

United Trust
Annual Report for the Year 2016
(Prepared for the AGM)

Introduction

1. Doing something for the society has always been considered by the Group as its religious obligation rather than CSR since this responsibility is nothing less than obligatory in the eyes of religion for all financially capable Muslims. Keeping that in view, United Trust (UT) informally commenced its journey in October 2010 and subsequently registered (registration no. 1359) on 22 December 2011. It was finally registered in the “Joint Stock Companies & Firms” (Registration no. S-12523/2016) on 19 December 2016.
2. In last 06 years UT has grown in size, budget and activities. Now, its activities is spread over 7 districts, has over 113 employees (including 54 teachers), and spends on an average over Taka. 10-12 crore per year. It has now increased its work parameter to Education, Health, Poverty alleviation and Community Development works. This year, we had a budget of Taka. 23.37 crore and the expenditure was approx Taka. 15.41 crore.
3. As of 2016, United Trust patronizes around 27 education institutions. It operates 05 rural clinics where over 70,000 outdoor patients are treated and more than 2000 cataract operations are conducted per year almost free of cost. It runs interest free credit scheme from 2014 initially at Jamalpur and then expanded this year in Kishoreganj and Feni to encourage self employment; number of beneficiaries has reached 5000 mark and fund for the scheme has gone over Taka. 3.0 crores. It also undertakes other social development works like hygienic sanitation, safe drinking water, monetary assistance for education, marriage, religious and charitable institutions etc.

Education Sector

4. **General Information:**
 - a. Our achievement graph in education sector in last 05 years has steadily gone up. Infrastructure wise, almost all institutions are self sufficient and landmarks in respective area.
 - b. Beneficiaries of our educational spending are approx 8000 students of 27 Educational Institutions. Capacity building and improvement of educational standard are our objectives. We have made the classroom, furniture, laboratories, playground etc sufficient to meet their requirements. We are providing, on an average, 50-60 additional teachers to balance teachers to student ratio. Every year, we provide about 40-60 scholarships to the poor but meritorious students and free residential education of about 55 orphans and supporting another 100 orphans.
 - c. Teachers are now more focused than before. More than 90% of them are now IT literate and in possession of laptops under our Credit Scheme; ready for IT based teaching in the classroom.
 - d. Academic and co-curricular events are now purpose oriented and of reasonably high standard. Result graph is upward. Yearly result in public exams remains on an average: A+ 26%, A to A- 70%.

5. Achievements of 2016

a. Promotion of ICT based Teaching.

- 1) 90% teachers are now IT literate. Most of them are in possession of their own laptop under our interest free credit scheme. Though novice, they are now capable of making their own lesson plan and have basic skill of conducting class using multimedia.
- 2) All High Schools and madrashas now have full-fledged Computer Lab with minimum 05 PCs/laptops and one multimedia. Students have been encouraged to form Computer Club for using these computer clubs even after the class hours.
- 3) 02 classrooms of all High Schools are now equipped with multimedia for ICT based classes. This will be gradually expanded to all classes by 2018.
- 4) Trust is setting up a Computer Lab in one of the good performing schools of Melandah Upozela.

b. Public Exam Result.

- 1) This year 474 students from 08 schools and madrashas appeared JSC/JDC exam and their result is very good: about 39 % got A+ and 60 % got A & A-. More than 70% students of Maloncha MA Gafur High School, Baluata MA Rashid High School and Motkhola Asyia Bari Ideal School scored A+.
- 2) Total 507 students from 14 schools and madrashas appeared PSC/Ebtedai exam and their result is satisfactory: 15 % got A+ and 55 % got A & A-. Maloncha Primary School, Motkhola Ideal School and Nijkunjora KG School did remarkably good.
- 3) A total of 362 students will appear SSC/Dakhil exams from 07 schools and madrashas. Lots of efforts are being given in preparation of SSC candidates. Hopefully their results will also be good like previous year.

c. **Academic Scholarship.** This year we provided 52 scholarships to the poor but meritorious students within the range of Tk. 1500/- to 3000/- per month initially for a year and subsequently renewable based on results.

d. **Motivation for Technical Study.** This year, our motivational slogan was: "University for brilliants", "Technical study for Mediocre" and "Vocational training for Average" students. We arranged motivational lectures for the student of class IX & X. We also revised our academic scholarship scheme in that line i.e. students pursuing 'Technical Studies' and 'Vocational Training' in well reputed institutions of the country are also getting scholarship.

e. **Co-curricular Events.** We attach high priority on co-curricular activities as essential supplementary to the main education. This year, besides school's own events, Trust patronized following Co-curricular events at Upo-Zela level:

- 1) "Debate Workshop" followed by "Debate Competition" organized by Asiya Bari Ideal School, Kishoreganj in collaboration with "United International University Debate Club". 19 schools participated from Pakundia UZ and 03 Trust patronized schools from Maloncha and Nijkunjora .

- 2) An UZ level “Quiz Competition” was also organized by Maloncha MA Gafur High School in collaboration with “United International University” where good about 23 schools/madrashas participated including Trust patronized schools from Motkhola and Nijkunjora .
 - 3) Essay competition on Eid e Miladunnabi was organized for school and madrasha students where 58 students participated and winners were awarded.
- f. **Collaboration with Jaago Foundation:** We sponsored 35 under privileged slum students who are studying in on line schools run by Jaago.
- g. **A New Venture with BDeducation:** United Trust commenced a new venture with “Bangladesh Digital Education Services” (BD education) with the objective of creating a **Virtual IT Enabled Academic Platform** for the students, teachers, parents, and school management, where quality learning possibilities will be available anywhere and anytime with all possible format. A team of 16 academics and IT specialists are working in 10th Floor since (month) 2016. Salient features of the project are:
- 1) Mode of Service: content development, implementation (including teacher training), maintenance, assessing and feedback.
 - 2) Academic Contents: for classes starting from Pre-primary to class XII with focus on Maths, English, Physics, Chemistry, Biology, ICT
 - 3) Other Major Services: School Management Software and contents for University Admission
 - 4) Operation: It will be an on-line and commercial joint venture @ 51 : 49 ratio (UT : Bdeducation). Cost of the project is Taka 2.5 to 3 crore. This will be financed by United Group and BDeducation part will be paid back in 3 years (starting from January 2019)
 - 5) Briefing: a detail briefing on the project will be arranged for the Board of Trustees at a convenient time in February 2017.

6. **Objectives for 2017.**

- a. All schools and madrshas will have their websites. High Schools will have management software and their electronic attendance system installed into their system
- b. Put into practice products of BDeducation in Trust patronized Primary and High Schools in collaboration with BD education.
- c. We would also like to focus and promote Asyia Bari Ideal School with a short term plan of 02 years and medium term plan of 5 years. Objectives will be to attract good teachers with befitting salary, introduce a good and ICT based academic system with the help of BD-education and make the school partly residential in a bid to bench marking the education standard of the area.
- d. We would like to convert 4-6 more classrooms into ICT friendly system in all the High Schools and madrashas.
- e. Ongoing efforts will continue to promote Technical and vocational training for average students.
- f. Construction of United Model School and College, Rajshahi would begin in February In sha Allah.

- g. We plan to start extensive “Preventive Health Education” program in the form of presentation to all schools, madrasahs, micro-credit beneficiaries by our medical persons at least twice in a year for each school.

Health Sector

7. Summary Information of 2016 activities:

- a. At the moment we have 05 rural hospital / clinics located at Maloncha (Jamalpur), Momenabad (Jamalpur), Motkhola (Kishoreganj), Shamur Bari (Munshiganj) and Nijkunjora (Feni). Total number of MBBS and Diploma doctors involved is 16 and 9 respectively, and total employees in our Health Sector is about 37.
- b. We are setting up 03 more clinics at Keruntoli (Teknaf), Sribordi (Sherpur) and Hosainpur (Gaibandha). These will start functioning by February-March 2017 with full time paramedics and MBBS doctors once or twice in a week.
- c. As a whole, in 2016, we treated over 75,000 outdoor patients, conducted 2100 cataract and DCR operations, and provided free medicines to 15000 patients.
- d. Besides clinics, we conducted 06 outdoor ‘Health Camps’ at Maloncha (Jamalpur), Motkhola (Kishoreganj) and slums of Mirpur (Dhaka) and provided full treatment to about 1500 patients.

8. Performance of Al- Hajj MA Rashid Maa Shishu O Chokkhu Hospital (Maloncha, Jamalpur).

- a. This hospital is completing its 5th year. It provides outdoor treatment of all kind of patients 6 days a week and carries out Cataract and DCP operations for 30 patients once in a week. A full time MBBS doctor has joined in September 2016. It is time that the capacity of this hospital should be enhanced under his guidance.
- b. In this hospital “Eye patients” are almost 2/3rd of the total patients. As such, this year, we enhanced our “Eye Treatment” capability by adding one more ophthalmologist and conducted cataract/DCR operations 4 days a month as against twice a month in previous year. We also incorporated “Phaco Machine” for cataract operations.
- c. We spent about Tk. 74 lacs, earned Tk. 29 Lacs, and, so far, fixed deposited Taka. 1.01 crore.
- d. Its treatment performance in 2016 was: outdoor patients about 29,000, cataract/DCR operation 1200, path lab tests 4500, ultra-sonogram tests 1000 and ECG 1500.

9. Momenabad Health Clinic.

- a. This clinic is 7 years old and was renovated in 2015. Apart from a full time Diploma doctor, a male and a lady MBBS doctor attends the clinic outdoor once in a week from Maloncha Hospital. Apart from that a homeopath doctor also attends the patient once in a week.
- b. In 2016, total 6500 outdoor patients have been treated in this clinic. Total amount spent for this clinic is Tk. 4.5 lacs and earned Tk.60,000/-.

10. Yunus Khan-Mahmuda Khanom Memorial Health Complex.

- a. This health complex stepped into its 5th year. It has come up very well and the number of patients increased over the years. Besides outdoor treatment, it has a small path lab, X ray and

ultra-sonogram facilities and those are of very good use. Cataract operations are conducted here once in every alternate week @ 30 operations per day.

- b. In 2016, its treatment performance was: outdoor patients approx 20,000, cataract operation 430, path lab tests 3500, ultra-sonogram tests 360, ECG 1,000 , X-ray 900 and total 950 patients got free medicine. We spent Tk. 43 Lacs, earned Tk. 28 Lacs and, so far, fixed deposited Tk. 45 Lacs.

11. M A Bari Shashthokendro.

- a. This clinic was renovated in December 2013. 02 MBBS and 02 Diploma doctors cover all 6 days a week. Besides outdoor, we conduct Cataract Operation once in every alternative weeks @ 20 operations per day. We also have a small Path Lab to facilitate the treatment.
- b. In 2016, total outdoor patient treated here was 12,000. Number cataract operation was 400 and total 1500 patient received free medicine. We spent Tk.21 Lacs and earned Tk. 7.9 lacs and, so far, made FDR of Tk. 15 Lacs.

12. Wahidur Rahman Shashthokendro .

- a. This is the 3rd year of this clinic. Have arrangement of outdoor treatment only with 01 male and 01 lady MBBS doctors, and 02 Diploma doctors to cover all days of the week. We made a new structure for this clinic and shifted from its temporary location in this year only.
- b. In 2016, it treated over 5000 outdoor patients, we spent Tk.12 lacs and earned Tk. 1.1 lac.

13. Health Camps. Besides our treatment in hospitals and clinics, we started conducting “Health Camps” for the poor people from this year. Following camps were held:

- a. We conducted total 3 x “ENT Camps” with ‘Society of Assistance for Hearing Impaired Children’ (SAHIC), Dhaka: twice in Maloncha and once in Kishoreganj, and treated over 600 ENT patients.
- b. We also conducted total 3 x General “Medical Camps” in collaboration with ‘Kingston Hospital’, Mirpur in three Slum Areas of Mirpur-12, and treated over 750 patients predominantly women and children.

14. Objectives for 2017.

- a. In 2017, we would like to open 4-5 new “Outdoor Clinics”. These will be under ‘Paramedics’ with a provision of MBBS doctor twice a week. Process is underway in Gaibandha, Sherpur and Teknaf. Netrokona, Lalmonir hat and kurigram is on the table.
- b. Construction works for 100 bed hospital at Jamalpur has started. Hopefully, will be operational by mid 2018. We would like to take all possible assistances from United Hospital for selection of doctors and staff, and training of management and technical staffs.
- c. Poor people still like to take treatment from Govt. Hospitals despite its deplorable condition and mismanagement. As a test case, we would like to get involved with Melandah Health complex to improve its facilities and management skill to make it fully functional and patient friendly. It would essentially require Govt. consent. If successful, we would do the same in few other districts as well.

- d. We would like to arrange 'specialized health camps' in collaboration with like-minded 'health organizations' in following manner:
 - a. We are already working with "Society for Assistance to Hearing Impaired Children" (SAHIC) for ENT camps. We planned to arrange total 6 such camps @ 2 camps in Maloncha, Motkholia and Feni with an expectation of treating 1200-1500 patients.
 - b. We also reached agreement with "National Liver Foundation", Dhaka for creating awareness for Hepatitis B and C virus followed by vaccination. As test case, we would like to plan 2xdistrict level awareness programs at Melandah and Pakundia, and arrange vaccination for about 1000 students.
 - c. We have also reached to an agreement with "Vision Eye Hospital", Dhaka for specialized treatment to our referred patients at a discounted rate. They would also treat cataract patients of Dhaka area at the same rate as we spend per patient in our hospitals and clinics.
 - d. At the same time, we would like to continue our efforts with Kingston Hospital and arrange 9 camps in the slums of Mirpur with a target for treatment of 2000 – 2500 patients.
- e. Recently, Health wing of BRAC has expressed their willingness to jointly work with us in 'Eye Treatment' in rural area beginning with Jamalpur. We already held meetings at field level and hope to meet at Director's level if the matter is approved by our Board of Trustee.
- f. We have a plan for capacity building of AMARMSOCH for enabling following activities:
 - a. Mother Care: to include gynecological outdoor, antenatal and neonatal care, modern labor room with experienced matron etc.
 - b. Orthopedic: to include orthopedic outdoor and a good 'Physiotherapy lab' with experienced paramedic physiotherapist.
 - c. Diabetic Centre: to include the diabetic tests facilities and advices.
 - d. Path Lab: Lab technician will be further trained in UHL and scope of path tests will be increased.
- g. We have a plan for capacity building of Asiya Bari Health Centre by enhancing infrastructure to accommodate male and female wards for Eye operations. We have a plan to enhance the number of cataract operations from 40 to 100 per month in collaboration with BRAC.
- h. In regards to expenses and earning, at the moment, we are earning only 25% of what we are spending. We would like to draw strategy of earning more without hampering our aim and objectives of helping the poor, if approved by the Trustee Board.

Daridro Bimochon Sector

15. Achievements of 2016 in Interest Free Credit Schemes:

- a. In 2016, we stepped into professional approach in managing our Interest Free Credit Schemes by employing Executives at General Manager and Branch Manager level. More Field Staffs were recruited and old Field Staffs went through supervised 'on the job' training.

- b. Area wise, this scheme was confined to Jamalpur only. Now, Kishoreganj and Feni have been also included in the scheme. At the moment, one GM, three Branch Manager and 12 Field Staffs are working in those three areas.
 - c. In 2016 also, our primary focus remained in Micro-credit. Number of beneficiaries reached to 5000 mark as of today. Besides that, we also geared up other facets of the scheme to boost up Marginal Business, Cattle Firming, Rickshaw & Van Purchase etc. Total fund invested so far for Credit Schemes since 2014 is Taka. 3.0 crores and the recycled amount crossed Taka. 4.5 crores.
16. **Employment and Self-employment:** There had been quite a bit of efforts in generating employment where primary focus was on 'Skill Development'. In doing so, we explored collaboration and partnership with few credible NGOs and signed MOU with 2 such organizations:
- a. "Training, Assistance & Rural Advancement Non Government Organization" (TARANGO) is basically a NGO that works for the rehabilitation of distressed women, especially the victims of gender violence. We signed a MOU with them with an objective of training the rural women in Jute and Bamboo craft. As a test case, they trained about 50 women in Jamalpur. They also trained 15 unemployed youth on entrepreneurship to enable them for self-employment. Besides that, we are also sponsoring rehabilitation program of 10xgender violence victims in Dhaka.
 - b. "Under Privileged Children's Education Program" (UCEP) is another organization with whom we signed a MOU for the training of our unemployed youths in their 'Technical and Vocational Training Institutions' located in different parts of the country. Certificate provided by this organization is acceptable for jobs at home and abroad. UCEP also takes the responsibility of job placement. 1st Batch of 21 students just completed their training as "Electrician". All of them were offered jobs but 50% accepted 1st offer. Rests are being offered alternative jobs. At the moment, we are working on 3 more batches of 25 persons each from Jamalpur, Kishoreganj and Feni for 2017.
 - c. We are also working in collaboration with "Somaj-O-Jati Gothon" (SOJAG) based in Dhamrai in promoting cattle firming as part of our 'Self Employment' and 'Income Generating' program. They will provide free training to our potential farmers initially in our areas and then in their cattle firms. We plan to promote this scheme substantially in 2017.
 - d. Besides new collaborations, our cutting and tailoring scheme for the women went fine in 2016. We trained good about 130 women in and provided 99 of them interest free loan to buy sewing machines. Most of them are doing something at their own for extra earnings.
17. **Objectives for 2017.**
- a. We shall expand our field works to create another 5000 new beneficiaries in our micro-credit scheme. We shall also create one more new Branch in Jamalpur (Hazrabari) in addition to our existing 4 Branches.
 - b. We would also like to focus more on 'Cattle Firming' and 'Vegetable cultivation' both at individual and collective concept. We would like to put our support on the entire spectrum of the entrepreneurship: from production to marketing. Efforts to involve minimum 200 families will be our modest target.
 - c. In employment and self-employment side, our target will be to train about 100 people through UCEP, 50 persons through TARANGO and 100 persons through SOJAG.

- d. We would also look for more collaboration especially in self-employment and employment generation sector.

Community Service Sector

18. **Our Achievements in 2016:** Scope of Community Service in 2016 remained confined to following activities:

- a. We provided 2 room houses to 31 helpless and distressed families and 730 Toilets' for pro-poor people.
- b. We provided 'Advanced Treatment' for the poor and destitute who cannot effort secondary and tertiary medical care. In 2016, we provided this support to 39 patients who went back to normal life again.
- c. 'Monetary Assistance' to the distressed persons is another scheme aimed to remedy their immediate suffering or problem. This includes Old age allowance, marriage, loan payment, beggar rehabilitation etc. We provided such assistance to 164 persons in 2016.
- d. There was only one natural calamity in our area of works: flush flood in Jamalpur. We provided dry food worth Taka. 9.0 Lacs to over 3000 flood victim families.
- e. This was first time we provided winter blanket to the poor and destitute. About 1300 blankets were distributed in Jamalpur, Kishoreganj and Feni.
- f. Tree plantation was another activity we undertook this year only. About 5000 tree saplings were distributed primarily to the students and teachers of our schools in all areas.
- g. Donations' for religious and social institutions is a high demanding area for donation. 105 institutions received donation last year most of which are mosques. This year, 2xmosques were completely constructed by Trust: one at Mymensingh and another at Nijkunjora, Feni.
- h. For the first time, we arranged 2 x "Road Safety Program" with the assistance of 'Ekok Attomanobic Unnoyon Kendro': one at Gabtoli and another at Mohakhali Bus Station where good about 150 drivers participated.

19. **Objectives for 2017.**

- a. **Houses for the Poor:** We plan to construct about 40 such houses (Jamalpur-20, Kishoreganj-10, Feni-5 and other area-5).
- b. **Sanitary Toilet:** This proved to be very useful in improving community health. This year, we plan to provide 800 toilets (Jamalpur-200, Kishoreganj-200, Feni-150, and other area-250).
- c. **Advanced Treatment:** This year, we plan to keep treatment provision of 100 patients.
- d. **Donation for Religious and Social Institutions:** We plan keep about 100 such institutions enabling them to stand on their feet.

- e. **Monetary Assistance:** This kind of assistance proved to reduce exploitation of elderly, women and street begging. We plan to keep provision of providing such assistance to 200 persons besides 'Old age Allowances'.
- f. **Old Home:** This year we would like to construct and start a "Old Home" at Jamalpur initially for about 60 helpless elderly persons.

Project Works - 2017

20. Education:

- a. Construction of Academic Building and Boundary Wall of United Model School and College, Rajshahi.
- b. 1 x two storied classroom building for Haji Jafor Ali College, Kishoreganj
- c. Up-gradation of classrooms of Pre-primary and Class-I of 7 x Primary Schools (Jamalpur-4, Kishoreganj-1 and Feni-2) to meet the requirements of BD Education's maiden journey.
- d. Expansion of AAJMFM, Jamalpur to create 8 more class rooms to enable opening of 2nd section which has become a necessity due to increase in number of students.
- e. Purchase of one acre land for ABIS, Kishoreganj to meet its future expansion plan.
- f. Creating 'Websites' and 'Management Software' for 6 x School/Madrasha with the assistance of BD Education.
- g. Multimedia in 3 more classrooms of 5 x High Schools / Madrasahs as Phase-2 of the project.
- h. Construction of 2 x Primary School Building in Jamalpur each with 5 x classrooms.
- i. 1 x Academic Building of 5 x classrooms with 3 storied foundation for Nijkunjora Alim Madrasha.

21. Health:

- a. Expansion of MARMSOCH, Jamalpur to incorporate 3-4 outdoor chambers, 1 x labor room, 1 x Physio-therapy room and 1 x diabetic centre.
- b. Continuation of construction of 100 Bed Hospital at Jamalpur Sadar (Tk. 40 lacs have been taken from 2016 Budget).
- c. Renovation of outdoor and indoor facilities of Melandah Thana Health Complex, Jamalpur.
- d. Construction of a two-room "Outdoor Clinic" at Sribordi, Sherpur

22. DBP:

- a. Construction of a 3 storied Trust Office at Kishoreganj including accommodation.
- b. Opening a 2 room Branch Office at Hazra Bari, Jamalpur.
- c. Construction of a 'Vocational Training Shed' for women at Maloncha.

23. **Community Services**

- a. Construction of Asiya Bari Mosque at Motkhola, Kishoreganj
- b. Construction of an “Old Home” to accommodate 60 helpless people at Maloncha, Jamalpur
- c. Construction of 40 x Houses for poor and destitute
- d. Construction of 800 x toilets for poor and destitute

Conclusion

24. United Trust is now 6 years old and gradually took a formidable shape. It is now better capable than before to undertake any kind of welfare projects that would be good to the society. It is now far more committed and confident than before in discharging its responsibilities. It is now time to move forward with promises and challenges. In the process, it should also endeavor to attain self-sustainability while chalking out its long term plan.

Brig Gen AJM Fazlur Rahman (Retd)
General Secretary
United Trust