

# ANNUAL REPORT 2023



**SAWAB**

(Social Agency for Welfare and Advancement in Bangladesh)

[www.sawabbd.org](http://www.sawabbd.org)



"Teamwork gives you the best opportunity to turn vision into reality." – **John C Maxwell**

"Teamwork coming together is a beginning, keeping together is progress, working together is success" - **Henry Ford**

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# THEMATIC AREA







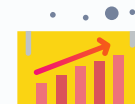
## Mission

to develop and empower all persons and communities in situations of poverty, social injustice, ignorance, violence, terrorism, exploitation, and all forms of sufferings through broadly promoting education, health, employment, skills development, and empowerment on their rights.



## Vision

to establish a just society, which is free from hunger, ignorance, social injustice, violence, oppression, and other forms of exploitation, and where peace, progress, tranquility, and development prevail.



## Goal

The goal of SAWAB is to poverty reduction and employment generation for the poor and marginalized families and thereby create a society based on justice, equity and self-respect through involvement of poor and disadvantaged group of people in various development activities and through creation of awareness about various problems and issues that concern the individuals, the community and the country at large

# EDITORIAL BOARD 2023

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Mohammad Aftabuzzaman

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## THE CHAIRMAN'S MESSAGE



**S M Rasheduzzaman**  
Chairman and CEO

Dear Colleagues, Donors, Well-wishers, and Honorable Beneficiaries, As we reflect on the journey of SAWAB in 2023, we see a year marked by dedication, compassion, and impactful interventions. Amidst the challenges and adversities, we stood firm in our commitment to human development, striving to make a positive difference in the lives of those we serve.

Our efforts in education, healthcare, poverty alleviation, WASH, shelter construction, humanitarian assistance, and women empowerment have been guided by the noble vision of creating a more just and sustainable world. We have made significant strides towards achieving the Sustainable Development Goals, aligning our actions with the global agenda for eradicating poverty and promoting well-being for all.

In particular, our work in the Rohingya camps at Cox's Bazar has been a testament to our dedication. Through the establishment of shelters and learning centers, we have provided refuge and hope to hundreds of families, empowering them to rebuild their lives during the turmoil of displacement.

As we embark on the journey ahead, let us continue to uphold the principles of professionalism, ethics, and human dignity in all our endeavors. Together, we can build a brighter future for those in need and work towards a world where peace, prosperity, and equality prevail.



**Mohammad  
Tuhin Mahmud**  
Executive Editor  
Annual Report 2023

## EDITORIAL

SAWAB's 2023 annual report provides a comprehensive overview of our endeavors aimed at fostering social progress and transformation. From education to disaster relief, our initiatives have touched lives across various sectors, thanks to the collective effort and dedication of our donors, beneficiaries, and supporters.

We extend our deepest gratitude to our esteemed donors, dedicated volunteers, and invaluable stakeholders whose support has fueled our mission. Special appreciation goes to Chairman SM Rasheduzzaman and Director Operations Mohammad Aftabuzzaman for their exemplary leadership and tireless dedication.

Looking ahead, we invite all stakeholders to join hands with us in our quest for positive change. Together, let us continue to champion the cause of human welfare, empowerment, and social justice, leaving a lasting impact on communities requiring assistance.

## MESSAGE FOR SAWAB ANNUAL REPORT



### **Musharraf Hossain Tansen**

Country Director  
Muslim Hands International, Bangladesh

On behalf of Muslim Hands International Bangladesh, I would like to extend our heartfelt appreciation for the outstanding work SAWAB is doing in Bangladesh and beyond. SAWAB's dedication to serving communities in need, providing essential aid, and promoting sustainability is truly commendable.

We are delighted by noticing your impactful initiatives, such as education, women's empowerment, and WASH, which have touched the lives of countless individuals and families across the region. Your commitment to empowering communities and addressing the root causes of poverty aligns perfectly with our mission to create positive changes and uplift those in need.

As we look towards the future, we wholeheartedly wish for SAWAB's continued success and enduring impact. May your efforts continue to inspire, give hope and transform the lives of the people in distress.





**Kazi Nabiul Haque**  
Development Consultant

## MESSAGE FROM A WELL-WISHER

I take this moment to extend my sincere appreciation for SAWAB's dedication and efforts in advancing the welfare and development of communities in Bangladesh. SAWAB's commitment to fostering positive impacts in crucial areas such as education, healthcare, volunteer development, and poverty alleviation has been truly inspiring.

As a well-wisher of SAWAB, I have been privileged to witness firsthand the transformative effects of its initiatives. SAWAB's passion for fostering sustainable development and empowering the marginalized is not only commendable but also essential in paving the way for a brighter future for all, in line with Sustainable Development Goals (SDGs).

I wish SAWAB continued success and prosperity in all its future endeavors, knowing that its dedication serves as a lighthouse of hope for those in need.



**Dr. Md. Ali Afzal**  
Managing Director  
Krishibid Group

## MESSAGE FROM THE ADVISOR

I extend my heartfelt appreciation for your unwavering dedication and tireless efforts in advancing the welfare of communities in Bangladesh. As an advisor, I've witnessed firsthand the positive impact of your initiatives in areas such as education, healthcare, and poverty alleviation.

Your commitment to fostering sustainable development and empowering the marginalized is truly commendable. I am honored to be associated with an organization that prioritizes empathy, integrity, and inclusiveness in its endeavors.

Wishing you continued success and prosperity in all your future endeavors.

# WHO WE ARE



## PREFACE



Social Agency for Welfare and Advancement in Bangladesh (SAWAB) is registered with the NGO Affairs Bureau (NGOAB) in Bangladesh. It operates as a not-for-profit welfare and development organization. Established in 1995 by a group of enlightened social workers, educationists, and philanthropists, SAWAB has been dedicated to human resource development through various initiatives such as education, training, healthcare, nutrition, environmental conservation, and income-generating activities. The organization particularly focuses on serving the poor and underprivileged segments of the population, with special attention given to women and children. Core programs prioritize orphans, the ultra-poor, distressed women, and children.

SAWAB is committed to fostering a just and balanced society. It endeavors to empower the destitute population by providing opportunities for self-employment, aiming to eliminate the need for them to beg or rely on external assistance for their livelihoods.

Given Bangladesh's susceptibility to natural disasters and frequent man-made crises, SAWAB remains prepared to respond promptly to humanitarian emergencies both domestically and internationally.

# CORE VALUES

**EMPATHY  
AND CARE**

**INTEGRITY  
AND HONESTY**

**TRANSPARENCY  
AND  
ACCOUNTABILITY**

**CHANGE  
AND  
ADAPTABILITY**

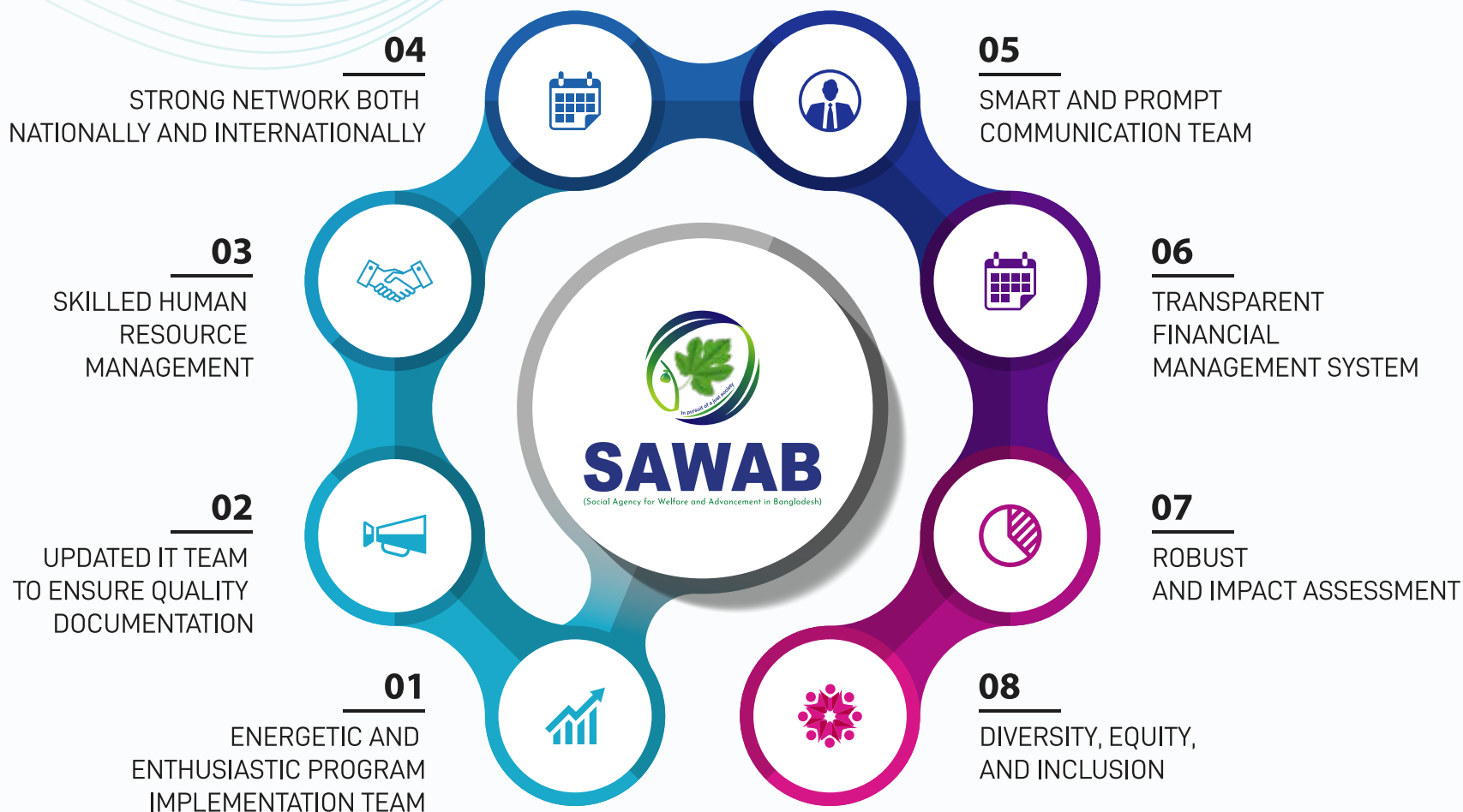
**PARTNERSHIP  
AND  
COLLABORATION**

**INCLUSIVENESS  
AND  
OWNERSHIP**

**SUSTAINABILITY  
AND RESILIENCE**




# SALIENT FEATURES





SL	REGISTRATION AUTHORITY	REGISTRATION NUMBER	DATE
01	NGO AFFAIRS BUREAU OF BANGLADESH	REG. NO: 956	09.07.1995
02	DEED OF TRUST	REG. NO: 12/20215	25.02.2021
03	JOINT STOCK COMPANIES AND FIRMS	NO: S-13513/2021	22.02.2021
04	VAT REGISTRATION CERTIFICATE	BIN: 0014826420	04.10.2018
05	TAXPAYER'S IDENTIFICATION NUMBER (TIN) CERTIFICATE	TIN: 169627883188	20.01. 2020

  
Government of the People's Republic of Bangladesh  
**NGO AFFAIRS BUREAU**  
Prime Minister's Office  
**Registration Certificate**

Registration No : 936      Date : 09/07/1995

Under the provisions of 'The Foreign Donations (Voluntary Activities) Regulation Act, 2016' and Subject to the Conditions stated overleaf SAWAB (SOCIAL AGENCY FOR WELFARE AND ADVANCEMENT IN BANGLADESH)

Address: 6/14 (5th Floor), Block A, Lalmatia, Mohammadpur, Dhaka-1207.


From: 09/07/2020 To: 08/07/2030

has this day been registered/registration renewed.

This certificate is given under my hand and seal on this fifteen day of September two thousand And Twenty.

Prepared By  
Md. Mizanur Rahman  
Office Assistant  
NGO Affairs Bureau  
Prime Minister's Office

Director General  
Md. Masudul Islam  
Director General (Grade-I)  
NGO Affairs Bureau  
Prime Minister's Office

  
Government of the People's Republic of Bangladesh  
**National Board of Revenue**

Mushak-2.3


Customs, Excise and VAT Commissionerate, Dhaka (West)  
Mohammadpur Division

**Value Added Tax Registration Certificate**

This is to certify that the person whose details are given below is registered under Value Added Tax and Supplementary Duty Act, 2012 (Act No. 47 of 2012)

**BIN : 001482642-0402**

Name of the Entity	: SAWAB (SOCIAL AGENCY FOR WELFARE AND ADVANCEMENT IN BANGLADESH)
Trading Brand Name	: N/A
Old BIN	: N/A
e-TIN	: 169627883188
Address	: House # 6/14 (5th Floor), Block #A, Lalmatia; Mohammadpur PS; Dhaka-1207; Bangladesh
Issue Date	: 17/06/2021
Effective Date	: 06/2021
Type of Ownership	: NGO
Major Area of Economic Activity	: NGO



This is a system generated certificate and doesn't require any signature

  
Government of the People's Republic of Bangladesh  
**National Board of Revenue**  
Taxpayer's Identification Number (TIN) Certificate

TIN : 169627883188

This is to certify that SAWAB (SOCIAL AGENCY FOR WELFARE AND ADVANCEMENT IN BANGLADESH) is a Registered Taxpayer of National Board of Revenue under the jurisdiction of Taxes Circle-204, Taxes Zone-10, Dhaka.

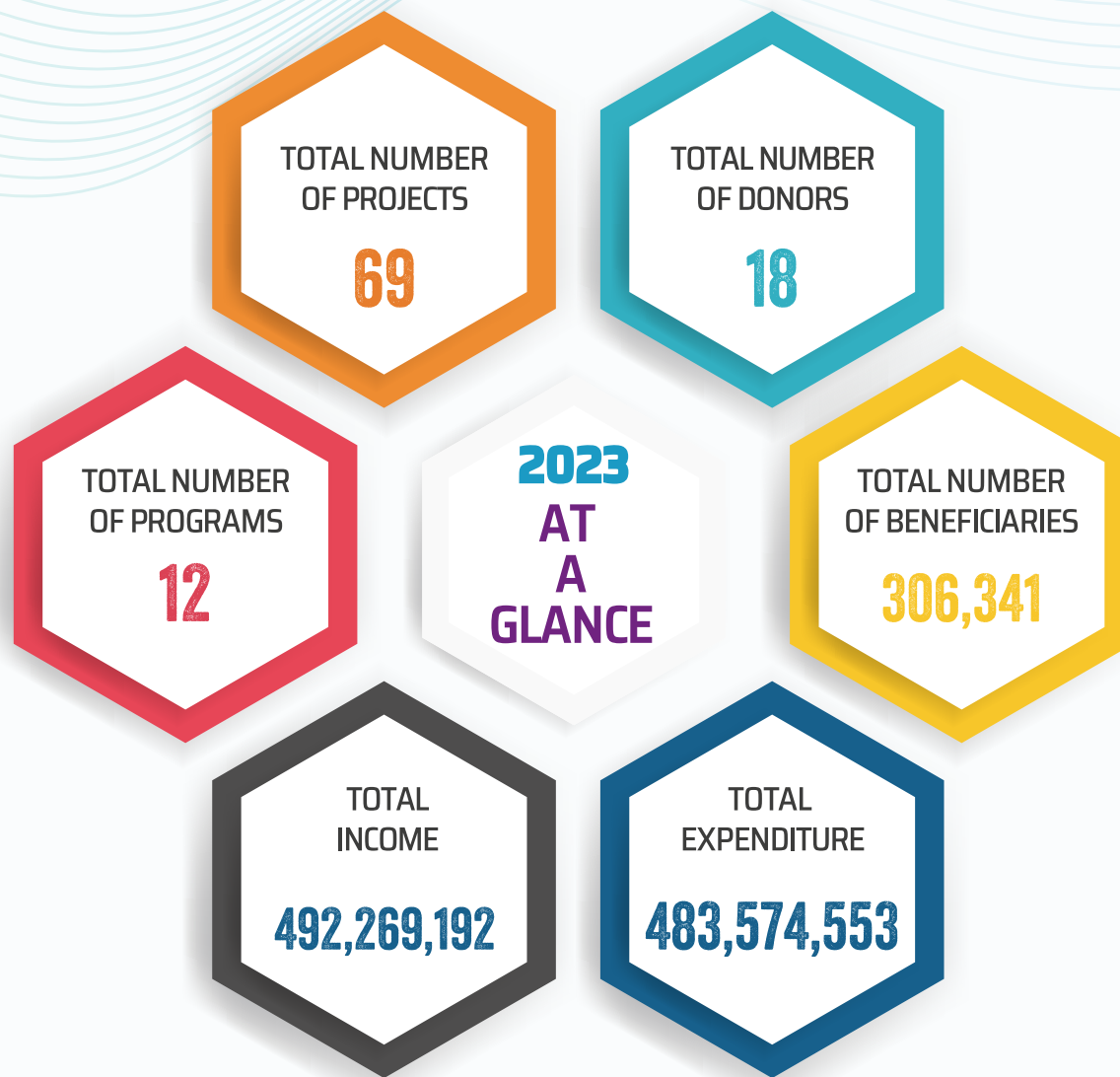
**Registration Particulars:**

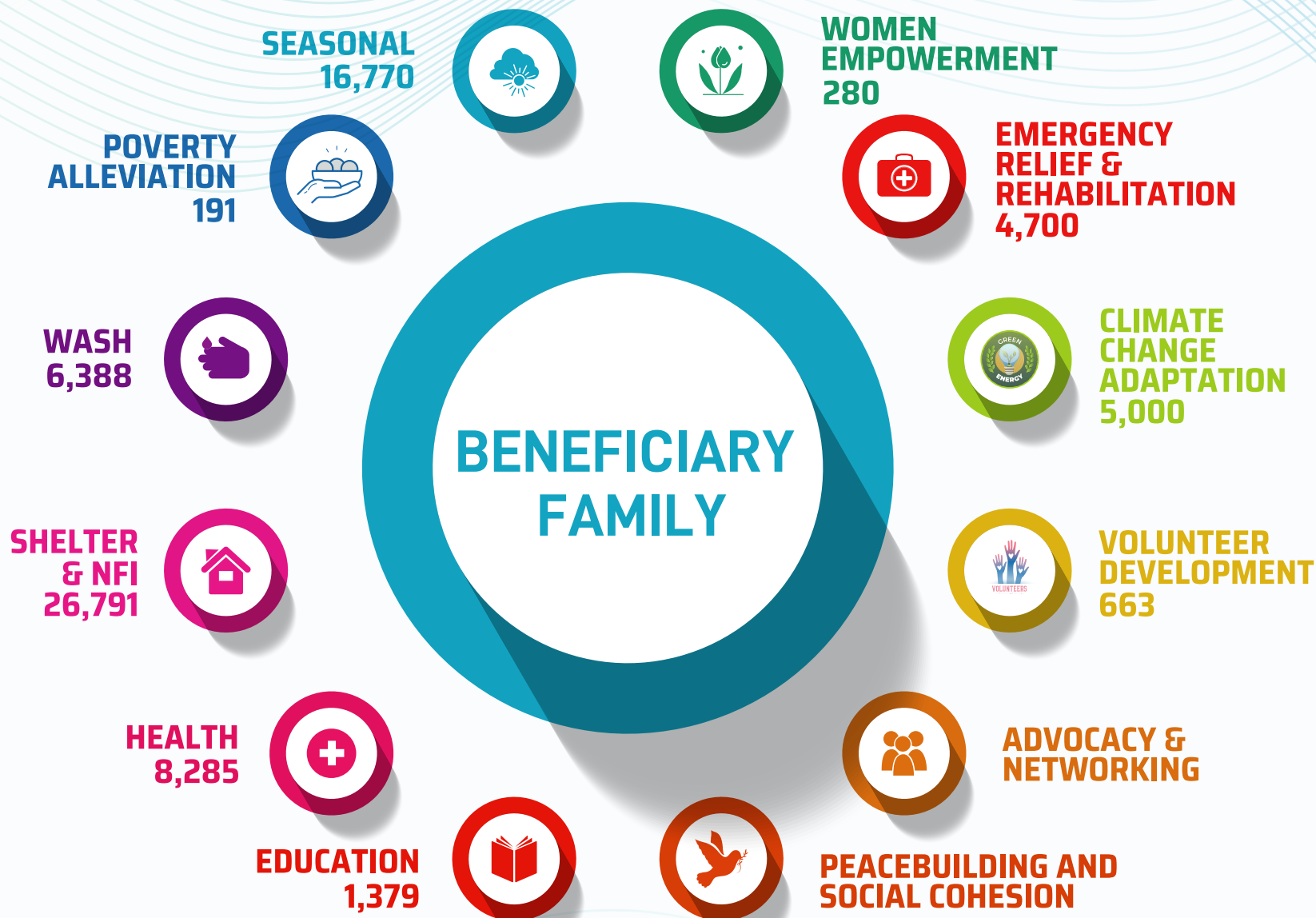
1) Name - SAWAB (SOCIAL AGENCY FOR WELFARE AND ADVANCEMENT IN BANGLADESH)  
2) Registered Address/Production Address - APT-14A, HOUSE-14TH, BLOCK-A, LALMATIA, MOHAMMADPUR, DHAKA  
3) Current Address - APT-14A, HOUSE-14TH, BLOCK-A, LALMATIA, MOHAMMADPUR, DHAKA  
4) Principal TIN - Not Applicable  
5) Status - Applicant/Authorized Person (A02)

Date: January 20, 2023

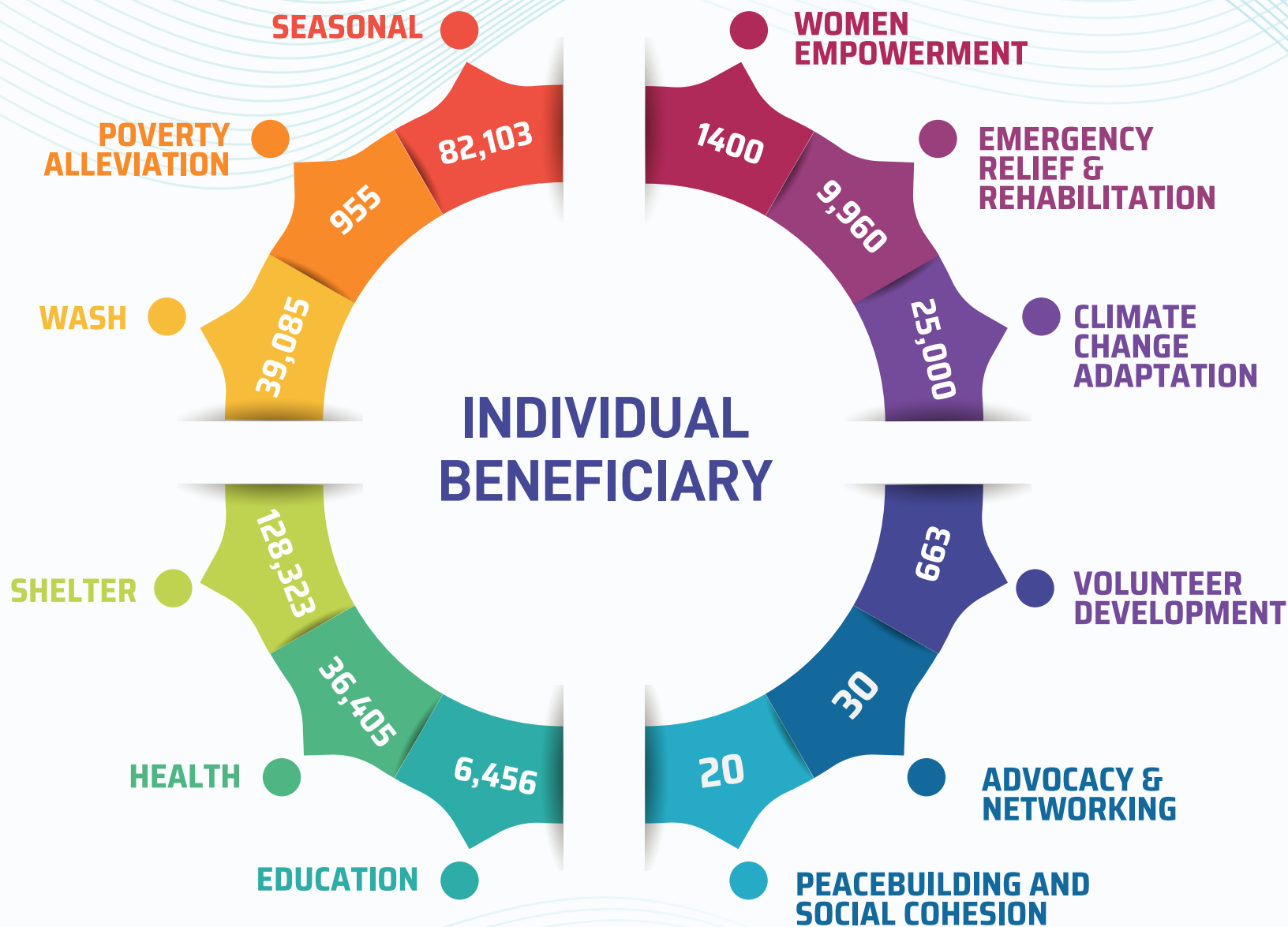
Please Note:  
1. This TIN Certificate is valid for 10 years.  
2. This TIN Certificate is not transferable.  
3. This TIN Certificate is not valid for the purpose of registration under the Income Tax Act, 1988.  
4. This TIN Certificate is not valid for the purpose of registration under the Sales Tax Act, 1991.  
5. This TIN Certificate is not valid for the purpose of registration under the Excise and Customs Act, 1996.

TIN : 169627883188









# WHAT WE DO

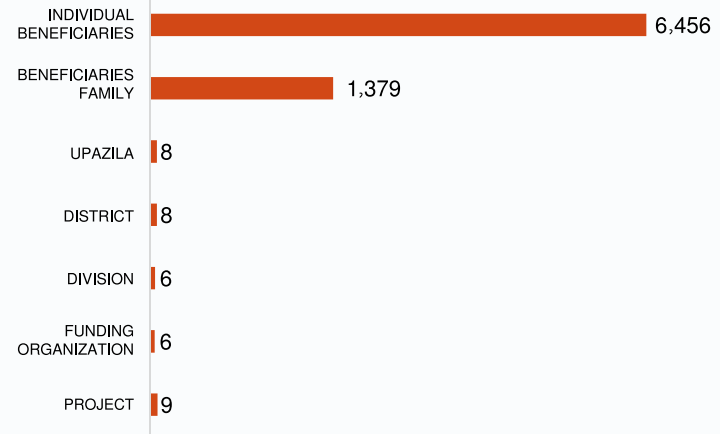
# EDUCATION

SAWAB firmly believes that education is paramount for national advancement. In Bangladesh, the 2023 Education Program by SAWAB provides vital support to vulnerable children, especially orphans, ensuring uninterrupted learning along with groceries and educational materials. With a focus on holistic well-being and educational excellence, SAWAB nurtures 25 parentless children in their Child Care and Development Center in Savar. Moreover, across multiple locations in Bangladesh, SAWAB supports the education of 322 orphan children by providing family food packs and educational materials annually until they complete their education.

In the Rohingya refugee camps, six schools sponsored by SAWAB offering education, sustenance, and food support to 725 students and 57 teachers. This initiative highlights the transformative power of education in even the most challenging circumstances.



## ACHIEVEMENT OF THE EDUCATION PROGRAM



## Beneficiary Details









Aisha Akter, from Shajai  
Sardar Para, Rajibpur Upazila,  
Kurigram, is currently studying  
in class six.



"My father died from COVID-19, leaving us alone. I felt hopeless about my future. However, SAWAB's education program changed my life. It's more than just learning; it's about providing hope, opportunities, and a path to a better future. With their consistent support, I found the strength to overcome obstacles and pursue my dreams."

FUNDED BY :



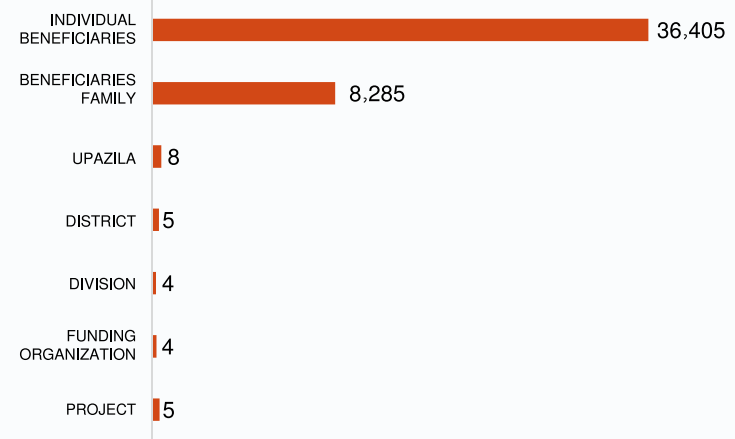


## HEALTHCARE & NUTRITION

Bangladesh's healthcare system contends with a critical doctor-patient ratio of 1:2800 and widespread inadequate access to medical services, especially in rural areas, further compounded by financial barriers hindering healthcare access. SAWAB's Healthcare Program plays a vital role in providing essential medical assistance to those in need. In 2023, the program reached out to 11,963 individuals, offering free medical treatment and essential medicines. Additionally, [please provide the accurate number] people benefited from life-changing eye cataract operations, restoring hope and improving quality of life.

Furthermore, SAWAB operates two disabled support centers in Dakshin Surma Upazila and Bishwanath Upazila, Sylhet, providing vital therapy to those in need regularly. Through its Healthcare Program, SAWAB continues to empower communities, promoting health and well-being across Bangladesh.

## ACHIEVEMENT OF THE HEALTHCARE & NUTRITION



## Beneficiary Details







Renura Begum, aged 67  
residing in Bishwanath  
Upazila, Sylhet.



"Renura endured the loss of her leg due to an accident, causing prolonged suffering. However, she received a prosthetic leg, enabling her to regain independence and mobility. Reflecting on her transformation.

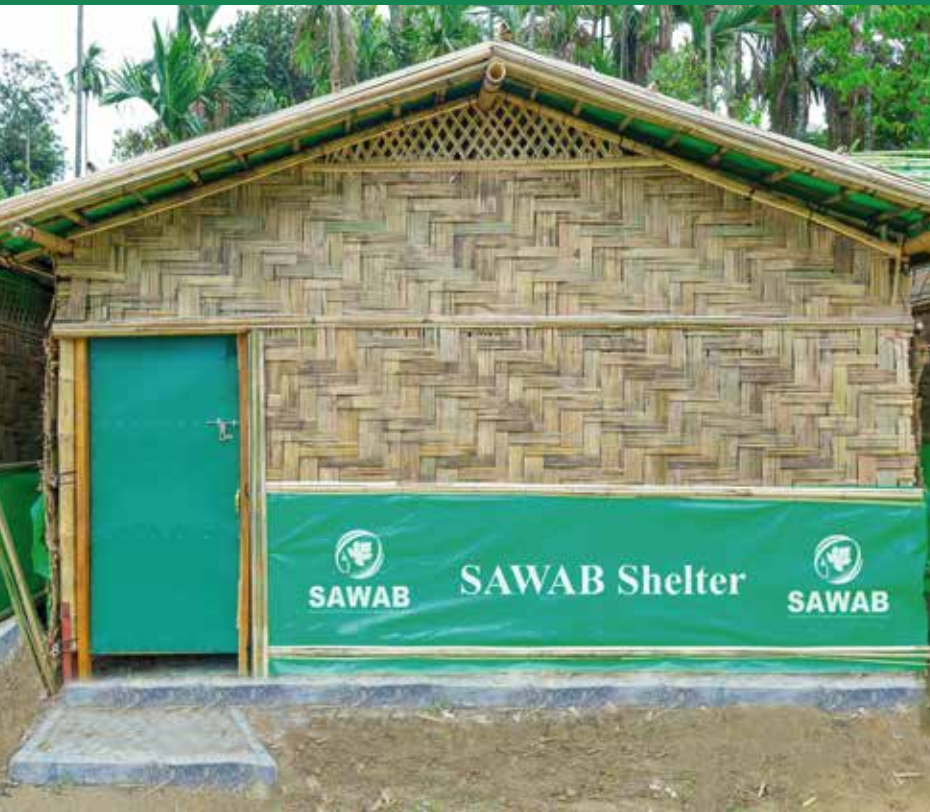
She shared her gratitude for SAWAB's assistance, saying, "Before receiving the prosthetic leg, I felt trapped by my immobility. Now, thanks to SAWAB, I can move independently again, reclaiming my freedom and dignity."

FUNDED BY: 

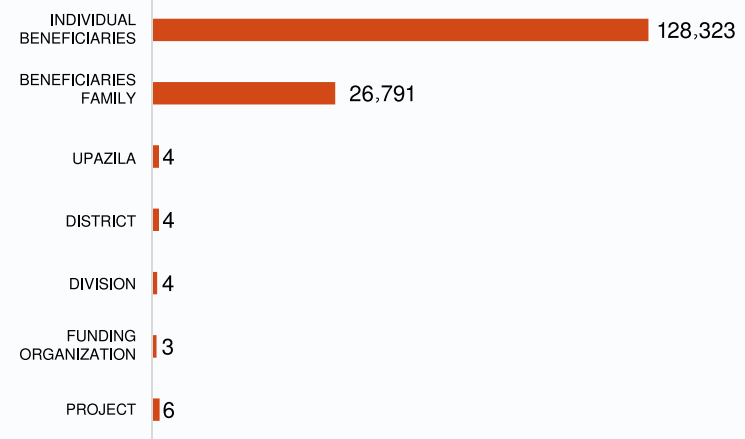


## SHELTER & NFI

In the midst of the uncertain circumstances of displacement, SAWAB's Shelter & NFI initiative stands as a testament to resilience and compassion. Operating within Rohingya camps 7, 11, 12, 18, and 19, this initiative constructs eco-friendly shelters and dispenses vital non-food items, offering solace and assistance to those in need. Beyond the tangible support provided, SAWAB's construction of Shelter 170, Mosque 03, Solar Package 170, and In Kind Container 10 symbolizes renewal and restoration in the face of adversity.



## ACHIEVEMENT OF THE SHELTER & NFI



## Beneficiary Details









Aysha Begum, 35 years Years



“I am very grateful to HHRD and SAWAB for this generous gift. It is a blessing for us to have new clothes, especially for the children. They are growing fast and their old clothes are worn out and torn. Now they can wear clean and comfortable clothes and feel more confident and happy.”

FUNDED BY :



HELPING HAND  
FOR RELIEF AND DEVELOPMENT



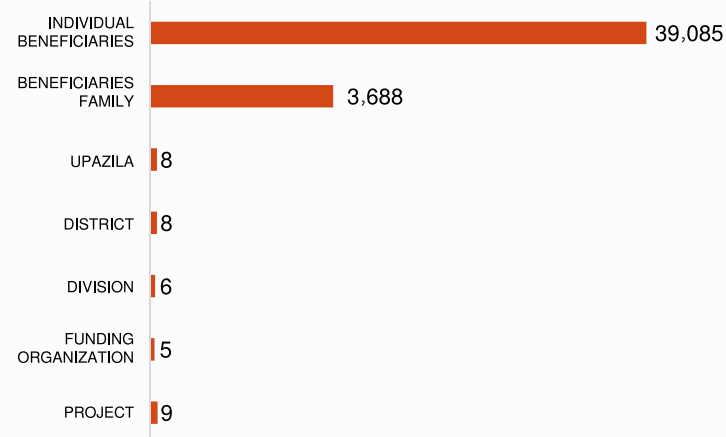


## WASH

In Bangladesh, where 60% of the population lacks access to safe drinking water, waterborne diseases and health issues are widespread (World Bank, 2021). Furthermore, nearly 80% of surface water sources are contaminated with fecal bacteria, posing severe risks to public health (UNICEF, 2020). SAWAB's WASH (Water, Sanitation, and Hygiene) program is actively addressing these challenges by installing over 10,000 water wells nationwide, ensuring equitable access to safe drinking water and significantly improving health outcomes. Additionally, the initiative has established 9 water stations providing regular service to 900 families, 26 wudhu stations, 849 water wells, and 344 deep tube wells.



## ACHIEVEMENT OF THE WASH PROGRAM



## Beneficiary Details









Azad, 70 years old  
Parulia, Debhata, Satkhira



shares that their community's deep tube-well, once inoperative due to groundwater depletion and damage from natural calamities, has been repaired by SAWAB. This has provided them with accessible clean water, improving daily life, health, and reducing medical expenses.

FUNDED BY :  SADAQA  
WELFARE FUND

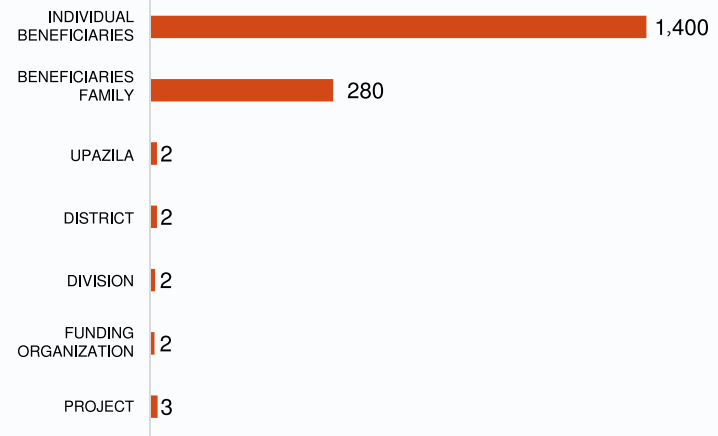


## WOMEN EMPOWERMENT

In Bangladesh, around 61.5% of women are not engaged in income-generating activities (BBS Labor Force Survey 2019-2020), leading to economic dependency, limited decision-making, and social marginalization. SAWAB's Women's Empowerment program provides essential skills like sewing and handicraft training, empowering women to overcome poverty, participate in decision-making, and contribute to community development. In 2023, 280 of underprivileged women benefited from the program, advancing towards a more equitable society. On the 28th of January, a crucial workshop on Family Management was held as part of these efforts.



## ACHIEVEMENT OF THE WOMEN EMPOWERMENT PROGRAM



### Beneficiary Details









Aisha, 23 years old  
Camp 7, Ukhiya, Cox's Bazar



"Facing financial hardship, I sought opportunities for income. SAWAB's Women Empowerment Program provided me with a lifeline. After completing 3 months of sewing training and receiving a sewing machine free of cost, my prospects changed. This program didn't just offer skills; it gave me the confidence to pursue my dreams. Today, I'm empowered, financially independent, and self-reliant, all thanks to SAWAB's unwavering support."

FUNDED BY:  SADAQA  
WELFARE FUND



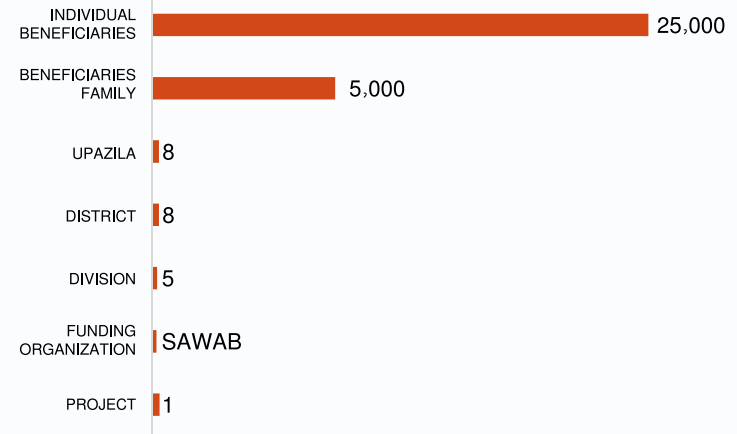


## CLIMATE CHANGE ADAPTATION

In response to Bangladesh's escalating challenges due to climate change, including threats like sea-level rise, extreme weather events, and flooding (Climate Change Vulnerability Index), SAWAB's Climate Change Adaptation program is committed to combating these adverse effects. Through awareness campaigns and initiatives such as planting 5000 trees across the country, the program educates communities about environmental conservation and empowers them to take action against climate change. By fostering a culture of sustainability and resilience, this initiative works towards creating a greener and healthier future for all.



## ACHIEVEMENT OF THE CLIMATE CHANGE ADAPTATION PROGRAM



## Beneficiary Details









Aleya Khatun, 72 years old  
Koyra, Khulna



"The Climate Change Adaptation program opened my eyes to the importance of environmental conservation. By participating in tree planting activities, I've learned how small actions can make a big difference in combating climate change and creating a sustainable future."

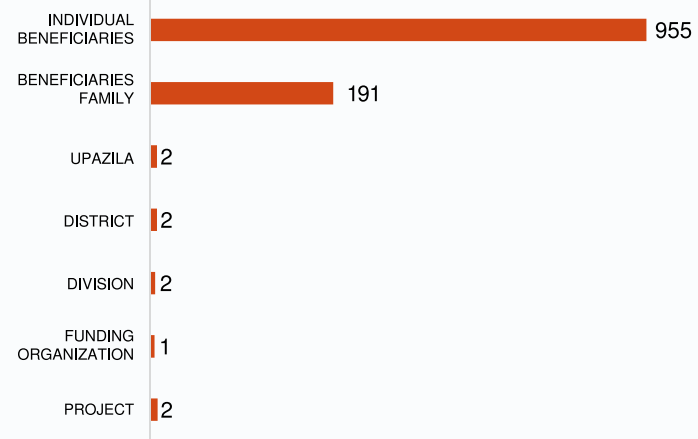
FUNDED BY :  **SAWAB**



## POVERTY ALLEVIATION

With over 20% of the population living in poverty in Bangladesh in 2023 (World Bank, 2023), SAWAB's Livelihood and TUP initiatives stood tall as a source of hope. Empowering marginalized families with the means to shape their destinies, these initiatives marked a new era of self-sufficiency and prosperity. Through the establishment of grocery shops, the distribution of auto rickshaws, and the provision of livestock, SAWAB inspired economic empowerment and paved the way out of poverty and towards a brighter future for 191 families. The program also targeted the ultra-poor with its Livelihood and TUP initiative, offering tailored support for sustainable livelihoods.

## ACHIEVEMENT OF THE POVERTY ALLEVIATION PROGRAM



## Beneficiary Details









Rahim, 52 years old  
Birulia, Savar, Dhaka



"I never imagined a brighter future was possible until SAWAB's Poverty Alleviation and Livelihood Program showed me the way. Their support didn't just lift me out of poverty; it gave me an auto rickshaw as the tool to build a life filled with hope and opportunity."

FUNDED BY:



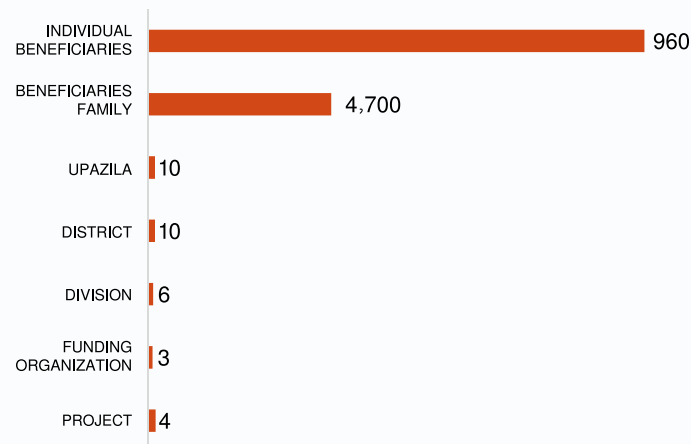
## EMERGENCY RELIEF & REHABILITATION

Bangladesh faces frequent natural challenges like floods and cyclones, with an average of 6-7 major cyclones annually (Bangladesh Meteorological Department). In response, SAWAB's Emergency Relief & Rehabilitation program swiftly addresses the urgent needs of affected communities.

Through rapid deployment and comprehensive assistance, SAWAB provides vital support, including emergency food aid, medical relief, and essential supplies, aiming to alleviate suffering and restore stability. SAWAB promptly assisted communities impacted by Cyclone Yaas in Chittagong and Bandarban and provided immediate aid to the Rohingya Camp following a fire incident.



## ACHIEVEMENT OF THE EMERGENCY RELIEF & REHABILITATION PROGRAM



## Beneficiary Details









Mehrab mia, 65 years old  
Lama, Bandarban



"I lost everything in the flood's devastation; nothing left. Our door of optimism was the Emergency Relief and Rehabilitation program offered by SAWAB. After the catastrophe, their prompt action and steadfast support gave us the tools we needed to start again."

FUNDED BY :

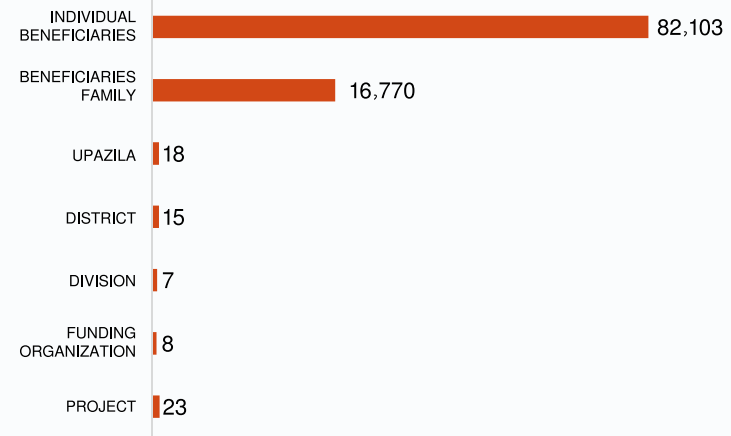


## SEASONAL PROGRAM

Amidst the seasonal challenges faced by vulnerable communities in Bangladesh and Rohingya Refugee camp, the need for assistance becomes acute. In response, the Seasonal Program offers vital aid during critical times, serving these communities with essential support. From winter clothing distributions to Ramadan food packs and Qurban provisions, this initiative provides assistance regardless of religious affiliation. With precision and compassion, these interventions offer critical aid to those facing hardship, ensuring their well-being during challenging seasons.



## ACHIEVEMENT OF THE SEASONAL PROGRAM PROGRAM



## Beneficiary Details









Amina, 80 years old  
Camp 9, Balukhali, Ukhiya,  
Cox's Bazar



"During the hardships of our Rohingya camp life, the Seasonal Program of SAWAB shone a light on our path. Their support with winter clothes, Ramadan food packs, and Qurban provisions ensured our family's well-being during challenging seasons."

FUNDED BY :





## VOLUNTEER DEVELOPMENT

In a world where community needs often surpass available resources, volunteerism emerges as a vital force driving positive change. SAWAB's Volunteer Development Program empowers young leaders and spearheads impactful projects in remote areas. With 663 dedicated registered volunteers nationwide, SAWAB promotes resilience and fuels transformative change in communities. Noteworthy events include a volunteer conference held on May 25th, with the honorable guest being the DG of NGOAB, along with volunteer conferences in places like Dinajpur, Nilphamari, and Jhaldhaka. Additionally, a bicycle rally organized by SAWAB's volunteers took place in Dhaka on December 5, 2023.









Taslima akter, 32 years old  
Bongaon, Savar, Dhaka



"Engaging with SAWAB's Volunteer Development Program, particularly during my involvement in the emergency relief program in Sylhet, has been inspiring. Through active participation in community projects, I've seen the profound impact of collective action, enhanced my leadership skills and developed a sense of purpose as an agent of positive change."

FUNDED BY:  **SAWAB**





## PEACEBUILDING AND SOCIAL COHESION

SAWAB's initiative aims to address intolerance, hate speech, disinformation, and social tensions in Bangladesh through peacebuilding and social cohesion. The program seeks to understand and prevent hate speech and digital harm, fostering social harmony, peace, tolerance, mutual respect, and inclusive human societies with community resilience. Aligned with the UN Sustainable Development Goals, SAWAB endeavors to promote understanding, dialogue, and collaboration among diverse groups, addressing root causes of conflict and promoting inclusive participation. The specific areas of work include:

1. Mobilizing youth and community to promote tolerance, inclusivity, and diversity.
2. Mobilizing faith leaders and organizing inter-faith dialogues, seminars, workshops, and training for them.
3. Preventing online radicalization and promoting digital literacy.





## ADVOCACY AND NETWORKING

SAWAB actively engages in both national and international networking and partnership activities, leveraging its presence in various conferences, symposiums, and events. By participating in international gatherings, SAWAB broadens its scope of influence and collaborates with global partners to address issues affecting vulnerable populations worldwide. Through these efforts, SAWAB strengthens its advocacy and amplifies its impact on a global scale.





# PHOTO GALLERY

## ADVOCACY AND NETWORKING







## PHOTO GALLERY ADVOCACY AND NETWORKING

# PHOTO GALLERY

## ADVOCACY AND NETWORKING





## PHOTO GALLERY



# PHOTO GALLERY





# AUDIT REPORT

**Hafiz Ahmed & Co.**  
Chartered Accountants



Mukta Bangla Shopping Complex  
Room No. 26a (4th Floor),  
Mirpur-1, Dhaka-1216, Bangladesh  
Mobile: 01719-675399, 01768-660186  
E-mail: hafizahmed.co@gmail.com

## AUDITORS' REPORT

We have audited the Statement of Financial Position of "SAWAB (Social Agency for Welfare and Advancement in Bangladesh)" as at 31<sup>st</sup> December 2023. The preparation of these financial statements is the responsibility of the management. Our responsibility is to express an opinion on these statements, based on our audit.

We conducted our audit in accordance with Bangladesh Standards of Auditing (BSA) adapted in Bangladesh. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements, give a true and fair view of the state of affairs of the organization in all material respects, the financial position of "SAWAB (Social Agency for Welfare and Advancement in Bangladesh)" as at 31<sup>st</sup> December 2023 and the results of its operations for the year then ended in conformity with the accounting policies summarized in notes of the accompanying financial statements and comply with the all-applicable laws and regulations.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of audit and made due verification thereof.
- Statement of Financial Position, Statement of Comprehensive Income and Receipts and Payments Accounts dealt with by the report are in agreement with the books of accounts.
- Books of accounts have been followed by the Project of the organization so far as it appeared from our examination of those books.

Md. Hafiz Ahmed, FCA  
Principal  
Hafiz Ahmed & Co.  
Chartered Accountants  
Dated: 09 March 2024



**SAWAB (Social Agency for Welfare and Advancement in Bangladesh)**  
6/2 (2nd floor), Block-B, Lalmatia, Mohammadpur, Dhaka-1207

## General Accounts

### Statement of Financial Position

As at 31 December 2023

<u>PROPERTY &amp; ASSETS</u>	<u>Notes</u>	<u>FY-2023</u>	<u>FY-2022</u>
<u>Non-Current Assets</u>		<u>Amount in BDT.</u>	<u>Amount in BDT.</u>
Fixed Assets	3.00	2,390,926	1,765,706
<b>CURRENT ASSETS</b>			
Loan, advance & prepayments	4.00	619,188	8,276,043
Cash & Bank balance	5.00	8,694,639	1,053,808
		9,313,827	9,329,851
Total Properties & Assets		<b>11,704,753</b>	<b>11,095,557</b>
<b>CAPITAL FUND &amp; LIABILITIES</b>			
Shortterm Loan	6.00	6,482,375	7,082,315
Retained Surplus	7.00	4,204,255	3,624,092
Employees Welfare Fund	8.00	1,018,123	389,150
Total Liabilities		<b>11,704,753</b>	<b>11,095,557</b>

These accounts should be read in conjunction with the accompanying notes which constitute an integral part thereof.

  
Head of Finance & Accounts  
Md. Rakibul Islam  
Head of Finance & Accounts  
SAWAB

  
Chairman  
J.M. Pashoazzaman  
Chairman  
SAWAB

Md. Hafiz Ahmed, FCA  
Principal  
Hafiz Ahmed & Co.  
Chartered Accountants  
Dated : 10 March 2024



# AUDIT REPORT

SAWAB (Social Agency for Welfare and Advancement in Bangladesh)  
6/2 (2nd floor), Block-B, Lalmaria, Mohammadpur, Dhaka-1207

## General Accounts

### Statement of Comprehensive Income For the period from 01 January to 31 December '2023

#### INCOME

	FY-2022	FY-2021
	Amount in BDT	Amount in BDT
Foreign Donation	144,525,688	86,650,833
In-kind Donation Received	262,473,530	-
Local donation	744,100	6,797,743
Zakat fund	-	288,500
Miscellaneous Income	13,500	-
Bank profit	10,194	-
	<b>407,767,012</b>	<b>93,737,076</b>

#### EXPENDITURE

Program Cost	394,964,954	81,494,343
Administrative Cost:		
Salary & allowances	9,595,413	9,709,412
Honorarium	60,000	100,000
Office Rent	750,000	900,000
Bank charge	39,121	53,913
Conveyance	181,355	123,399
Communication	109,130	55,650
Donation	29,760	5,350
Meeting Expenses	42,932	11,200
Entertainment	66,934	118,502
Fuel expenses	132,275	132,115
Photocopy	1,080	3,785
Printing & Publication	11,100	38,900
Registration fee	-	10,000
Volunteer fee	8,224	7,500
Repairs & maintenance	79,250	40,800
Utility bill	182,681	125,547
Office Stationary	35,285	37,023
Fund Raising cost	308,284	313,740
VAT & Tax	31,002	18,189
UNIW membership	124,650	109,200
Newspaper	1,035	2,206
Miscellaneous	49,208	17,340
Depreciation	383,176	378,791
Surplus/Deficit during the year	580,163	(69,829)
	<b>407,767,012</b>	<b>93,737,076</b>

  
Md. Rakibul Islam  
Head of Finance & Accounts  
SAWAB

Md. Hafiz Ahmed, FCA  
Principal  
Hafiz Ahmed & Co.  
Chartered Accountants  
Dated : 10 March 2024



  
S.M. Rashiduzzaman  
Chairman  
SAWAB

SAWAB (Social Agency for Welfare and Advancement in Bangladesh)  
6/2 (2nd floor), Block-B, Lalmaria, Mohammadpur, Dhaka-1207

## General Accounts

### Receipts & Payments Account For the period from 01 January to 31 December '2023

#### RECEIPTS

	Notes	FY-2023	FY-2022
		Amount in BDT	Amount in BDT
Opening Balance		1,053,808	1,976,573
Foreign Donation	9.00	144,525,688	86,650,833
In-kind Donation Received		262,473,530	-
Local donation		744,100	6,797,743
Zakat fund		-	288,500
Miscellaneous Income		13,500	-
Bank profit		10,194	-
Employees Welfare Fund		628,973	-
Loan Received		16,192,120	100,130,000
Loan & Advance realized		66,627,279	-
		<b>492,269,192</b>	<b>105,726,649</b>

#### PAYMENTS

Program Cost	10.00	394,964,954	81,494,343
Administrative Cost:			
Salary & allowances		9,595,413	9,709,412
Honorarium		60,000	100,000
Office Rent		750,000	900,000
Bank charge		39,121	53,913
Conveyance		181,355	123,399
Communication		109,130	55,650
Donation		29,760	5,350
Meeting Expenses		42,932	11,200
Entertainment		66,934	118,502
Fuel expenses		132,275	132,115
Photocopy		1,080	3,785
Printing & Publication		11,100	38,900
Registration fee		-	10,000
Volunteer fee		8,224	7,500
Repairs & maintenance		79,250	40,800
Utility bill		182,681	125,547
Office Stationary		35,285	37,023
Fund Raising cost		308,284	313,740
VAT & Tax		31,002	18,189
UNIW membership		124,650	109,200
Newspaper		1,035	2,206
Miscellaneous		49,208	17,340
Office Equipments		1,008,396	30,280
Loan Refund to Individuals		16,792,060	9,215,495
Fund transfer from EWF		-	-
Loan & Advances		58,970,424	1,998,952
Closing Balance		8,694,639	1,053,808
		<b>492,269,192</b>	<b>105,726,649</b>

  
Md. Rakibul Islam  
Head of Finance & Accounts  
SAWAB

Md. Hafiz Ahmed, FCA  
Principal  
Hafiz Ahmed & Co.  
Chartered Accountants  
Dated : 10 March 2024



  
S.M. Rashiduzzaman  
Chairman  
SAWAB



# GOVERNANCE AND MANAGEMENT

# EXECUTIVE COMMITTEE



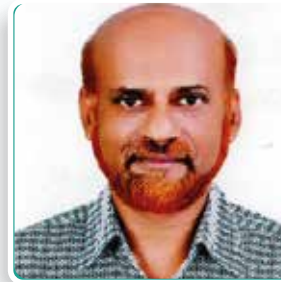
**S M Rasheduzzaman**  
Chairman and CEO



**A N M Rashid Ahmad**  
Vice Chairman



**Mahedur Rahman**  
Member Secretary



**Dr. Kazi Iqbal Hussain**  
Member



**Dr. Hurjahan Banu**  
Member



**M. Nurul Islam, PhD**  
Member



**Mohammad Ali Sohel**  
Treasurer



## SENIOR MANAGEMENT TEAM ( HEAD OFFICE )



**Mohammad Aftabuzzaman**  
Director Operations



**Lokman Hossain Talukder**  
Manager Program



**Md Rakibul Islam**  
Manager Audit & Inspection



**Mohammad Fahad**  
Manager Finance & Accounts



**S M Imdadul Islam**  
Deputy Manager Monitoring



**Md. Khorshed Alam**  
Deputy Manager, Fundraising  
& Communication and IT



**Ashraful Islam**  
Assistant Manager  
Fundraising & Communication



**Abu Sayed Mollah**  
Assistant Manager  
Program



**Md. Sirazul Islam**  
Assistant Manager  
HR & Admin



**Sirazul Islam Dipu**  
Assistant Manager  
Fundraising & Communication



**Musfiq Us Salehin**  
Assistant Manager  
HR & Admin



**Kanij Mahfuja Nowsin**  
Fundraising and  
Communication Officer

## SENIOR MANAGEMENT TEAM ( HEAD OFFICE )



**Mohammad Tuhin Mahmud**  
Senior Officer  
Fundraising & Communication



**Nafisa Anzum**  
Program Officer



**Arif Faysal**  
Senior Officer



**Md Mezanur Rahaman**  
Asst. Media Officer

## SENIOR EXECUTIVE ( BRANCH OFFICE )

### DHAKA REGION



**Jashim Uddin**  
Manager, Savar Branch



**Md. Zakir Hossain**  
Manager, Vakurta Branch



**Md. Abbas Ali**  
Manager, Fulbari Branch



**Dr. Rashed Ahmed Milon**  
Medical Officer



**Dr. Irin Akter Dola**  
Medical Officer



**Shanta Akter**  
Head of Bornomala Ishkul



**Md. Al Hassan**  
Filed office



**Mrs. Sonali Begum**  
Field Officer



## SENIOR EXECUTIVE ( BRANCH OFFICE )

## COX'S BAZAR REGION



**ABU SADAT AHMED NOOH**  
Branch Coordinator



**MUHAMMED HOSSAIN**  
Project Engineer



**MD. ATAULLAH**  
Education Coordinator



**MD. MURSHEDUL AREFIN**  
Admin & Accounts Officer

## INTERNATIONAL REPRESENTATIVES



**DR. QUMRUL HASAN**  
Trusty Member of SAWAB  
United Kingdom



**MD. ISMAIL HOSSAIN**  
Canada



**MOZZAMEL HOQUE**  
United Kingdom



**YEASIR RASHID**  
Australia



**S M NASIFUZZAMAN**  
Chicago, Illinois-USA



**SHAJADA HAMIDUR RAHMAN**  
Dubai, UAE



**ABDULLAH AL MAMUN**  
Istanbul, Turkey



**MAHMUDUL HASSAN**  
Germany

# HUMAN RESOURCES

SL	Category of Manpower	Male	Female	Total
01	Head Office Staff	23	04	27
02	Cox's Bazar Office Staff	55	10	65
03	Project Staff	25	15	40
04	Volunteers	350	150	500





# SAWAB FOR SDGS SUSTAINABLE DEVELOPMENT GOALS

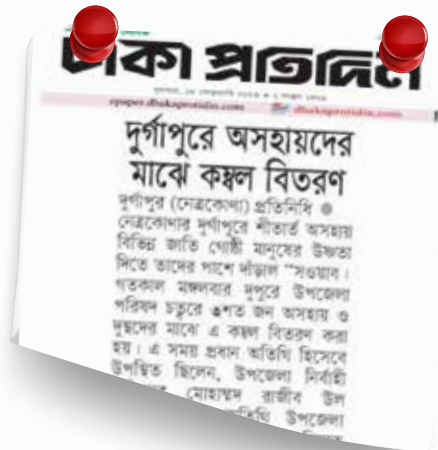


Sustainable Development Goals (SDGs) represent a global commitment to creating a better world for all. As a responsible NGO operating in Bangladesh,

SAWAB recognizes its role in contributing to the achievement of these goals. Aligned with the government's agenda and the United Nations' vision, we prioritize key areas such as poverty alleviation, quality education, good health, gender equality, access to safe drinking water, and climate change adaptation in our interventions. Our initiatives are meticulously designed and implemented to support and complement the national efforts towards realizing the SDGs. By focusing our resources and energies on these vital areas, we aim to make a meaningful and lasting impact on the lives of people in Bangladesh, fostering sustainable development and inclusive growth for generations to come.



# DAILIES





# YOUR SUPPORT IS A BEACON OF HOPE FOR COUNTLESS LIVES.

SAWAB SEEKS YOUR CO-OPERATION AND CONTRIBUTION IN SUSTAINING AND EXPANDING ITS ACTIVITIES FOR THE PENURIOUS COMMUNITY OF BANGLADESH. WHILE SAWAB HAS ALREADY STARTED MAKING A DIFFERENCE TO THE LIVES OF HUNDREDS OF IMPOVERISHED PEOPLE AND CHILDREN, WE ARE CONSCIOUS OF THE FACT THAT THIS IS ONLY THE BEGINNING OF A LONG JOURNEY. A LONG AND ARDUOUS JOURNEY CAN BE FRUITFUL, REWARDING AND ENJOYABLE WITH YOUR PARTICIPATION AND ASSISTANCE.

YOU CAN CONTRIBUTE BY MAKING DONATIONS, PARTNERSHIP OR EVEN BY VOLUNTEERING TO WORK ON THE NUMEROUS ON-GOING PROJECTS OF SAWAB. BY DONATING AN AMOUNT THAT YOU SPEND ON YOUR LUNCH EVERY DAY, YOU CAN MAKE A CHILD SMILE THE ENTIRE MONTH. LET US NOT FORGET THAT THE CHILD ON THE STREET HAS THE SAME CLAIM ON US AS DO OUR OWN CHILDREN. IF WE ABANDON THEM, WHEREVER THEY MAY BE. THE TIME TO ACT IS NOW. DELAYED ACTION ON OUR PART IS DENIAL OF THEIR RIGHTS.

A SMALL CONTRIBUTION FROM YOU COULD GO A LONG WAY TOWARDS OUR GOAL OF AN EGALITARIAN SOCIETY.



## BANK DETAILS (Only Foreign Donation)

Bank Name	The City Bank Limited
Account Name	SAWAB (Social Agency for Welfare and Advancement in Bangladesh)
Account Number	Current Account : 1401720523001, Account Currency-BDT
Branch Name	Dhanmondi Branch
Address	312 SuvastuZenim Plaza (2nd Floor), Road: 27 (old), 32 (New) Dhanmondi R/A, Dhaka -1205
Telephone	+88 02 9122368, +88 02 9124475 Fax: 880-2-988444
SWIFT/BIC Code	CIBLBDDH
Email & Web	info@thecitybank.com, www.thecitybank.com

## FOR LOCAL DONATION

**Bank Name:** Islami Bank Bangladesh Limited  
**Account Name:** SAWAB (Social Agency for Welfare and Advancement in Bangladesh)  
**Account Number:** 20501360100409313, Account Currency-BD  
**Address:** 7Malek Tower, Farmgate, 31 Kazi Nazrul Islam Ave, Dhaka 1215  
**Telephone:** +88-02-9571201-2, 9568187, Fax: +88 02 9561105 , 9561995  
**SWIFT/BIC Code:** IBBLBDDHA136

**Bank Name:** Islami Bank Bangladesh Limited  
**Account Name:** SAWAB (Social Agency for Welfare and Advancement in Bangladesh)  
**Account Number:** 20501020202940107, Account Currency-BD  
**Address:** 75 Motjheel, Local Office, Dhaka-1000,Bangladesh  
**Telephone:** +88-02-9571201-2, 9568187, Fax: +88 02 9561105 , 9561995  
**SWIFT/BIC Code:** IBBLBDDHA102

MOBILE BANKING NUMBER

bKash



+880 1880 078 510



Water Well for safe water in Bangladesh

Winter Cloth Distribution Program in Bangladesh

Water Well for Safe Water in Bangladesh

Water Well Project in Bangladesh

Qurban Project for the Needy People in Bangladesh

Water Well for safe water in Bangladesh

Cataract Surgery for Clear Vision, Disabled Equipment and Appliances for the needy in Bangladesh

My Orphan Project

Orphan Support project

Fitrh / Food Packs Distribution in Bangladesh

Water Well Project in Bangladesh

Multi-Sectoral Welfare in Bangladesh

Cooked Meals Project in Bangladesh

Food Pack Project in Bangladesh

My Orphan Project

Winter Cloth Distribution Program in Bangladesh

Qurban Meat Distribution in BD

Orphan Support project

Fitrh / Food Packs Distribution in Bangladesh

Qurban Meat Distribution in BD

Ramadan Food Distribution - for the needy people in Bangladesh

Fitrh / Food Packs Distribution in Bangladesh

Ramadan Food Distribution - for the needy people in Bangladesh

Water Well for Safe Water Well in Bangladesh

Mosque Project in Bangladesh

Qurban Meat Distribution in BD

Fitrh / Food Packs Distribution in Bangladesh

Sadaqat-ul-Fitr Distribution

Qurban Meat Distribution in Bangladesh

Fitrh / Food Packs Distribution in Bangladesh

Qurban for the Needy People in Bangladesh

Hotchpotch Distribution Program for Flood Victims in Bangladesh

Emergency Relief for the Flood Victims in Bangladesh

Orphan Support project

Helping Flood Victims

Qurban Meat Distribution in BD

Disabled Support Program

Emergency Relief for the Flood Victims in Bangladesh

Qurban Project for the Needy People in Bangladesh

Water Well Project

Children/Baby Food Oacks for the FDMNs, Bhasan Char, Noakhali

Food Pack Project in Bangladesh

Cooked Meals Project in Bangladesh

Skill Development Project in Bangladesh

SAWAB Institute of Zakat Management (SIZM)

Orphan Support project

Qurban Meat Distribution in BD-

Multi-Sectoral Welfare in Bangladesh

Vocational Training Center

Fitrh / Food Packs Distribution in Bangladesh

Winter Cloth Distribution Program in Bangladesh

Cataract Surgery for Clear Vision, Disabled Equipment and Appliances for the needy in Bangladesh

Qurban Meat Distribution in BD-

Building Shelter for the FDMNs in Bangladesh

Ramadan Food Distribution - for the Rohingya refugees in Bangladesh

Cloths for the FDMNs Children

Learning Center for the FDMNs in Bangladesh

Toilet-Shower for the FDMNs in Bangladesh

Widow Sewing Training Center for the FDMNs in Bangladesh

Eid Cloth for the Roheingya Refugees in BD

Qurbani Program- for the Rohingya Refugees in BD

Multi-Sectoral Welfare in Bangladesh

Disabled, Orphan and Vulnerable Child Care Center for the Forcibly Displaced Myanmar Nationals (FDMNs)

Winter Relief Program for the Rohingya Refugees in Bangladesh.

Water Station for the FDMNs in Bangladesh

Winter Cloth Distribution Program in Bangladesh

Home Gardening for the FDMNs

Solar Panel for the FDMNs

# ANNUAL REPORT 2023



**CONTACT US:**



6/2 (2nd floor), Block B, Lalmatia, Mohammadpur, Dhaka 1207



sawab.bd@gmail.com



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@sawab