engagement	Number	3	0	Do
EMAP Plus Implementation Support Cost(Logistic)	Lump sum	1	1	
01 days Training Costs for Girls/Women Based Violence (GBV) Risk Mitigation with Community-Based Groups	Training	3	3	
Organize quarterly meetings with community-based groups.	Meeting	12	9	
Conduct safety audit with community based groups	Center	3	0	
Honorarium for Community volunteers	Monthly	10.5	8	
Capacity Building Training for Volunteers- 1 days	Training	1	1	
Community Outreach–on Girls/Women Based Violence life saving information dissemination	Person	14100	8330	Less performance Due to Project suspension by USAID/IRC
Visibility for staff & Centre	Times	1	1	
WGSS Running Cost	Times	9	7	
WGSS Guard and Cleaner (Day & Night Guard)	Times	13	10	

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Uplifting Vulnerable Communities Livilihood Pathway through Digital Access Owners in Kurigram District

Funded by : Christian Aid-UK
Project Period: July 2023 to November 2024
Reporting Period: Year ended June 2025 (End of Project Report)
Geographical Location : Kurigram District; Chilmari, Nageshwari Upazila

Overall Objective To improve the livelihood situation of potential entrepreneurs by creating market access by using digital technology.

Specific Objectives

- To build the capacity of potential entrepreneurs and groups in e-commerce
- To create market access for young entrepreneurs
- To connect youth and potential entrepreneurs to freelancing opportunities and e-commerce associations and networks and youth development initiatives.

Background : Kurigram is one of the poorest districts in Bangladesh, with an estimated 71% of people living in poverty (Bangladesh Bureau of Statistics (BBS), 2016). The areas are highly vulnerable to natural disasters, including flash flooding, so communities constantly risk losing their homes and livelihoods due to unpredictable weather patterns. Some of the sub-districts within Kurigram have no road connectivity with the centre- making opportunities even more scarce. Employment opportunities are limited, with much of the population engaged in informal work with little or no job security.

E-commerce is a rapidly emerging growing industry in Bangladesh despite numerous challenges. Many people in Bangladesh, including women, are exploring and enjoying decent livelihoods using this platform. Many private agencies, associations and Government agencies are taking different initiatives to establish and spread the online business platform nationwide. It is noticeable that people's interest in online business is increasing daily, especially in town areas, due to relevant, easy access like available internet facilities, well communication system, high-level interest in exploring online advantages, and timely responses. Of the 165.57 million Bangladeshi people, 82.70 million are temales, and they greatly contribute to this economic development. Despite numerous challenges, women's participation in the online business sector is increasing. But in the remote districts in Bangladesh like Kurigram ,many challenges can create obstacles to spreading and establishing the online business concept. Various discrimination and the local context doesn't allow women to go outside to explore their livelihood. Hence, e-Commerce is a blessing for them.

Problem statement and Actions: Based on a study and during the ISF project and Christian Aid funded YAFSI project implementation, we have been observing that in Kurigram there are numerous constraints from aspects of the online business are-

- Have limited access of the internet, and to improve internet access, we have already set up 20 wifi hubs in Naheshwari- 8, Chilamri-8, Raumari-2 and Char Rajibpur-2 under ISF funded and under this innovation fund will set up 4 It hubs to getting access to target community in Kurigram.
- Inadequate digital literacy: Due to social barriers such as gender bias, stereotypes etc. There fore, we have provided half-day digital literacy training to 580 young women and one day of training on e-commerce to 150 young women. Butit was recorded and recommended to organise mentioned training for their better understanding of the participant's low literacy (source: event report June 2022)under ISF funded project
- Poor geographic communication: For a restricted communication system, it isn't easy to monitor the activities and network issues for poor electricity supply, a main town far from the community, especially those living in Char areas.
- Low educational attainment: According to a study it was reflected that 23% of women drop out at the primary level, 40% before secondary (SSC), 18% after SSC, 14% secondary (HSC) and only 4% completed their education, and 2% have no educational background (source: scoping survey Feb 2022).
- Low adaptation of smart phones (women): According to our Scoping Survey(Feb 2022),we found that the majority percentage (85%) use button phones,whereas only 15% of responders use smart phones and according field visit and meeting
- Low socio-economic status: From the Scoping Survey (Feb 2022), we found that the majority (75%) of families' average monthly income is (5001-10000 BDT-- approx £40)whereas12% of families' average family income is (10001-15000 BDT- approx£120), 12% of respondents' average family income is 01-5000 and only 01% respondents' average family income is (15001-20000-- approx £180) (Source: Scoping survey Feb 2022).
- No existing e-commerce platform: During our project implementation, it was found that no existing established e-commerce platform even has no relevant, authentic associations to tag our project participants by exploring the online business platform.

- E-commerce a new thing for the community: Most of the community people only heard about e-commerce, but they have no practical expertise and skills to use this platform due to lack of awareness, social discrimination, publicity, easy accessibility, poor geography, no success, which can be motivating and growing interest to explore something by using digital technology. (source: field visit, group discussion)

Major activities performed throughout the reporting period as of June 2024

Sl#	Name of Activity	Target	1st year	2nd year	Achievement
1	2 days training on e-commerce	3	3	0	3
2	1 day capacity building on financial management	2	2	0	2
3	Establish for women friendly IT hub and maintenance	24	18	06	24
4	Furniture- 1 set + Desktop Computer-3 for each Hub	2	2	0	2
5	Organize 1 day digital literacy and online business workshop for local businessman	1	1	0	1
6	Bi-Monthly meeting between Change agents and their groups At Nageshwari 50 Group and at Chilmari 20 Group) Group meeting cost will be paid from current SCILLS project up to October 203 and after that from new project)	420	280	140	420
7	Every six month community awareness on ecommerce (nageshwari-2, Chalmari-2)	3	2	1	3
8	Market Assessment (Nageshwari & Chilmari)	1	1	0	1
9	Provide individuals IGA support to 20 change agents to sustain /start their business (Nageshwari & Chilmari)	20	20	0	20
10	Meeting with potentials entrepreneurs and buyers (Nageshwari-2 & Chilmari-2)	4	2	2	4
11	Organize 01 business fair (Nageshwari/Chilmari))	1	1	0	1
12	Upazila Coordinator -2	26	18	8	26
13	Field Facilitator - 2	20	17	3	20
14	IT Officer -1	18	13	5	18
15	Every six monthly meeting with youth development initiatives	4	3	1	4
16	Identify and discussion with e-commerce associations and network	1	1	0	1
17	Project Closeout and handover session at Nageshwari & Chilmari	2	0	2	2
18	Identify change agent and their groups	70	70	0	70
19	Develop of E-commerce Platform	1	1	0	1
20	Bag & Umbrala for project Staff	10	10	0	10
21	E-Commerce and Digital Literacy trainer fee to Dotlines	7	7	0	7
22	E-Wi-Fi Hub setup and maintenance by Dotlines	12	9	3	12
23	Bi-Monthly staf meeting	10	8	2	10
24	Regional Sharing Meeting	1	-	1	1
24	Documentary for Project	1	-	1	1

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Emergency Flood Response: Supporting Communities in Cumilla, Bangladesh

Funded by : START Network through Christian Aid-UK
Project Period: Start date: 30-08-2024 End date: 13-10-2024
Reporting Period : June 30, 2025 (End of Project Report)
Geographical Location : Burichong, Chodhugram, Laksham, Monohorgonj

Background of the Flood Response: Flooding is a frequent issue in Bangladesh during the monsoon season (June to September), worsened by rainfall from the Himalayas and meltwater. Located on the Brahmaputra River Delta (Ganges Delta), Bangladesh is highly susceptible to flooding due to its low elevation (less than 5 meters above sea level) and its position in a major river basin. The country faces regular flooding from water runoff from hills, upstream inflows, and heavy local rainfall compounded by drainage congestion. Approximately 80% of Bangladesh is floodplain with extensive sea coastlines, making it prone to periodic and widespread damage from floods. About 80% of the country's streamflow comes from outside, primarily from the Ganges, Brahmaputra-Jamuna, and Meghna rivers. Historical major floods have caused significant devastation. Recently, severe flooding has affected eight districts in Bangladesh-Sunamganj, Moulvibazar, Habiganj, Feni, Chattogram, Noakhali, Comilla, and Khagrachhari-due to intense rainfall and upstream water flow [Source: BSS]. River water levels in the Kushiyara, Manu, Dhalai, Khowai, Muhuri, Feni, Gumti, and Halda rivers have surpassed danger thresholds, with some rivers breaking long-standing records [Source: Anadolu Agency]. Heavy rains since August 18 have triggered flooding in Comilla and Feni, leading to water levels flowing above danger levels and a crisis in clean drinking water, as tube wells have been submerged [Source: The Business Standard]. The elderly, disabled, children, and women are facing the greatest difficulties due to the flooding [Source: BSS].

As of August 21, 11 districts in northeastern and southeastern Bangladesh have been severely impacted by flash flooding, which was caused by prolonged and heavy monsoon rains exacerbated by an active monsoon and a low-pressure area. The National Disaster Response Coordination Center (NDRCC) reports that approximately 4.94 million people across these regions have been affected. Tragically, 27 people have lost their lives-5 in Chattogram, 10 in Cumilla, 5 in Noakhali, 3 in Cox's Bazar, 1 in Khagrachari, 1 in Feni, 1 in Brahmanbaria, and 1 in Lakshmipur districts. [Source: The Dhaka Tribune]The flooding has covered an estimated 311,419 hectares of land. The most severely affected districts include Noakhali, Cumilla, Lakshmipur, Feni, Chattogram, and Moulvibazar. Essential infrastructure such as rural roads, agricultural fields, and fishponds have been submerged, which has cut off access and significantly impacted local livelihoods. Communication and coordination efforts are hampered by power outages and limited connectivity.

On August 24, it was reported that about 928,000 people across 9 districts are still without power, and 1,807 cell towers are out of service. Additionally, floods have damaged 462 kilometers of roads across 12 districts, disrupting road and rail links between Dhaka and Chattogram. Over 7,000 schools have been closed, affecting an estimated 175,000 primary students in the impacted areas. [Source: Bangladesh: Eastern Flash Flood Situation Report No. 01, Inter-Cluster Coordination Group-Humanitarian Coordination Task Team, Date: 25 August 2024]

The loss and damage spanned across 587 unions and municipalities in 77 upazilas of 11 districts in Bangladesh are suffering from devastating floods triggered by torrential rains, with hundreds of homes submerged. The devastating flood have affected a significant portion of the population, with 4.94 million people impacted across 11 districts. While the death toll is 27, the number of people displaced and in need of assistance is alarming. Over 2,84,888 people have sought refuge in 3,527 flood shelters, and 21,695 livestock have also been sheltered. There is a disproportionate impact on vulnerable populations, including women (2.58 million), children (0-4 years: 0.52 million, 5-19 years: 1.54 million), the elderly (0.41 million), and people with disabilities (63,101). Additionally, 66,447 pregnant and lactating women have been affected by the floods. [Source: NAWG Report, Version 2]

The floods of August 2024 have been unusually severe, especially in districts that rarely experience such extreme conditions, including Cumilla, Feni, and Noakhali. These areas are not typically prone to flooding, leading to inadequate preparedness at both the household and community levels. There are also limited emergency shelters available. The effectiveness of early warning messages was compromised by the lack of trained community volunteers and fully operational disaster management committees. Notably, these regions have not faced significant flooding since 1988. The rapid rise in water levels caught many off guard, leaving them with insufficient time to seek refuge. Additionally, the interim government and instability within responsible offices have disrupted the incident command system, affecting the overall response.

According to local elders in Feni, Noakhali, Cumilla, and Khagrachhari, they are experiencing such devastating flooding for the first time in more than three decades, since 1988.

Objective: To support households to meet their most pressing needs, such as food, shelter, and healthcare, thereby promoting dignity and independence.

Food Packages: Beneficiaries: 1,731 individuals with duplication (331 households) Support Package (for 15 days/Package rate BDT 2,660): Rice (15 kg), Lentils (1.5 kg), Potatoes (5 kg), Edible oil (2 liters), Salt (1 kg), Onion (2 kg), Garlic (500 grams), Turmeric powder (100 grams), Chili powder (100 grams), Sugar (1 kg), powder milk (250 gram), and Dried fish (250 grams)

Objective: To address immediate food insecurity and fulfill the dietary needs of the most flood-affected population for a period of 15 days.

Contextualized Hygiene and Dignity Kits: Beneficiaries: 4,184 individuals with duplication (800 households)

Support Package: Plastic bucket with lid (20 liters), Plastic mug (1.5 liters), Sanitary napkins (10-piece pack), Nail cutter (large size), Gamcha (family-size towel), Bathing soap (150 grams), Detergent powder (500 grams), Toothpaste (100 grams), Toothbrushes (5 standard size), Coconut hair oil (95 ml), Antiseptic disinfectant (500 ml), ORS (10 packets), Water purification tablets (20 per pack, 2 packs) and printed 2 pager IEC Material on flood awareness and protection-1 piece.

Objective: To maintain hygiene and dignity, particularly for women and girls, and to prevent disease outbreaks.

Cattle Feed/Fodder: Beneficiaries: 836 individuals without duplication (160 HHs)
Support Package: A Unit of 25 Kg cattle fodder per household (1,369 BDT per HHs)
Objective: To support families with livestock by providing essential feed supplies.

Innovation Activities:
Beneficiaries: 1000 Individuals with duplication (192 HHs)

Objective: To explore and implement innovative solutions focussing on DRR that enhance resiilence of the flood affected community.

Health and Protection (GBV) Awareness:
Beneficiaries: 5020 individuals with duplication

Objective: To promote and raise awareness on health and protection measures, enhancing the well-being and safety of the flood-affected community

Detail of Support Provided:

Cash transfer	Number of Beneficiaries	Per Head	Total Taka
Unconditional Cash Grants Multi-purpose cash grant to targeted HHs	1105	6,000	6,630,000
Food Security & Livelihood			
Livelihood food package (Feed)	160	1,369	218,976
WASH			
Customized hygiene and dignity items	1,105	1,640	1,812,200

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Supporting post-flood-affected communities of Noakhali, Feni, and Cumilla Districts of Bangladesh

Funded by : NEAR Change Fund
Project Period: 15 September 2024 to 25 December 2024
Reporting Period : June 30, 2025 (End of Project Report)
Geographical Location : Cumilla District, Laksam Upazila, Mudaffargonj North Union and Mudaffargonj South

Objective: To assist post-flood-affected communities of Noakhali, Feni, and Cumilla Districts to restore their life and improve living conditions.

Project Background: Heavy monsoon rain and water from upstream (INDIA) since August 18, triggered flooding in Feni (Through Kahua River). The overall flood situation in the selected districts is highly vulnerable due to the flash floods. The people of the affected areas have not seen this type of flood within 35 years. Most of the households are damaged and many are washed away by the huge water current. The water level flows above the danger levels and submerges houses making people leave their houses and older people, people with disabilities, children, and women facing the most difficulty. This Severe flooding has affected 73 upazilas (sub-districts) and 528 unions/municipalities across 11 districts in northeastern and southeastern Bangladesh. These districts are Noakhali, Feni, Cumilla, Chattogram, Khagrachari, Moulvibazar, Habiganj, Brahmanbaria, Sylhet, Lakshmipur, and Cox's Bazar. According to the Sitrep of the National Disaster Response Coordination Center (NDRCC) on 27 August, a total of 1,227,554 families are waterlogged, impacting 5,822,734 people. The floods have resulted in 53 deaths (Cumilla-14, Feni-17, Noakhali-8, Chattogram-6, Khagrachari-1, Brahmanbaria-1, Lakshmipur-1, Cox's Bazar-3, and Moulvibazar-02) with two people missing in Moulvibazar. 4,003 shelters have been accommodating 5,40,510 people and 39,531 livestock, while 619 medical teams are active in the affected districts1.

District	Population	Impacted population	% (Affected population)	Waterlogged HH	People in shelter	Affected Upazila	Affected Union	Death
1. Brahmanbaria	3,396,443	80,000	2%	80	202	2	9	1
2. Chattogram	9,474,554	30,000	0%	7,500	2,748	1	6	6
3. Cox's Bazar	2,895,434	148,450	5%	29,690	-	6	39	3
4. Cumilla	6,445,460	1,090,592	17%	204,107	76,269	14	125	14
5. Feni	1,689,374	1,000,000	59%	152,000	90,000	6	48	17
6. Habiganj	2,410,113	20,840	1%	4,285	478	9	30	-
7. Khagrachari	733,386	123,992	17%			10	35	1
8. Laxmipur	1,977,292	720,000	36%	180,000	39,572	5	62	1
9. Moulvibazar	2,161,841	257,993	12%	55,715	2,719	7	51	2
10. Noakhali	3,725,460	2,022,300	54%	383,645	290,513	8	87	8
11. Sylhet	3,936,989	12,695	0%	2,655	94	3	9	-
Total	**38,846,346**	**5,506,862**	**14**	**1,019,677**	**502,595**	**71**	**501**	**53**

***Source:** NDRC, Ministry of Disaster Management and Relief, 30 August 2024*

Main Activities:

a) Shelter & NFI Support:

a.1 Repairing of most damaged houses (4 Upazilas x 25 houses- 100 nos.)
a.2 Cash for Work (CFW) to repair households, rebuilding roads and community places (in 4 Upazilas)= 25 persons x 5 days labor x BDT- 800= 500 Mandays
a.3 Provide utensils to the most affected households (4 Upazilas x 80 houses = 320 HHs.)

B. WASH Support:

b.1 Tube-well repair, functioning, disinfecting, and platform raising (4 Upazilas x 50 Tube wells- 200 HHs)
b.2 Installation of new community tube well, construction of the platform, and bathing space (4 Upazilas x 10 houses- 80 HHs.)
b.3 Installation of new household toilets, construction of the platform, and bathing space (4 Upazilas x 10 houses- 80 HHs.)
b.4 Refunctioning, repairing, cleaning, and disinfecting of existing latrines (4 Upazilas x 80 houses- 320 HHs.)

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b.5 Support for disinfectants and hygiene materials to the affected households (4 Upazilas x 80 houses - 320 HHs.)- Detergent Powder, Soap, Sanitary Napkins, Plastic Bucket with Lid & tap, Bleaching Powder, Surface cleaner, toilet cleaner, etc.

b.6 Awareness campaign on health, education, youth, Community Radio broadcast & Court Yard Meetings at the community level: Leaflet development & distribution

b.7 Advocacy with government line departments and other organizations linkage development with the communities for better services, i.e. health, education, agriculture, etc.

C. Agriculture:

Agriculture input support for reviving loss to get nutrition to the affected household (Seed, fertilizers, etc.)- Courtyard and backyard gardening

Support Provided:

Direct Costs		Unit	Unit Cost BDT	Total BDT
1	Repairing of most damaged houses	25	24,000	600,000
2	Tube-well repair, functioning, disinfecting, and platform raising	50	12,000	600,000
3	Installation of new community tube well, construction of the platform, and bathing space	10	21,800	218,000
4	Installation of new household toilets, construction of the platform, and bathing space	10	23,500	235,000
5	Refunctioning, repairing, cleaning and disinfecting of existing latrines	80	12,000	960,000
6	Provide utensils to the most affected households	80	4,000	320,000
7	Agriculture input support for reviving loss to get nutrition to the affected household (Seed, fertilizers, etc.)	80	1,000	80,000
Other Direct Costs				
8	Support for disinfectants and hygiene materials to the affected households	80	1,650	132,000
9	Cash for Work (CFW) to repair households, rebuilding of roads and community places	1	100,000	100,000
10	Awareness campaign on health, education, adolescent hygiene management, Community Radio broadcasts & Court Yard Meetings at the community level: Leaflet development & distribution	1	45,000	45,000
11	Advocacy with government line departments and other organization linkage development with the communities for better services, i.e. health, education, agriculture, etc.	1	20,000	20,000
12	Project Inception meeting at Upazila level (4 Upazilas)	1	20,000	20,000
Other Direct Costs				
13	Paid volunteer support for project service deliveries at the community level	6	10,000	60,000
14	Monthly staff progress meeting	3	2,000	6,000
15	Project lesson learned workshop	1	40,000	40,000
16	Project Service Delivery to the community level	1	50,000	50,000

Emergency Eastern Flood Support in Feni, and Cumilla Districts of Bangladesh

Funded by : AID-COMILLA Own Fund (Interest earned from Micro Credit)
Project Period: 25 August, 2025 to 30 August 2025
Reporting Period : June 30, 2025 (End of Project Report)
Geographical Location : Feni Sadar, Chagolnia, Parsuram & fulgazi Upazila of Feni District & Muradnagar Comilla Sadar Upazila of Comilla District

Background of the Flood Response: Flooding is a frequent issue in Bangladesh during the monsoon season (June to September), worsened by rainfall from the Himalayas and meltwater. Located on the Brahmaputra River Delta (Ganges Delta), Bangladesh is highly susceptible to flooding due to its low elevation (less than 5 meters above sea level) and its position in a major river basin. The country faces regular flooding from water runoff from hills, upstream inflows, and heavy local rainfall compounded by drainage congestion. Approximately 80% of Bangladesh is floodplain with extensive sea coastlines, making it prone to periodic and widespread damage from floods. About 80% of the country's streamflow comes from outside, primarily from the Ganges, Brahmaputra-Jamuna, and Meghna rivers. Historical major floods have caused significant devastation. Recently, severe flooding has affected eight districts in Bangladesh-Feni, omilla, and -due to intense rainfall and upstream water flow [Source: BSS]. River water levels in the Muhuri, Feni, Gumti, rivers have surpassed danger thresholds, with some rivers breaking long-standing records [Source: Anadolu Agency]. Heavy rains since August 18 have triggered flooding in Comilla and Feni, leading to water levels flowing above danger levels and a crisis in clean drinking water, as tube wells have been submerged [Source: The Business Standard]. The elderly, disabled, children, and women are facing the greatest difficulties due to the flooding [Source: BSS]. As of August 21, 11 districts in northeastern and southeastern Bangladesh have been severely impacted by flash flooding, which was caused by prolonged and heavy monsoon rains exacerbated by an active monsoon and a low-pressure area. The National Disaster Response Coordination Center (NDRCC) reports that approximately 4.94 million people across these regions have been affected. Tragically, 27 people have lost their lives-5 in Chattogram, 10 in Cumilla, 5 in Noakhali, 3 in Cox's Bazar, 1 in Khagrachari, 1 in Feni, 1 in Brahmanbaria, and 1 in Lakshmipur districts. [Source: The Dhaka Tribune]The flooding has covered an estimated 311,419 hectares of land. The most severely affected districts include Noakhali, Cumilla, Lakshmipur, Feni, Chattogram, and Moulvibazar. Essential infrastructure such as rural roads, agricultural fields, and fishponds have been submerged, which has cut off access and significantly impacted local livelihoods. Communication and coordination efforts are hampered by power outages and limited connectivity.

The loss and damage spanned across 587 unions and municipalities in 77 upazilas of 11 districts in Bangladesh are suffering from devastating floods triggered by torrential rains, with hundreds of homes submerged. The devastating flood have affected a significant portion of the population, with 4.94 million people impacted across 11 districts. While the death toll is 27, the number of people displaced and in need of assistance is alarming. Over 2,84,888 people have sought refuge in 3,527 flood shelters, and 21,695 livestock have also been sheltered. There is a disproportionate impact on vulnerable populations, including women (2.58 million), children (0-4 years: 0.52 million, 5-19 years: 1.54 million), the elderly (0.41 million), and people with disabilities (63,101). Additionally, 66,447 pregnant and lactating women have been affected by the floods. [Source: NAWG Report, Version 2]

The floods of August 2024 have been unusually severe, especially in districts that rarely experience such extreme conditions, including Cumilla, Feni, and Noakhali. These areas are not typically prone to flooding, leading to inadequate preparedness at both the household and community levels. There are also limited emergency shelters available. The effectiveness of early warning messages was compromised by the lack of trained community volunteers and fully operational disaster management committees. Notably, these regions have not faced significant flooding since 1988. The rapid rise in water levels caught many off guard, leaving them with insufficient time to seek refuge. Additionally, the interim government and instability within responsible offices have disrupted the incident command system, affecting the overall response.
According to local elders in Feni, Noakhali, Cumilla, and Khagrachhari, they are experiencing such devastating flooding for the first time in more than three decades, since 1988.

Objective: To support households to meet their most pressing needs, such as food, shelter, and healthcare, thereby promoting dignity and independence.

Food item provided to : 670 family, Per Family cost BDT 1,500/= (Rice +Lentil +Solt + Soyabin Oil + Potato+ Onion + Termaric dust + Chily dust+ ORS Saline+ Candle)

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Emergency Eastern Flood Support in Feni, and Cumilla Districts of Bangladesh

Funded by : SALAM Charity-UK
Project Period: 25 August, 2025 to 30 August 2025
Reporting Period : June 30, 2025 (End of Project Report)
Geographical Location : Burichong, Chodhugram, Laksham, Monohorgonj

Background of the Flood Response: Flooding is a frequent issue in Bangladesh during the monsoon season (June to September), worsened by rainfall from the Himalayas and meltwater. Located on the Brahmaputra River Delta (Ganges Delta), Bangladesh is highly susceptible to flooding due to its low elevation (less than 5 meters above sea level) and its position in a major river basin. The country faces regular flooding from water runoff from hills, upstream inflows, and heavy local rainfall compounded by drainage congestion. Approximately 80% of Bangladesh is floodplain with extensive sea coastlines, making it prone to periodic and widespread damage from floods. About 80% of the country's streamflow comes from outside, primarily from the Ganges, Brahmaputra-Jamuna, and Meghna rivers. Historical major floods have caused significant devastation. Recently, severe flooding has affected eight districts in Bangladesh-Feni, omilla, and -due to intense rainfall and upstream water flow [Source: BSS]. River water levels in the Muhuri, Feni, Gumti, rivers have surpassed danger thresholds, with some rivers breaking long-standing records [Source: Anadolu Agency]. Heavy rains since August 18 have triggered flooding in Comilla and Feni, leading to water levels flowing above danger levels and a crisis in clean drinking water, as tube wells have been submerged [Source: The Business Standard]. The elderly, disabled, children, and women are facing the greatest difficulties due to the flooding [Source: BSS]. As of August 21, 11 districts in northeastern and southeastern Bangladesh have been severely impacted by flash flooding, which was caused by prolonged and heavy monsoon rains exacerbated by an active monsoon and a low-pressure area. The National Disaster Response Coordination Center (NDRCC) reports that approximately 4.94 million people across these regions have been affected. Tragically, 27 people have lost their lives-5 in Chattogram, 10 in Cumilla, 5 in Noakhali, 3 in Cox's Bazar, 1 in Khagrachari, 1 in Feni, 1 in Brahmanbaria, and 1 in Lakshmipur districts. [Source: The Dhaka Tribune]The flooding has covered an estimated 311,419 hectares of land. The most severely affected districts include Noakhali, Cumilla, Lakshmipur, Feni, Chattogram, and Moulvibazar. Essential infrastructure such as rural roads, agricultural fields, and fishponds have been submerged, which has cut off access and significantly impacted local livelihoods. Communication and coordination efforts are hampered by power outages and limited connectivity.

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According to local elders in Feni, Noakhali, Cumilla, and Khagrachhari, they are experiencing such devastating flooding for the first time in more than three decades, since 1988.

Objective: To support households to meet their most pressing needs, such as food, shelter, and healthcare, thereby promoting dignity and independence.

Food item provided to : 550 family, Per Family cost BDT 1,150/= (Rice +Lentil +Solt + Soyabin Oil + Potato+ Onion + Termaric dust + Chily dust+ ORS Saline+ Candle)

Strengthening the Feminist Movement to Fight Against Violation of Rights

Funded by : NICE Foundation
Project Period: September 1, 2024 to February 2026
Reporting Period: Year ended June 2025
Geographical Location : Cumilla Adarsho Sadar Upazila of Cumilla District

Specific Objectivise:

1) Strengthening the capacity of the CBOs , feminist human rights defenders and community young women leaders in Bangladesh to bring their voice to the public agenda for changes.
2) To seek to ensure that women, girls , adolescents , boys and their caregivers are sensitized and capacitated to prevent and reduce gender based violence and establish gender justice in society.
3) To facilitate community participation in gender norms, values and decision making processes.
4) To enhance collaborative advocacy and movement initiatives at local , regional and national level.

Details Activities of the project:

Arrange Training of Trainers (ToT) on PSEA and Gender Justice And the project staff; Organize Monthly and ad-hoc online meeting with the CSO on project progress and implementation; Organize Annual in-person meeting with all CSO and project staff meeting.; evelop PESA/Gender and Safeguard policy for the CS organization; Training for project and CSO staff meetings on fact findings, case management and reporting; Quarterly meeting with Community Young Women Leaders and Women Human Rights Defenders including PWD, Transgender; Arrange Monthly meetings with Woman Groups (PWD, Transgender); Arrange Monthly meeting with Girls / Adolescents Group (PWD, Transgender); Arrange courtyard sessions to sensitization of Caregivers, PWD, and Transgender); Develop awareness materials, issue based position paper and them (Leaflets/ handouts/ad/ press); Organize Union level dialogue sessions with men and women, gender norms, decision making and inclusion; Organize Upazilla Level dialogue sessions with men and women, gender norms, decision making and inclusion; Organize District level dialogue session with men and women, gender norms, decision making and inclusion; Organize training for Village group women leaders, women on GB norms, decision making and inclusion; Organize sessions for Men social actors, women on GBV, gender decision making and inclusion; Organize training for young boys and girls leader on GBV, gender decision making and inclusion; Arrange international Women's day International Girl Child day, Days of Activism by the community, CSO and NF project team; Arrange Advocacy Dialogues on GBV , Trans and gender justice Lawyers, Law enforcing agencies , professional group, service journalists; Arrange meeting with CSOs/ Clubs/ Religious Leaders/ progression Leaders/ Grassroots level to ensure engagement for Systematic changes; Arrange peaceful mass mourning, Candle lights and play card journalist engagement for reporting etc. for awareness raising and sensitization.; Referral: Support to victims/ survivors by referring to the service and other activity; Prepare and submission of issue based petitions to policy make conference, letter campaigns and creating pressure on legislative change to GBV.

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Out of School Children Education Project

Funded by : Government of Bangladesh, Project Lead: BRAC
Project Period: July 2021 to December 2024
Reporting Period: Year ended June 2025 (EoP)
Geographical Location : Cumilla City Corporation Area

Project Introduction: 'Out of School Children' Education Program as Second Chance Education (SCE) Program aims to provide primary education through a flexible non-formal education system to 600 out of school children of 8-14 years age group at Cumilla City Corporation area impiemented by AiD-COMiLLA as an implementing partner and iead by BRAC. The second chance education program has operated under the overall structure of Bureau of Non-Formal Education (BNFE). Second Chance Education is a purposefui and systematically organized form of learning with flexibility in delivery, based on the requirement of educationally deprived out of Schooi Children to compiete their primary education cycle. The intervention have designed in an effort to overcome the barriers and chaiienges causing dropouts. Second chance education will play a cruciai roie alongside formal primary education mainstream. AID-COMILLA has been implementing this project at Cumilla City Corporation area through 10 iearning centre in 02 shifts. Cohort and Multi-grade Teaching Learning Approach introduced in the learning system. Program will followed some implementing strategy that are: Selection of students through children's survey, establishment of 10 iearning (Double shift) for the City Corporation, 1 teacher in each Center, following NCTB curriculum and textbooks, following accelerated model syliabus, ensuring NCTB text, Educational materiais, school dress and bag supplies for each learners.

Overall Objective:

- To Provide Primary Education as second chance opportunity for the Out-of-Schooi Children (dropped out and never enroiled) of 08-14 years age group through non-formai education system and to bring them into the mainstream of formai education system.
- To develop as a productive citizen by ensuring technical/quality training in the field of primary education.

Specific Objectives: To provide primary education through a flexible non-formal education system to 600 out of School Children of 8-14 years age group in Cumilla City Corporation Area.

Outputs:

- Coordinating area-based student needs with curricula formulated at the national level;
- Exchange of experiences between non-formal and formal teaching programs;
- Assessing the qualifications of students under an equitabie framework and integrating them into the mainstream of education.

Project Components: Ensure a flexibie Non-Formal Education System introducing Cohort and Multi-grade Teaching Learning Approach.

Major Activities:

- Assessment, Selection and Agreement Lead organization BRAC.
- Staff recruitment, estabiished District Offices.
- Conduct Community Mobilization.
- Conduct Inception meeting at City Corporation level.
- Conduct rapid survey for identifiication of Out of School Children of 8-14 years age.
- Identify and establish Learning Centre.
- Ensure enroilment of eligible children in each LC.
- Conduct foundation training for LC teachers.
- Conduct piacement test of enrolled students to place them in appropriate grades.
- Ensure coiiection of Textbooks and all required materials for LC and Learners.
- Conduct bi-annuai, annual refresher training, subject based training for LC teachers.
- Organize quarterly meeting with partners.
- Prepare monthly, quarterly, bi-annuaiiy and annual progress reports, statement of expenditure and submit to BNFE.

Life Saving Program : Legal Aid

Duration : Unlimited;

Funded by : Own Fund from Micro Credit Income as Social Responsibility ;

Reporting Period: July 2024 to June 2025;

Geographical Location : Comilla District

Development Contest: The Universal Declaration of Human Rights states, "Everyone has the right to recognition everywhere as a person before the law. This right is, however, only realisable if everyone has access to justice. Human rights norms and standards dictate that all persons, irrespective of any characteristic that may define their location or standing in society, are equal before the law, i.e. all are equal before the courts and tribunals and enjoy certain procedural guarantees in civil and criminal trials. Equality before the courts means, in particular, that all persons must be granted a right of equal access to an independent and impartial court or tribunal for the determination of civil disputes or criminal charges without discrimination. The most important procedural guarantee in both civil and criminal proceedings is the right to a fair hearing. Access to justice refers to people's ability to use justice services. Equal access means that such ability is not limited or restricted to certain social classes or groups. It becomes an issue when that access is restricted, in particular, for the poor, women, children, indigenous peoples or other marginalised or disadvantaged groups. The development challenge is to ensure equitable access to justice, which is not differentiated by gender, ethnicity, political affiliation, religious belief, social or economic class, age, or physical incapacity or any other marker of identity. Equal access to justice also includes the prompt and impartial response of the justice institutions.

Various types of violence are happened in Bangladesh including Comilla everyday lives of women such as rape, fatwa, wife beating, sexual harassment, family violence, Dowry, child trafficking, women trafficking, acid throwing, burn, ransom. The Upazilas under the proposed project is the high risk area of violence against women. Always the women are the victim of fatwa by the Mullahs. In ever cases violence against women somehow the Muliahs becomes involved and they arrange Shalish (An informal, traditional system of mediation used to settle marital and land disputes outside the court). In most of the shalish (An informal, traditional system of mediation used to settle marital and land disputes outside the court) the women are not getting the right justice. In the proposed working area the victim of violence has been totally misconceived and is used by half educated village mullahs (clerics) who actually are not schoiars in Islam. This Mullah's through the informal village justice system (shalish), an informal, traditional system of mediation used to settle marital and land disputes outside the court) punishes women for so-called anti-social or immoral activities. In almost all the cases women are brought before the shalish (An informal, traditional system of mediation used to settle marital and land disputes outside the court) simply for their involvement in extra marital affairs, marrying a man from different religion, giving birth to a child before marriage, complications due to oral divorce pronounced to a woman by her husband and so on. Although these punishments are not legal, because the Mullah's exerts considerable autonomy and power in the rural areas, the punishments are generally carried out against the helpless women. People for lack of knowledge about the law and religion, poor education and absence of social awareness are the key factors, which allow fatwa to be issues. Punishment awarded by a fatwa is variable but include awarding hilla (intervening marriage often imposed in cases where the husband orally divorces the wife repents later and wants to take her back. Although in practice in some places, it has no legal basis in law in Bangladesh.) to another man, punishing with lashes, social boycott, stoning, divorce, and physical violence.

Why Arbitration: Arbitration is an alternative to resolving disputes in court. The arbitration process allows the parties to select an individual or several individuals with a specialized expertise in the subject matter of the dispute to listen to the evidence and render a binding decision. Usually, an arbitration panel consists of three members, called a tripartite panel, one of which is designated as the chairperson of the panel or chief arbitrator. In civil litigation a judge is randomly assigned to hear a particular case and may not have the necessary substantive or technical expertise to appreciate fully the intricacies of legal counsel's arguments or have a comprehensive knowledge of the construction matters in dispute. Also, the large volume of court caseloads sometimes results in substantial delays in processing individual cases. Many judges are mandating mediation and/or arbitration prior to the beginning of actual court proceedings with the expectation that the case will be settled and the court litigation process will be avoided. If the parties to an agreement to arbitrate agree to a method for appointing an arbitrator, that method must be followed unless the method fails. If the parties have not agreed on a method, the agreed method fails or an arbitrator appointed fails or is unable to act and a successor has not been appointed, the court, on motion of a party to the arbitration proceeding, shall appoint the arbitrator. An arbitrator so appointed has all the powers of an arbitrator designated in the agreement to arbitrate or appointed pursuant to the agreed method. An arbitrator may conduct arbitration in such manner as the arbitrator considers appropriate for a fair and expeditious disposition of the proceeding. The authority conferred upon the arbitrator includes the power to hold conferences with the parties to the arbitration proceeding before the hearing and, among other matters, determine the admissibility, relevance, materiality and weight of any evidence.

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Activity Performed during the reporting period: When the people come to know from neighbours or other promotional tools that there are 'Legal AID Clinics

(LAC)' at AID-COMILLA Office ; they visit the centre for lodging complaints. The LAC sits once in a week (Saturday) from 09:00 a.m. to 04:00 p.m. to provide services to the clients. Skilled field staff members and respective Advocates of LAC listen to very patiently to both parties (Client and the defendant) of the conflict and try to resolve their complains through ADR (Alternative Dispute Resolution). There were 230 nos. of complaints received by the LAC, of which 86 complaints were solved by ADR.. A sum of Tk. 3,240,000.00 was recovered from 14 parties against dower and maintenance of wife. Similarly Tk. 50,000/= was recovered from 03 parties against Children's maintenance. Types of cases received and status of resolved are shown below:

Cases received from field are of following types :

Sl. #.	Complaints	Total Complain	Resolve	To be Resolve
01	For consultation	230	60	170
02	Maintenance cost recovery	50,000	00	00
03	Referred to Police	24	00	00
04	Victim recover	02	00	00
05	Referred by Court	15	00	00
06	Push Back Recovery through Police	13	00	00

Especially women are violated for very ridiculous reasons in Bangladesh, they are deprived of their rights in terms of wife- beating, torture / murder for dowry, rape, acid throwing /other chemical burn, trafficking women and children and other forms of violence. AID-COMILLA and its partners provide 24-hours support to the victims in terms of Rescue operation, protection, shelter-home, medical support, fact findings and other technical support. People of the project area are made aware that AID-COMILLA and its partners provide medical support. Not only have the victims run to the organization but also the organization rush to the victims knowing from the print media or other sources. There are some incidents which are subject to non-viewable.

Court case: When arbitration fails then court case is filed: The coordinated effort to access to Justice for Vulnerable Groups project put its maximum effort to resolve all sorts of complaints on family and civil matters through ADR. But very few cases become very complicated to resolve through ADR, as a result, the plaintiff (complainant) are compelled to file suit in the court against the opponent. During the reporting period, a total of 229 complaints on family and civil matters were received by the Legal Aid Clinics (LACs); of which 31 cases are resolved through court cases; other 143 cases are under process of Alternative Dispute Resolution (ADR). We recover Taka 5,866,500.00 as Dower money among 32 complain.

Training and Resource Development Centre at Comilla

Funded by: Embassy of Japan, Dhaka, Bangladesh and AID-COMILLA own Fund;
Location: Plot # 8, Mouza : Roghupur, Union: Jagannathpur, Upazila: Sadar, District: Comilla, Bangladesh,
Reporting Period: July 2024 to June 2025

Present Status: The Training centre is being used by the local NGOs, International NGOs, Community people as well as AID-COMILLA itself. The occupancy rate of the training centre is 97%. The staff salary, maintenance, electricity, water, gas and other cost are borne from its income. The centre is self supporting.

Objectives: To promote massive awareness on environmental hazards and unjust social issues among leaders of grassroots poor development catalyst, non-government organizations (NGOs), Governmental personnel through training, workshop, and seminars using good quality and effective training environment such as the Training and Resource Development Center.

Current Facilities: We have the following facilities at our residential training center located at Sadar Upazila, Comilla 1) Guest Room without AC-05; 2) Accommodation for participants-32 (3 bad in each room) ; 3) Class Room for 60 participants; 4) Discussion Room for 30 participants-01; 5) Library-01; 6) Dining Room-01 (60 participants at a time); 6) 24 hours electricity ; 7) Multi Media-1; 8) Recreation facility for participants; 9) Computer Service . Total Floor Area: 5,000 square feet for training center.

Total Floor Area 12,000 square feet: Training Centre 5,000 square feet, Office space for AID-COMILLA 7,000 square feet

Effects: (a) Every year AID-COMILLA's 4000 partner group members/leaders, 500 other stakeholders and 2000 participants of the other NGOs effectively trained on poverty alleviation and environmental issue and they all act upon it (b) Partner group members of AID-COMILLA practice Integrated Pest Management (IPM) in Rice and vegetable cultivation, create gender awareness, initiate vegetable gardening, plant trees, culture fish, make profit and create employment/self employment out of micro credit, form strong micro-institution at village level and group federation at union level. (c) The Project is expected to directly benefit 6,500 people per year and indirectly benefit 30,000 per year.

Future Perspectives: AID-COMILLA has approximately, a total of 30,000 Project participants. Thus, it is expected that the Training and Resource Development Center shall be serving such huge number or even more as it will open its services to other partner NGOs and their beneficiaries. AID-COMILLA has already accommodated grassroots partners in its Training Center for conducting large group meetings and training. It is expected that more training courses and other capacity building activities shall be conducted on a yearly basis, which shall maximize the use of the Training Center, thereby maximizing its benefits as a result.

Training Courses Offered by AID-COMILLA: AID Comilla offers training courses on Integrated Pest Management, Leaf Color Chart, Rodent Management, Livestock rearing & production, Vegetable Cultivation, Credit Union Formation, Aquaculture, Gender Relations, Good Governance, Human Rights & Legal Awareness, etc.

Our Clients: ESDO (Skill Training) Social Marketing Company (SMC) Dhaka University, BRAC, Plan-Bangladesh, Grameen Shakti, DISA, Novarties, Rahim Afroz, Syngenta, National Polimar, Atlas Bangladesh, Local NGOs, etc.

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Rural Housing Project

Reporting Period : July 2024 to June 2025 ;
Funded by : Grihayan Tohobil Government of Bangladesh;
Geographical Location: Comilla and Kurigram District

Grihayan Tahobil was established in the Fiscal year 1997-98 with a view to eliminating housing problem as well as eradication poverty of homeless poor and low income people of the country. Basically formation of Grihayan Tahobil and it's modus operandi is the reflection of own thought of the Honorable Prime Minister Sheikh Hasina, which indicates her Government's awareness towards the homeless people of the country. Apart from housing loan for the rural homeless peoples, Grihayan Tahobil is intended to construct Dormitories/Women Hostels for the Industrial workers specially for the female workers of Garment Industries as well. Housing activities of Grihayan Tahobil is being implemented through Non Government Organizations (NGOs) of the country. The Tahobil provides housing loan Tk. 1,30,000/- for each specific house as designed and specified in schedule through the NGOs. Grihayan Tahobil charges simple rate of interest 1.5% and NGOs are applying 5.5% on the borrowers, the recovery period of said loan is 3 to 10 years.

Objective: (1) Rehabilitation and resettlement of the victims from disasters and/or shelterless which is the highest concern of Bangladesh. (2) The broader objective of the Project is to provide low cost housing loan to the disaster victims and shelter less ultra poor people.

Accomplishments :

Implementation Area	Total Allotment(Amount in Lakh)	Total	
		No. Of House Constracted	No. Of Beneficiary (No. Of house *5)
01	02	03	04
Comilla Sadar Upazilla,Comilla Sadar south,Burichong	23,735,000/=	462	2,310
Bhurungamari Upazilla ,Kurigram	5,00,000/=	25	125
	24,235,000/=	**487**	**2,435**

AID-COMILLA'S strategy for the empowerment of the poor is not possible without reducing their vulnerability due to housing problems. A well organized housing program assisting the poor to build durable, sturdy, low cost, environment-friendly dwelling houses is implemented by AID-COMILLA. This package comes with sanitary facilities through the provision of credit and technical assistance can make significant contribution, thus enhance the reduction of vulnerability and enhance empowerment of the poor.

Nature of the Project: This is a long-term loan for low cost house construction. The house is estimated to be 220 sq. ft. per unit with Corrugated Iron Sheet on the roof, RCC pillar and Bamboo Fencing. The loan amount amounts to maximum of BDT 130,000.00 per unit and refundable within ten years in equal instalment after six months of receiving the loan. Rate of interest will be 5.5% flat rate.

Benefit: To date, 487 homeless families have been provided with good quality shelter facilities together with their family in a friendly and safe environment.

Vulnerable Women Benefit Program

Reporting Period : January 2024 to December 2024 ;
Funded by : Department of Women Affairs (DWA) Government of Bangladesh;
Geographical Location: Meghna and Daudkindi Upazila

Objective, Outputs, and Outcomes of the Programme : The ultimate long-term objective is to eradicate extreme poverty and improve food security and nutrition of rural poor women in Bangladesh.

The support package to beneficiaries:

1) 30.30 KG of fortified rice per month throughout the VGD Cycle instead of normal rice;
2) Extensive capacity development and business support to develop them as entrepreneurs;
3) A cash grant of BDT 15,000 for every beneficiary to invest in an IGA; and
4) Support to improve their nutrition consumption through Social Behavior Change Communication.

Background Information : Vulnerable Women Benefit Program (VWB) Programme The long-term objective of the VWB Programme is to improve socioeconomic conditions of the poverty prone and distressed rural women of Bangladesh, so that they can overcome food insecurity, malnutrition and financial crisis as well as the lack of social dignity. Since this is one of the largest programs for women under the social safety net, this has been identified as the highest priority sector.

Poverty alleviation is one of the priorities of the Bangladesh Government. The Perspective Plan (2021- 2041) of Bangladesh Government targeting on poverty and inequality have pledged to eradicate extreme poverty and reduce the poverty rate to a minimum level by 2041. In order to achieve this, social safetynet programme is considered as a priority intervention among various activities undertaken by the government. In addition, poor women are more vulnerable than others in general and suffering from multiple vulnerabilities. To address such adversities, various social safetynet programme have been taken to alleviate the poverty of the poor women. Among them, the Vulnerable Women Benefit (VWB) programme is one of the most important social safety net programme which was previously known as Vulnerable Group Development (VGD). Although there are various studies related tc impact, inclusion and distribution of the VGD programme, there is a need for specific field-level verification on the issue of compliance of the inclusion and exclusion criteria followed in the selection of VWB beneficiaries.

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Financial Support for Higher Education

Funded by: Interest earned from AID-COMILLA Credit Program as Corporate Social Responsibility
Period Covering: July 2023 to June 2024

Higher education is devolved, which means eligibility for financial support, and the nature and amount of what is available, varies across the AID-COMILLA. Support primarily comes from interest earned from credit program .

Student finance: Financial support for higher education tuition fees and living costs are covers from the support they have applied for everything to which they may be entitled,
Students must reapply for support each year of their course. and must submit the progress report from the institution they are enrolled.

The following students are being supported by AID-COMILLA

Tanzila Ahamed
Student of Shahid Shawardy Medical College,
Dhaka

Khadija Akter
Student of Sher-e-Bangla Medical College, Barisal

Anika Tabassum Anny
Student of Class-viii,
New Prosruti Kindargarden, School, Nageshwary, Kurigram

Abu Sayed
Student of Rajshahi University

Faizan Ullah Irfan
Student of ARCH, CUET
Chittagong

Life Saving Program : Medical Support to Beneficiaries

Funded by: Interest Earned from Micro Credit and PKSH
Reporting Period: July 2023 to June 2024

At the forefront of global health priorities are the achievement of the United Nations' Sustainable Development Goal (SDGs) and the strengthening of health systems. The SDGs focus the worldwide development agenda on reducing extreme poverty as well as improving health, education and human rights by 2041. At the same time, the World Health Organization is emphasizing the need to build health-system capacity, a global challenge that is most elusive in rural and resource-poor environments. Meeting global health needs calls for more intersectoral approaches. One that holds real promise, though largely underutilized, is the linking of microfinance with appropriate health-related services.

Every day, thousands of microfinance workers travel to poor communities to provide microfinance services, often to groups of women convening on a regular basis over months and years to repay loans and deposit savings. Many microfinance institutions in Bangladesh already successfully offer services beyond microfinance, including training in business and financial management. An increasing number also offer health-related services, such as education, clinical care, health financing (loans, savings and health insurance) and establishing linkages to public and private health providers to facilitate access to health care. This is a vast, private-sector infrastructure of service delivery that is mostly self-financed by interest on loans.

Microfinance institutions offer a unique opportunity, admittedly with challenges, to employ this global infrastructure for delivery of health-related services to those most in need. The world's poorest people bear a hugely disproportionate share of disease and ill-health. The World Bank study, Voices of the poor,2 gathered views from more than 60?000 poor people and reported that ill-health and inability to access medical care emerged as key factors inducing and resulting from poverty. In a subsequent publication, Dying for change,3 thousands of interviewees most frequently identified illness - even ahead of losing a job - from among 15 causes of a downward slide into poverty.

Considering the above AID-COMILLA has been providing health service to its micro finance client . Some of the services are given in picture

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Micro Credit Program (Revolving Credit Fund)

Duration :June 1995 to Present;
Source of Fund: Loan from PKSF, MISEREOR (Donation) , AusAid (Donation) , Rabo Bank Foundation of Netherlands Donation, DPS, Special Deposit, Beneficiaries Savings ;
Geographical Location: Comilla, Feni, Gazipur, Brahman Baria

History of Microcredit in Bangladesh: The story of microcredit in Bangladesh began in the mid-1970s, when Professor Muhammad Yunus of Chittagong University initiated an experiment that would eventually reshape the financial landscape of the country and inspire a global movement. In 1976, Yunus lent just 27 US dollars of his own money to 42 impoverished women in Jobra village, who made bamboo stools but were trapped in debt cycles to local moneylenders. His simple idea-that the poor, if given access to small, collateral-free loans, could use them productively and repay reliably-proved revolutionary. Encouraged by the success of this experiment, Yunus expanded his efforts to other villages, with support from donors and the government, and by 1983, the initiative had evolved into Grameen Bank, a state-recognized financial institution dedicated to serving the landless poor.

The Grameen model emphasized collateral-free loans, group responsibility, and weekly meetings, and it quickly spread across rural Bangladesh. Women, in particular, became the focus of microcredit because of their higher repayment rates and their role in improving family welfare. By the 1990s, Grameen Bank had become a household name, and the idea of microcredit was recognized worldwide as a tool for poverty alleviation. Yunus himself was later awarded the Nobel Peace Prize in 2006, jointly with Grameen Bank, for their contributions to creating "economic and social development from below."

Alongside Grameen Bank, other organizations emerged as major players in microfinance. ASA, established in 1978, gradually transformed itself into a highly efficient, self-reliant institution, while Proshika and BRAC integrated microcredit into their broader development programs. The government also established entities such as the Palli Daridro Bimochon Foundation (PDBF) and the Small Farmer Development Foundation (SFDF) to reach poor farmers and marginalized rural communities. By the early 2000s, microcredit had become a nationwide movement, reaching tens of millions of people in nearly every village.

As the sector expanded, the need for regulation became increasingly clear. In 2006, the Microcredit Regulatory Authority (MRA) was created to oversee the activities of hundreds of microfinance institutions (MFIs). Its role was to license MFIs, ensure accountability, and safeguard both clients and lenders from excessive risk. Over time, microcredit diversified beyond simple loans to include microenterprise financing, housing loans, seasonal agricultural credit, and savings products. This shift reflected not only the maturing of the sector but also the changing needs of rural communities, many of whom were moving from subsistence to small-scale entrepreneurship.

By 2025, Bangladesh's microcredit sector had grown into one of the largest in the world. Grameen Bank alone served more than 10.7 million borrower members-over 97 percent of them women-and covered nearly every village in the country. Collectively, more than 40 million Bangladeshis were clients of MFIs, and loan disbursements reached trillions of taka annually. Savings mobilization also surged, with borrowers depositing hundreds of billions of taka, underscoring the sector's evolution from dependency on donor funds to self-reliance and sustainability.

Yet the journey has not been without challenges. Rising overdue loans, debates over interest rates, and concerns about over-indebtedness have cast shadows over the sector. Critics argue that some MFIs prioritize financial sustainability at the cost of their social mission, serving those slightly above poverty rather than the ultra-poor. At the same time, external pressures-such as inflation, climate disasters, and global economic shocks-continue to threaten repayment rates and financial stability.

In response, the sector is modernizing. The MRA, in collaboration with international partners such as the IFC, is pushing for digital transformation-introducing mobile payments, digital record-keeping, and more transparent systems. Bangladesh Bank has also expanded financing frameworks for small and informal enterprises, recognizing the "missing middle" that lies between microcredit clients and formal small and medium enterprises. Increasingly, MFIs are offering not just loans but also micro insurance, disaster financing, and consumer protection initiatives to safeguard vulnerable communities.

Nearly half a century since Yunus first handed out his $27 in Jobra, microcredit in Bangladesh has become both a symbol of empowerment and a pillar of the country's development story. It has lifted millions of families out of extreme poverty, enabled rural women to gain greater voice and agency, and helped build one of the most extensive financial inclusion networks in the world. As of 2025, microcredit in Bangladesh stands at a crossroads: celebrated for its transformative power, challenged by sustainability concerns, but still evolving to meet the aspirations of a new generation.

AID-COMILLA is a partner organization of PKSF since August 2023 and we are providing service to the beneficiaries with the following products:

About Jagoron Project of PKSF : Jagoron, a credit program of PKSF, seeks to initiate household-based enterprise development in rural and urban areas of Bangladesh. Since October 1990, PKSF has been providing financial services for the rural poor under Jagoron program (earlier known as Rural Microcredit). Though in the beginning, PKSF's services were confined to the rural areas, PKSF in 1999 expanded its services to the urban poor as well.

About Agroshor Project of PKSF : This program aims to alleviate poverty by creating sustainable employment through the development of microenterprises. Having recognized that poverty cannot be eradicated sustainably without generating sustainable employment, and that enterprise development is a key area for job creation in this densely populated country, PKSF launched the Microenterprise Development Program in 2001. This Program was later renamed 'Agrosor'. PKSF's microenterprise development activities have expanded significantly across the country. The World Bank has recognized PKSF as the largest microenterprise-financing institution in the world.

Under 'Agrosor', any business with an investment of up to BDT 1.5 million (excluding land and infrastructure) is eligible for financing. An entrepreneur can avail a loan of up to BDT 1.0 million under this program.

As of June 2024, the cumulative amount of financial services provided under 'Agrosor' from PKSF to POs was BDT 160.69 billion and from POs to borrowers was BDT 2394.11 billion.

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Sufolon: PKSF launched 'Microfinance for Marginal and Small Farmers Project (MFMSFP)' in 2005. The success of this project led PKSF to design and introduce a new program named 'Agriculture Sector Microcredit' in 2008. Earlier in 2006, PKSF launched the 'Seasonal Loan Program' to offer financial services to farmers to meet their seasonal needs. Later, in 2014, the two programs were merged and named 'Sufolon'. Its unique financial services have created tremendous impetus for investment in different IGAs including crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc.

SAHOS: Due to geographical position, Bangladesh is one of the most disaster-prone countries in the world. Humanitarian crisis or natural disasters are quite common phenomena in Bangladesh. And these bring in plight of varying degrees for the people, particularly the poor. Sudden and tremendous fluctuations of fortunes of the people often have terrible impact even on the regular socio-economic development of the country. Mitigation measures and immediate material help become an urgent necessity. To help them cope with and recover from disasters PKSF has created a Disaster Management Fund (DMF) to provide quick financial assistance to the poor families; prevent them from selling advance labor or valuable assets and enable them to find a humble and decent life. This Fund Newly titled as `Sahos'. `Sahos' is a special PKSF fund exclusively designed for ensuring immediate financial assistance to support the vulnerable poor during and post disasters. This fund mainly seeks to facilitate the coping and recovery mechanism of poor people. This fund is primarily used for the livelihood restoration including repairing of houses, tube wells and latrines; restoring the existing IGAs and ensuring consumption capabilities during post-disaster period. It also guarantees the provision of emergency medical services, water and sanitation. PKSF mobilizes this fund from its own income as well as from resourses made available by other organizations

BD WASH Program Under PKSF: Access to safely managed water supply, sanitation, and hygiene (WASH) facilities is one of the development prerequisites. Despite significant progress in the economic development of Bangladesh, inadequate WASH services in rural areas remain a major concern for the country. The SDG-6 aims to tackle challenges related to drinking water, sanitation and hygiene as well as to water-related ecosystems. PKSF has thus adopted a demand-driven strategy to promote hygienic toilets by using lending instruments. Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development (BD Rural WASH for HCD) Project, co-financed by the Government of Bangladesh, the World Bank and the Asian Infrastructure Investment Bank (AIIB), with the aims of improving access to safely managed water supply and sanitation in selected areas of rural Bangladesh and strengthen institutional capacity for water and sanitation services. The Department of Public Health Engineering (DPHE) and PKSF are jointly implementing specific components of the project.

PKSF Fund Account	Cumulative Receipt	Cumulative Payment		Present Balance
		Principal	Service Charge	
PKSF				
PKSF Jagoran Loan	30,000,000	1,500,000	306,250	28,500,000
PKSF Loan-Agrasor	30,000,000	1,250,000	268,750	28,750,000
Sufolon Loan	10,000,000	5,000,000	145,833	5,000,000
SAHOS Loan	10,000,000	0	0	10,000,000
Household Sanitation Loan	38,500,000	5,000,000	119,792	33,500,000
Household Water Loan	2,500,000	833,334	718,750	1,666,666
PKSF-Total	**121,000,000**	**13,583,334**	**1559375**	**107,416,666**

Review of Loan Classification and Provision

(i) Classification of Loan and Loan Loss Provision:

Sl. No	Particulars	No. of day Outstanding	Outstanding Loan Amount	Required Provision	
				Rate %	Amount (Tk.)
1	Total Loan Outstanding (TLO)		306,463,904		
2	Total Overdue		30,284,411		
3	Regular	Loans With no overdue installments	276,179,493	1%	2,761,795
4	Watchful	Loan default duration between 1-30 days	4,384,031	5%	219,202
5	Sub-standard	Loan default duration between 31-180 days	7,660,841	25%	1,915,210
6	Doubtful	Loan default duration between 181-365 days	4,393,466	75%	3,295,100
7	Bad Loan	Loan default duration above 365 days	13,846,073	100%	13,846,073
Total Taka			306,463,904		**22,037,379**

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Association for Integrated Development - Comilla (AID-Comilla)

Micro Credit Program

Statement of Financial Position

As at 30 June 2025

Particulars	Notes	Amount in Taka 30 June 2025	Amount in Taka 30 June 2024
Assets:			
Non Current Assets		**17,606,169**	**17,992,026**
Property plant & equipment	04.00	17,606,169	17,992,026
Current Assets:		**342,962,620**	**277,935,967**
Loan to Members	05.00	306,463,904	241,951,147
Other Loan-short term	06.00	703,778	134,050
Investment in FDR	07.00	10,100,000	13,576,000
Deposit to Mack Foundation	08.00	456,670	366,670
Cash in Hand	09.00	727,722	1,303,339
Cash at Bank	10.00	24,510,546	20,604,761
Total Assets		**360,568,789**	**295,927,993**
Capital Fund and Liabilities			
		32,982,434	**41,344,692**
Retained surplus	11.00	29,547,841	37,210,223
Statutory reserve fund	12.00	3,434,592	4,134,469
Current Liabilities		**327,586,355**	**254,583,301**
Loan fromCommercial Ab bank	13.00	-	4,365,212
Loan from Commercial Mercantile bank	14.00	-	6,856,192
Loan from Trust bank	15.00	-	15,802,080
Loan from PKSF	16.00	107,416,666	27,950,000
Insentive from PKSF (Wash Projeet)	17.00	3,903,000	2,244,000
Other Loan-short term	18.00	39,900,000	44,584,000
Members Saving Deposits	19.00	118,240,871	108,723,065
Loan Loss Provision	20.00	20,409,923	15,347,629
DPS Interest Provision	21.00	943,579	-
Bima/Insurance	22.00	16,848,878	13,026,192
Deposit Pension Scheme(DPS)	23.00	19,923,438	15,684,931
Total Capital Fund and Liabilities		**360,568,789**	**295,927,993**

Eligibility Criteria Compliance Certification
For the year ended 30 June 2025

S.L No.	Eligibility Criteria	Audited Figures or Compliance	Audited Figures or Compliance
		30 June 2025	30-Jun-24
1	Minimum Loan recovery rates, computed quarterly, based on the following: i) 95% minimum cumulative loan collection ratio on total dues: (Actual cumulative	93.51	96.50
	ii) 92-100% minimum loan collection ratio on current dues (on running 12 month basis) (Actual collections during the past 12 months on current	98.76	99.16
2	Minimum liquidity ratio of 10%	23.67	23.89
3	Minimum Current ratio of 2:1	1.19:1	1.41:1
4	Minimum capital adequacy ratio of 15%	10.83%	16.66%
5	Minimum debt service cover ratio of 1.25:1	0.71 : 1	1.01 : 1
6	Debt Capital Ratio 9:1	5.53:1	4.82:1
7	Minimum rate of return on capital of 1%	-1.83%	10.07%

(iii) Loan Operational Report

Sl. No	Particulars			2024-2025		2023-2024	
1	Financial Service Product:						
	Loan Product:						
	Bank Loan			-			27,023,484
	Housing Loan			-			-
	PKSF Loan			107,416,666			27,950,000
	Jagoron			28,500,000			5,450,000
	Agrosor			28,750,000			5,000,000
	Sahos			10,000,000			-
	Sufalon			5,000,000			-
	Wash Project Sanitation			33,500,000			15,000,000
	Wash Project Water			1,666,666			2,500,000
	Savings Product:						
	DPS			19,923,438			15,684,931
	General Savings Deposits			104,368,259			96,513,890
	Voluntary Saving			13,795,111			12,209,175
	In Active Member Savings			77,501			-
	Insurance Product:						
	Bima			16,848,878			13026192
2	**Number of Branch**		10	10		10	10
		M	**F**	**Total**	**M**	**F**	**Total**
3	**Number of Samities**	0	483	483	0	456	456
4	**Number of Members**	0	9,204	9204	0	8,617	8617
5	**Number of Borrowers**	0	6,844	6844	0	6,111	6111
6	**Number of Staff**	0	80	80	0	76	76
7	**Amount (TK) of Loan Oustanding with Samity**	-	396,463,904	396,463,904	-	241,951,147	241,951,147
8	**Members: Borrower**	0.00	74.36	74.36	59.14	70.58	70.12%
9	**Avarange Loan Size**	-	57,929	57,929	-	39,593	39,593

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"No Excuse: UNiTE to End Violence Against Women,"

Micro Credit Program
Statement of Financial Position
As at 30 June 2025

Particulars	Notes	Amount in Taka 30 June 2025	Amount in Taka 30 June 2024
Assets:			
Non Current Assets		17,606,169	17,992,026
Property plant & equipment	04.00	17,606,169	17,992,026
Current Assets:		342,962,620	277,935,967
Loan to Members	05.00	306,463,904	241,951,147
Other Loan-short term	06.00	703,778	134,050
Investment in FDR	07.00	10,100,000	13,576,000
Deposit to Mack Foundation	08.00	456,670	366,670
Cash in Hand	09.00	727,722	1,303,339
Cash at Bank	10.00	24,510,546	20,604,761
Total Assets		360,568,789	295,927,993
Capital Fund and Liabilities			
		32,982,434	41,344,692
Retained surplus	11.00	29,547,841	37,210,223
Statutory reserve fund	12.00	3,434,592	4,134,469
Current Liabilities		327,586,355	254,583,301
Loan from Commercial Ab bank	13.00	-	4,365,212
Loan from Commercial Mercantile bank	14.00	-	6,856,192
Loan from Trust bank	15.00	-	15,802,080
Loan from PKSF	16.00	107,416,666	27,950,000
Insentive from PKSF (Wash Project)	17.00	3,903,000	2,244,000
Other Loan-short term	18.00	39,900,000	44,584,000
Members Saving Deposits	19.00	118,240,871	108,723,065
Loan Loss Provision	20.00	20,409,923	15,347,629
DPS Interest Provision	21.00	943,579	-
Bima/Insurance	22.00	16,848,878	13,026,192
Deposit Pension Scheme(DPS)	23.00	19,923,438	15,684,931
Total Capital Fund and Liabilities		360,568,789	295,927,993

MARHK & CO.
Chartered Accountants
Affiliated firm of MRH Business Accountants, Australia

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Independent Auditor's Report
To the Managements of Association for Integrated Development Comilla (AID-COMILLA)
Report on the Audit of the Financial Statements

Audit Opinion

We have audited the accompanying financial statements of Association for Integrated Development Comilla (AID-COMILLA), which comprise the statement of financial position as at 30 June 2025 and the Statement of Income & Expenditure, Statement of Receipts & Payments, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the financial statements present fairly, in all material respects, the financial position of Association for Integrated Development Comilla (AID-COMILLA) as at 30 June 2025, its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards and other applicable laws and regulations.

Basis for the Audit Opinion

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

Responsibility of management and those charged with governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these Financial Statements in accordance with International Financial Reporting Standards (IFRS). This responsibility includes: designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of Financial Statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

In preparing the Financial Statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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satya.marhk@gmail.com
website: www.marhk.com

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- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report.
- Evaluate the overall presentation, structure, and content of the entity's financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on other Legal and Regulatory Requirements

We also report the following:

a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our Audit and made due verification thereof;

b) In our opinion, the entity as required by law has kept proper books of accounts, so far as it appeared from our examination of those books;

c) The Financial Statements dealt with by the report are in agreement with the books of account.

Satyajit Roy ACA
ICAB Enrollment No: 2087
Partner
MARHK & Co.
Chartered Accountants
DVC No: 2509082087AS125694

Dated: 08 September 2025
Place: Dhaka, Bangladesh

Statement of Financial Position
As at 30 June 2025

Particulars	Project	Micro Credit	Amount in Taka 30 June 2025	Amount in Taka 30 June 2024
Assets:				
Non Current Assets	32,393,825	17,606,169	49,999,994	51,116,293
Property plant & equipment	32,393,825	17,606,169	49,999,994	51,116,293
Current Assets:	6,661,733	342,962,620	349,624,353	286,651,534
Advance for Program	-	-	-	63,000
Advance for Office Rent	-	-	-	42,000
Deposit to Mack Foundation	-	456,670	456,670	366,670
FDR	-	10,100,000	10,100,000	13,576,000
Loan to Staff (Bi-cycle)	-	-	-	82,050
Loan to Staff	-	59,450	59,450	-
Loan to Traning Center	-	-	-	-
Loan to Micro Credit	-	-	-	395,000
Loan to Brac Education	20,000	-	20,000	170,000
Loan to Near Fund Project Coxs Bazar	2,000	-	2,000	
Advance Office Rent	-	58,000	58,000	-
Loan to AID-COMILLA Grehayan Project	110,000	190,000	300,000	-
Loan Outstanding	4,309,888	306,463,904	310,773,792	248,036,655
Security money deposit to government department	140,402	-	140,402	40,402
Insentive Receivable from PKSF(Which paid to Staff)	-	396,328	396,328	
Cash and Bank Balance	2,079,443	25,238,268	27,317,711	23,879,757
Total Assets	39,055,558	360,568,789	399,624,347	337,767,827
Capital Fund and Liabilities				
	33,110,080	32,982,433	66,092,513	74,514,880
Fund Accounts/Cumulative Surplus	8,797,409	29,547,841	38,345,250	46,067,740
Reserve Fund	-	3,434,592	3,434,592	4,134,469
Revalution Reserve	24,312,671	-	24,312,671	24,312,671
NON CURRENT LIABILITIES:	3,051,764	-	3,051,764	5,128,177
Loan from Grihayan Tohobil	3,051,764	-	3,051,764	5,128,177
Current Liabilities	2,893,714	327,586,355	330,480,069	258,124,770
Loan from Beneficiary (special Agreenent)	-	37,600,000	37,600,000	32,315,000
Gratuity Received From GIZ	78,545	-	78,545	78,545
Loan from BASIC Bank	-	-	-	-
Loan from AB Bank	-	-	-	4,365,212
Loan from Mercantile Bank	-	-	-	6,856,192
Loan from Trust Bank	-	-	-	15,802,080
Loan from PKSF	-	107,416,666	107,416,666	27,950,000
Insentive from PKSF (Wash Project)	-	3,903,000	3,903,000	2,244,000
Loan from Provedent fund	508,033	-	508,033	6,914,000
Loan from General fund	130,000	-	130,000	360,000
Loan from Training Center	-	-	-	115,000
Loan from Micro Credit	190,000	-	190,000	-
Loan from Grehayan Project	-	-	-	90,000
Loan from Savings Fund	-	-	-	1,570,000
Loan from STAFF Wellfare fund	-	-	-	45,000
Loan from Security Fund	-	-	-	985,000

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"No Excuse: UNiTE to End Violence Against Women,"

Statement of Financial Position
As at 30 June 2025

Particulars	Project	Micro Credit	Amount in Taka 30 June 2025	Amount in Taka 30 June 2024
Loan from Consultant /Ed	-	-	-	-
Loan from Credit Union	-	-	-	232,000
Loan from Gratuity	-	2,300,000	2,300,000	4,082,000
Members Savings Deposits	681,885	118,240,871	118,922,756	109,320,667
Bima/Insurance	-	16,848,878	16,848,878	13,026,192
Loan Loss Provision	-	20,409,923	20,409,923	15,347,629
DPS Interest Provision	-	943,579	943,579	-
Deposit Pension Scheme (DPS)	-	19,923,438	19,923,438	15,684,931
Doner Unspent Fund	711,770	-	711,770	199,341
Fixed Assets fund	593,481	-	593,481	541,981
Total Capital Fund and Liabilities	**39,055,558**	**360,568,788**	**399,624,346**	**337,767,827**

The accompanying notes are an integral parts of these financial statements.

Accounts Manager
AID-COMILLA

Executive Director
AID-COMILLA

Signed in terms of our separate report of even date.

Dated: 08 September 2025
Place: Dhaka, Bangladesh

Satyajit Roy ACA
ICAB Enrollment No: 2087
Partner
MARHK & Co.
Chartered Accountants
DVC No: 2509082087AS125694

MARHK & CO. Dhaka. Chartered Accountants

Our Funding Agencies since inception -1997

aid Comilla

Democracy International

RELIEF INTERNATIONAL

HelpAge International

WAGENINGEN UR For quality of life

WINROCK INTERNATIONAL

NEAR

USAID

NCSC www.ncsc.org

UNIVERSITY of GREENWICH | Natural Resources Institute

NWO Netherlands Organisation for Scientific Research

UKaid from the British people

RIU Research Into Use

CHARS LIVELIHOODS PROGRAMME

MAXWELL STAMP PLC

christian aid

IRRI INTERNATIONAL RICE RESEARCH INSTITUTE

german cooperation giz

Commonwealth Foundation

Danida

2Way Development Development through Volunteering

NGO FORUM FOR PUBLIC HEALTH

brac

UCEP Since 1972

VSO

Save the Children

Rabobank Foundation

Liliane Fonds open the world for a child with a disability

care

CODEC

COMMONWEALTH SCHOLARSHIPS

MISEREOR IHR HILFSWERK

KGF ফাউন্ডেশন

ACID SURVIVORS FOUNDATION

UNDP Bangladesh

Embassy of Japan in Bangladesh 在バングラデシュ日本国大使館

Australian AID

European Union

Association for Integrated Development-Comilla
Organization in Special Consultative Status with the Economic and Social Council since 2013 of United Nations

Technical Co-Operation With:

1. Department of Agriculture Extension (DAE)
2. Bangladesh Rice Research Institute (BRRI)
3. Bangladesh Agriculture Research Institute (BARI)
4. University of Dhaka, Department of Zoology
5. International Rice Research Institute (IRRI) of the Philippines
6. Asian Rural Institute (ARI) of Japan
7. Natural Research Institute (NRI) ,University of Greenwich, UK
8. Commonwealth Scientific and Industrial Research Organization (CSIRO) of Australia
9. Voluntary Service Overseas Bangladesh (VSOB) of the United Kingdom
10. 2way Development, UK
11. Democracy Watch, Bangladesh
12. Centre for Women & Child Studies (CWCS)
13. ATSEC-Bangladesh Chapter
14. Traffic Watch, Bangladesh
15. Gender Alliance & Development Forum, Bangladesh.
16. Bangladesh National Women's Lawyers Association (BNWLA)

AID-COMILLA is being committed to implement all the SDGs goals in their various projects implemented so far

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