



OPCA

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Organization for the Poor community Advancement (OPCA)

Annual Report- 2022



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ACRONYMS:

BRAC	Bangladesh Rural Advancement Committee
CHT	Chittagong Hill Tracts
CDD	Center for Disability in Development
CM	Community Mobilizer
DFID	Department for International Development
DHO	District Hygiene Officer
DIRF	Disability Inclusion and Rehabilitation Facilitator
EB	Executive Body
ESP	Education Support Program
GB	General Body
ENRICH	Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty
IGA	Income Generating Activities
IDCOL	Infrastructure Development Company Limited
LAM	Local Ambassador Member
LGSP	Local Government Support Project
MFP	Micro Finance Program
MJF	Manusher Jonno Foundation
NFPE	Non-Formal Primary Education
NGO	Non-Government Organization
PRT	Primary Rehabilitation Therapy
PRPD-DI	Promoting Rights of People with Disabilities through Disability inclusive Local Governance and Service Providing Institution
PEER	Preparedness for Effective Emergency Response
PHCP	Primary Health Care Program
PWD	People with Disability

PKSF	Palli Karma Sahayak Foundation
PRT	Primary Rehabilitation Therapy
SMC	School Management Committee
SVN	Social Value Network
TBA	Traditional Birth Attendant
TOT	Teachers of Trainers
UK	United Kingdom
UNO	Upazila Nirbahi Officer
UZ	Upazila (sub-district)
WASH	Water Sanitation and Hygiene
SAWRP	South Asia WASH Result Program
WSUP	Water and Sanitation for Urban Poor

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11. ANNEXURE

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President's message:

The year 2022 brought a new set of challenges for the non-profit sector around the world. COVID-19 pandemic and the resulting chaos has meant that the non-profits have had to adapt to the ever-changing dynamics of the world. Increased emphasis on reaching the last mile, while being in the middle of a worldwide lockdown has necessitated increased use of technology and innovation in tandem with the traditional development models.

Out of Poverty (EP) has, in continuation with our effort for the past one decade, been committed to reaching out to the poorest sections of the society even during one of the worst phases of mankind. We have now touched over 20000 beneficiaries and have had a positive impact on their lives. We have strengthened our existing programs in the areas of livelihood generation, and have focused on putting enormous effort in improving the life of the farmers in the country. Farmer development programs, have been extended to new geographies this year, with a MOFA and UNICEF.

OPCA has also shifted the focus on re-skilling and up-skilling of our personnel to keep up with the ever changing and technology friendly world. We have initiated several new program received from our benevolent donors and made commendable progress date with the latest developments in the field of technology. We have strengthened our MIS, which would ensure a fair and transparent monitoring of our projects. This will, in turn, help us design more effective programs in the upcoming time, along with measuring accurate impact of the various ongoing interventions.

We have also added some valuable members to our team to tread us on this journey and take forward our goals in the upcoming decade. These new members, I am sure, will bring in fresh ideas to take us forward on our journey.

This year has also seen our old partners renew their faith and trust in our mission and values. Their unwavering support has served us as a tonic which has kept us motivated to excel above and beyond our expectations.

In the end, I would want to thank everyone associated with OPCA directly or indirectly, for their support, faith, and belief in what OPCA stands for. Wishing everyone good health and well-being.

Mr. Alauddin Chowdhury
President, OPCA

Message from Executive Director



This Annual Report 2022 provides a vivid description of the programs of OPCA along with the financial status of the organization. The report describes distinctively each and every program how much they achieved during the last one year. I do feel happy to writing this excerpt that OPCA has got commendable progress in terms to program dimension and diversity and above all achieving our objectives. So I am indebted to my colleagues who have made this change through their toil and moil, dedication and hard work.

During these unprecedented times, many of our participants are facing new and complicated challenges that require innovative solutions. In order to prepare you, we have adapted swiftly to a post COVID-19 world by pivoting our traditional in-person learning to virtual and online meeting and discussions. As such, we have worked diligently and tirelessly throughout this past year to support the beneficiaries and ensure amazing program delivery all accessible remotely and virtually.

We are incredibly proud of the accomplishments of our staff and by leveraging our vast expertise and anchoring that to online learning, we are providing the future of sustainable livelihood development, today.

We hope this report will undoubtedly help us serve the purpose of a learning tool through which the Field Managers and Senior Management of OPCA use it in designing future programs. It is also hope that OPCA's endeavor and efforts will not go in vain and people living in rural areas might have the scope to change their fortune by dint of their toil and moil and constant support from OPCA.

My best wishes to you as you embark on this journey.

Best wishes for the start of 2022!

Md. Alamgir
Executive Director
OPCA

Operational Area of OPCA



THE GENESIS OF OPCA:

'The abbreviation of 'OPCA' stands for Organization for the Poor Community Advancement. It is a voluntary, non-profitable, non-political, non-sectarian development organization working mainly in the region of Chattogram and Chittagong Hill Tracts of Bangladesh.

OPCA has covered 6 administrative districts of Chattogram division such as; Chattogram, Cox's Bazaar, Noakhali, Chandpur, Laxmipur and Brahmanbaria including Ramgarh Upazila of Khagrachari Hill district. Mirsarai Upazila geographically; a disaster prone area. Sometimes the unexpected natural calamities such as Cyclone, Heavy rainfall, Tidal surge and Flash flood interrupt normal civic life; damage houses, crops, and cattle that cause lowering the incomes and livelihoods and compel the poor people to lead a miserable life. Considering the plight of the poor people and observing the devastating tidal surge and cyclone of 1991 that brought havoc in Chattogram, Md. Alamgir, an inhabitant of Haziswarai village of Mirsarai Upazila thought seriously how to help the poor and mitigate their sufferings. He invited the youths of his locality and expressed his willingness to form a local organization to redress the miseries of these ill-fated people. Then a group of active youths came forward and joined hands with him and formed this organization.

The self-less dedication, efforts and indomitable courage of these young spirits is the outcome of present OPCA and thus OPCA came into being in Mostannagar, Mirsarai on November 14, 1992.

During the last 25 years journey of OPCA, it has gained chequered experience of working with many donors on different interventions such as; Disaster response, Climate change, Water and Sanitation, Education, Primary healthcare, Ethnic minority, Coastal community, Baggers, Tea garden labors, Persons with disability etc.

Vision:

Poverty free Bangladesh where people live with dignity and enjoy their rights.

Mission:

Strengthen capacity of the neglected community particularly of ethnic minority, Coastal people and Tea Garden labors so that they could organize, have their rights and improve their livelihood.

Core Values:

Stewardship

We are responsible for the organization's physical and behavioral environment.

Accountability

We are accountable to our community, development partners and to each other.

Innovation

We are innovative in creating a better future.

Integrity

We are fair, ethical, transparent and professional.

Aims and Objectives of the Organization:

1. To establish rights of marginalized and disadvantaged people especially of Children, Disabled, Adibashi, Adolescent Girls and Women towards reducing all sorts discrimination in society.
2. To improve livelihood of the Poor and Hard-Core Poor people including Adibashi (Tribal Community) through income generating activities (IGA) and skills development training utilizing their creativity.
3. To ensure people's participation for their own development, so that they could continue community- led process for their sustainable development through resource mobilization, linking with service providers including the government agencies.
4. To facilitate and transfer appropriate technical know-how for sustainable community development.

Strategic Objectives:

Innovative programming, Strengthening funding base, Organizational excellence. Promote visibility of the

organization, Community participation in program planning and implementation.

Strategic View:

A five-year strategic plan for OPCA provides organizational direction and priorities for long-term investment, annual planning and project selection decisions. The organization’s strategic efforts are categorized into the following theme:

1. Oriented to people we do serve and our development partners
2. Focus on results
3. Committed to partnership
4. National in scope yet local approach.

Members of Advisory Body:

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01.	Prof. Dr. Md. Ismail Khan	Vice-Chancellor, Chattogram Medical University, BITID Building, Fouzderhat Chattogram, Bangladesh	031-2780430 031-2780428, 01720964306
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03.	Mohammad Mizanur Rahman	Deputy Secretary (Addl. Refugee Repartition Commissioner), Ministry of Disaster Management & Relief RRRC’s Office, Motel Road, Cox’s Bazaar	01819173108
04.	Mohammad Abdul Kader	Deputy Secretary, Health & Education. Ministry of Health & Family Welfare.	01711026351
05.	Md. Shamsud Douza	Deputy Secretary (Addl. Refugee Repartition Commissioner) Ministry of Disaster Management & Relief RRRC’s Office, Motel Road, Cox’s Bazaar	01740585562
06.	Dr. Alim Akter Bhuiyan	Senior Consultant & Coordinator- Neurology Apollo Hospitals, Dhaka.	01713-042793
07.	Md. M. Mohiuddin Chowdhury	Director & CEO, Clifton Group, 4 Jubilee Road (2nd Floor) Chattogram- 4000.	01819-311224
08.	Abu Murshed Chowdhury (Khoka)	President, Cox’s Bazaar Chamber of Commerce & Industry and CEO, Phals Cox’s Bazaar	01811-624610

8. THE OPERATIONAL AREA:

The present operational areas of OPCA include; Chattogram, Cox’s Bazaar, Noakhali, Chandpur, Laxmipur, Brahmanbaria and Ramgarh Upazila of Khagrachari Hill District. The brief description of the activities and districts brief is furnished below:

8.1 Chattogram District:

The name of the Upazilas are Anwara, Patiya, Banskhali, Boalkhali, Chandanaish, Mirsarai, Fatikchhari, Hathazari, Lohagara a good person, Rangunia, Raozan, Sandwip, Satkania, Sitakunda. OPCA is implementing South Asia Wash Result Program in 14 Upazilas of Chattogram districts supported by DFID through Water and Sanitation for Urban Poor (WSUP) Bangladesh, an international NGO, pioneer in Primary Healthcare Sector. The beneficiaries are the primary school children of the selected Upazilas of the districts.

8.2 Cox’s Bazaar District:

The name of the Upazilas are; Cox’s Bazaar Sadar, Chakaria, Ramu, Kutubdia, Moheskhal, Teknaf, Ukhia and Pekua. OPCA is implementing the South Asia Wash Result Program in all 8 Upazilas of Cox’s Bazaar district.

8.3 Noakhali District:

The name of the Upazilas are; Noakhali Sadar, Begumganj, Companiganj, Hatiya, Chatkhil, Senbagh, Sonaimuri,

Subarnachar and Kabir Hat. OPCA is implementing the South Asia Wash Result Program in 9 Upazilas of Noakhali district.

8.4 Brahmanbaria District:

The name of the Upazilas are; Akhaura, Ashuganj, Bancharampur, Bijoy Nagar, Brahmanbaria Sadar, Kasba, Nabinagar, Nasimnagar and Sarail. OPCA is implementing the South Asia Wash Result Program in 8 Upazilas of Brahmanbaria district.

8.5 Chandpur District:

The name of the Upazilas are; Chandpur Sadar, Sharasti, Matlab Uttar, Matlab Dakkhin, Hajiganj, Kachua, Faridgonj and Haimchar. OPCA is implementing the South Asia Wash Result Program in 8 Upazilas of Chandpur district.

8.6 Laxmipur District:

The name of the Upazilas are; Laxmipur Sadar, Raipur, Ramganj, Ramgati and Kamol Nagar. OPCA is implementing the South Asia Wash Result Program in all 5 Upazilas of Laxmipur district.

8.7 Khagrachari Hill District:

The name of the Upazilas are; Dighinala, Ramgarh, Panchari, Khagrachari Sadar, Mahalchari, Laxmichari, Matiranga and Manikchari.

OPCA has been implementing the Micro Finance Program and High Valued Spices (Turmeric, Ginger and Chili) production and developed market linkage in Ramgarh Upazila (adjacent to Fatikchari Upazila of Chattogram district) of Khagrachari Hill district with financial and technical support from PKSF. And this project has brought tremendous impact on the life of the tribal people who are mostly dependent upon spices cultivation in the hilly areas. This hill portion is mostly suitable for spices cultivation, particularly of Ginger, Turmeric, Chili and other different types of tuber crops especially Aroid that grows abundantly in the hilly soil. The people were benefited from cultivating these crops as these are the cash crops in the hills.

9. THE PROJECT AND PROGRAMS:

- A. Micro Finance Program (MFP)
- B. Primary Healthcare Project (PHCP)
- C. ENRICH (Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty) Program
- D. Promote Rights and Inclusion of the Disable people for the Empowerment Project (PRIDE)
- E. Human Resource of OPCA
- F. Strengthening Community Based Inclusive Development in Bangladesh (SCBID-B) Project.
- G. Sanjog (linkage between demand and services for Rohingya people with disabilities)
- H. Cultural and Sports program
- I. Mirsarai Autism Center
- J. Promoting Agricultural and Commercialization for Entrepreneurship (PACE)
- K. Gender-based Violence project for Myanmar Refugee Response (GBV)
- L. Connect People Project

9. A MICRO FINANCE PROGRAM (MFP):

It is the main program of the organization. OPCA has started the Micro Finance Program initially in Sonapahar (adjacent to Dhaka-Chattogram Highway), a village under Marwari Upazila of Chattogram district targeting the poor, landless, ethnic minority and underprivileged people in 1992. Now OPCA has completed 21 years of its Micro Finance Program operation in 2019. Most of the beneficiaries of OPCA who have started Micro Credit activities; have been graduated to Micro-Enterprise which is the great achievement of OPCA's Micro Finance Program. The beneficiaries under this program are involved in various income generating activities (IGA) in the rural area such as Agriculture, Fishery, Small Trade, Handicrafts, Pottery, Cobblery, Black Smithy, Poultry, Dairy etc. OPCA manages its Micro Finance Program in two ways. Firstly, it organizes groups from the poor community, collects their weekly savings, creates funds and arranges to return their money back with profit.

Secondly, for creating local fund, OPCA collects savings from affluent persons; families, traders etc. and these amounts are given to the poor community as loan by OPCA. The savings are usually return to the members (lenders) with profit. OPCA aims at creating job opportunities for the poor community. It sanctions loan against their savings on different activities.

The status of OPCA's Micro-Credit Program: At a glance (As at June 30, 2022)

a.	Number of Branch	11
b.	Number of Employee	97
c.	Number of Samity (Group)	872
d.	Number of Beneficiary	13034
e.	Number of Borrower	8722
f.	Savings Balance	108124449
g.	Cumulative Disbursement	3127595081
h.	Cumulative Realization	2860181772
i.	Loan Outstanding	267413309
j.	Cumulative Surplus	23505799
l.	Percentage of Realization(CRR)	99.10

The loans provided to the clients are classified into 03 categories i.e. Rural Micro Credit (**Jagaran**), Micro Credit (**Agrashar**) and Seasonal Loan (**Sufalan**). OPCA disburses the loan to the beneficiaries on the following activities:

- Handicrafts
- Cow Rearing
- Cow Fattening
- Poultry and Duck rearing
- Sewing and Embroidery
- Rickshaw Van
- Pottery
- Agriculture
- Micro Enterprise

Major Events:

- Resource generation
- Increasing saving habit
- Homeless getting or owning home

Notable Achievement:

- Vast populace is becoming solvent using the credit support of micro finance program. This is applicable for the ethnic minority and coastal community
- Through micro finance program the beneficiaries are getting support on Health, Sanitation, Nutrition, Education and rights based issues. They are also getting medicines at subsidized rates
- The beneficiaries are getting optimum price of their products adding additional value of their products
- The beneficiaries are getting aware on climate changes and its adaptations techniques

Major Challenges:

- Loan repayment from the beneficiaries is really a hard work as they receive loans from different organizations. Consequently, they get indebtedness and hence it becomes a problem for them to repay the loan on time.
- Loans are hardly used purposively and as per plan. This is usually happened because of the technical

- expertise or skill and lack of planning
- Skills manpower for the organization and frequent drop out is the hindrance to organizational development.

Case Study:

Ramu Biswas: who became winner through struggle

In this soory we are talking about Ramu Biswas who is a person with disability. No one cannot imagine unless he/she physically observe the type of his impairment. He has been fighting for his survival since his birth. Ramu lost his father at the age of 3 and as a result, his mother fell at her wits end to survive with Ramu. However, she was determined to survive and sustained in spite of all adversities. She remembers that one who gave life, he will save life. During the demise of her husband, she did not get land property or savings in the bank.

Ramu is the inhabitant of Mirsarai Upazila of Chottagram district. He canot walk as like as a normal person. His hands and lags attached altogether and turned to web-footed. As a result, he cannot walk. He walks crawling. When someone see him, one can easily imagine the inner feelings of Ramu what he wants to express to others about his plight and anxiety. Ramu had a great hope to go to formal school but he could not fulfill his desire because of his impairment. In addition, he had a desire to work in office sitting on the Chair and talking and discussing with his colleagues.

With the end in view, he got admitted himself in Mithanola Primary school. He goes to school everyday enduring hardship and peril. The teachers used to love him because of his physical condition. They always supported him so that his education did not stop. At last Ramu promited to Class V. However, though he had a strong zeal and enthusiasm for education, he could not continue his studies because of his physical problems.

Ramu thinks about his mother how she maintains her family alone with a disabled son. So realizing the problem and impairment of Ramu once his class-mates suggested him to stand in front of the school gate for alms. But Ramu was dead against the proposal. He was rather indisposed to be a mendicant. He did not want to treat his mother through bagging and spending for his family. He wanted to stand on his own foot. He wanted to to treat his mother through his own income and maintain his family.

At last he opened a small shop in cooperation with his fellow students of his class. The students of the school were the customers of his shop. He made a small trolley with 3 bearings of an old Rickshaw which help him move from one spot to another. He sells goods the whole day and after that he returns to his house in the afternoon with the same trolley.

The sale proceeds he spends for purchasing medicines for his mother and he also spends money for purchasing bare necessities of life for his family.

‘Let the hands of baggers be workers’. This slogan became true for Ramu who is the bright example of this Slogan. Ramu has been identified by OPCA in 2008 and after that OPCA has enlisted hin as one of the members of PRPD project. Mr. Kamal Uddin Ahmed, president of Rajapur association and the officers of OPCA involved with the PRPD project has close coordination with Ramu and extend their full support and cooperation in season and out of season.

Now Ramu is happy with his present avocation and his mother.

9. B PRIMARY HEALTH CARE PROJECT (PHCP):

1. Background of the Project :

The primary Health Care Project (PHCP) promoted and introduced by Anukul Foundation for each partner organization to implement in different remote areas for the benefit of poor people. The Primary Health Care Project is continuing as a separate entity (project) along with the micro-finance activities with the generous financial support by Anukul Foundation –MDF, OPCA and Anukul Foundation. MDF has felt the necessity of the project in order to support the Anukul Foundation-MDF supported micro-finance beneficiaries who are living in far-flung areas under the Mayani branch of Mirsarai Upazila of Chittagong District.

In view to serve Primary Health Care support among Micro-Finance program beneficiaries (especially the expectant mothers, children and women) and to mitigate their suffering, the Primary Health Care project started its intervention from October 2011 and this project is still working successfully in different Unions of Mirsarai Upazila of Chittagong District.

This is a one-year project, starting from October 2018 to ending on September, 2019. In the reporting period, OPCA has successfully implemented the activities and served the beneficiaries. It is mentionable that these Branches have been located far away from Upazila Health Complex and as a result, due to communication and geographical location, the health care services and facilities both GO and NGOs are very miserable. The villagers suffer a lot to carry the sick people or to see the doctors in Upazila Health Complex or private Hospitals. It is worst during wet season. The people have to walk for hours on foot to reach the Upazila Hospital as there is no transport because the road gets muddy and slippery in rainy season.

Realizing the consequence and miseries of the beneficiaries, OPCA has brought the Union under Primary Health Care Program supported by Anukul Foundation-MDF along with Micro-Finance Program activities. This is a unique program as the beneficiaries are getting medicines at purchase rate and even subsidized and Health Care Services and facilities staying in the community. Now the beneficiaries are happy as they are somehow getting adequate support from this project.

2. Objectives of the Project :

The main objectives of the project is to provide health care support and services to the beneficiaries of OPCA's Micro-finance beneficiaries so that they could lead a healthy way of life. The area is completely inaccessible and cannot move easily during the wet season. However the major objectives of the project are appended below.

1. To ensure Primary Health Care support to the poor beneficiaries of Anukul Foundation (MDF) funded Micro Finance Branch selected Unions.
2. Supply medicines to the poor clients at purchased rate and sometimes at subsidized rate.
3. To establish effective and easy networking and linkage with health service providers both GO/NGO with the poor and hardcore beneficiaries so that they could easily get the services in their locality.
4. To ensure sound healthy life of the beneficiaries free from health hazard.
5. MOU between OPCA and Private Hospital ensuring low-cost treatment for the poor people.

3. Activities of the Primary Health Care Project :

Apart from the Micro-Finance Program activities, OPCA has been providing the following services and facilities to its beneficiaries through Primary Health Care Project. The services and facilities include the following.

1). Introduce Community led process involving community people for lasting Development of the Program.

OPCA conduct regular weekly meeting with community people (group member/ School and college student) and discussed regarding awareness of primary health, SRHR, Personal hygiene, ANC/ PNC and hand wash practicing. We also conduct courtyard session with pregnant and lactating mother regarding child care, vaccination. As a result community people are aware about health care. They and their child taking regular vaccine, pregnant women are practice regular checkup (ANC &PNC), Adolescent are use safe sanitary napkin. Over all result of the activity is health hazard (diarrhea, malnutrition of child) reduced.



2). Neonatal and Child Health Care:

Paramedic and TBA visit neonatal and child house they

counseling their caregiver about inclusive breast feeding, taking schedule vaccination, after six month aged child extra feeding regular checkup. As result Pneumonia, child diseases are reduced.



OPCA provide health counseling and motivation

3). Health counseling and motivational support to the beneficiaries and their family members.

Support to the beneficiaries and their family members by group meeting, courtyard session, one to one session, treatment time. Paramedic motivational support to the pregnant mother for taken rest, receiving extra food, taken regular vaccination, taken iron, calcium, and delivery with trained TBA or hospital.

4). Supply of common medicines

OPCA provide common medicines (ORS, Napa Syrup, Napa tablet, De-worming tablet, and tablet etc.) to the patients (beneficiaries) at actual purchase price and sometimes at subsidized rate. We also provide free Iron, calcium tablet to the pregnant mother.

5). Refer linkage:

OPCA develop a referral linkage Upazila Health Complex and other Private Hospitals (Upazila Health Complex (Mostannagor) and other Private Hospital/Clinic (like Matrika hospital, Bariyarhat General Hospital, Comport hospital, Bariyarhat Medical Center and Sefa-Insaaf hospital) and ensure appointment with the specialist physicians or consultants. OPCA also conduct with Bariyarhat General Hospital for 30% discount on surgical and medical support for our referral patient.

6). Organize Health Camp:

OPCA Organize Health Camp and create health awareness among the communities particularly the family members of Micro Finance beneficiaries.

7). Health counseling on pre and post-delivery for the expectant mothers.

8). Awareness on Sanitation and Hygiene practice including hand washing with soap before and after eating; and after defecation.

9). Awareness on the benefit of vaccination for the expectant mothers, baby vaccines for children which needed to complete before 12 years of age and vaccine for other family members etc. 10).Regular household visit by Paramedics and TBA and provide counseling.

4. Project Achievement :

The poor family people with Disabilities, Children have the opportunity to get primary health care support at the grass root level. People also get effective networking and proper information by PHCP Project.

In addition, one specialist physician (MBBS Doctor) who has specialist in medicine, child, pain, out and paralysis consult with the patients in every week and prescribe medicines and suggestion. In case of critical patients, he referred the patients to Upazila Health Complex (Mostannagor) and other Private Hospital/Clinic (like Matrika hospital, Bariyarhat General Hospital, Comport hospital, Bariyarhat Medical Center and Sefa-Insaaf hospital). On the other hand, the Paramedics, TBA and Staffs of OPCA's Micro Finance program inform the Samity (Group) members

to receive the services from the Health Clinic.

We have completed MOU with the private hospital and Clinic, so they take special care to the patients and with their assistance we can easily refer or transfer our patients to other hospital or clinic.

5. Problems faced During the Implementation Period :

The following are the problems that we faced during operating the program in the field:

1. Difficult to get services of MBBS Doctor for Whole day with the limited remuneration.
2. Some patients are very poor, as a result they are unable to purchase prescribed medicines.
3. Paramedic, Doctors and TBA can't Visit the field lack of transportation cost.
4. Poor Salary of TBA

6. Results Achieved :

1. Beneficiaries are getting medicines at their own village with market rate as they save the money. So it's a time savings transportation cost and saving doctors' consultation fee.
2. Pregnant and Lactating Mother are getting antenatal and postnatal check-up and aware them about balanced diet.
3. 7500 female patients have got free treatment from our program in the locality (13 No Mayani and 11 No. Moghadia Union).
4. 750 Male patients have got free treatment from our program.
5. 650 patients mothers and (children age 1-12 years) received health care service
6. Beneficiaries are getting low cost quality treatment from private hospital.
7. Union sub center take care of OPCA beneficiaries.

7. Action Taken with Service Providing Agencies and Result :

1. OPCA provided free treatment, counseling and supply medicine in subsidies rate.
2. We have every good relationship with Upazila Health Complex, as well Union Sub-Centers. As a result we are getting special benefits from the government institutes.
3. Concession provided to the patients of our project by private clinic and Hospitals i.e. in Baroiarhat general hospital, Mattreka general hospital, Sepa in insufe at Mirsarai
4. Public Hospital doctors and staff give special attention to our patients due to linkage established with the hospital authorities.
5. Our patients are getting concession for pathological tests in different clinics/hospitals of Mirsarai.
6. The pharmaceutical companies (Ibn Sina, Somatec, Globe, Acme, Square, Beximco, etc.) are giving medicines to our project at lower than market rate. We are selling those to the participants at the same rate of purchase. So we do not make any profit for the patients.

8. What are the Significant Role in Microfinance Program :

1. The program of PHC of Anukul Foundation-MDF has created much access to micro credit program which was not possible to intervene solely with the micro finance program as through this program. The participants of micro finance are getting free health care services from OPCA.
2. Safe Delivery ensured by TBA and Paramedics and sometimes they refer to Upazila health Complex and others private hospital.
3. The numbers of beneficiaries of Micro finance program are increasing because of the PHC program.
4. The beneficiaries of Anukul Foundation's PHC program are getting free health care service conducted by paramedics; TBA and qualified MBBS doctors. They provide their service for 6 days in a week and sometimes holidays.

9. Impact of Health Camp.

1. By organizing health Camp people aware about primary health care program. Getting information on antenatal and postnatal activities.
2. The local people who are not the beneficiary of OPCA are also getting support from this program. The females are provided health checked up, health service and they are given free prescription for their medication.
3. The non-beneficiaries of the project area get medicine at actual rate (purchase rate) from PHC program.
4. The expectant women are checked up along with our participants and prescription at free of cost.
5. The poor people are getting free and promote health care services through the PHC program.

6.The reputation and popularity of OPCA spread far and wide because of the PHC program

10. What Services Provided to the Beggars, Poor, Destitute and Disabled Families: The people of all walks of life especially the people with disability, extreme poor and beggars are getting free health care service in the locality at ease without moving to distant places especially in Upazila Health Complex or Chittagong. They also get medicine at actual rate (purchase rate) from PHC program. We always priority the person with disabilities, old age, beggars, children and adolescent community at our outdoor health camp.

11. Over all Observation and Findings :

The beneficiaries were found very positive on the activities undertaken through Primary Health Care project. The people from all walks of life have much talk about the activities of the project because of the increased health care services and facilities to the people. The beneficiaries were found very pleased and positive on the activities of the project. They approached to our field staff to increase services and facilities both beneficiaries' and-non beneficiaries with wider coverage so that all people of the Unions could avial the services and facilities of the project. It was also observed that the people are asking for more medicines beyond the limited ones. It was also observed that the beneficiaries are interested to see the consultant physicians.

It is also mentionable that due to OPCA's intensive support through PHC, the people of all walks of life are getting support from PHC at free of cost. This is usually done after giving service to our beneficiaries. So the people who are living around are happy on OPCA because of the services.

In addition, the following were observed:

1. Effective information system have been established for critical disease.
2. Children have rarely attacked with normal diseases or ailments.
3. Fever, cold, cough, asthma, diarrhea, dysentery have considerably been reduced because of the frequent counseling and consultant with the Specialist Physicians, Paramedics and TBA.
4. Women with antenatal, postnatal and neonatal complications have been reduced.
5. No serious complication was observed among the expectant mothers even in post-delivery which is the positive impacts of project intervention.

12. Constraints Faced During the Year :

- A. It is really a problem for the paramedics and TBA to visit remote area and provide services and facilities during the rainy season.
- B. It is a bit problem for Paramedics and TBA to arrange and manage the Health Camp and Satellite Clinic and cover all the beneficiaries.
- C. It is hard for the specialist physician to cover all the patients during the Satellite day.
- D. TBA is not satisfied on his duty due to lower salary and transportation. So it is very hard for her to maintain her family in these hard days.

Success of Nuranahara Bagum

Ms. Nuranahara Bagum wife of Md. Abdur Rahim, they have two sons and a daughter. She is the 35 number member of the Munsipara Mahila Samity (Female Association) facilitated by Organization for the Poor Community Advancement (OPCA) at 11 No. Magharadiya Union under Mirsarai Sub-district and Chittagong district. Nuranahara Begam's family lives in a timber, bamboo and tin shed made house.

Before the membership of OPCA's Samity it was difficult to run her family with her husband, two sons and a daughter. More than her husband's income was not good, because he was a day laborer. Their day was not so good and later she became a member of OPCA's Micro Credit Program and receive loan. She used the loan money for bamboo, cane and plastic products to sell in the market. As a result their family income increases and her husband was involved in the best way by serving in a bakery. It continues the family well. Her son is currently studying graduate degrees, daughter will appear in the SSC Examination and younger son is now in the seventh grade. She took several loans (10 times) amounting Taka 10,000 to 30,000 and used the money to increase its business development. She is involved in OPCA's Primary Health Care Program and receiving all kind of supports. She received free medical care service from OPCA and consult with MBBS doctor. She also encouraged other members of the association to participate in the health service.

Nuranahara Begum, herself or her husband, son, daughter, family members and her neighbors when they suffer from health problems they came directly to OPCA's facilitating Mohila Samity and receive health care services and take medicine in purchase price. She repay loan installment in a timely manner and running her family with the comprehensive income from selling care, bamboo and plastic products. At present they are living harmony, peaceful and productive life, so they are grateful to Primary Health Care Program of OPCA's Mayani Branch.

9. C ENRICH (ENHANCING RESOURCES AND INCREASING CAPACITIES OF THE POOR HOUSEHOLDS TOWARDS ELIMINATION OF THEIR POVERTY):

This project is financed along with indirect technical support by PKSf. The objective of the project is to initiate multifaceted approach of development strategy to help the beneficiaries within the periphery of micro finance component as it has been proven that the single prescription is not appropriate and farmers do not have holistic development. With the end in view, PKSf has started this integrated intervention in order to ensure increased benefit to the farmers for having holistic development.

The Specific Objectives of the ENRICH Program:

- Attain total development of each household as well as the whole community participating in ENRICH.
- Ensure freedom of 'un-freedom' and human dignity for all members of all households under ENRICH.
- Empower the poor households so that they can pursue a pathway that would lead them towards the goal of human freedom and dignity.
- Ensure access of all participants in ENRICH to all capacity enhancing activities such as education, skill training, and health services; essential educational facilities, appropriate financing for their chosen economic undertakings, necessary market and other information; appropriate technologies; and so on.

The activities of ENRICH program include the following;

1. Static Clinic
2. Satellite Clinic
3. Medical Camp (Eye, Medicine and Dental)
4. Education
5. Credit Support
6. Sanitation
7. Beggar Rehabilitation
8. Youth's Group Development

This program is implemented in Karerhat Union (No.1) of Mirsarai Upazila. The total beneficiary is 3500 HHs. This is a one year project, started in July 2014 and end will come to an end in the following year.

Major Events:

- Health camp in the community

- Eye Camps in the community
- Education
- Sanitation

Notable Achievement:

- The beneficiaries are getting almost free health treatment from the project in exchange of only Tk. 100 against each health card per family administered by specialist [physician
- Free eye treatment including cataract operation for ENRICH beneficiaries
- Children of ENRICH program are having high performance in schools because of the ENRICH facility towards the students through school program. And the dropout rate has been reduced tremendously

Major Challenges:

- Children found indifferent to school as most of the children were found involved in different activities along with their parents
- Qualitative teacher is not available in the ethnic minority dominated area

9. D Promote Rights Inclusion of the Disabled People for the Empowerment Program (PRIDE)

Ramu is the remotest Upazila of Cox's Bazaar district. There are 11 Union in Ramu Upazilla. OPCA implementing Promoting Inclusive Education and Empowerment for Child with Disabilities (PIEECWD) Project at Fathekher kul, Chakmarkul (06), Joarianala (38), Kauarkhop (66) union under PRIDE Program in Ramu Upazilla. OPCA introduces the program of 11 primary schools and SMC in other stakeholders

No NGO or civil society organization working Person with Disabilities, Children/Youth With Disabilities Ramu Upazilla at Cox's Bazaar district. OPCA Started with DRRA to promote Children/Youth with Disabilities ensuring their Education, Health, Rights and Livelihood, Social Empowerment. The community people and relevant stakeholders were not aware on Disability issue. Local Govt. institutions (LGI) and private sector not engaging (involving) Person with Disabilities, Children/Youth With Disabilities for their lasting development. Person with Disabilities, Children/Youth With Disabilities community also not aware about resources/safety net program facilitated by Local Govt. institutions (LGI) and NGOs. OPCA initiated convince the Person with Disabilities, Children/Youth With Disabilities for scoping the development on their health, education, Livelihood, Social Empowerment and rights, so that they can creating their own platform too enjoy disable friendly society. OPCA also met and dialogs with the local govt. private sector, civil society organisation ensuring need based support/safety net program provided by that institutions. During starting with the special community were not aware on PRT and its affectivity besides no govt. or private organisation provides PRT and Person with Disabilities, Children/Youth With Disabilities community. OPCA also trained to the mothers how to provide PRT to their children. After getting PRT Person with Disabilities, Children/Youth With Disabilities moving into positive way and they are performing ADL by their own and community demands more PRT. Most of the Children Disabilities are not aware on education and they are not allow to the school as Children Disabilities. OPCA advocate to the community, SMC and primary school for they are importance they learning. After that they have the scope admitted the school. Now teachers giving special care and time for the child with disabilities and also community people interested sending to the school of their children. The following changes are visible after implementing the program.

*Target Childs/families, School Teacher, SMC, Community people, Local Elites and Local Union Parishad administration are very much positive about this program and they are providing their supports when needed.

* Disable forum have been form are organized by themselves

* Local govt. and local people recognized the disable community.

* The activities also ensure effective involvement of community people resulting to the development and full participation of disabled people in all existing activities in the community by which disabled people are turned into an effective contributor to their respective areas. OPCA was implanted the following activities are given bellow:

Develop Individual Education plan (IEP) 40 Children with disabilities

Date of implementation: 27 May 2022

Frequencies: One Event

Event/Activities objectives:

- To identify lack/problem of improved education of student with disabilities
- To identify how minimize lack of education of student with disabilities
- To identify local resource for minimizing lack of education.
- To develop Individual Education plan (IEP) for student with disabilities

Progress/achievement:

1. Consultation with Teachers of student with disabilities about improvement education
2. Consultation with guardian/caregiver about improvement education
3. Consultation with student with disabilities about improvement education
4. Participants/objects (categories, quantity, male/female):

Female	Male	Total
13	17	30

Results:

1. Developed 30 Individual Education plan (IEP) for student with disabilities

Name of Activities:

1.2 Meeting with SMC & PTA of 5 schools

Date of implementation: 2nd May, 15th, 17th and 15th June 2022

Frequencies: Four Event

Venue: Pacchim Joyariarnala Govt. Primary School, Marunglawa Govt. Primary School, Ramu Govt. Primary School
Kawer khop Govt. Primary School

Event/Activities objectives:

- To commitment of SMC Members and school teachers provide educational support for Student with disabilities.
- To promote disabled friendly inclusive education for Student with disabilities.
- To get inclusive educational support for children with disables as per their needs (such as materials, extra coaching).
- SMC Members, school teachers and other parents are committed to promote disabled friendly inclusive education of Children with Disabilities.

Progress/achievement:

- SMC, PTA Members and school teachers are well known about OPCA- DRRA partnership Promoting Inclusive Education and Empowerment for Child with Disabilities (PIEECWD) Project and its objective.
- SMC, PTA Members and school are committed to provide educational support for Student with Disabilities
- Teachers are committed to provide extra coaching to Student with disabilities.

Participants/objects (categories, quantity, male/female):

Sl No.	Category	Pachim Joyariarnal GPS		Marunglawa GPS		Ramu Central GPS		Kawer khop GPS		Total
		Male	Female	Male	Female	Male	Female	Male	Female	

SMC Member

1.	Teacher	2	1	0	4	1	5	3	6	22
2.	PTA	5	1	3	7	0	0	0	0	16
3.	OPCA Staff	1	1	1	1	1	1	1	1	8
Total		13	7	7	15	9	7	8	9	75

Results:

- President of Pacchim Joyariyernala SMC committed to ensure ram at new school building.
- President of Marunglawa SMC committed to given school dress to 3 students with disabilities.
- President of Ramu Central SMC committed to given PSCE guide to 1student with disabilities.

Picture:



A meeting SMC and PTA at Pacchin Joyariarnala GPS on 15 June 2022



A meeting SMC and PTA at Ramu Central GPS on 15 June 2022



Name of event/activity: 1.4 Meeting with Upazila Education Department.

Date of implementation: 20th June 2022

Frequencies: One Event

Venue: Ramu Upazila Education Department Office

Event/Activities objectives:

- To sensitize education department office about Inclusive education.
- To update activity of OPCA –DRRA partnership project.
- To enrolment children with disabilities and education support to Student with Disabilities for Inclusive education.

Progress/achievement:

- Education department sensitized about Inclusive education
- UEO and AUEO are aware about of OPCA –DRRA partnership project.
- AUEO are committed to provide extra coaching to week Student with disabilities.

Participants/objects (categories, quantity, male/female):

Male-9, Female-6

Results: Upazila education dept. sanction 50 thousand taka for Student with disabilities given educational materials discussed with OPCA.

Name of event/activity: 1.5 Orientation of School teacher on inclusive education and Classroom Management for the Primary level

Date of implementation: 21st June 2022

Frequencies: One Event

Venue: Ramu Upazila Education Department Office Auditorium

Event/Activities objectives:

- To orient general school teachers on inclusive teaching learning strategies in class room for Student with disabilities
- To share class room management for inclusive education
- To share technique of teaching various Student with disabilities
- To create enabling environment for student with disabilities at school.

Progress/achievement:

- General school teachers oriented on inclusive teaching learning strategies in class room for students with disabilities
- 20 teachers aware class room management for inclusive education
- Teachers are committed to given extra care and time for inclusive education for student with disabilities
- 20 teachers are known technique of teaching various Students with disabilities.

Participants/objects (categories, quantity, male/female):

Male-10, Female-10

Results:

General school teachers are and capable to apply inclusive teaching learning strategies in class room for students with disabilities.

Name of event/activity: 1.6 Competition at Primary school level (Art/Poems/Essay etc.)

Date of implementation: 20, 26, 27th June 2022

Frequencies: Three Events

Venue: Pacchim Chakmarkul GPS, Ramu Central GPS, Marunglawla GPS

Event/Activities objectives:

- To sensitize students regarding disability
- To cooperate all students with students with disabilities.
- To encourage participation of Student with disabilities various type of computations.

Progress/achievement:

- 30 student with disabilities are participate art competition and every student are happy for joint and getting prize.
- All participants are happy and enjoying.

Participants/objects (categories, quantity, and male/female):

Male: 14 Female: 16 Total: 30

Results:

- This is new and innovative due to first time for student with disabilities competition organized by OPCA
- Student with disabilities can realized if try we can do some things we are not burden of our family, society as well country.

Picture:



Name of event/activity: 1.7 Annual inclusive sports program organized at School with student with disabilities

Date of implementation: 28th June 2022

Frequencies: One Event

Venue: Marunglawa GPS

Event/Activities objectives:

- To encourage participation of Student with disabilities various type of computations
- To sensitize students regarding disability
- To cooperate all students with students with disabilities.

Progress/achievement:

- 30 student with disabilities have participated Annual sports competition of five school
- One inclusive sports event organized
- SMC President, Teacher, Guardian are actively participated in annual sports of students with disabilities.
- Every student with disabilities are happy for joining and getting prize.
- All participants are happy and enjoyed.

Participants/objects (categories, quantity and male/female):

Male: 14 Female: 16 Total: 30

Results:

- This is new and innovative due to first time for student with disabilities competition organized by OPCA
- Student with disabilities can realized if they can try to do something; they are not burden of the family, society and country as well.

Picture:

Name of event/activity: 1.8 Meeting with Mothers group/parents

Date of implementation: 13,15, 17, 20, 26th June 2022

Frequencies: Five Events,

Venue: Pacchim Joariarnala Govt. Primary School, Purba Joariarnala Govt. Primary School, Maronlawa Govt. Primary School, Pacchim Chakmarkul Govt. Primary School, In front of Shahidullah's house Joariarnala

Event/Activities objectives:

- To provide extra care for inclusive education.
- To create disabled friendly environment at school and home for inclusive education
- To sensitize need of education for children with disabilities.
- To aware need of treatment for children with disabilities.
- To sensitize about positive attitude for children with disabilities

Progress/achievement:

- Parents are aware about inclusive education.
- Parents are committed to continue education their child with disabilities.
- Parents are committed to creating enabling environment for their child with disabilities.

Participants/objects (categories, quantity, and male/female):

Sl. No.	Category	Purba Joyariarnal Govt. Primary School		Marunglawa Govt. Primary School,		Pacchim Joyariarnal Govt. Primary School		Shahidullah's House		Chakmarkul Govt. Primary School,		Total
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
1.	Parents	1	13	0	15	9	6	0	16	3	11	74
2.	OPCA Staff	1	1	1	1	1	1	1	1	1	1	10
Total		2	14	1	16	10	7	1	17	4	12	84

Results:

Parents are committed to create disabled friendly environment at school and home for inclusive education

Picture:

A meeting with Mothers group at Purba Joyariarnala GPS was held on 13 June 2022	A meeting with Mothers group at Pacchim Joyariarnala GPS was held on 15 June 2022
A meeting with Mothers group Maronglawa GPS was held on 17 June 2022	A meeting with Mothers group at Pacchim Joyariarnala GPS was held on 15 June 2022

Name of event/activity: 1.9 Provide extra coaching fee for 10 children with disabilities

Date of implementation: 25th June 2022

Frequencies: One Event

Venue: Five Schools (Maronglawa GPS, Ramu Central GPS, Ramu Barmije Khazare GPS, Kawerkhop GPS, Pacchim Chakmerkul GPS.

Event/Activities objectives:

- To improve with quality education for student with disabilities
- To reduce burden of poor guardian for continuing education of Student with disabilities

Progress/achievement:

- 10 Poor Student with disabilities are getting support to continuing their education
- Teachers are more active to coaching student with disabilities

9. E THE HUMAN RESOURCE OF OPCA:

The total manpower of OPCA in various projects and programs as of June 30, 2022 is shown below mentioning gender and number of employees employed in respective project/program:

Sl. No.	Name of the Program	Number of the Staff		
		Female	Male	Total
1.	Micro Finance Program (MFP)	25	58	83
3.	Promoting Rights of People with Disabilities through Disability inclusive Local Governance and Service Providing Institutions (PRPD-DI).	02	04	06
4.	Primary Health Care Project(PHCP)	01	02	03
5.	Save Urban Children from Hazardous Job and Assistance for Linking with Academy (SU-CHALA Education Project)	03	01	04
6.	ENRICH (Enhancing Resources & Increasing Capacities of the Poor Households towards Elimination of their Poverty) Program	58	06	64
7.	Promoting Agriculture commercialization Entrepreneur (PACE)	0	02	02
8.	Sport and Cultural Program	00	02	02
9.	Strengthening Community Based Inclusive Development in Bangladesh (SCBID-B) Project.	02	05	07
10	Promoting Rights	02	02	04
11	BRAC	05	03	08
12	GBV Project for Myanmar Refugee Response	25	8	33
13	Sanjog Project	01	02	03
14	Connect people	01	01	02
	Total	125	96	221

The staff of each individual program/project is shown below by their respective designation and gender in the following table as of June 30, 2022.

Major Training Received By the Staff in 2022:

Sl. No.	Name of the Training Received	Level of Staff			Total
		Senior	Mid	Junior	
1.	Local Government Support Project-2 (LGSP-2)	01	02	04	07
2.	PEER Training	01	04	-	05
3.	Public Hearing	-	02	02	04
4.	Community Score Card	-	02	02	04
5.	Social Accountability	-	02	-	02
6.	Rights and Advocacy	-	02	-	02
7.	Activating Partner NGO and Ensure Quality Education	01	-	-	01
8.	Foundation Training for Education Program	-	-	02	02
9.	Disaster Management	-	-	02	02
10.	Teachers of Training (ToT)	-	-	02	02
11.	Multi Strategy Language Teaching Mentored	-	-	02	02
12.	Class Room Management	01	-	02	03
13.	Yearly Refreshers Training	-	-	02	02
14.	Subject based Training for Teachers	-	-	16	16
15.	Basic Training for Teachers	-	-	15	15
16.	Maria Model	-	02	-	02
17.	Orientation on Health for Health Assistant	-	03	-	03
18.	Orientation on Health for Volunteer	-	-	15	15
	Total Staff	04	19	66	89

The policy decision of OPCA is made by a 7 members Executive Committee (EC) which is elected from and by General Committee. The General Committee meets every year regularly while the Executive Committee meets once every two years.

EXECUTIVE COMMITTEE OF OPCA

SL.#	Name	Designation	Profession/Address
01.	Mr. Alauddin Chowdhury	President	Former member NBR (National Board of Revenue) Business, Chief Executive Officer, Centre for Tax Training House #13, Flat # C, Road # 34, Gulshan, Dhaka-1212, Cell Phone No.: 01713-006474
02.	Mrs. Bertha Gity Baroi	Vice-President	Service, Director, CORR-THE JUTE WORKS. House # 27, Road #119, Blok CES(B) Gulshan, Dhaka-1212 Cell Phone No. : 01730024060
03.	Md. Alamgir	Secretary-General	Executive Director Organization for the Poor Community Advancement (OPCA) Vill. North Hazissharai, P.O.: Zorargonj. Upazila: Mirsarai, Dist.: Chattogram. Cell Phone No. : 01819617560
04.	Mrs. Bilkis Akter	Joint Secretary	Senior Teacher Marwari Girls High School Upazila: Mirsarai, Dist.: Chattogram. Cell Phone No. : 01830097577
05.	Md. Alauddin	Treasurer	Lecturer M. Shah Alam Chowdhury Degree College Upazila: Rangunia, Dist.: Chattogram. Cell Phone No. : 01817713251
06.	Mrs. Nasima Banu	Executive Member	Principal Imperial School and College 822/A, Mehedibagh, Dist.: Chattogram. Cell Phone No. : 01914-384107
07.	Mrs. Shamsun Nahar	Executive Member	Lecturer Prof. Kamal Uddin Chowdhury College Abutorab, Upazila: Mirsarai, Dist.: Chattogram. Cell Phone No.: 01714310959

GENERAL COMMITTEE MEMBERS

SL.#	Name	Address	Cell phone No.
01.	Prof. Dr. Md. Ismail Khan	Vice-Chancellor, Chattogram Medical University, BITID Building, Fouzderhat Chattogram, Bangladesh	031-2780430 031-2780428, 01720964306
02.	Jafor Raja Chowdhury	Joint Secretary, Registrar of Copyright, Copyright Office, Ministry of Cultural Affairs	01711334612
03.	Mohammad Mizanur Rahman	Joint Secretary, Government of the People's Republic of Bangladesh. Additional Divisional Commissioner (Development) Chattogram Division	01819173108
04.	Mohammad Abdul Kader	Deputy Secretary, Health & Education. Ministry of Health & Family Welfare.	01711026351
05.	Md. Shamsud Douza	Deputy Secretary (Addl. Refugee Repartition Commissioner) Ministry of Disaster Management & Relief RRRC's Office, Motel Road, Cox's Bazaar	01740585562
06.	Dr. Alim Akter Bhuiyan	MBBS, DTM&H (UK), MD (USA) American Board Certified in Neurology Post-Doctoral Fellowship in Epilepsy (USA)	01713-042793
07.	Md. M. Mohiuddin Chowdhury	Director & CEO, Clifton Group, 4 Jubilee Road (2nd Floor) Chattagram- 4000.	01819-311224

