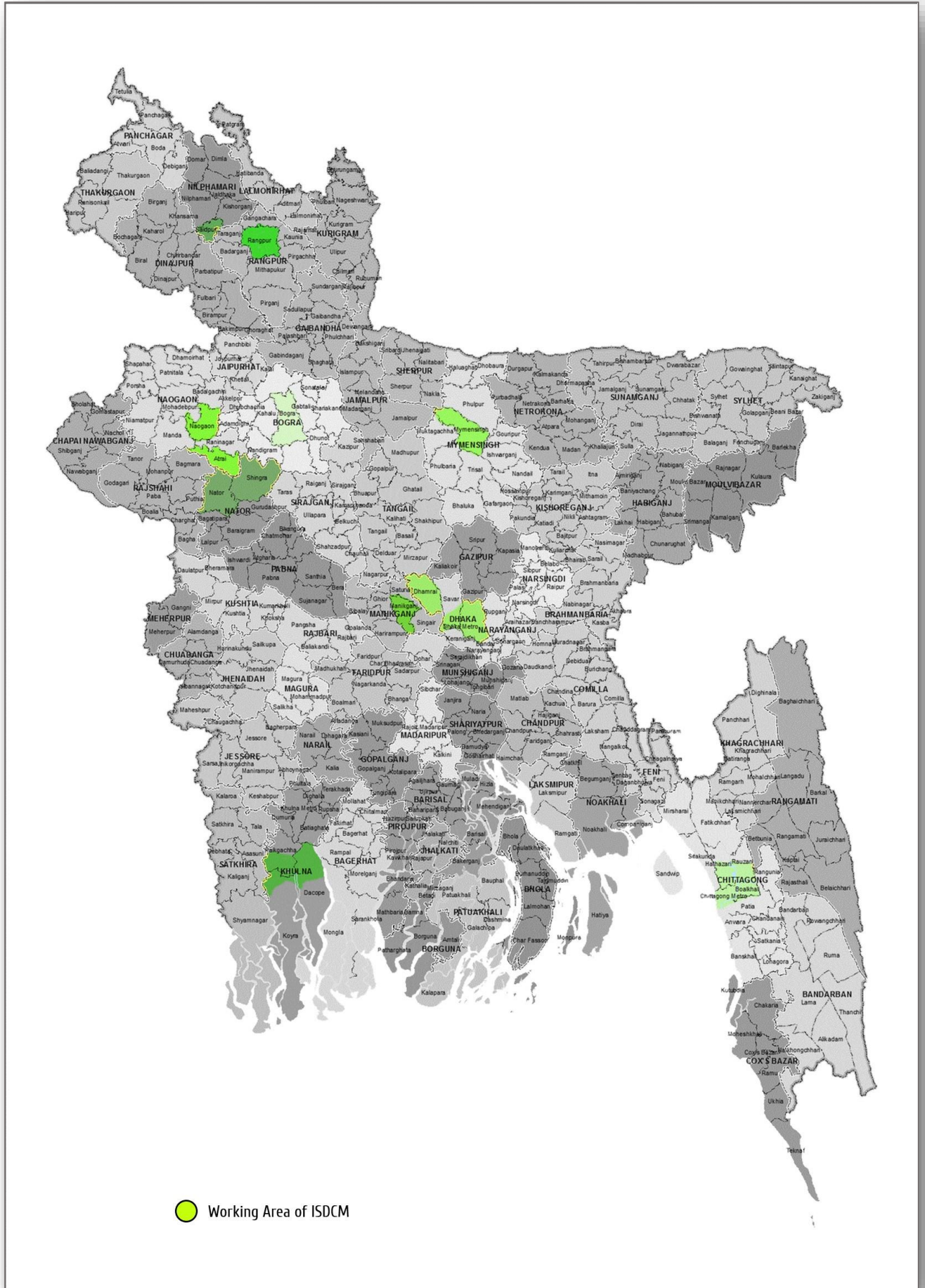




ANNUAL REPORT 2020





Working Area of ISDCM



PREFACE

This is the 20th Annual Report of ISDCM. It mainly covers the completed activities and achievements of programs initiated and implemented by ISDCM in the year 2020. This year a section on Covid-19 has also been added.

The year 2020 has experienced pandemic of Covid-19 all over the world and Bangladesh was no exception. It has also suffered seriously in respect of development programs.

All the programs of ISDCM in 2020 were implemented facing some problems. But Micro-Finance project suffered more seriously. However, efforts were being made by field level Managers and workers to continue existing MF projects with own fund for sometimes and to see how it works. In the meantime, some interim measures were taken like downsizing the office staff, reduction of costs for all purposes, and making internal planning etc. Depending on the results of these measures further steps were taken to improve the situation. However, Health Service Project was included as a component of Family Development Project for which OBAT Helpers Inc., USA funded. This project was implemented at Saidpur with the financial assistance of OBAT Canada which has ended in December 2020. OBAT Canada through OBAT USA informed us that both Health and Maternity project will not continue beyond 2020. Internship program could not be implemented in 2020 due to COVID-19.

The thrusts of all the existing projects are mainly on poverty alleviation, women empowerment, continuous awareness creation, institutional development reduction of infant mortality, maternal mortality and ensure popular participation. Recent thinking on the impact of climate change in different parts of the world and in Bangladesh in particular, has drawn the attention of ISDCM management for undertaking some projects. ISDCM has been exploring the possibility of building partnership with relevant organizations to work on this important area. ISDCM with its limited capacities has also contributed towards fulfillment of mid-decade goals (MDGs) in line with the commitment of the Government of Bangladesh in the past. Be it noted that through implementation of its existing programs ISDCM has contributed to achieve the MDGs in (1) Eradication of extreme poverty and hunger (2) achieving universal primary education (3) promotion of gender equality and empowering women, (4) reducing child mortality (5) improving maternal health (6) Combating HIV / AIDS and other diseases and (7) ensuring environmental sustainability etc. Attempts are also on to contribute towards seventeen sustainable development goals (SDGs) which will help achieve the sustainable goals in limited areas of the project in future.

The present Annual Report thus, deals with all the activities and projects completed by ISDCM in 2020 and provide an indication of some thoughts for future direction.

A team consisting Mr. A.F.M. Saiful Islam, Project Coordinator, Mr. Farooq Azeem, Planning & Reporting Officer and Mr. Jahadul Islam, Administrative Officer has contributed a lot in preparing this Annual Report. The field level collogues like Ms. Qumrun Nahar, Are Project Coordinator, Mr. Mojibur Rahman, Project Manager, Mr. Hafizur Rahman, Senior Deputy Project Manager, Mr. Abdullah Al Mamun, Deputy Project Manager Saidpur Office & all other Branch Managers of ISDCM have provided necessary data and information for this report. The services of all of them are thankfully acknowledged.

Any suggestions / comments for improvement of the report for future will be welcome.

Manjur-ul Alam
President



CONTENTS

LIST OF TABLES	PAGE
<i>1. MANAGEMENT</i>	<i>1</i>
<i>2. PROGRAMS AND OTHER ACTIVITIES</i>	<i>3</i>
<i>3. MICROFINANCE PROJECT</i>	<i>5</i>
<i>4. FAMILY DEVELOPMENT PROJECT FOR DESTITUTE AND DISPLACED FAMILIES LIVING IN THE SLUMS</i>	<i>11</i>
<i>5. HEALTH SERVICE PROJECT SAIDPUR</i>	<i>17</i>
<i>6. MATERNITY PROGRAM</i>	<i>25</i>
<i>7. EMPLOYMENT GENERATION AND ORGANIZATION DEVELOPMENT</i>	<i>28</i>
<i>8. EMPOWERMENT AND ENTREPRENEURSHIP DEVELOPMENT</i>	<i>30</i>
<i>9. COVID-19 ACTIVITIES</i>	<i>32</i>
<i>10. QURBANI MEAT DISTRIBUTION</i>	<i>34</i>
<i>11. SPECIAL VILLAGE SANITATION PROJECT</i>	<i>35</i>
<i>12. COMPUTER TRAINING PROGRAM, DHAMRAI</i>	<i>36</i>
<i>13. REVIEW MEETINGS, PLANNING MEETINGS, AND BRIEFING MEETINGS ORGANIZED IN 2020</i>	<i>37</i>
<i>14. NATIONAL EVENTS OBSERVED BY THE GOVERNMENT IN CLOSE COOPERATION WITH ISDCM</i>	<i>39</i>



INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS (ISDCM)

ANNUAL REPORT 2020

1. MANAGEMENT

The Executive Committee of ISDCM is the highest authority for policy decisions. Overall management functions are carried out by appointed staff of the organization under the leadership of the Executive Director.

Financial management of the organization is carried out on the basis of established rules, the matters not covered by established rules are normally decided by the Executive Committee.

1.1. RECRUITMENT, PLACEMENT AND PROMOTION

During the reporting period one Branch Manager was terminated. Two Community Development Officers were granted leave without pay for nine months, one branch Manager was given additional charge of another branch, one senior community development officer (CDO) was released from his post on request.

1.2. MONITORING AND EVALUATION SYSTEM

During the reporting period, joint reviews on FDP and Micro-finance could not be held due to covid-19. Projects and programs were closely monitored through regular reporting and review at all levels. Bi-monthly meetings were held at field levels. Monthly meeting and reporting system has been institutionalized. Regular reports are shared with the donors and partners as well. Annual Reports and Project completion reports were submitted to NGO Affairs Bureau and Micro-Credit Regulatory Authority and Bangladesh Bank as required. Completion reports of donor funded projects were also shared with field level administration of the government for verification and certification.



1.3. MOBILIZATION OF SUPPORT FROM LOCAL ADMINISTRATION AND COMMUNITY ORGANIZATION

As routine activity, ISDCM Central and local offices mobilized required support from the concerned district, Upazila, administration, Social Welfare Department, community leaders and local government institutions like Union Parishad, Upazila Parishad, municipalities and city corporations for effective implementation of the projects. Besides, ISDCM field staff extended closer cooperation with the respective government departments in observance of various national days on health, water, sanitation etc. and secured services from the existing programs of the government for its beneficiaries.

1.4. PANEL OF EXPERTS

ISDCM has a Panel of Experts to help develop programs and strategies for effective implementation. This Panel of Experts has been revised and some new members have been included in the panel.

1.5. MAJOR DECISIONS TAKEN IN 2020

ISDCM management has taken some major decisions in 2020 which are as follows:

- Continuous efforts will be made to build up partnership with some NGOs and agencies;
- Annual Budget for 2020 was approved;
- Annual Plan was approved;
- Auditor for 2020 was appointed;
- The President and Executive Director were requested to negotiate with some financial institutions for loan to strengthen MF Program.
- Special meetings were organized to review Micro Finance program with the participation of all Micro Finance Branch Managers, RM and, Senior Management. Some important strategies were devised to improve the performance of MF program, Planning framework was also provided to prepare the annual plan for 2020. Some interim steps were taken to improve the implementation of MF.
- The post of Executive Director was abolished and the post of Chief Executive was created combining the functions of Director Program and the Chief Executive for full time service. Mr. Nurul Islam Laskar, Director Program was appointed as Chief Executive for full time services.
- It was decided to appoint an experienced person in Micro-finance to provide full time service for MF Project. The President was requested to start the process of recruitment.
- The organogram of ISDCM was revised and the copy of it was shared with MRA as requested.



2. PROGRAMS AND OTHER ACTIVITIES

Programs like awareness creation, institution building, special sanitation and community development programs are being implemented by ISDCM. It also implements some projects/ programs funded by donor agencies in specific areas in selected districts. During the year under report ISDCM has implemented its regular programs and also has already implemented some donor funded project which includes: Family Development Project, Health and Maternity project, Ramadan Food Distribution and Qurbani projects. It has accomplished other activities like organizing Training, Seminars, Advocacy on Child Rights / and observance of various national Days, like Child Rights Week, Polio plus and Worm infestation day, Sanitation Month, World Mother Day, World Health Day, and Breastfeeding Week etc.

All the programs / Projects and related activities accomplished during the reporting period are presented in subsequent sections.

2.1. AWARENESS PROGRAM

The field workers are adequately equipped to create awareness on health, nutrition, education, water sanitation etc. Creation of awareness is mandatory for all field workers. These field workers during their field visits discuss and disseminate new knowledge and information for the beneficiaries and target groups.

In 2020, ISDCM field workers have disseminated information on health, nutrition, education and sanitation etc. to the beneficiaries and stakeholders in large number in spite of covid-19 which is presented in the following tables:

Table-1: Dissemination of information on Health (2020)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village level Meetings	50	1000	Diarrheal diseases, Family Planning, Water Sanitation, Caring Pregnant Mothers, Hygiene, Breast feeding and immunization.
Group level Meeting	85	209	
Total	135	1,209	

In 2020 a good number of community leaders participated which are large in number. Such dissemination seems to be useful for our target groups.

**Table-2: Dissemination of information on Nutrition (2020)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village Committee Meetings	15	150	Nutrition, vegetables, changes of food habit.
Group level Meeting	50	510	
Total	65	660	

It reveals that group members took interests in nutrition education and good number of beneficiaries and community leaders participated in dissemination meetings on nutrition during the reporting year.

Table-3: Dissemination of information on Hygiene, Sanitation & Water (2020)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Group level Meetings	300	900	Hygiene practices, use of sanitary latrines and drinking of safe water
Union level Committee Meeting	20	230	
Total	320	1,130	

A good number of members and community leaders participated in the meetings where the important issues like hygiene, sanitation and safe water were discussed. Outcome of such discussion may further help motivate the common people for improvement in the life styles.

Table-4: Dissemination of information on Education (2020)

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Union level Meetings	25	190	Importance of education, facilities available for education and increasing enrolment in primary schools, follow up dropouts, prevention of child marriage and child labor.
Group level Meeting	70	450	
Total	95	640	

It appears that importance of education is gaining momentum although this subject does not produce immediate impact.



3. MICROFINANCE PROJECT

This Project has covered wide range of activities like:

- i. Development of Organizations for the rural poor women
- ii. Income generation activities through micro-finance activities
- iii. Accumulation of their deposits
- iv. Creation of awareness on education, health nutrition, water sanitation, child rights, and
- v. Leadership development of poor women.

3.1. OBJECTIVES:

The prime objectives of the micro-finance project of ISDCM are as follows:

- To empower the poor women of rural people through creation of social awareness
- Develop of poor women own organization for poverty reduction
- Improvement of quality of life.

Working area:

Table-1: Working area of ISDCM

Name of Branch	No. of district cover	No. of Upazila	No of Union /Paurashava covered	No of Village covered	
Natore	01	1	4	27	
Singra		1	7	32	
Kaliganj			5	29	
Tamaltola			1	4	36
Bonpara			2	3	15
Attrai	01	1	3	16	
Manikganj (Sadar)	01	1	1	8	
Dhamrai	01	1	4	14	
Total	4	8	31	177	

3.2. AWARENESS CREATION:

- 1) **Awareness within group members:** Organizing weekly meeting of the groups is the key to development of organization and it has been institutionalized. The meetings are held regularly. Each Field Worker has been given responsibility to work with 18-20 groups. The groups regularly attend the meetings and maintain minutes of the meetings. The issues discussed in the meetings to disseminate the information to the members as to how to manage the micro-credit operation in a systematic manner.

The activities under Community Development Project including group management, savings, loans, repayment etc. are discussed in subsequent sections of this report.

- 2) **Awareness on COVID-19:** The corona virus disease pandemic has spread overall the entire world, which create a public health threat. In Bangladesh, corona virus also spread from



March'2020. According to government decision all ISDCM staffs do the following work to aware the villagers:

- Leaflet distribution- how to prevent Corona virus, how corona virus spread and what to do if any one feel sick. Around 10,000 nos. leaflet distributed.
- Awareness on corona virus through loud speaker.
- According to MRA circular - Micro Finance operation was suspended in April and May of 2020.

3.3. GROUP MEMBER:

Table-2: Branch wise Group Members

Natore	Singra	Kaliganj	Tamaltala	Bonpara	Atrai	Manikganj	Dhamrai	Total
225	435	438	409	386	263	544	1002	3,702

3.4. GROUP SAVINGS:

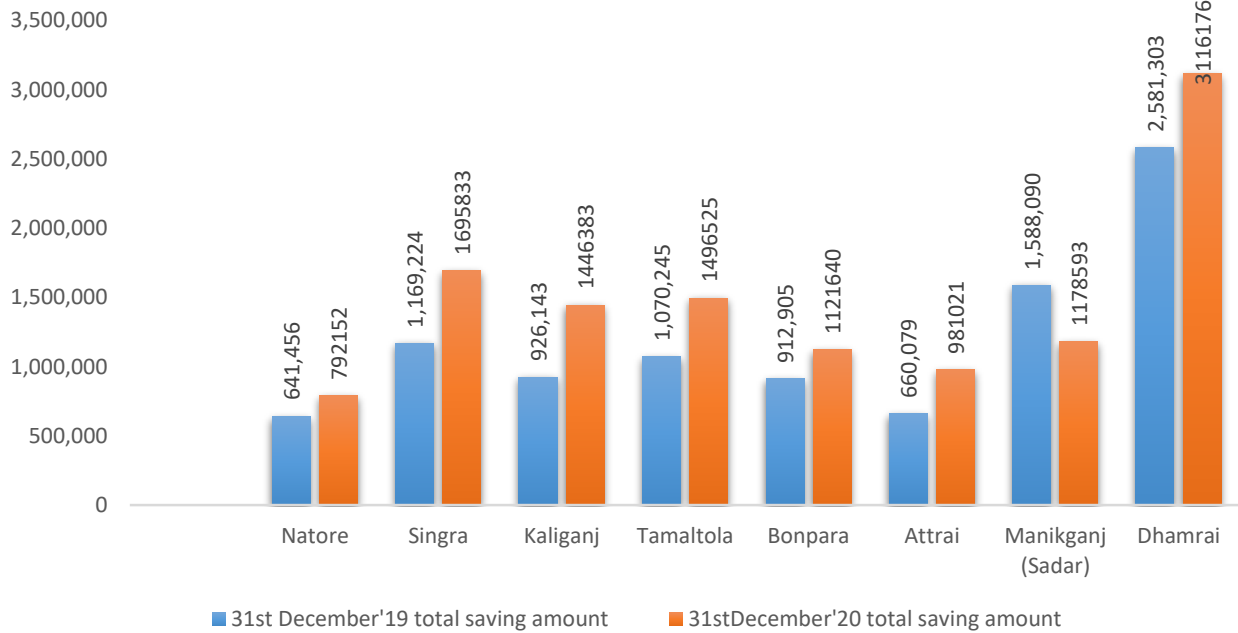
To build up habit of savings is not easy for the poor people. ISDCM has been playing an important role and encouraged the members to grow habit of savings. ISDCM has made it mandatory for the members to make weekly savings. The uniqueness of group savings is that members can withdraw their savings deposit on demand. There is a provision for withdrawal of savings. The group members receive dividends annually out of their saving. The members deposited the savings weekly to their credit in the organizations account. The average amount of savings Tk.50 per week. For each member a pass book is being given to maintain the record in the saving account. In all the branches the number of members has largely increased over the last several years and amount of savings also.

Table-3: Branch wise Total Saving outstanding

Branch	31 st December'19 total saving amount	1 st Jan'20 – 31 st Dec'20		31 st December'20 total saving amount
		Total saving collection	Saving with drawn & return	
Natore	641,456	814,354	22,202	792,152
Singra	1,169,224	1,750,895	55,062	1,695,833
Kaliganj	926,143	1,537,483	91,100	1,446,383
Tamaltala	1,070,245	1,542,872	46,347	1,496,525
Bonpara	912,905	1,153,195	31,555	1,121,640
Atrai	660,079	1,062,661	81,640	981,021
Manikganj (Sadar)	1,588,090	1,192,033	13,440	1,178,593
Dhamrai	2,581,303	3,203,055	86,879	3,116,176
Total	9,549,445	12,256,548	428,225	11,828,323



Total branch wise Saving amount 2020



This year total saving withdrawn is 41.3% increases compared to last year but 23.9% total saving collection amount increases compared to last year.

3.5. LOAN DISBURSEMENT AND RECOVERY:

ISDCM has played a vital role by providing loan support for different income generating activities/trade throughout the year where beneficiaries have been selected depending their skill, experience, behavior and marketing opportunities.

Table-4: Branch wise loan outstanding

Branch	Loan outstanding as on 31 st Dec. 19	1st January20 - 31st Dec, 20		Loan outstanding as on 31 st Dec. 20
		Loan recovery	Overdue	
Natore	2,018,150	1,955,115	141,215	1,979,565
Singra	3,354,870	3,147,490	124,205	3,838,610
Kaliganj	4,047,850	4,277,405	160,550	4,782,045
Tamaltola	3,028,010	2,504,875	71,530	3,190,535
Bonpara	3,743,945	3,993,195	121,100	3,858,015
Attrai	2,479,130	2,299,750	5,750	2,851,920
Mainkganj (Sadar)	2,461,384	1,567,882	572,228	1,860,538
Dhamrai	9,614,321	6,743,238	226,815	10,251,962
Total	30,747,660	26,488,950	1,423,393	32,613,190

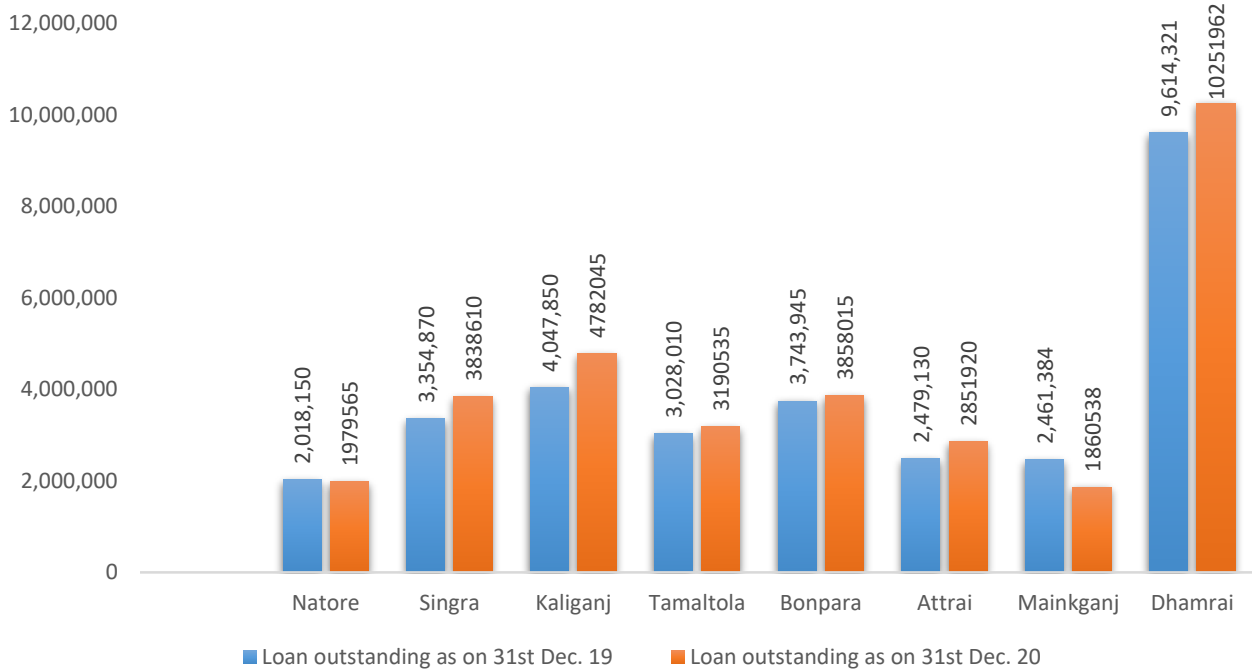


Table-5: Borrowers number as on 31st December 2020

Branch	Group members	No. borrowers	Total loan disbursed with service charge
Natore	225	157	3,934,680
Singra	435	273	6,986,100
Kaliganj	438	362	9,059,450
Tamaltola	409	270	5,695,410
Bonpara	386	298	7,851,210
Attrai	263	202	5,151,670
Mainkganj (Sadar)	544	186	3,428,420
Dhamrai	1002	705	16,995,200
Total	3702	2,453	59,102,140

This reporting year, 3.8% total number of borrowers increase as well as total outstanding increased is 9%

**3.6. IMPORTANT TRADE AND BUSINESS:**

There are various kinds of trade and business in the rural areas for Micro Finance Project. Few of those trades and business are being carried by the members. ISDCM do not encourage the members in any specific trade. Members themselves decide about their business area.

Table-6: Trade wise total loan outstanding –

Trade & business type	Loan out standing up to 31 st December 2020
Agricultural including land mortgage	15,917,537
Livestock	7,058,293
Small business	4,533,776
Auto van Purchase	2,196,570
Others	2,907,014
Total	32,613,190

Although members are engaged in different trades as mentioned above but 47.9% of the members are engaged in agriculture, and 21.6 % members used their loan for livestock, 17.6% members engaged in small trade, 4.4% members engaged in auto van purchase. Rest 9.1% is engaged in other trades.

Table-7: Branch wise Loan outstanding according to different types of loan

Type of Business	Natore	Singra	Kaliganj	Tamaltola	Bonpara	Atrai	Manikgan j	Dhamrai	Total
Agriculture	407836	1408610	3075225	2453453	584975	1848945	836710	5301783	15917537
Cow rearing	215812	600000	492725	180088	617530	225775	375205	2072942	4780077
Fishing	273795	425000	278525	122399	520150	195725	-	-	1815594
Poultry firm	0	0	0	0	0	0	365702	1912514	2278216
Vegetable seller	9277	85000	0	0	494625	0	-	-	588902
Auto van Purchase	339500	330000	441320		903225	182525	-	-	2196570
Small Business	637600	855000	364125	378772	737510	313125	282921	964723	4533776
Others	95745	135000	130125	55823	0	85825	-	-	502518
TOTAL	1979565	3838610	4782045	3190535	3858015	2851920	1860538	10251962	32613190



3.7. MAJOR OUTCOMES OF MF PROJECT:

- A good number of beneficiaries have become owners of assets like cattle, goat, shop, rickshaw/ Van etc.;
- Beneficiaries have come up to know about future and they are bearing hope;
- A large number of beneficiaries have taken repeat loan where they are feeling more comfort with micro- finance program;
- Beneficiary's purchasing capacity is increasing gradually;
- Beneficiaries use their saving during their family financial crisis, especially covid-19.
- Beneficiaries are sending their kids to school and spend money to purchase children education materials;
- A large number of beneficiaries are showing their financial capacity by increasing deposit and taking repeat loan
- A sense of solidarity and social cooperation has developed among the beneficiaries.

3.8. MRA INVOLVEMENT:

ISDCM has received registration certificate from Micro Credit Regularity Authority (MRA) in 2007 that number is 02693-01298-00007 MRA, and has been implementing its Micro Credit Program following MRA rules and regulations. ISDCM has been keeping close connection with MRA by submitting reports; follow their special guideline for covid-19 and joining different workshop/sharing meeting organized by MRA.



4. FAMILY DEVELOPMENT PROJECT FOR DESTITUTE AND DISPLACED FAMILIES LIVING IN THE SLUMS

The FDP project is being implemented by ISDCM with the financial assistance of OBAT Helpers USA.; for the people of the slums of Dhaka, Rangpur, Chattogram, Khulna, Saidpur & Bogura. There has been high level of poverty among the people of the slums which is characterized by low level of literacy, poor health, nutrition, education, environmental and sanitation conditions.

OBJECTIVE OF THE PROJECT:

- i. The overall objective of the project is to convert this population from liability to assets and to improve the quality of life.
- ii. Support under age malnourished children and families;
- iii. Provide health care services to the people of the slums especially mothers and children;
- iv. Ensure sanitation and pure drinking water, drainage system of the slums;
- v. Create awareness of slum dwellers on Health, Nutrition, Education, Hygiene, Water supply and Sanitation;
- vi. To provide Education and self-empowerment as a road map to reach the objective and;
- vii. Provide medical support to slum people.



A. EDUCATION:

Under FDP the education activity is running in every district. There are Pre-schools, Primary schools and Junior High Schools. The data is as follows:

Table-1: Target and Achievement on Education

Activities	Area	Target		# of students graduated
		No. of school	No. of children	
Pre- school	Dhaka	0	0	0
	Rangpur	8	210	210
	Chattogram	12	296	296
	Khulna	6	132	132
	Saidpur	6	188	188
	Bogura	2	35	35
Sub-Total		34	1,050	1050
Primary school	Dhaka	4	1250	1250
	Rangpur	1	473	473
	Chattogram	3	1051	1051
	Khulna	1	200	200
	Saidpur	1	73	73
	Bogura	0	0	0
Sub-Total		7	3,047	3,047
Junior High school	Dhaka	3	524	524
	Rangpur	1	232	232
	Chattogram	1	320	320
	Khulna	0	0	0
	Saidpur	1	178	178
	Bogura	0	0	0
Sub-Total		6	1,254	1,254

Appended below the achievement of the examination of PSC and JSC:

- In 2020, national Primary School Certificate (PSC) pass rate was 90.5% and but the primary school pass rate under the project is 100 %.
- In case of JSC result, national pass rate is 87.83% but under ISDCM project it is 100%.



Children are learning through Digital Learning Center



B. SKILL DEVELOPMENT TRAINING:

Table-2: Skill Development Training

Project Activities	Project Area	Target		Achievement
		No. of training center	No. of trainees	
Skill Training: Computer, Sewing & Embroidery	Dhaka	3	183	130
	Rangpur	2	157	157
	Chattogram	3	203	174
	Khulna	3	117	116
	Saidpur	3	209	205
	Bogura	1	13	13
Sub-Total		15	882	795



**C. HEALTH SERVICES SUPPORT:**

There are two health services centers in Saidpur and Rangpur under FDP project. The following number of patients received treatment during the reporting period.

Table-3: Target and Achievement on Health

Project Activities	Project Area	Target		Achievement	
		# of Health centers	# of patients	# of Health centers	# of patients
Health activities	Rangpur	1	3,000	1	5391
	Saidpur	1	3,000	1	2,170
	Total	2	6,000	2	7,561



D. MATERNITY SUPPORT SERVICES:

105 pregnant mothers were enrolled in a health services center during the reporting period for maternity support out of which 36 mothers were normal delivery 69 were cesarean delivery.

E. CONSTRUCTION, RECONSTRUCTION AND REPAIRING WORK:

Table-4: Area wise construction works

	Chattogram		Rangpur		Dhaka		Khulna		Saidpur		Bogura	
	Quant.	Benf.	Quant.	Benf.	Quant.	Benf.	Quant.	Benf.	Quant.	Benf.	Quant.	Benf.
Deep tube-well	1	2000			1	4000						
Tubewell			7	2125			6	1270	19	3823		



Tubewell installed at Golahat Slum, Saidpur



Tubewell installed at Islambagh Slum, Saidpur



Councilor of 32 no. Ward Syed Hasan Nur Islam (Raston) inaugurated Deep Tubewell at Mohammadpur



F. CHARITY:

Financial support to orphan children, poor girls for marriage, and financial help to old age people and medical support to the poor people were provided to 76 in Dhaka, 1025 in Rangpur, 130 in Chattogram, 75 in Khulna, 24 in Saidpur and in Bogura 3 slum dwellers have been benefited under these project activities



The bright smile of receiving Eid gift is amazing, Khalishpur, Khulna



5. HEALTH SERVICE PROJECT, SAIDPUR

The objective of the project is to provide support primary health care services to slum dwellers of Saidpur for minor ailments like fever, diarrhea, malnutrition, Asthma, Pneumonia, cold, fever and worm infection etc. In some cases, patients were referred to the local Upazila Health Complex for better treatment. The organization has established linkage with local pathological center for test. Counseling and motivation on health hygiene was another component of the project. Periodically survey conducted in the slums to find out number of patients living in the slums. ISDCM encouraged the community to avail health services facilities from the Government Health Services. The organization has extended active support in observation of different health days like EPI, Vitamin-A, Breast feeding day.

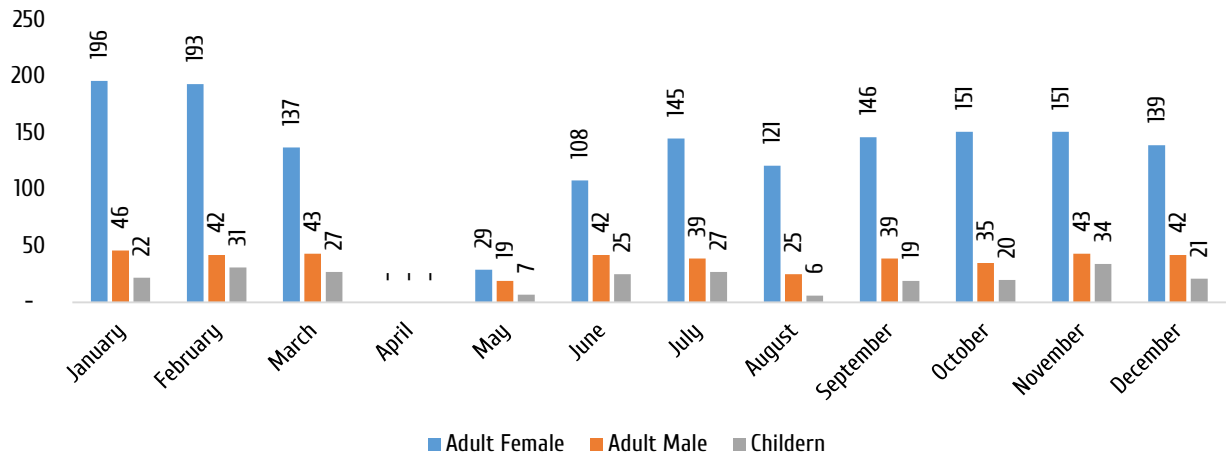
A. ISDCM RECORDED MONTH WISE NUMBER OF PATIENTS RECEIVED TREATMENT FROM JANUARY 2020 – DECEMBER 2020 WHICH ARE AS FOLLOWS:

Table-1: Month wise total patient received treatment

Month	Number of Patients				Total
	Adult		Under 5		
	Female	Male	Boy	Girl	
January	196	46	19	3	264
February	193	42	20	11	266
March	137	43	16	11	207
April	-	-	-	-	-
May	29	19	6	1	55
June	108	42	16	9	175
July	145	39	20	7	211
August	121	25	6	-	152
September	146	39	9	10	204
October	151	35	9	11	206
November	151	43	18	16	228
December	139	42	14	7	202
Total	1,516	415	153	86	2,170



Patients Attendance Record



Primary health checkup is going on at Health Services Center, Saidpur

**Table-2: Pattern of Diseases**

Age group	Total #of patients	Gastec / Ulcer	Cold/ Fever	Asthma/ Allergy	Weakness/ Anemia	Worm Infection	Diarrhea/ Dysentery	Chest pain/ Blood pressure	Scabies/ Ulcer	Tonsillitis/ throat infection	Others
Children (0-16)	238	7	82	52	47	30	8	0	8	0	4
		2.94%	34.45%	21.85%	19.75%	12.61%	3.36%	0.00%	3.36%	0.00%	1.68%
Adult (17+)	1,932	665	341	227	203	104	93	96	70	40	93
		34.42%	17.65%	11.75%	10.51%	5.38%	4.81%	4.97%	3.62%	2.07%	4.81%
Total	2,170	672	423	279	250	134	101	96	78	40	154
		30.97%	19.49%	12.86%	11.52%	6.18%	4.65%	4.42%	3.59%	1.84%	7.10%

It has been found that maximum percentage of diseases among the children are (34.45%) diagnosed as cold & fever, 21.85% asthma & allergy, 19.75% weakness & anemia, 12.61% worm infection, scabies/ulcer & diarrhea/dysentery both are 3.36%.

Among the adult patients' highest percentage of the diseases 34.42% Gastric & Ulcer, 17.65% Cold & fever, 11.75% Asthma & allergy and 10.51% were reported Weakness & Anemia.

The analysis of the above table tells us to conclude that gastric & ulcer, cold & fever, asthma & allergy were the major diseases of the people living in the slums in the year 2020.

**B. NUMBER OF PATIENTS RECEIVED REFERRAL SERVICES:**

The patients reported with severe complaints were referred to the government and private hospital/clinics.

Table-3: Number of patients referred to other hospital

Name of Month	# of patients referred	Name of diseases	# of case pathology	Diabetic	# of case pathology
January	2	C.B.C, PG, urine/RE	3	0	0
February	3	Anemia, PG, BP	3	0	0
March	0	0	0	0	0
April	0	0	0	0	COVID-19
May	0	0	0	0	0
June	0	0	0	0	0
July	2	PG	2	0	0
August	0	0	0	0	0
September	2	PG	2	0	0
October	0	0	0	0	0
November	2	Thyroid	0	0	0
December	1	Diabetic	0	0	0
Total	12		10	-	-

So far 2,170 numbers of families received treatment from Health Services Center. It has been observed that average 3-4 members of each family received treatment in one family card.

C. PATIENTS COUNSELING:

The slum based people are normally not aware about health and hygiene practices. To create awareness of the patients and their aides' regular health education sessions has been organized on various health related issues e.g. health, nutrition, water, sanitation and hygiene etc. Each health education session starts with minimum five persons.



Table-4: Monthly Health Education- 2020

Months	# of Education Session held	Number of patients/aides attended	Issues Discussed
January	9	61	Cold, Fever, Dysentery, Scabies, Allergy, Weakness
February	8	50	
March	7	33	"
April	-	-	"
May	1	6	COVID-19
June	8	32	"
July	8	39	"
August	7	29	"
September	8	41	"
October	9	55	"
November	9	56	"
December	8	38	"
Total	82	440	

D. MOBILE CLINIC:

ISDCM has organized mobile clinic and provided health services in the slums.

Table-5: Patients' attendance and treatment pattern

Name of Month	Name of slums	# of visit	# of patients received treatment			Total	Major diseases found
			Female	Male	Under 5		
January	Golahat 1,2; Bashbari-1,2	9	122	14	6	142	Gastric, Ulcer, cold & fever, Blood Pressure, Asthma, Allergy, anemia, worm infection, scabies, diarrhea, tonsillitis, Diabetes and others.
February	"	8	119	12	16	147	
March	"	7	79	13	6	98	
April	"	-	-	-	-	-	
May	"	1	6	-	-	6	
June	"	8	65	8	10	83	
July	"	8	82	13	13	108	
August	"	7	83	6	3	92	
September	"	8	96	13	13	122	
October	"	9	113	10	11	134	
November	"	9	111	16	21	148	
December	"	8	101	14	15	130	
Total		82	977	119	114	1,210	

Elderly members of the slums visit the center frequently for Blood Pressure checkup.

**E. OBSERVANCE OF GOVT. HEALTH SERVICES DAY:**

ISDCM has been maintaining liaison with Upazilla Health and Family Planning Officer and participated in observance of Health Services Day like EPI, breast feeding and high potency vitamin-A capsule distribution, International Woman's Day etc. Our Medical Officer regularly submits patents reports to Civil Surgeon, Nilphamari through Upazila Health and Family Planning officer, Saidpur, Nilphamari on monthly basis.

F. PROJECT OUTPUT:

2,170 patients have received treatment during the reported period from Health Services Project. The medicine has charged only 50% costs of medicines from the patients. The consultation fees were not charged from the patients. The medicine cost collected from the patients used as revolving fund.

G. EXTRA BENEFITS RECEIVED BY THE TWENTY CAMPS OF SAIDPUR THROUGH THE HEALTH NETWORK OF ISDCM IN 2020:

In addition to health Service received by the poor families of the camps through ongoing health project of ISDCM. The Extra benefit received by the eligible children of the camps through government health programs due to intervention of ISDCM health service network.

The eligible children (9 months to 10 years) of the camps were provided Measles and Rubella vaccines on 12/12/20 to 31/12/20. The number of children vaccinated is shows below:

**Table-6: Number of children of the camps vaccinated in 2020**

Sl.	Name of the Camps	Number of children (9 months to 10 years)		Total vaccinated
		Male	Female	
01	Bangalipur-05	06	07	13
02	Bangalipur-07	05	06	11
03	Munshipara	10	10	20
04	Mostofa	04	03	07
05	Chamragudaun-01,02	30	12	42
06	Railway Mess	08	03	11
07	Kulimohalla	08	03	11
08	Durgamill	12	07	19
09	Mistrypara	08	08	16
10	American	06	06	12
11	Bansbari-01.02	20	10	30
12	Islambag	10	08	18
13	Rasulpur	10	08	18
14	Baluresh	10	10	20
15	Outhouse	10	06	16
16	Cinama Hall	14	14	28
17	Golahat-01	18	16	34
18	Golahat-02	16	12	28
19	Hatikhana	06	06	12
20	Dharmasala	16	18	34
Total		227	173	400

It shows that Total 400 eligible children were vaccinated as a result of ISDCM's special drive and mobilization with the government health network which would not have been possible without special intervention of ISDCM.



ISDCM ANNUAL REPORT 2020

Month	Age	Asthma/ Allergy	Cold/ Fever	Diarrhea/ Dysentery	Scabies/ Ulcer	Worm Infection	Pneumonia/ Bronchitis	Chest pain/ Blood pressure	Gastec/ Ulcer	Weakness/ Anemia	Tonsillitis/ throat infection	Diabetic/ Urine infe.	Feminine dis./ Pregnancy	Nose, ear, headache problem	others	Total		G. Total
																0 – 16	17+	
Jan	0 –16	8	8	1	0	1	0	0	1	2	0	1	0	0	0	22	-	264
	17 +	22	31	5	11	8	0	43	80	15	3	8	9	3	4	-	242	
Feb	0 –16	11	7	0	0	5	1	0	1	5	0	0	0	1	0	31	-	266
	17 +	24	30	7	10	11	0	23	78	26	5	4	10	1	6	-	235	
Mar	0 –16	3	10	1	2	3	0	0	1	4	0	0	0	1	0	25	-	207
	17 +	17	24	9	7	9	0	14	74	19	2	2	3	0	2	-	182	
Apr	0 –16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0
	17 +	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	
May	0 –16	0	3	0	0	0	0	0	0	4	0	0	0	0	0	7	-	55
	17 +	11	10	1	2	2	0	3	12	5	0	2	0	0	0	-	48	
Jun	0 –16	7	6	0	3	2	0	0	0	7	0	0	0	0	0	25	-	175
	17 +	21	25	2	2	4	0	8	47	28	5	2	4	1	1	-	150	
Jul	0 –16	4	8	0	0	7	0	0	2	6	0	0	0	0	0	27	-	211
	17 +	22	30	8	7	13	0	4	63	26	4	0	5	0	2	-	184	
Aug	0 –16	3	1	2	0	0	0	0	0	0	0	0	0	0	0	6	-	152
	17 +	22	23	8	7	8	0	0	57	16	1	1	3	0	0	-	146	
Sep	0 –16	2	8	1	2	2	0	0	0	4	0	0	0	0	0	19	-	204
	17 +	23	45	17	8	11	0	0	54	21	4	1	1	0	0	-	185	
Oct	0 –16	5	12	1	0	1	0	0	0	2	0	0	0	0	0	21	-	206
	17 +	20	50	9	3	10	0	0	64	12	5	3	5	0	4	-	185	
Nov	0 –16	5	11	2	1	5	0	0	1	9	0	0	0	0	0	34	-	228
	17 +	23	37	20	7	13	1	0	69	15	6	2	0	0	1	-	194	
Dec	0 –16	4	8	0	0	4	0	0	1	4	0	0	0	0	0	21	-	202
	17 +	22	36	7	6	15	1	1	67	20	5	1	0	0	0	-	181	
Total	0 –16	52	82	8	8	30	1	0	7	47	0	1	0	2	0	238	0	2170
	17 +	227	341	93	70	104	2	96	665	203	40	26	40	5	20	0	1932	
	G. Total	279	423	101	78	134	3	96	672	250	40	27	40	7	20	238	1932	
Percentage		13%	19%	5%	4%	6%	0%	4%	31%	12%	2%	1%	2%	0%	1%	11%	89%	100%



6. MATERNITY PROGRAM

During 2018 a maternity program for Saidpur camps has been approved by the donor and the Government of Bangladesh. This program is being implemented by ISDCM. The prime objective of the program is to help ensure safe-delivery of pregnant women living in the camps of Saidpur Town. Major activities under this program includes: conducting continuous survey of pregnant women, organize workshop with their participation, give them health education, knowledge on pre-natal and anti-natal care and refer them to link organization for required clinical, pathological, ECG, USG, X-RAY and maternity services including caesarean operation for which fees and charges will be paid by ISDCM from the project budget. Since ISDCM has no provision and facilities for maternity services, it has entered into a Memorandum of Understanding (MOU) with local maternity service provider called “Surjer Hashi” which has established hospital facilities including qualified specialized doctors, nurses, OT etc. By arrangement ISDCM refers the pregnant women with its health cards to avail the maternity services.



Periodical checkup for the pregnant mother, Maternity Service Center, Saidpur

**Table-1: Month-wise report on Maternity Services from January to December-2020**

Sl.	Month	Health Card Dis.	Token Dis.	ANC Visit	PNC Visit	Lab+USC (Reg-Add)	Child Health	C/S	SVD	Total Delivery	Total expenditure
1	January	12	30	22	3	35	-	5	-	5	77,555
2	February	2	19	9	8	8	-	5	-	5	63,942
3	March	7	19	15	1	25	-	3	3	6	60,864
4	April	1	6	4	1	7	-	2	-	2	27,836
5	May	-	3	-	-	3	-	-	2	2	9,220
6	June	2	5	4	2	2	-	-	-	-	5,673
7	July	29	39	28	7	81	-	6	3	9	126,713
8	August	21	70	44	14	73	-	9	7	16	224,756
9	September	31	82	51	22	118	-	14	9	23	273,129
10	October	13	75	37	26	85	-	12	9	21	231,467
11	November	9	38	19	14	42	1	6	1	7	114,041
12	December	7	34	17	8	38	1	7	2	9	119,720
	Total	134	420	250	106	517	2	69	36	105	1,334,916

IMPORTANT INSTRUCTIONS FOR IMPLEMENTATION OF MATERNITY PROGRAM:

In implementation of maternity program, the following instructions are being followed:

1. This program should be limited to the poor pregnant women living in the camps of Saidpur Town.
2. Before starting the program, a planning meeting / workshop should be organized with the participation of all concerned i.e., community, implementing agency, link organization (Maternity Service provider) etc. to explain the objectives, implementation procedure and roles and responsibilities of all stakeholders.
3. A workshop with all pregnant women should be organized where ISDCM Medical Advisor, Medical Assistants, Project Officer FDP and ISDCM Program Coordinator should brief the participants and then they should be given health cards and referred to Surjer Hashi for required tests and other maternity service. After receipt of bills from Surjer Hashi the project Officer FDP should check and certify the bills and forward to APC ISDCM for approval.



4. APC, ISDCM should verify and approve the bill for final payment and after final payment a report should be submitted to ISDCM, Dhaka.

ISDCM and Surjer Hashi periodically review the progress and problems of this program for subsequent improvement. The process of implementation of this program is as follows:

Implementation Process of Maternity Program, Saidpur



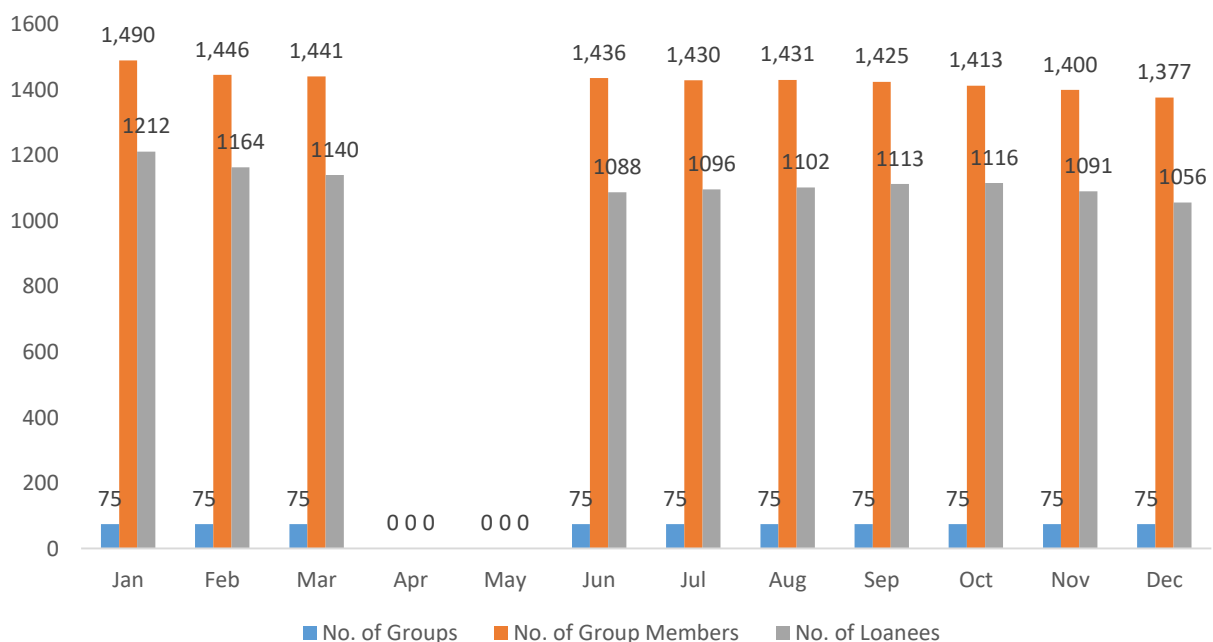


7. EMPLOYMENT GENERATION AND ORGANIZATION DEVELOPMENT

The number of members benefitted under income generation project has been shown month wise for the year 2020. Loan has been taken by each member 4-5 times during the membership period. Here noted that due to CORONA-19 pandemic situation, these project activities fully closed for the month of “April ‘2020 and May’ 2020”.

Table 1: Number of groups with members and loanees

Year 2020	No. of Groups	No. of Group Members	No. of Loanees
Jan	75	1,490	1212
Feb	75	1,446	1164
Mar	75	1,441	1140
Apr	-	-	-
May	-	-	-
Jun	75	1,436	1088
Jul	75	1,430	1096
Aug	75	1,431	1102
Sep	75	1,425	1113
Oct	75	1,413	1116
Nov	75	1,400	1091
Dec	75	1,377	1056



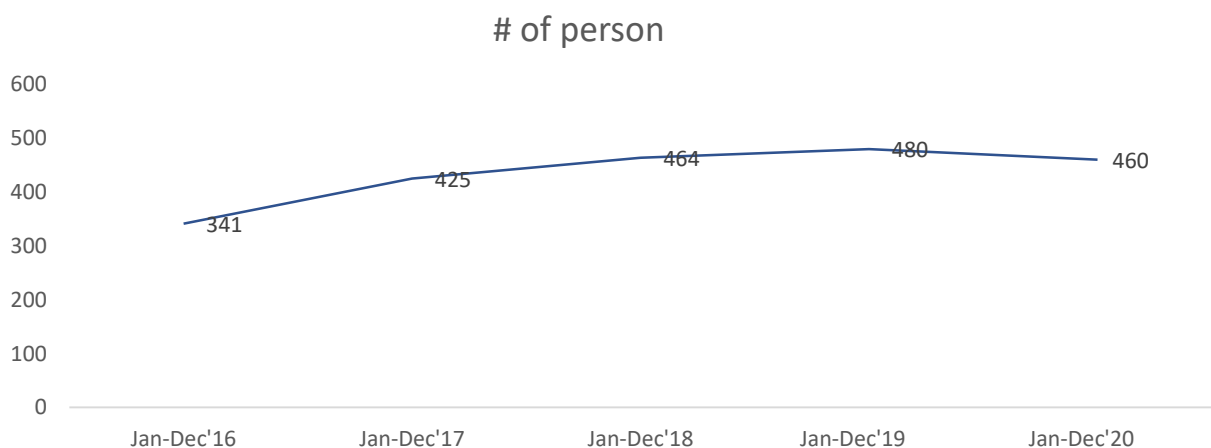
**Table-2: Month wise Savings & Loan outstanding amount**

Year 2020	Amount of Savings	Amount of loan Outstanding
January	8996715	29691375
February	8883717	28180435
March	8824446	27536810
April	-	-
May	-	-
June	8739936	25840310
July	8733520	26824085
August	8727465	27684360
September	8729435	27612260
October	8741230	27496460
November	8784675	27379975
December	8904410	26330850

Through this project, some beneficiaries created their own sustainable employment and also for other poor people. Most of them conduct small trade or develop an entrepreneurship using loan from this project. The table and the graph below show the trend of employment generations:

Table-3: Employment Generated

Year	Jan-Dec'16	Jan-Dec'17	Jan-Dec'18	Jan-Dec'19	Jan-Dec'20
# of person	341	425	464	480	460





08. EMPOWERMENT AND ENTREPRENEURSHIP DEVELOPMENT

Through Employment Generation Project there has been considerable development of Empowerment and Entrepreneurship of the beneficiaries. It has been observed that the beneficiaries of the project are being empowered in the following ways:

- i. They are selecting their leaders from among themselves;
- ii. Conducting group meetings, writing minutes of their meetings, processing loan applications and informing each other about new development and issues;
- iii. Fixing up agenda, identifying issues, moderating discussion of the group meetings and helping themselves; how to operate Bank Accounts etc.;
- iv. Enhancing their contact with other service providers for their own benefit;
- v. understanding the importance of organizing their own groups, need for group meetings and servicing;
- vi. Increasingly sending their children to schools and getting their children immunized in large number to protect them from six diseases;
- vii. Getting more information on safe drinking water, sanitation and hygiene behavior; and
- viii. Disposing their household waste to fixed places and maintaining cleanliness within their families and also motivating their neighbors to do the same.

Development of entrepreneurship has been gradually progressing from among the beneficiaries in the following ways:

- i. The beneficiaries are planning their own business in simple way and also managing effectively;
- ii. Enhancing their capacities to invest on profitable business based on local marketing facilities and thereby developing entrepreneurship;
- iii. Empowering themselves to manage their own business and practicing organizational disciplines particularly in term of repayment behavior, attending regular group meetings and savings; and
- iv. Disseminating experience / knowledge to the group members and neighboring people as how to run a business.

It is encouraging to note that the group leaders have been continuously disseminating experience and knowledge with their fellow colleagues. Fifty-two group leaders have been provided special training on entrepreneurship development.



The project was approved in 2020 at a cost of TK. 5,000,000/= for three years beginning from year January 2021. Fifty potential Women Entrepreneurs were selected as follows:

Year	Number of Women Entrepreneurs
2021	20
2022	20
2023	10
Total	50

Those Women Entrepreneurs were oriented as how to proceed step by step. The process and procedures were explained to them. The focal person was selected and introduced to them. After careful scrutiny each Women Entrepreneurs will be provided loan of Tk.100,000 lac initially. Their progress will be closely monitored and subsequent plan will be prepared with their participation and leadership.



09. COVID-19 ACTIVITIES

Emergency relief provided to Program Beneficiaries of ISDCM during COVID-19

The whole world has experienced a painful situation due to pandemic COVID-19 in the year 2020 and Bangladesh was not exception to it. It has also suffered seriously. During such situation ISDCM within its limited capacities has extended help to the beneficiaries of the program that are being implemented in the year under reference. Adjustments were made and expenditure on many items of the programs was cut to help the suffering people of its catchment areas.

The types of help provided includes creation of awareness about COVID-19, distribution of leaflet, masks, food packages, medical treatment through existing health network of ISDCM, and disinfection by spraying in drains Footpath and other areas of the households where the beneficiaries live.

How those assistances provided to the beneficiaries are discussed in subsequence pages:

Health Service Project and Maternity Project:

Under those two projects ISDCM has provided free medical treatment through its doctor and medical assistants. Medicines were provided and referral service was also provided Satellite medical center also provided medical treatment and medicines to the beneficiaries of all the slums at Saidpur town. Publicity through miking was regularly done to use mask, clean hands with soaps and maintain social distance. Masks were distributed to the beneficiaries. Food packages were distributed to 3877 poorest families in the slums.

Micro-finance Program:

ISDCM distributed leaflets to create awareness among its beneficiaries. Collection of loan installment was postponed, revised plan was prepared with the participation of the beneficiaries for loan and fresh loan was also distributed to selected members of the MF groups.

Employment Generation Project:

Under those programs 1500 poor families of the slums of Saidpur were provided emergency loan and adjustments were also made in their loan repayment plans. Awareness creation activity was also regularly carried out in the slums.

Service of ISDCM Volunteers:

The district and upazila administration has used the services of the ISDCM volunteers for distribution of relief materials in different areas.

The information on distribution of varies emergency materials and food packages during COVID-19 is given below:



Information on Distribution of Emergency Materials & Food Package are given below:

Activities	Beneficiaries	Remarks
Leaflet distribution	8500	1. Project area – Chattogram, Rangpur, Dhaka, Saidpur, Khulna & Bogura. 2. In food package – rice- 8 kg, Dal-1 kg, Oil- 1 kg, Ata – 2 kg, Potato-2kg, Semai-200 gm, check pea – 1 kg, Sugar – 1 kg, Condense Milk- 1 pot
Disinfect Spray in Slum house hold	3500	
Mask distribution	6750	
Food package distribution	3877	
Eid Dress distribution within children	30	



Awareness creation through miking amid COVID-19 situation



Volunteers preparing mask to distribute among the poor people of the slum



Food packages are getting ready to distribute among the distressed families of the different slums



10. QURBANI MEAT DISTRIBUTION

Qurbani meat distribution Project for the distressed families living in the slums of Chattogram, Dhaka, Rangpur, Khulna, Saidpur and Bogura cities was undertaken.

A shortest project for distribution of Qurbani meat was undertaken by ISDCM with the financial assistance OBAT Helpers Inc., USA. The prime objective of this project was to help the distressed families living in the slums by distributing the Qurbani meat during the Eid-ul-Adha.

Table-1: Area wise family covered (2020)

Project area	Number of		# of ben. Families
	Cows	Goats	
Chattogram	26	23	3,515
Rangpur	24	24	2,115
Dhaka	19	22	1725
Khulna	9	12	1050
Saidpur	12	19	2478
Bogura	3	2	251
Total	93	102	11,134



Honorable Social Welfare Officer, Zone – 6, Dhaka; Md. K. M. Shahiduzzaman is distributing Qurbani meat among the poor people of the slums



11. SPECIAL VILLAGE SANITATION PROJECT

This Special village sanitation project is being implemented by ISDCM with its own Fund. Continuous efforts are being made by the field workers specially assigned for the purpose in addition to their normal works. In these villages mainly the beneficiaries of ISDCM project are oriented and motivated to use sanitary latrines and practice hygienic behavior. Credit support is also arranged for the beneficiaries to buy materials for sanitary latrines available at the DPHE production centers and private producers.

The progress of work in this particular sector in 2020 is shown in the following table:

Table-1: Special Village Sanitation Project

Name of Area/ Upazila	Number of Villages	% of target families covered
Singra	51	98
Natore	43	83
Bagatipara	27	87
Boraigram	32	99
Atrai	29	99
Kaliganj	21	77
Total	203	445

It is found that in special sanitation project number of villages has increased and more families have been covered in these villages compared to last year. This is a motivation and promotional activity which takes longer time.

FUTURE PLANNING FOR SANITATION:

The special village sanitation project is gradually gaining momentum in rural societies. Continuous motivation campaigns are being organized where local community leaders like village headmen, teachers, imams, youths, women development activists and local government representatives spontaneously participated and expressed their highest commitments for promotion of sanitation.

It has been observed that because of regular campaign and motivation there has been marked improvement in hygiene behavior by the community and beneficiaries particularly in term of washing hand with soap after defecation and using sandals in latrines washing hand with soap before eating

It is hoped that coverage of sanitation will increase in coming years and ISDCM workers have been advised to follow-up and report the outcome of the campaigns equally.



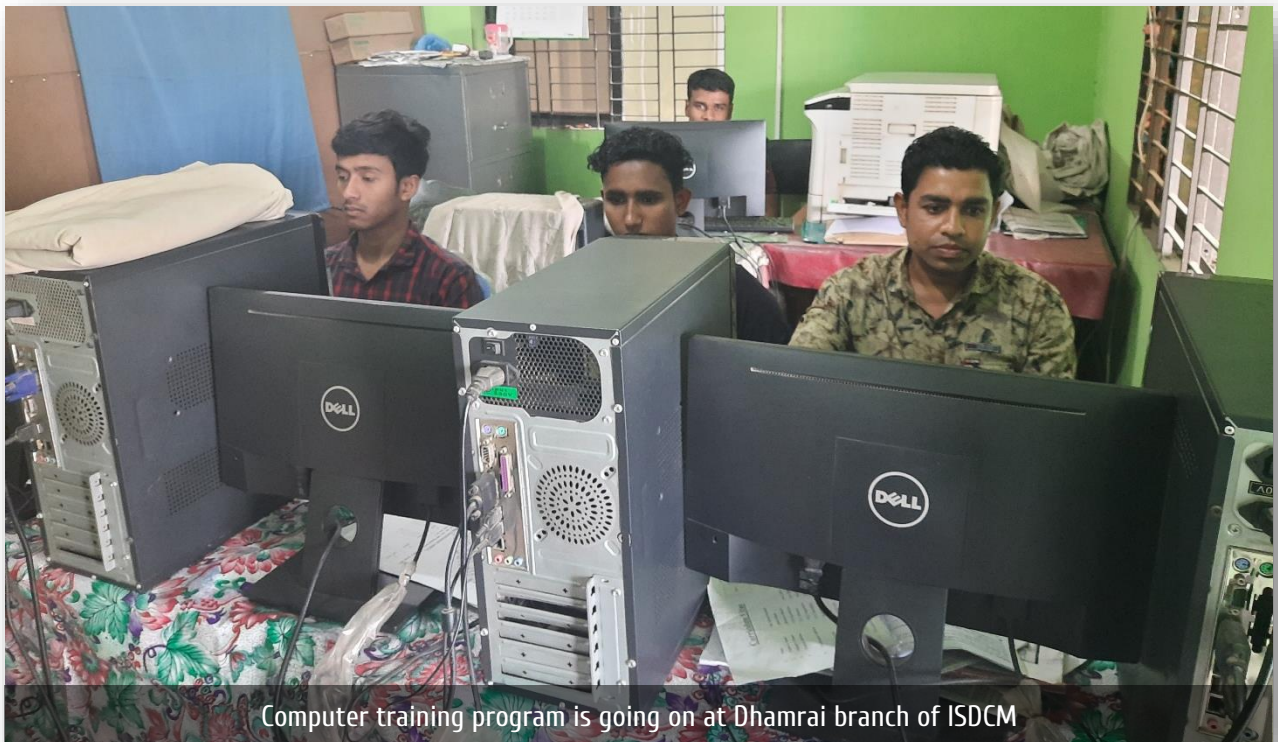
12. COMPUTER TRAINING PROGRAM, DHAMRAI

The Computer Training Program was started in 2018 at Dhamrai, Dhaka with own fund of ISDCM Micro Finance Project. The prime objective of this project was to develop the skills of young un-employed men and women of poor families of the catchment area so that they can be employed for earning for their families.

Contents of the course are: MS Word, MS Excel, MS Power Point internet and windows. The period of the course is Three months. In the first year number of participants was 40, in the second year at was 10 and during the year 2020 the number come down to 04 only and in 2021 the number was 06. The main reason for decreasing the number of trainees due to was Covid-19 and death of the main Inistutor of the computer training course.

However, it is expected that the number will further increase with the improvement of Covid-19 situation.

It may be mentioned that out of total 60 persons trained in computer, 12 have been employed in Government and Non-Government Offices and the rest majority of trained persons are being self-employed. In any case they are earning for their families.



Computer training program is going on at Dhamrai branch of ISDCM



13. REVIEW MEETINGS, PLANNING MEETINGS, AND BRIEFING MEETINGS ORGANIZED IN 2020

During the year 2020 some selected number of review and planning meetings were organized due to COVID-19 Pandemic.

13.1. REVIEW MEETINGS WERE ORGANIZED ON DIFFERENT PROJECTS TO DISCUSS PROGRESS, IDENTIFY PROBLEMS AND SUGGEST CORRECTIVE ACTIONS DURING THE YEAR.

Table1: Review meetings held in 2020

Name of the project	Number of meetings held in field level	Number of meetings held at HQ level	Number of Participants in total
Family Dev. Project	02	02	10
Health Service Project	03	02	12
Microfinance Program	10	02	18
Employment Generation Program	04	01	14
Total	19	07	54

In the year 2020 some meetings were organized to review different project with participation of field and management level officials which was useful for smooth implementation of the programs. But due to COVID-19 and Lockdown all the planned, meetings could not be organized.

13.2. PLANNING MEETING:

As per usual practice planning meetings were organized to prepare development project for next phases of Family Development, Health and maternity projects for 2020-2021.

Table 2: Planning meetings held in 2020

Name of Projects for which Planning meetings organized	No. of meetings held	# of Total Participants
Family Development Project	01	12
Micro Finance Project	02	20
Total	03	32

Through the exercise of the above planning meetings needs and priorities were fixed for Family Development Project and Micro Finance Project.



13.3. Briefing meeting organized by Micro-Credit Regulatory Authority (MRA)

A briefing meeting on policy, guideline organized by MRA on 30th December 2020 through Zoom where the Chief Executive, Deputy Director, Chief Monitoring Officer and Admin Officer ISDCM attended.

13.4. Training / workshop

In 2019 large number of training were held for Development of skills of ISDCM staff of all categories but in 2020 very few training program could be organized due to COVID-19 pandemic and restrictions on movement.



14. NATIONAL EVENTS OBSERVED BY THE GOVERNMENT IN CLOSE COOPERATION WITH ISDCM

- ISDCM extended its active cooperation to the Health and Family Planning departments in observance of Vitamin A capsule distribution to children in working areas to prevent night blindness and reduce Vitamin A deficiency which has been very useful for the children particularly in rural and urban areas. This event was organized on 4th October 2020.

- ISDCM joined hands with the government department in observance of world children's day and child rights week in October 2020. Which has created awareness among the people on the rights of child.

- On 15th October world hand washing day was observed and ISDCM extended its close cooperation with LGRD ministry, Department of Public Health and District Administration. This has helped create awareness among the people at large.

- On 21st October 2020 Sanitation month was observed to motivate people to use sanitary latrines and use hygienic practices ISDCM also played a pioneering role in organizing this events.

- In observance of all the above National events ISDCM activity participates in rally's, seminars and discussion meetings. Its participation was highly appreciated by concerned district and Upazila administration and departments.



ANNUAL REPORT 2020

