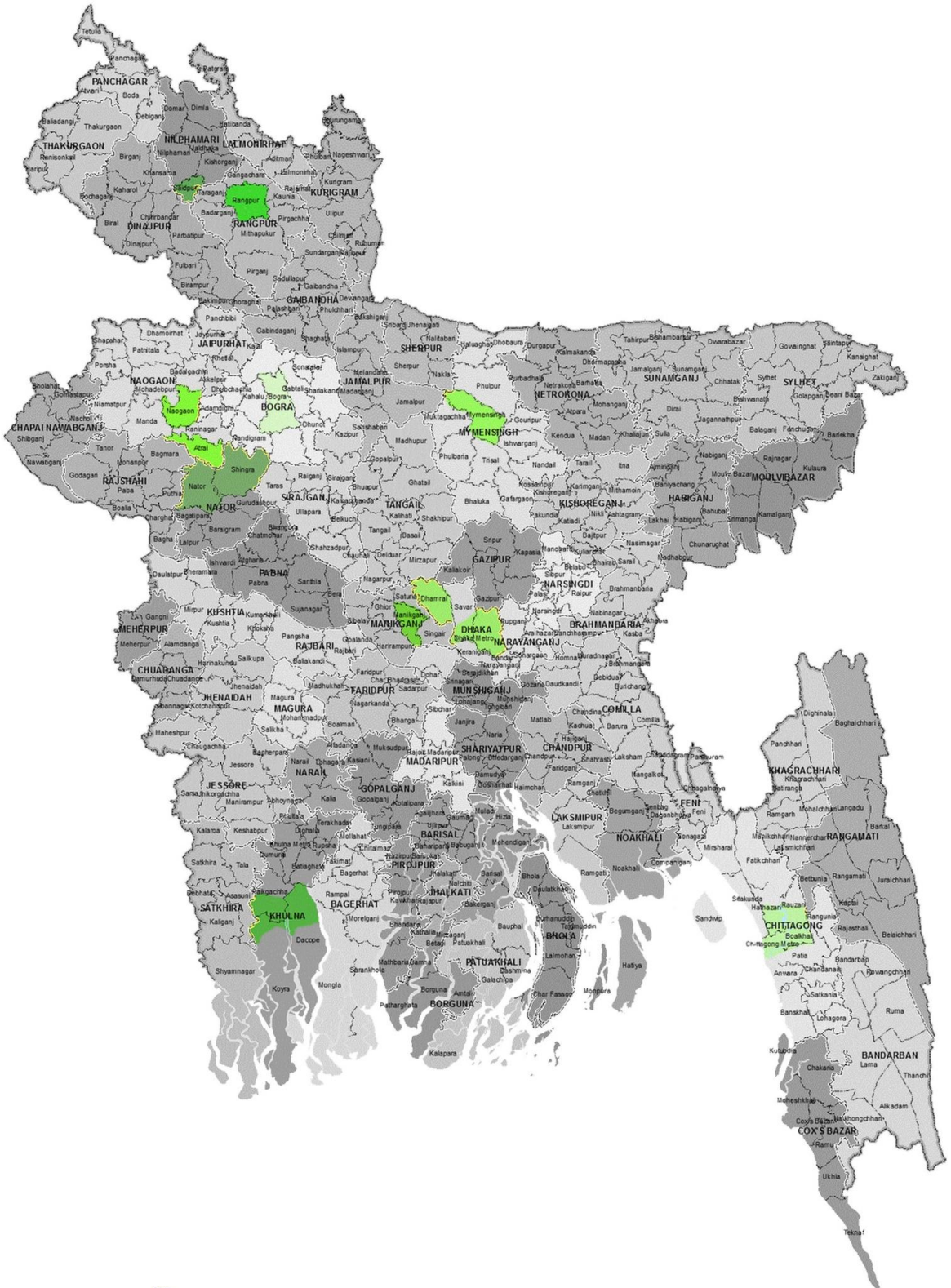




# ANNUAL REPORT 2021



Integrated Service for  
Development of  
Children & Mothers



 Working Area of ISDCM



## PREFACE

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This is the 21th Annual Report of ISDCM. Which mainly covers the completed activities and achievements of programs initiated and implemented by ISDCM in the year 2021.

The year 2021 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 2021 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. Health Service Project ended in December 2021. The donor will not Fund this project because of its other priorities.

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) and sustainable development goals (SDGs) in line with the commitment of the Government of Bangladesh. Be it noted that through implementation of its existing programs ISDCM has contributed to achieve the MDGs and SDGs within its limited capacities.

The present Annual Report thus, deals with all the activities and projects completed by ISDCM in 2021 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 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 in future will be welcome.

Manjur-ul Alam  
President



## ACRONYMS

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ISDCM	: Integrated Service for Development of Children and Mothers
UNO	: Upazilla Nirbahi Officer
DC	: District Commissioner
COVID	: Coronavirus
NGAB	: NGO Affairs Bureau
FDP	: Family Development Project
MF	: Microfinance
RM	: Regional Manager
AGM	: Annual General Meeting
MRA	: Microcredit Regulatory Authority
CDF	: Credit & Development Forum
ECG	: Electrocardiography
USG	: Ultrasonography
OT	: Operation Theater
C/S	: Cesarean Section
SVD	: Spontaneous Vaginal Delivery
EPI	: Expanded Program on Immunization
APC	: Area Project Coordinator
MOU	: Memorandum of Understanding
MS	: Microsoft
BIPD	: Bangladesh Institute for Professional Development
BIM	: Bangladesh Institute of Management
QUT	: Quantity
BEN	: Beneficiary





# CONTENTS

LIST OF TABLES	PAGE
<i>1. MANAGEMENT</i>	<i>1-2</i>
<i>2. PROGRAMS AND RELATED ACTIVITIES</i>	<i>3-4</i>
<i>3. MICROFINANCE PROJECT</i>	<i>5-10</i>
<i>4. FAMILY DEVELOPMENT PROJECT FOR DESTITUTEAND DISPLACED FAMILIES LIVING IN THE SLUMS</i>	<i>11-18</i>
<i>5. HEALTH SERVICE PROJECT, SAIDPUR</i>	<i>19-23</i>
<i>6. MATERNITY PROGRAM</i>	<i>24-25</i>
<i>7. EMPLOYMENT GENERATION</i>	<i>26-27</i>
<i>8. EMPOWERMENT AND ENTREPRENEURSHIP DEVELOPMENT</i>	<i>28-29</i>
<i>9. COVID - 19 ACTIVITIES</i>	<i>30-31</i>
<i>10. SPECIAL VILLAGE SANITATION AND HYGIENEC BEHAVIOR PROJECT</i>	<i>32</i>
<i>11. COMPUTER TRAINING PROGRAM OF DHAMRAI</i>	<i>33</i>
<i>12. REVIEW MEETINGS, PLANNING MEETINGS, AND BRIEFING MEETINGS ORGANIZED IN 2021</i>	<i>34</i>
<i>13. NATIONAL AND INTERNATIONAL EVENTS OBSERVED BY THE GOVERNMENT IN CLOSE COOPERATION WITH ISDCM</i>	<i>35</i>
<i>14. TRAINING PROGRAMS ATTENDED BY ISDCM STAFF MEMBERS IN 2021</i>	<i>36</i>



# INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS (ISDCM)

## ANNUAL REPORT 2021

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### 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 Chief Executive.

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.

The Executive Committee was reconstituted by the annual general body of ISDCM in its annual general meeting held in December 2021 as per the provision of its constitution.

#### **1.1. RECRUITMENT, PLACEMENT AND PROMOTION**

During the reporting period one Branch Manager was released for personal reason. Two Community Development Officers were released on request. Two branch managers were given additional charges of two branches.

#### **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 number of new names included in the panel.

#### **1.5. MAJOR DECISIONS TAKEN IN 2021**

ISDCM management has taken some major decisions in 2021 which are as follows:

- Continuous efforts were made to build up partnership with some NGOs and agencies;
- Annual Budget for 2021 was approved;
- Annual Plan was approved;
- Auditor for 2021 was appointed;
- The President and Chief Executive 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 2021. Some interim steps were taken to improve the implementation of MF;
- An experienced person in Micro-finance was appointed for full time for MF Project as coordinator (MF);
- The project implementation framework of Saidpur office was approved with the change of designation of Area Project Coordinator as Research and Relationship Coordinator with the changed Job description;
- The Annual General Meeting (AGM) of ISDCM was held on 30.12.2021 and the Executive Committee was reconstituted for 2022 – 2024.



## 2. PROGRAMS AND RELATED 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 workers at the field level 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 on development for the beneficiaries and target groups.

In 2021, ISDCM field workers have disseminated information on health, nutrition, education and sanitation etc. to the beneficiaries and stakeholders in good number in spite of COVID-19 which is presented in the following tables:

**Table-1: Dissemination of information on Health (2021)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village level Meetings	21	500	Diarrheal diseases, Family Planning, Water Sanitation, Caring Pregnant Mothers, Hygiene, Breast feeding immunization. Vitamin A Capsule for children.
Group level Meeting	35	107	---
Total	56	607	---

In 2021 the number of community leaders participated was smaller than the previous year due to COVID-19 Such dissemination seems to be useful for our target groups which should continue.



**Table-2: Dissemination of information on Nutrition (2021)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Village Committee Meetings	10	120	Nutrition, vegetables, changes of food habit.
Group level Meeting	20	105	
Total	30	425	

It reveals that group members participated in nutrition education and community leaders participated in dissemination meetings on nutrition during the reporting year.

**Table-3: Dissemination of information on Hygiene, Sanitation & Water (2021)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Group level Meetings	105	660	Hygiene practices, use of sanitary latrines and drinking of safe water
Union level Meeting	25	300	
Total	130	960	

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 (2021)**

Type of Meeting	No. of Meeting	No. of Participants	Issues Discussed
Union level Meetings	10	200	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	60	280	
Total	70	480	

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 thrift 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 areas through creation of social awareness
- Develop poor women's 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 cover/pouroshova	No of Village Covered
Natore	01	1	4	27
Singra		1	7	33
Kaliganj			5	29
Tamaltola		1	4	25
Bonpara		2	3	17
Attrai	01	1	3	16
Manikganj (Sadar)	01	1	1	7
Dhamrai	01	1	3	13
Total	4	8	30	167

#### 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 disease pandemic spread all over the entire world, which created a public health threat. In Bangladesh, corona diseases spread from March'2020. According to government decision all ISDCM staffs did the following work to aware the people both in rural and urban areas:

- Motivational work – Staffs from each branch motivated the group members regarding the positive effect of CORONA vaccine and also helped them to register for vaccination.
- According to MRA circular - Micro Finance operation was suspended in April and July of 2021.

### 3.3. GROUP MEMBER:

**Table-2: Branch wise Group Members**

Natore	Singra	Kaliganj	Tamaltola	Bonpara	Attrai	Manikganj	Dhamrai	Total
220	423	455	389	309	255	390	991	3432

### 3.4. GROUP SAVINGS:

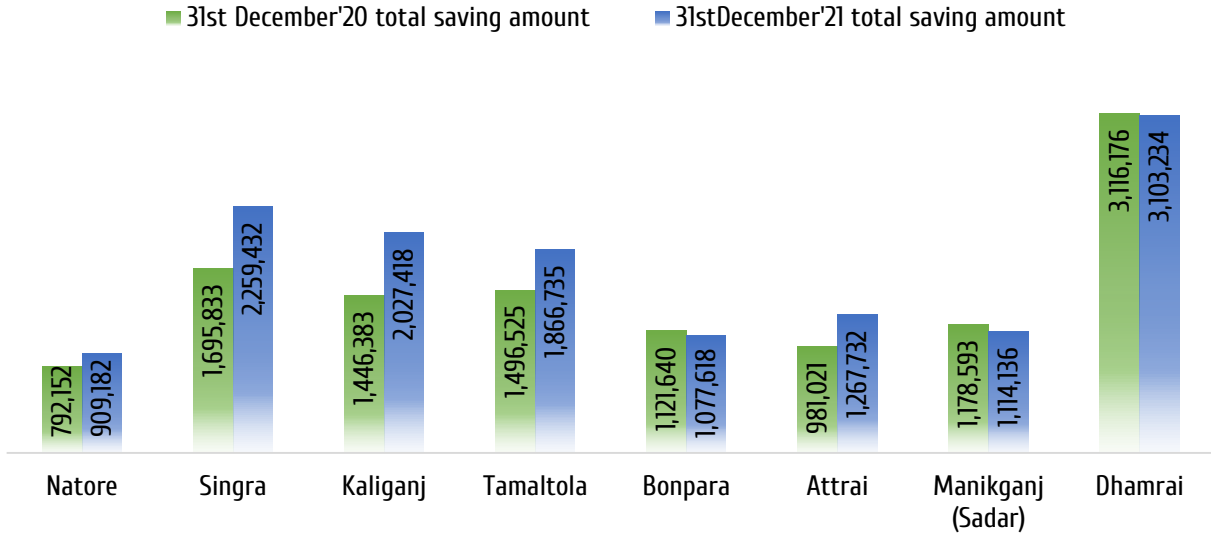
To build up habit of savings is not easy for the poor people. ISDCM has been playing an important role and encouraged the members to grow habit of savings. ISDCM has made it mandatory for the members to make weekly savings. The uniqueness of group savings is that members can withdraw their savings deposit 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 increased.

**Table-3: Branch wise Total Saving outstanding**

Branch	31 <sup>st</sup> December'20 total saving amount	1 <sup>st</sup> Jan'21 – 31 <sup>st</sup> Dec'21		31 <sup>st</sup> December'21 total saving amount
		Total saving collection	Saving with drawn & return	
Natore	792,152	659,206	542,176	909,182
Singra	1,695,833	1,704,879	1,141,280	2,259,432
Kaliganj	1,446,383	1,600,749	1,019,714	2,027,418
Tamaltola	1,496,525	1,511,051	1,140,841	1,866,735
Bonpara	1,121,640	931,477	975,499	1,077,618
Attrai	981,021	1,019,181	732,470	1,267,732
Manikganj (Sadar)	1,178,593	390,447	454,904	1,114,136
Dhamrai	3,116,176	1,192,555	1,205,497	3,103,234
Total	11,828,323	9,009,545	7,212,381	13,625,487



## TOTAL BRANCH WISE SAVINGS AMOUNT 2021



This year total 15.2% amount of savings has increased compared to last year saving balance.

### 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 were selected depending on their skill, experience, behavior and marketing opportunities.

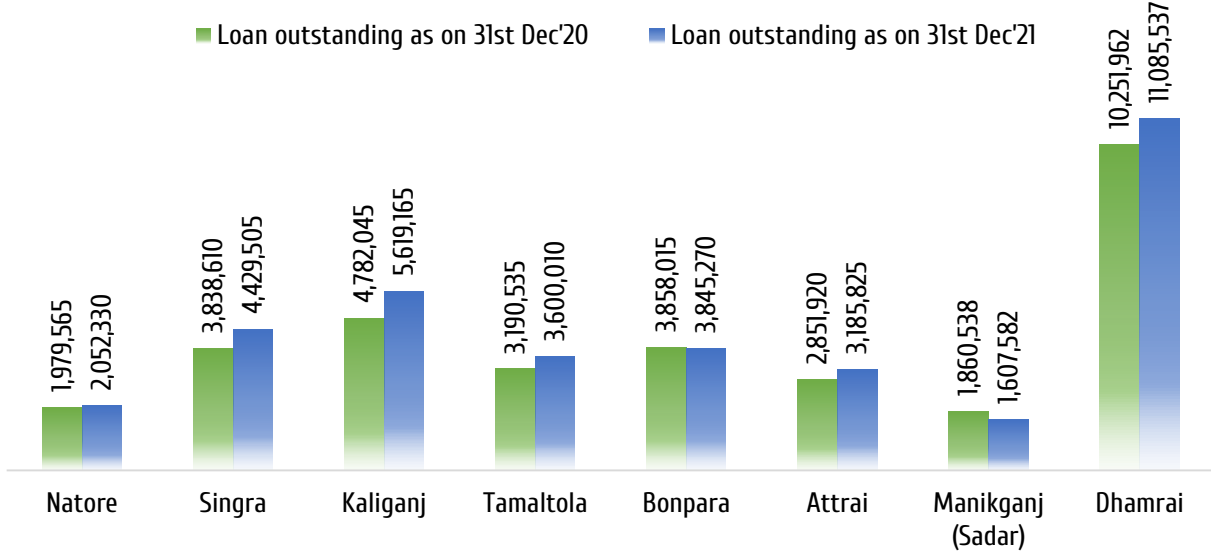
**Table-4: Branch wise loan outstanding**

Branch	Loan outstanding as on 31 <sup>st</sup> Dec'20	1 <sup>st</sup> Jan'21 – 31 <sup>st</sup> Dec'21		Loan outstanding as on 31 <sup>st</sup> Dec'21
		Loan recovery	Overdue	
Natore	1,979,565	3,080,145	137,200	2,052,330
Singra	3,838,610	6,883,985	160,955	4,429,505
Kaliganj	4,782,045	8,083,680	329,480	5,619,165
Tamaltola	3,190,535	5,898,365	84,350	3,600,010
Bonpara	3,858,015	6,235,464	200,360	3,845,270
Attrai	2,851,920	4,,958,095	84,585	3,185,825
Mainkganj (Sadar)	1,860,538	1,259,726	555,555	1,607,582
Dhamrai	10,251,962	14,316,665	310,605	11,085,537
Total	32,613,190	50,716,125	1,863,090	35,425,224





## BRANCH WISE LOAN OUTSTANDING



**Table-5: Borrowers number as on 31st December 2021**

Branch	Group members	No. borrowers	Total loan disbursed with service charge
Natore	220	137	3,069,920
Singra	423	272	7,474,880
Kaliganj	455	365	8,920,800
Tamaltola	389	270	6,307,840
Bonpara	309	245	6,222,720
Attrai	255	195	5,292,000
Mainkganj (Sadar)	390	155	1,004,640
Dhamrai	991	675	15,150,240
<b>Total</b>	<b>3,432</b>	<b>2,314</b>	<b>53,443,040</b>

In the reporting year, total group members and borrowers has little bit increased compare to last year.

**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 <sup>st</sup> December 2021
Agricultural including land mortgage	18,610,989
Livestock	6,098,038
Small business	4,798,776
Auto van purchase	2,640,695
Others	3,276,726
<b>Total</b>	<b>35,425,224</b>

Although group members are engaged in different trades as mentioned above table but 52.5% loan amount used in agriculture, and 17.2 % loan amount used for livestock, 13.5% loan amount used in small trades, 7.5% loan amount engaged in auto van purchase. Rest 9.2% amount used in other trades.

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

Type of Business	Nature Sadar	Singra	Kaliganj	Tamaltola	Bonpara	Atrai	Manikganj	Dhamrai	Total
Agriculture	477836	1478610	3145225	2523453	604975	1918945	866710	5414191	16429945
Fishing	273795	425000	478525	172399	500150	245725	0	85450	2181044
Cow rearing	215812	672500	492725	190088	607530	295775	175205	2072942	4722577
Poultry firm	0	0	197245	0	0	0	165702	1012514	1375461
Vegetable seller	25425	105000	125000	0	475625	30250	0	0	761300
Auto van purchase	345500	450200	496320	150475	900225	222525	0	75450	2640695
Small-business	618600	1025000	554125	425772	717510	350125	142921	964723	4798776
Others	95362	273195	130000	137823	39255	122480	257044	1460267	2515426
<b>Total</b>	<b>2052330</b>	<b>4429505</b>	<b>5619165</b>	<b>3600010</b>	<b>3845270</b>	<b>3185825</b>	<b>1607582</b>	<b>11085537</b>	<b>35425224</b>



### **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 have improved 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 is keeping close connection with MRA by submitting reports; follow their special guideline for COVID-19 and joining different workshop/sharing meeting organized by MRA.

ISDCM participated in different virtual meeting arranged by MRA, such as discussion on celebrates the golden jubilee of independence to pay more special as it coincides with the celebration of the birth centenary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and observed "Sheik Rasel Day".

### **3.9. INVOLVEMENT WITH CDF:**

During the reporting period ISDCM provided the various information according to the CDF supplied formats to update the "Directory of CDF members".

ISDCM also participate a virtual meetings arranged by CDF. The discussion topics is "Poverty Free Bangladesh and Bangabandhu's thought/ idea"

### **3.10. BRANCH OFFICE VISIT BY SENIOR MANAGEMENT:**

Coordinator of Micro Finance program quarterly visit each 8 branch. During his field visit, he checks the all document/ records, follow up the guideline or instruction and also management support to the Branch Managers for smooth functioning of the Branch.

A yearly planning and review meeting was held with all Branch Managers, SMT from head office and President of ISDCM, where last year's "Branch wise planning and achievement" shared among the participants and prepared the next year planning.



## 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.

FDP has varieties of components like Education, Skill training, health and maternity, water and sanitation and construction of drainages, toilets, bathrooms etc. .

### OBJECTIVE OF THE PROJECT:

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



International Mother Language & Language Martyr's Day



COVID-19 vaccine registration, Rangpur



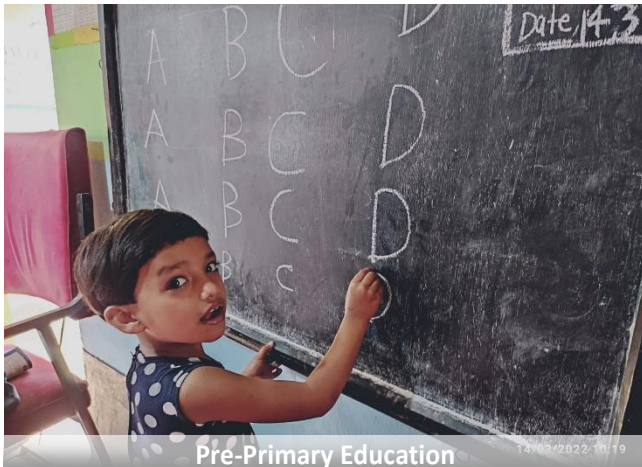


**A. EDUCATION:**

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		Achievement	
		# of school	# of children	# of school	# of children
Pre- school	Dhaka	0	0	0	0
	Rangpur	4	200	4	120
	Chattogram	6	250	6	214
	Khulna	7	180	7	159
	Saidpur	6	220	6	187
	Bogura	2	50	2	46
Sub-Total		25	900	25	726
Primary school	Dhaka	2	730	2	610
	Rangpur	0	0	0	0
	Chattogram	2	856	2	832
	Khulna	2	340	2	193
	Saidpur	1	300	2	150
	Bogura	0	0	0	0
Sub-Total		7	2226	8	1785
Junior High school	Dhaka	3	595	3	1113
	Rangpur	1	800	1	756
	Chattogram	2	583	2	605
	Khulna	1	90	0	0
	Saidpur	1	320	1	222
	Bogura	0	0	0	0
Sub-Total		8	2388	7	2696



Pre-Primary Education



Science Fair



**B. SKILL DEVELOPMENT TRAINING:**

**Table-2: Skill Development Training**

Project Activities	Project Area	Target		Achievement	
		# of center	# of trainees	# of center	# of trainees
Skill Training: Computer, Sewing & Embroidery	Dhaka	3	150	3	177
	Rangpur	2	175	2	181
	Chattogram	3	320	4	210
	Khulna	2	200	5	128
	Saidpur	3	290	3	351
	Bogura	1	50	1	12
Sub-Total		6	760	18	1059



Sewing Machine distribution program, Khulna



IT center, Rangpur



Sewing center, Chattogram



IT center, Saidpur

**C. HEALTH SERVICES SUPPORT:**

There is a health services center in Rangpur under FDP project. The following number of patients received treatment during the reporting period.

**Table-3: Target and Achievement on Health**

Project Area	Target		Achievement	
	# of Health centers	# of patients	# of Health centers	# of patients
Rangpur	1	3,000	1	6,153

**D. MATERNITY SUPPORT SERVICES:**

A maternity program is running at Rangpur under the FDP project. The prime objective of the program is to help ensure safe-delivery of pregnant women living in the camps of Rangpur. 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. Since ISDCM has no provision and facilities for maternity services, it has entered with local maternity service provider called "First Cure Hospital" 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.

**Table-1: Maternity Services provided from January to December-2021**

ANC visit	Lab+USC (Reg-add)	C/S	SVD	Total Delivery
201	156	50	23	73





**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 Rangpur.
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 First Cure Hospital for required tests and other maternity service. After receipt of bills from First Cure Hospital the project Officer FDP should check and certify the bills and forward to Health Program Manager for approval.
4. Health Program Manager should verify and approve the bill for final payment and after final payment a report should be submitted to ISDCM, Dhaka.

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



Maternity Support Service, Rangpur



ANC, Maternity Support Service, Rangpur





**E. CONSTRUCTION, RECONSTRUCTION AND REPAIRING WORK:**

**Table-4: Area wise construction works**

Activities	Chattogram		Rangpur		Dhaka		Khulna		Saidpur		Bogura	
	Qty.	Ben.	Qty.	Ben.	Qty.	Ben.	Qty.	Ben.	Qty.	Ben.	Qty.	Ben.
Toilet	4	150	0	0	0	0	0	0	0	0	0	0
Community Bathroom	1 (5 unit)	330	0	0	0	0	0	0	0	0	1 (5 unit)	150
Bathroom	1	50	0	0	0	0	0	0	0	0	0	0
Rain water harvesting	1	150	0	0	0	0	0	0	0	0	0	0
Tube-well	0	0	0	0	2	50	0	0	0	0	0	0
Deep Tube-well	1	250	0	0	0	0	1	650	0	0	2	450



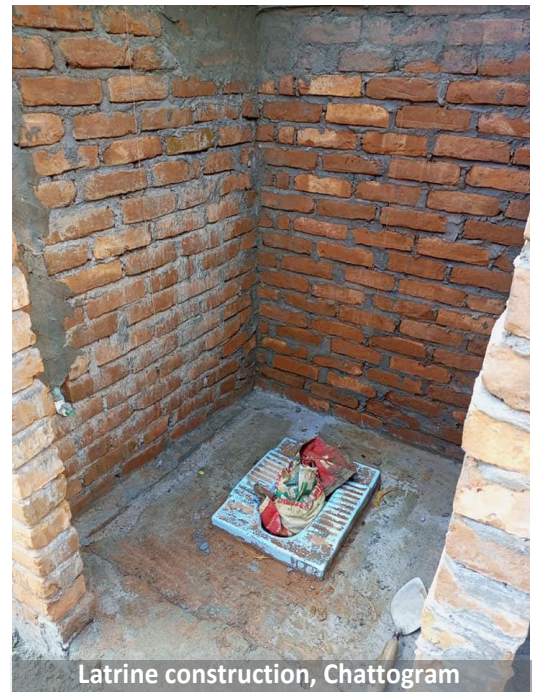
Community Latrine, Chattogram



Supply of drinking water, Chattogram



Ongoing construction work, Chattogram



Latrine construction, Chattogram





**F. CHARITY:**

i) 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, 63 in Rangpur, 2515 in Chattogram, 144 in Khulna, 212 in Bogura. 22 slum dwellers have been benefited under these project activities

ii) In the month of holy Ramadan, there food packages were distributed among the poor and distressed people of the slums. A bag with almost 35 kg full of Rice, flour, salt, sugar, oil, onion, potato, chick pea, pulse etc. were given to each family.

**Table-5: Number of families benefitted through Ramadan Food Package distribution**

	Dhaka	Rangpur	Chattogram	Khulna	Bogura	Total
# of beneficiaries	1061	1000	1600	950	300	4911



Ramadan Food Distribution Program, Bogura



Ramadan Food Distribution Program, Chattogram



iii) 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-6: Area wise family covered (2021)**

Project area	Number of		# of ben. Families
	Cows	Goats	
Chattogram	25	23	3,801
Rangpur	24	28	2,129
Dhaka	21	10	2,400
Khulna	09	09	1,050
Bogura	03	02	203
Total	82	72	9,583



Qurbani meat distribution, Bogura



Qurbani meat distribution, Rangpur



## 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 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 Department. The organization has extended active support in observation of different health days like EPI, Vitamin -A, Breast feeding day.

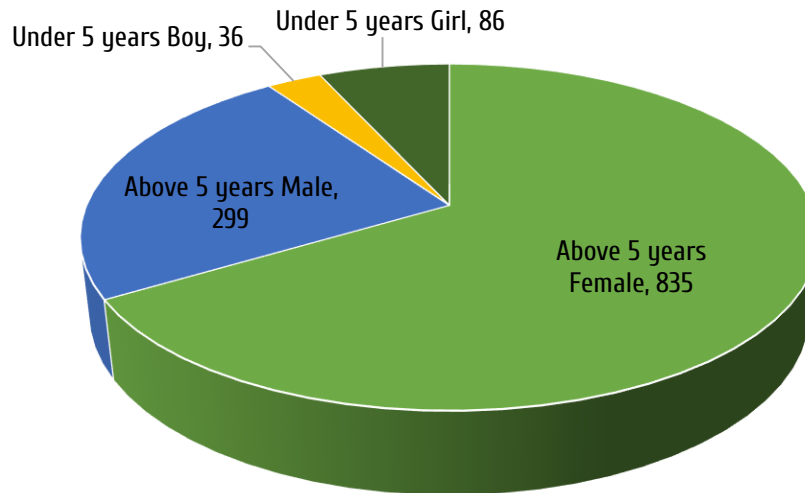
### A. ISDCM RECORDED MONTH WISE NUMBER OF PATIENT RECEIVED TREATMENT FROM JAN'21 – DEC'21:

The following table shows the gender and age wise total patient received services:

**Table-1: Month wise total patient received treatment**

Number of Patients				Total
Above 5 years		Under 5 years		
Female	Male	Boy	Girl	
835	299	36	86	1,256

### Gender and age wise total patient





**Table-2: Pattern of Diseases - 2021**

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)	122	3	53	19	15	15	7	0	7	1	2
		2.46%	43.44%	15.57%	12.30%	12.30%	5.74%	0%	5.74%	0.82%	1.64%
Adult (17+)	1134	399	246	167	77	72	93	11	40	20	9
		35.19%	21.69%	14.73%	6.79%	6.35%	8.20%	0.97%	3.53%	1.76%	0.79%
Total	1256	402	299	186	92	87	100	11	47	21	11
		32.01%	23.81%	14.81%	7.32%	6.93%	7.96%	0.88%	3.74%	1.67%	0.88%

It has been found that maximum percentage of diseases among the children are (43.44 %) diagnosed as cold & fever, (15.57 %) asthma & allergy, (12.29%) weakness & anemia, (12.3%) worm infection, Diarrhea/ Dysentery / scabies/Ulcer both are (5.74%).

Among the adult patients highest percentage of the diseases (35.19%) Gastric & Ulcer, (21.69%) cold & fever (14.73%) Asthma/Allergy, (6.79%) Weakness, (6.35%) Worm infection, (8.20%) Diarrhea/Dysentery, (0.97%) Blood pressure, (3.53%) Scabies ulcer, (1.76%) Tonsillitis/throat infection.

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 2021.

**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**

Jan-Dec'21	# of pat. Referred	Name of diseases	# of case pathology	Diabetic test	# of cases follow up
Total	4	2 (Asthma)	2	0	0

Health services cards were provided to 608 families who have received treatment from Health Services Center. It has been observed that average 3-4 members of each family attended for treatment with 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 family members, 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- 2021**

# of total education session held ( Jan - Dec)	# of participants attended in health education	Focus Discussion topics
78	385	COVID-19 pandemic. Cold fever, Allergy, dysentery and scabies

**D. MOBILE CLINIC:**

The mobile clinic is one of the major activities of Health service project. In addition to main medical center, the health service is also provided through organizing satellite clinic twice in a week.

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

**Table-5: Patients' attendance and treatment pattern – 2021**

Month	Name of slum	Total visit	# of Patients Received Treatment			
			Female	Male	Under 5	Total
January	Golahat 1,2; Bansbari 1,2	8	86	16	11	113
February	-do-	6	53	10	05	68
March	-do-	8	99	16	13	128
April	-do-	4	39	06	05	50
May	-do-	5	18	01	01	20
June	-do-	7	28	05	07	40
July	-do-	3	17	03	01	21
August	-do-	8	43	06	05	54
September	-do-	9	41	–	–	41
October	-do-	6	20	06	02	28
November	-do-	7	45	01	03	49
December	-do-	7	22	06	02	30
Total		78	511	76	55	642

The major diseases were found during the year 2021 are Gastric, Ulcer cold fever, Pressure HsLw, Allergy anemia, Worm infection, Scabies Diarrhea, Tonsillitis, Diabetics and other.





**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 reports to Civil Surgeon, Nilphamari through Upazila Health and Family Planning officer, Saidpur, Nilphamari on monthly basis.

**F. PROJECT OUTPUT:**

1,256 patients received health services during the reporting period. The cost of medicines has been charged only 50% from the patients and 50% cost was borne by the organization. The consultation fees were not charge from the patients. The medicine cost collected from the patients used as revolving fund.

**G. EXTRA BENEFIT RECEIVED BY PEOPLE OF TWENTY CAMPS OF SAIDPUR THROUGH THE HEALTH NETWORK OF ISDCM IN 2021:**

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 of the camps were administered VAC-A capsule. The number of children administered VAC-A capsule is shown below:

**Table 6: Number of children of the camps Vitamin –A cap administered in 2021**

Sl.	Name of The camp	# of boys	# of girls	Total No of children administered VAC- A cap
01	Bangalipur-05	03	06	09
02	Bangalipur-07	09	10	19
03	Munsipara	09	14	23
04	Mostofa	02	05	07
05	Chamragudaun-01.02	40	24	64
06	Railway Mess	10	05	15
07	Kulimohalla	11	09	20
08	Durgamill	14	12	26
09	Mistrypara	08	06	14
10	American	15	05	20
11	Bansbari-01,02	08	16	24
12	Islambag	11	16	27
13	Rasulpur	10	11	21
14	Baluresh	07	08	15
15	Outhouse	28	07	35
16	Cinama Hall	18	25	43
17	Golahat-01	11	17	28
18	Golahat-02	10	15	25
19	Hatikhana	20	16	36
20	Dharmasala	06	05	11
	Total	250	232	482

It shows that Total 482 children were administered VAC-A capsule 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.



## 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.

**Table-1: Maternity services provided in this reporting period -2021**

Month	Health card Dis.	Token Dis.	ANC visit	Lab+USC (Reg-add)	C/S	SVD	Total Delivery
January	10	8	22	53	04	04	8
February	00	6	03	12	04	02	6
March	00	01	00	01	00	01	01
Total	10	15	25	66	08	07	15

The maternity project continues up to March 2021 as per agreement.

**IMPORTANT INSTRUCTIONS FOR IMPLEMENTATION OF MATERNITY PROGRAM:**

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

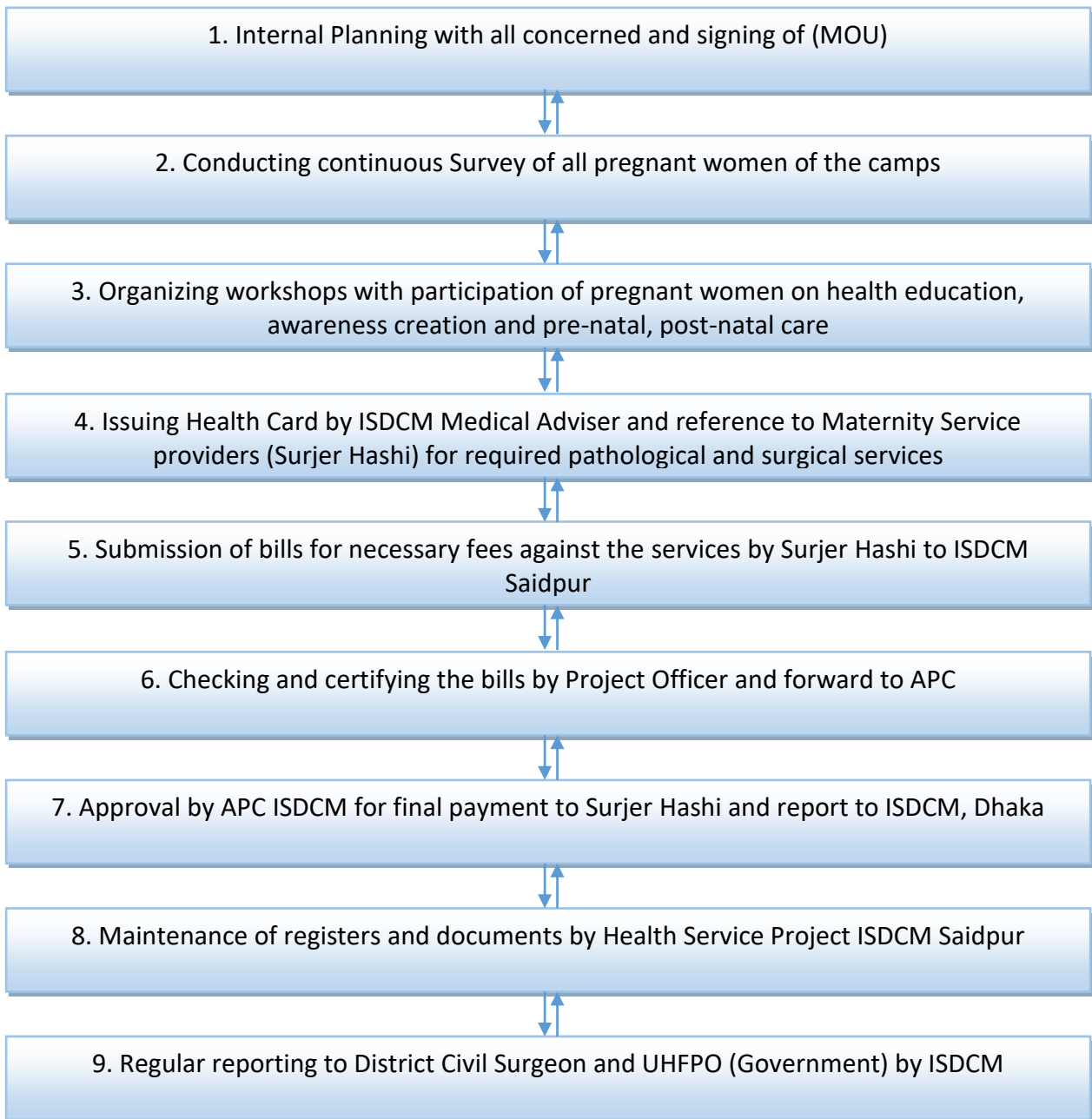
1. This program should be limited to the poor pregnant women living in the camps of Saidpur Town.
2. Before starting the program, a planning meeting / workshop should be organized with the participation of all concerned i.e., community, implementing agency, link organization (Maternity Service provider) 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





## 07. EMPLOYMENT GENERATION PROJECT

Total 1337 members benefitted under Employment Generation Project during the reporting period. Loan has been taken by each member 4-5 times during the membership period. Here noted that due to CORONA-19 pandemic situation, this project activity fully closed from 16th April 2021 to 4th May 2021. And it was again closed for the second time from 1st July 2021 to 16th July 2021.

The below tables show the performance of 2021:

**Table 1: Area Coverage, Number of groups with members and loanees:**

Sub Project name	# of district	# of Upazilas	# of Pouroshova's ward	# of Villages	# of Groups	# of Members	# of Loanees
Camp	01	01	11	20	31	875	604
Grameen & Periphery Urban			04	23	43	462	377

**Table 2: About Saving:**

Sub Project name	Saving Balance of Dec'20	Collection in 2021	Interest paid on Savings in 2021	Savings Withdraw and Return in 2021	Balance of Dec'21
Camp	5,882,245	2,484,715	0	2,423,045	5,943,915
Grameen & Periphery Urban	2,867,805	1,285,910	158,627	1,400,766	2,911,576

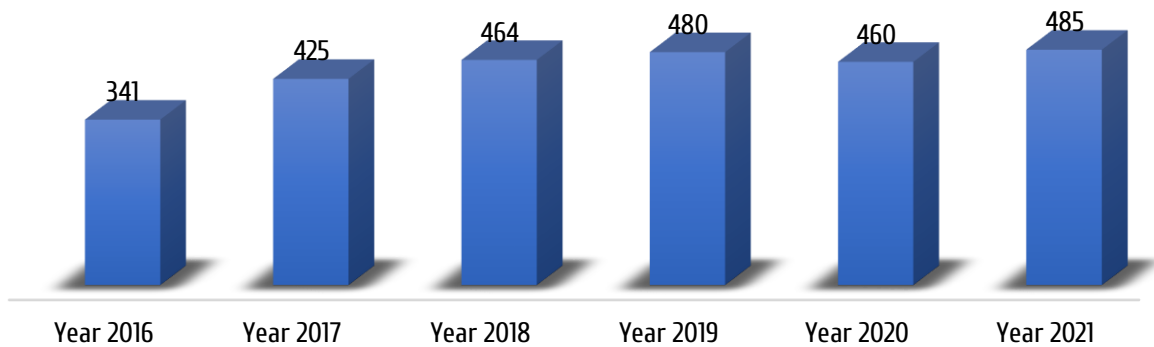




**Table 3: Employment Generated:**

	Year 2016	Year 2017	Year 2018	Year 2019	Year 2020	Year 2021
# of person	341	425	464s	480	460	485

### Number of Persons



**Table 4: About Loan:**

Sub Project name	Loan Outstanding of Dec'20	Loan disbursement in 2021	Loan Collection in 2021	Loan Balance of Dec's21
Camp	15,960,600	26,001,800	25,352,325	16,610,075
Grameen & Periphery Urban	9,790,650	14,324,200	14,386,050	9,728,800

**Table 5: Loan outstanding according to different types of loan:**

Sub Project name	Agriculture	Livestock	Small business	Auto van purchase	Others
Camp	0	226,500	14,183,825	1,796,100	403,650
Grameen & Periphery Urban	176,950	476,125	8,307,925	387,925	379,875





## 08. EMPOWERMENT AND ENTREPRENEURSHIP DEVELOPMENT

ISDCM has been Implementing Employment Generation and Organization Development Program for the last three years.

Through Employment Generation Project there has been considerable development of Empowerment and Entrepreneurship of the beneficiaries. It has been observed that the members of the groups are being empowered continuously 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 Entrepreneurship Development was approved in 2020 at a cost of TK. 5,000,000/= for three years beginning from year 2021 to 2023. 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's were selected and introduced to them. After careful scrutiny each Women Entrepreneur will be provided loan as per plan. Their progress will be closely monitored and subsequent plan will be prepared with their participation and leadership to march ahead.

**Table-1: Saving**

Number of saving members	Saving Balance of Dec'20	Collection in 2021	Savings withdraw and return in 2021	Balance of December'21
20	154,360	74,075	71,800	156,635

**Table-2: Loan**

Number of Loanees	Loan Outstanding of December/2020	Loan disbursement in 2021 year	Loan Collection in 2021 year	Loan Balance of December'20
15	579,600	821,700	836,775	564,525



## 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 2021. 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, 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 is discussed in subsequence pages:



Miking for creating awareness during COVID-19



Mask distribution among the slum dwellers

### **HEALTH SERVICE PROVIDED:**

Under Health Service 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 4554 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 as suggested by MRA.

***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.



## 10. SPECIAL VILLAGE SANITATION AND HYGIENE BEHAVIOR PROJECT

The Special village sanitation project is being implemented by ISDCM with its own Fund for last few years. In 2021 this project has been redesigned an added hygienic behavior as important component. 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 were oriented and motivated to use sanitary latrines and practice hygienic behavior. Credit support is being arranged for the beneficiaries to buy materials for sanitary latrines available at the DPHE production centers and private producers. Based on experience gathered during the implementation of special village sanitation project for the last few years. It has been decided that the project should cover 100% families in particular village who should be motivated and oriented to use sanitary latrines and practice hygienic behavior. In each ISDCM Project area one village should be covered the target of 100% families who will use sanitary latrines and practice hygienic behavior like using sandals while going to latrines, washing hand with soap after defecation and dispose of household wastage in a fixed place around the house. The branch managers were requested to select one union in his area for this project. After selection of the union there will be a planning meeting with the participation of all branch managers and senior management representatives to work out a plan with priority, target and strategies as to how this project will be successfully implemented.

### ***FUTURE PLANNING FOR SANITATION & HYGIENIC BEHAVIOR:***

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. The spontaneous commitments of these participants should be properly utilized to achieve the goals of the project. A planning framework will be worked out to prepare the plan by the field level colleagues which will be implemented in the year 2022.



## 11. COMPUTER TRAINING PROGRAM OF DHAMRAI

This Program was started in 2018. The prime objective was to provide training on the development of computer skills particularly for the young male and women of catchment area so that they could avail the opportunity of employment for themselves. From the very beginning the program has been passing through some problems due to the sudden death of Chief instructor followed by COVID-19 Pandemic for the last few years. However, this program has been continuing with the hope that it will produce positive results in the employment sector for the project beneficiaries in future.

### **DURATION OF TRAINING PERIOD:**

The duration of the project is 03 (Three) months.

### **CONTENTS:**

The contents of the training program cover: MS Word, MS Excels, MS Power Point, Internet and Windows etc.

Number of Trainees admitted and completed the course in 2021 is shown below:

**Table-1: No of Trainees Completed the training in 2021**

Male	Female	Total
13	08	21

**Table-2: Numbers of Trainees Completed the training successfully**

Male	Female	Total
09	04	13

It may be mentioned that out of 21 trainees completed the course successfully in 2021, 12 have been employed in different organizations. The rate of employment seems to be high which is encouraging. This will encourage the young educated male and women of the project area to undertake such training more in number in future.



## 12. REVIEW MEETINGS, PLANNING MEETINGS, AND BRIEFING MEETINGS ORGANIZED IN 2021

During the year 2021 some review and planning meetings were organized. Due to COVID-19 Pandemic number of planned meeting could not be organized.

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

**Table 1: Review meetings held in 2019**

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	01	01	08
Health Service Project	01	03	07
Microfinance Program	02	02	14
Employment Generation Program	02	01	09
Total	06	07	38

In the year 2021 some meetings were organized to review different projects 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.

### 12.2. 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 2021:**

Name of Projects for which Planning meetings organized	No. of meetings held	# of Total Participants
Family Development Project	02	10
Micro Finance Project	02	12
Total	04	22

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



### 13. NATIONAL AND INTERNATIONAL EVENTS OBSERVED BY THE GOVERNMENT IN CLOSE COOPERATION WITH ISDCM

- As usual 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.
- ISDCM joined hands with the government department in observance of world children's day and child rights week in October 2021. Which has created awareness among the people on the rights of child.
- On 15<sup>th</sup> 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.
- In October 2021 Sanitation month was observed to motivate people to use sanitary latrines and use hygienic practices ISDCM also played a pioneering role in organizing this event.
- International women day was observed on 8<sup>th</sup> March 2021 where ISDCM participated actively.
- World Health Day was observed on 7<sup>th</sup> April 2021 when rallies and discussion meetings were organized and ISDCM actively participated.
- 102<sup>nd</sup> birth anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and National Children Day was observed. ISDCM organized discussion meeting and easy competition for children on this occasion.

In observance of all the above National and International events ISDCM activity participated in rallies and seminars discussion meetings. Its participation was highly appreciated by concerned district and Upazila administration and departments.



Victory Day celebration, Dhaka



Independence & National day celebration

More events observed and activities done. Photos of those events are given under Annex – I.





## 14. TRAINING PROGRAMS ATTENDED BY ISDCM STAFF MEMBERS IN 2021

Although the year 2021 experienced COVID-19 Pandemic yet a good number of Training programs organized by different organizations. In 2021 ISDCM staff members completed/ attended the training programs which is shown in the following table:

**Table 1: Training Programs attended by Staff Members in 2021**

Sl.	Name & Position of Staff	Name of Training Course	Duration	Sponsoring agency
1.	Nurul Islam Laskar Chief Executive	Microfinance	1 Day	MRA
2.	Anil Chandra Sarkar Deputy Director	Microfinance	1 Day	MRA
3.	A.F.M Saiful Islam Project Coordinator	Microfinance	1 Day	MRA
4.	Nurul Islam Laskar Chief Executive	Orientation on Microfinance Program in Bangladesh	1 Day	MRA
5.	A.F.M Saiful Islam Project Coordinator	Orientation on Microfinance Program in Bangladesh	1 Day	MRA
6.	Md. Jahadul Islam Administrative Officer	Orientation on Microfinance Program in Bangladesh	1 Day	MRA
7.	Md. Jahadul Islam Administrative Officer	National Data base	1 Day	MRA
8.	Altaf Mahmud Coordinator (MF)	Dynamic Leadership Development Techniques & Qualities	2 Days	BIPD
9.	Farooq Azeem Planning & Reporting Officer	Dynamic Leadership Development Techniques & Qualities	2 Days	BIPD
10.	Md. Jahadul Islam Administrative Officer	Dynamic Leadership Development Techniques & Qualities	2 Days	BIPD
11.	Md. Jahadul Islam Administrative Officer	Practical Income Tax & Vat Management	10 Days	BIM

It is found that in 2021 a good number of Training programs attended by the key officials of ISDCM HQ, despite the situation of COVID-19 Pandemic. At the group level of MF programs, a number of orientation programs were organized in 2021 particularly on using masks, washing hands with soap frequently avoiding crowded maintaining social distance, postpone of loan collection and adjustments of repayment system of loan etc. In all these briefing and orientation Programs most of the group chairman, secretaries and members were present.



ANNEX - I



World Diabetic Day observed



Annual Result distribution ceremony





Science Fun Fair



Iftaar Distribution among the slum dwellers





Musk distribution and awareness creation by the volunteers



New faces in the new class after COVID-19 lockdown





Banner for awareness creation for COVID-19, Bogura



Morning prayers in the school, Chattogram



Free medical campaign, Rangpur





Cute faces back to school after reduction of COVID cases in the country, Chattogram



Scout group, Chattogram





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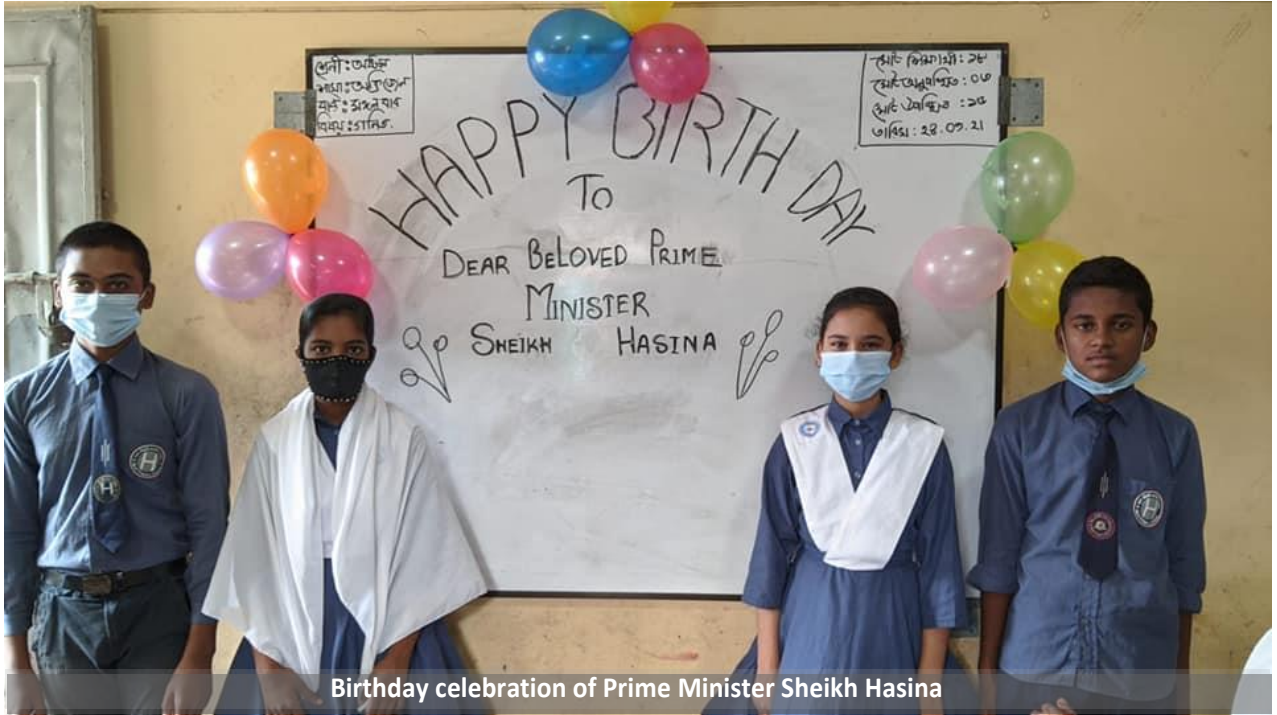
After>



World Environment Day observed in Saidpur



Our volunteer team of Chattogram supplied Oxygen cylinder during COVID-19 pandemic



Birthday celebration of Prime Minister Sheikh Hasina



Birthday celebration of Bangabandhu Sheikh Mujibur Rahman



Birthday celebration of Bangabandhu Sheikh Mujibur Rahman





Blanket distribution among the poor people of the slums, Rangpur



Eid gift among the orphan children



Eid gift among the orphan children





Volunteer team cleaning & awareness creation against Dengue, Dhaka



Meeting on maintenance accounts of FDP project, ISDCM Head Office, Dhaka





Teachers' training, Chattogram



World Diabetes Day observation, Rangpur



World Literacy Day observation, Bogura



Global Hand Wash Day observation, Dhaka



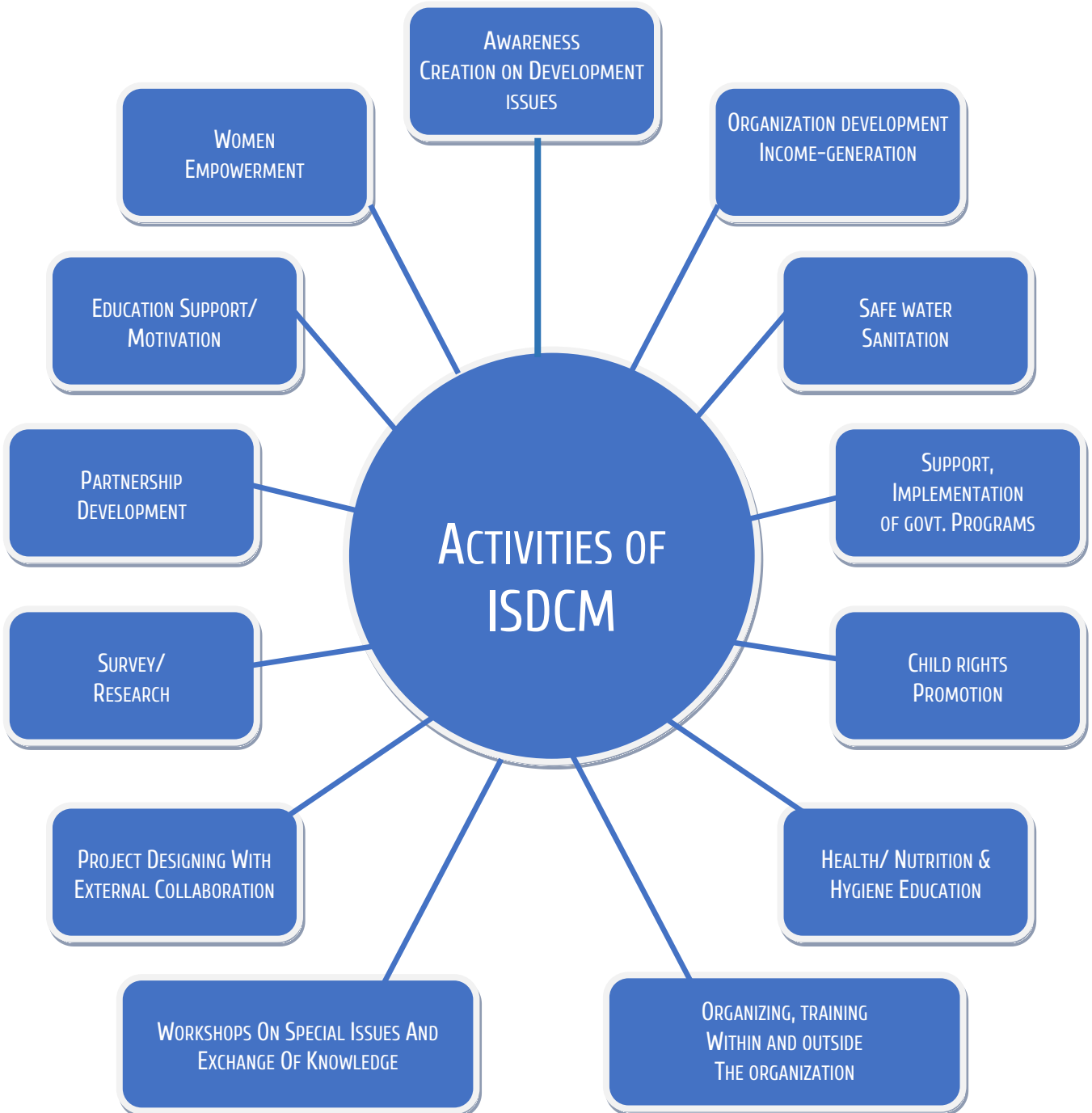
Arabic Education Center, Saidpur







# ISDCM ACTIVITIES





## Integrated Service for Development of Children & Mothers

House# 27/3 (2nd floor), Narisha Bhaban, West Agargaon, Sher-e-Bangal Nagar, Dhaka-1207

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