

Draft
ANNUAL REPORT
For the Period (July 2010-June 2011)



সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস্
SOCIETY FOR DEVELOPMENT INITIATIVES

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Content of this report can be quoted.
Proper acknowledgement of which
will be thankfully appreciated.

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FROM THE EXECUTIVE DIRECTORS DESK

Dear Friends in Development and Patrons



With much pleasure, I am presenting you our annual report 2011. Although the report per se provides a narration of the state of affairs of SDI for the previous annual activity period. Yet it had covered activities of SDI for the period since publication of our last printed annual report in the year 2010.

In between 2010 SDI had taken important strategic decisions and programs, which we have also been included in the report. The financial reporting part had focused on the financial health status of SDI for the period 2010-2011.

SDI had entered into partnership with OXFAM INTERNATIONAL for implementing OXFAM INTERNATIONAL HUMANITARIAN CAPACITY BUILDING PROJECT. Also with UNDP had concluded a deed to install BONDHUCHULA in Dhaka URBAN areas under UPRP project. SDI has also entered into partnership with Department of Women Affairs, GoB to provide Skill Training VGD enlisted women in two upazilas of Manikgonj.

During this period SDI had entered into 2nd year partnership with OXFAM GB REE-CALL project with emphasis on gender empowerment objective. The project's implementation strategy focuses more on community approach and greater participation of the local elected bodies and emergence of community leadership and organization. This is a 3-year long project with the first year as the piloting phase of the project. We thank REE-CALL program unit of OXFAM for its support and guidance in implementing the pilot phase of the programme.

Since publication of our last report, the issue of Climate Change Adaptation had become more prominent globally as well as nationally. SDI had also retuned its programme focus to accommodate the contemporary realities and exigencies. SDI had entered into partnership with international partners to promote replacement of hurricane lantern with solar powered lamp. In the field of poverty alleviation challenges, in addition to Micro credit programme SDI is giving equal emphasis on its credit+ programme activities. Along this line currently focusing on transferring strategic assets to extreme poor households so that they can improve household income sustainably. Likewise in the field of micro finance programme, intense retrospection is going in SDI and is positioning itself for a paradigm shift lead by PKSF under its new visionary leadership. SDI had enthusiastically embraced the new idea being promoted through ENRICH project. We feel very proud and honored to be a partner of PKSF in its piloting venture.

SDI was working in either remote or environmentally fragile Meghna river delta area of Noakhali, high natural disaster risk zone like coastal Chittagong and Cox's Bazar districts and cyclone prone remote offshore islands like Sandwip and Uritchar or flood prone Char areas like Char Bachmara, Char Baghutia in the Padma river basin. SDI is expanding programmes in very acute level of poverty, vulnerability and the services by GO and NGOs are either non-existent or very thin. SDI has developed innovative micro loan services for such areas as well as extending water and sanitation awareness and hardware on easy terms. SDI has also introduced an education loan for the children belonging to vulnerable and marginal families of such areas.

At this point we like to note that human development programme vis-à-vis inclusion of marginal people in the mainstream of rural power is essentially a challenge of acculturation. The acculturation process is influenced by various social and political cross currents thus may require inordinate longer time. Climate change due to global warming phenomenon is throwing up newer challenges like Adaptation with Changing Climates (CCA)...'. The point I wish to make is that while we have been able to successfully

address peoples vulnerabilities over a point of time, meanwhile the threat character and nature of vulnerability situation has changed very significantly and threw up new challenges requiring new vision and new intervention paradigm.

In rhyme with the above retrospection on the need for development paradigm shift, SDI is also striving to adopt the paradigm shift in its own program approach. In the process, SDI focusing on two aspects

Likewise, SDI is actively pursuing a partnership programme with Well being Green an Australian an 'enviro-care' investor and its local partner Australia-Bangladesh Solar power Ltd to exchange hurricane lantern for solar powered lantern in the rural poor households. Also SDI is promoting BONDHU CHULA a smokeless and fuel efficient kitchen stove.

In line with the prime ministers clarion call for making digital Bangladesh, SDI is also working for enabling poor specially women to connect to information highway. Working for introducing technology asset transfer for improving income of the poor. In sum SDI has widened its strategic approach to alleviate rural poverty with improving women status as the core strategy.

We hope that you will find our report informative and useful one to your purpose. However in case you have any farther queries we will be very happy to respond to your queries to the best of our abilities.

Sincerely yours,



(Shamsul Haque)
Executive Director
Date: 6 November 2011

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Abbreviations

AGM	: Annual General Meeting	NGO	: Non-Governmental Organization
Bondhu Chula	: Energy Efficient Stove	NMT	: Non Motorised Transport
BLP	: Bottom line Poor	PIC	: Project Implementation Committee.
CAP	: Community Action Plan	PLDP	: Participatory Livestock Development Project
CBO	: Community Based Organization.	Pourashava	: Municipality
CBV	: Community Based Volunteers	PRAE	: Participatory Rural Appraisal Exercise
CCA	: Community Change Agents	REB Project	: Rural Electrification Board
CCL	: Community Change Leaders	RMC	: Rural Microcredit
CHV	: Community Health Volunteer.	RWH	: Rain Water Harvesting
CLP	: Chars Livelihood Program	SDI	: Society for development Initiatives
DRR	: Disaster Risk Reduction	SETUP	: School Effectiveness through Union Parishad.
ECCD	: Early Childhood & Care Development	SL	: Seasonal Loan
EKATA	: Empowerment Knowledge and Transformative Action.	SMC	: School Management Committee.
FGD	: Focus Group Discussion	SP	: Service Provider
FFW	: Food for Work.	TBA	: Traditional mid wife (trained), addressed as 'Dhai'
FSVGD	: Microfinance Intervention for Food Security for Vulnerable Development	locally	
Group		Thana	: Jurisdiction of a police station
GMP	: Growth Monitoring Promotion.	TNO	: Thana Nirbahi Officer
GO	: Governmental Organization	TNO/UNO	: Upazila Nirbahi Officer (Chief executive officer of sub-district administration)
H&N	: Health and Nutrition	TOR	: Terms of Reference
HCP	: Hard core Poor	UDMC	: Union Disaster Management Committee.
HP	: Humanitarian Project	UMC	: Urban Microcredit
IEC	: Information, Education and Communication	Union	: Lowest level of administrative unit
IEG	: Income and employment generation	UP	: Ultra Poor
IFADEP	: Integrated Food Assisted Project	UP	: Union Parishad (Governing Body for the union, a administrative unit for government
ILSHP	: Improvement of Living standard for hardcore poor	Upazila	: Sub-district
Khash land	: State owned and managed Land	UPESC	: Union Parishad Education Standing Committee.
Khash	: Land owned by govt.	Urir Char	: Accreted Grassy land raised from sea bed (Sabuj Char)
LCS	: Labor Contracting Society.	VAW	: Violence Against Women
LEB	: Local elected body (Union Porishod)	VDC	: Village Development Committee.
LGI	: Local Govt. Institutions	VGd	: Vulnerable Group Development
LIFT	: Learning and Innovation Fund to Test New Ideas	VGd	: Vulnerable group development (food security card for extremely vulnerable in a union
LRP	: Livelihood Restoration Project	card	
MCH	: Mother Child Health	Ward	: Sub unit within a union
MEL	: Micro enterprise Lending	WATSAN	: Water and Sanitation
M&E	: Monitoring and Evaluation		
MFMSF	: Micro-Finance for Marginal and Small Farmers Project		
MFTS	: Micro-Finance and Technical Support		



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SOCIETY FOR DEVELOPMENT INITIATIVES

Basic Information

1	Name of Organization	Society for Development Initiatives (SDI)
2	CEO/ED and Contact Person	Shamsul Haque
3	Contact Details	
3.1	Head Office Address	House # 2/4, 3 rd floor(block-C), Shajahan Road, Mohammadpur, Dhaka -1207
3.2	Head Office telephone#	9122210, 9138686
3.3	FAX	880 2 9145381
3.4	Head Office E-mail Address	sdi@bdcom.com
3.5	web site	www.sdi.org.bd

Legal Status

	Registration Information	Registration Number	Date of Registration
1	NGO Affairs Bureau	Reg. No. 937	Dated 25-5-95
2	Social Services Dept	Dha-02967	22/7/93
3	Societies Registration Act 1860 (Act XXI 1860)	No.S-3235(24)2003	Dt. 21-07-2003
4	Micro credit Regulatory Authority (MRA)	01239-03336-00154	16 March 2008

Introduction to SDI

Establishment:

SDI was established in 1993 by a group of like minded self motivated development workers who were imbued with the zeal to address the social maladies with a vision of realizing the human potential of the disadvantaged and powerless, alienated from the social, economic and state provided resources .

SDI is a platform which has drawn NGO professionals who have adopted social development as a life time mission. The rich and diverse experience of the initiators is its unique asset.

Vision

SDI envisions a society where all the people will have equal opportunity and access to resources to realize their human potentials and quality of life aspirations

Our Creed

“Development that meets the needs of the present without compromising the ability of future generations to meet their own needs”

Our Mission

The initiative or the agenda was to trigger a self-empowerment process whereby the poor and powerless can take charge of their own self actualization agenda and empowering people for their participation in the decision making process effecting their lives.

Core Strategy:

Investing more in women directly to reduce poverty through substantial economic and social pay off is the core strategy pursued by SDI. Empowerment of rural poor specially women and fringe communities through access to credit without collateral, creation of jobs and sustainable livelihood

SDI pursues a sustainable human development policy, which is pro-poor, pro-nature, pro-jobs and pro-women. It stresses growth but growth with employment, growth with environment, growth with empowerment, growth with equity. SDI aims at alleviation of poverty and empowerment of the poor in more operational terms such as access to institutional supports and facilities (for credit, technical, health, and education services) and concurrent fostering of local institutions which fights against threat to human rights, political rights and threatens environment.

- Self directed development and ultimate ownership of the initiatives by the people themselves.
- To strengthen the capacity of its object population for sustainable development and serve as a synergic resources to achieve it.
- To focus its resources on a series of objectives central to sustainable human development
- Facilitation of sustainable livelihood enhancing social conditions for rural women.
- Protection, promotion and regeneration of environment
- Improving access to health care and health education for practice of hygiene and behavior changes.
- RIGHTS based approach Advocacy and social mobilization for human and children's right.

Integrated poverty alleviation approach is focused on creating entitlements for the poor and vulnerable by building capacity of the target audience of beneficiaries through building social and community assets through group formation, group dynamics, Motivation and awareness, KAP improvement, supervised credit, group grantee against loan repayment, skill training. Easy access to collateral free need based credit, savings mobilization and interest payments on beneficiary savings. Improvement of personal and environmental hygiene

SDI Organizational Structure General Body (GB)

SDI management reflects corporate decision making culture. It has an accountable and transparent policy making hierarchy with a 33 members General Body and 7 member Executive Body, elected every two years. The General Body elects an Executive Committee (EC) consisting of 7 members for a two-year period. The EC is accountable to the GB. The GB and the EC is headed by the Chairperson. Apart from the Chairperson there is a Vice Chairperson, General Secretary and a treasurer. The General Secretary of the Executive Body is the Executive Director of the SDI secretariat and responsible for execution of the policy and decisions of the Executive Body.. The Executive Director in turn is accountable to the EC. For day to day running of the organization, a Deputy Executive Director (DED) assists the Executive Director.

Executive Committee (EC):

Name of Members	Age	Principal Occupation
Dr. Abul Hossain	57	Professor, Department of Physics, Jahangirnagar University
S.M.Gulam Mustafa	56	Managing Director, JAMALPUR FASHION LTD. DHAKA.
Md. Shamsul Haque	51	Executive Director of SDI
B.M. Shah Alam (Shahin)	45	Business man, Korotoa Road. Bogra.
Mrs. Aleda Sultana	45	Coordinator,-Education Program. Community Development Library (CDL)
Mr. Anjan Kumar Deb	57	FCA, A.K.DEB& CO.
Ms. Shirin Sikdar	37	School Teacher



Organogram of the NGO: (pl ref to inner back cover)

Role of the General Body

The business of any ordinary meeting of the society shall be to (1) pass the annual budget of the society (2) to elect members of the Executive Committee of the society from the member of the society (3) to hear report of the activities of the previous year and select the Audit firm for external audit.

Role of the Executive Body

The members of the Executive Committee elect a Chairman from amongst themselves by majority vote. The total member of Executive Committee is 7 including Chairman and Secretary General of the Executive Committee The Executive Director (Chief Executive officer) of the organization act as the Secretary General of the Executive Committee by dint of his designation. The members of the Executive Committee meet together for the dispatch of business, adjourn, and otherwise regulate their meeting after every two months or they think fit and may determine the quorum necessary for the transaction of business. The quorum shall be by five members.

Process of formation and change of General Body and Executive Committee

Any person belonging to any nationality is eligible to become a member of the society if recommended by two existing members of the society and approved by the Executive Committee. A member on election will pay an annual subscription of Taka 120.00.

The Annual meeting of the members held within twelve months from the date of incorporation of the society and thereafter once at least in every year at such time and place as may be determined by the Executive Committee. Two third members present in person, and shall form quorum of the general meeting.

The Executive Committee may whenever it think fit and on requisition by not less then one-third members proceed to convene and extraordinary general meeting of the society in case of requisition.

A meeting of the members of the Executive Committee when a quorum is present shall be competent to exercise all or any of the authorities, powers and discretion by or under the Rules of the society for the time being vested in or exercisable by the members of the Executive Committee.

The members of the Executive Committee may time to time delegate any of their power to the Executive Director, Members of Executive Committee, Officers of the Society and committees consisting of such member of members of their society, as they think fit.

Gender Policy

SDI is a gender sensitive organization. In this context the policy and commitment of SDI is both consistent with Beijing Plus declaration to fight all forms of discrimination against women.

Zero Tolerance Policy

IN case misdemeanor or making aspersions to women on the ground of gender is considered a grave breach of discipline and comes under the policy of zero tolerance pursued by SDI

Pro Hard Core Poor Policy

In course of program or project implementation SDI became aware of the reality that inadequacy or inability to outreach the bottom rung of the poor (termed hardcore poor) thru the existing development approaches. Thus SDI felt the need for a paradigm shift. With this objective in view commissioned several research studies jointly with CordAid Netherlands, Oxfam-GB and CARITAS Bangladesh. It had also launched a pilot action research project named ILSHP project. The experience of the 3 year long project helped SDI to develop its own strategy of outreaching the hard core poor. The essence of ILSHP was to address the HCP niche with a special set of interventions appropriate for them and thus alleviating their poverty to threshold level when they could be mainstreamed into the existing (classical) development intervention scheme as is being pursued by the NGOs (including SDI) in Bangladesh.

Clientele of SDI

Its clientele includes a range of population with veritable nature of vulnerabilities specially communities like cultural minorities, traditional occupational groups like fisher folks, poor and hard core poor, people with disability, old-aged. Hard Core poor is a special constituency of SDI development interventions. The bulk of its clientele are women belong to above categories of vulnerable population.

Affiliation with National Networks

Federation of NGOs in Bangladesh (FNB), Credit and Development Forum (CDF), NGO Forum, Coastal Fisher folks Community Network (COFCON), Disaster Forum, NARI FORUM. SDI has applied for membership of NIRAPAD a forum for national NGOs and activist . Also SDI has applied for membership of WECAN an advocacy forum for gender rights.



Affiliation with International Networks:

International Institution of Rural Reconstruction (IIRR) Philippines, Asia Pacific Region Micro credit Summit Meeting of Council (APRMS), Asian Resource Foundation (ARF), Thailand, International Union of Anthropological and Ethnological Sciences (IUAES).

Project Partnership:

Palli Kormo Sohayak Foundation (PKSF), CordAid Netherlands, OXFAM_GB, Bangladesh Bank (BB), Basic Bank, CARE Bangladesh (USAID), COFCON-Action Aid. NGO Forum-DPHE, FOREST Department, Ministry of education, Leather Sector Business Promotion Council (LSBPC) of the Ministry of Commerce and Industries, International trade Centre (ITC) of UNCTAD/WTO, Geneva, Mutual Trust Bank

SDI PROGRAMS:

SDI undertakes multi-sectoral integrated program in order to achieve its professed goal. Under its various projects SDI is currently implementing the following programs:

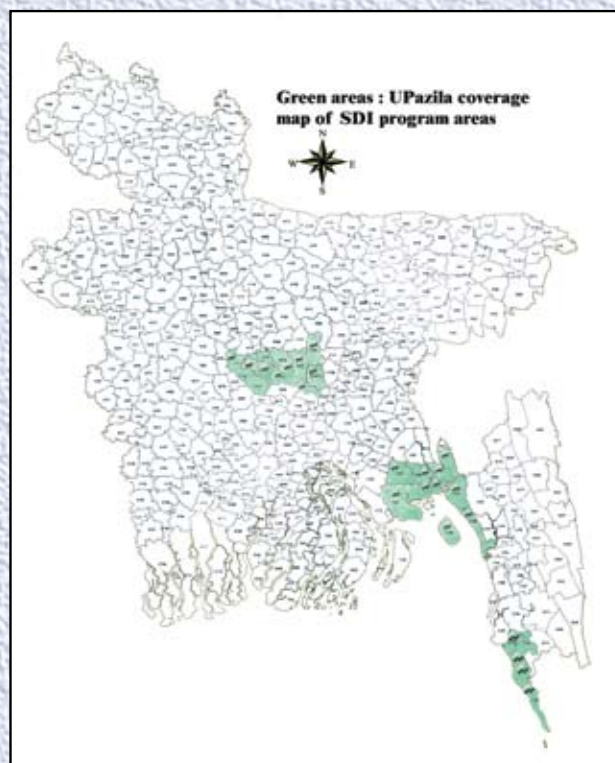
- ❖ Promoting institution of people (community organization) and network.
- ❖ Hardcore poor development program (Out reaching the hard to reach)
- ❖ ADVOCACY: Rights based approach for women and children, fisher-folks, landless victims of river erosion
- ❖ Rehabilitation of Rickshaw-pullers and small owners of rickshaws in alternative vocations
- ❖ Non Formal Child Education Program
- ❖ Disaster Preparedness
- ❖ Life Skill Education for Adolescent Girls
- ❖ Pre primary school education (ROSC) and ANANDA School
- ❖ Primary health, Reproductive health and Mother and Child Health Care
- ❖ Promotion of GREEN technology to harness non fossil fuel based energy solar energy, pot in pot cooler
- ❖ ME loan for small manufacturers of footwear and leather wares
- ❖ Women empowerment: Alternative Dispute resolution (ADR), VAW, Domestic violence, family court
- ❖ Water & Sanitation, Rainwater harvesting
- ❖ Community led food security program
- ❖ Social Forestry and nursery development.
- ❖ Access to ICT by the poor
- ❖ Rural housing
- ❖ Micro entrepreneurship promotion
- ❖ Income and Employment Generation
- ❖ Human Resource development training
- ❖ Multimedia show
- ❖ Participatory Action Research
- ❖ IEC material development
- ❖ Credit Plus program for the HCP
- ❖ Public private partnership
- ❖ Climate change Adaptation

CURRENT PROGRAM OPERATIONAL AREAS (DISTRICT & UPAZILA NAME):

Sl.No.	Name of the program	Upazila	District
A.	Resilience through Economic Empowerment and Community Adaptation, Leadership, Learning – REE CALL of SDI in Sandwip Project	Sandwip	Chittagong
B.	Water and Sanitation Program	Ghior	Manikgong
C.	Reaching out of school children (ROSC) Project (Non-formal children education)	Daulatpur	Manikgong
D.	GRIHAYAN PROJECT (Housing project)	Dhamrai Ghior	Dhaka Manikgong
E.	Leather Merchandise export promotion project. (Private Public Partnership- PPP)	Hajaribag Sutrapur	Dhaka
F.	Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH)	Sandwip	Chittagong
G	PKSF-SDI Micro-Credit Project	50 Upazila	11 districts

PROJECT/PROGRAMME LOCATIONS:

SDI is mandated to implement project all over Bangladesh. However, at the present it is focusing its activities in the areas where a large concentration of people become vulnerable to hazards like flood, cyclone, erosion of land, pollution of bay ecology and high risk zone of climatic change phenomenon called global warming. SDI is working in Dhaka and Chittagong municipal areas, Sandwip, Sitakunda, Mirersarai, coastal areas of Chittagong, Feni, Noakhali, Cox's Bazar, and river basin and flood plains of Jamuna and the Padma in Dhaka, Manikgonj, Pabna, Sirajgonj districts.



BRANCH/REGIONAL /AREA OFFICES AND LOCATIONS:

During the reporting period SDI had been operating 8 Regional Office or 51 Branch Offices 3 project offices and one area office. The details are as follows:

Total Number of Staff of SDI :

Type of Staff	Total Numbers	Men	Women
Regular	361	328	33
Contractual			
Volunteers	190	110	80

Annual Budget in Taka in FY 2008; FY 2009 and FY 2010 (Excluding Micro Credit Program):

FY (July-June)	In Taka	In USD (BDT 68.5=1 USD)
2008	33,059,567	482,621
2009	20,790,252	303,507
2010	8,973,673	131,003

Committed donor fund available for FY 2011, FY 2012 and 2013:

FY (July-June)	In Taka	In USD (BDT 68.5 =1 USD)	Donor
2011	9,200,000	134,307	OXFAM-GB Bangladesh, OXFAM International, PKSF, Bangladesh Bank, and Ministry of Education, DoW of MOWCA, IFAD/CDSP-IV, GiZ, UNDP/UPRP.
2012	11,200,000	163,504	OXFAM-GB Bangladesh, PKSF and Ministry of Education
2013	13,200,000	192,700	OXFAM-GB Bangladesh, PKSF and Ministry of Education

List of policy/procedure documents/manuals developed by SDI:

Name of the document/Manual	Purpose	Prepared/Last updated
Personnel Procedure	Staff recruitment and management	June 2009
Accounts Manual	Guide line for Accounts management	June 2009
Audit Manual	Audit Guide line	June 2009
Savings and Credit Manual	Guide Book for credit operation	June 2009
Philip Book- Health and rights awareness Book.	To discussed in the weekly group meeting for their awareness	November 2006
Micro Enterprise Loan Policy	Guide Book for micro Enterprise loan operation	October 2004
Ultra poor savings and credit manual	Guide Book for ultra poor loan operation	September 2005
NFC education manual	Teaching guide line for Non formal children education	December 2006
Gender Policy	Code of conduct for gender sensitive working environment	August 2009
Cyclone shelter management Manual	Guide Book for cyclone shelter management	December 2006
Training Manual	Guide Book for training conduction	June 2009
Hand Book for land sale, purchase and transfer of title	Guide Book for land sale, purchase and transfer of title	June 2008
Hand Book on protection and conservation of fish breeding ground & local fish species	Guide Book for protection and conservation of fish breeding ground & local fish species	June 2008
Hand Book on Safe Bay fishing	Guide Book for Safe Bay fishing	June 2008
Guide line for the General poor	Guide Book for established poor peoples organization (Samity)	March 2007
Guide line for the Ultra poor	Guide Book for established ultra poor peoples organization (Samity)	March 2007
Uddoge- a adult education and awareness literacy	Literacy Book for adults (Organizes group members)	June 1999

A brief Narrative of SDI's Programmatic Experiences

Strength of the NGO in terms of community development and women empowerment Initiatives

SDI had implemented Integrated Rural Development Project (IRDP) in Sandwip between 1996-1998 and for a decade an integrated community development project with CordAid, Netherlands support, in 6 unions out of 14 unions of Sandwip island upazila under the Chittagong district. Also with OXFAM GB it has been implemented a Community Based Disaster Risk Reduction and Management Project. Presently implementing REE_CALL project with OXFAM GB support.. Implemented a SHOUHARDO project in Sandwip between 2006-2009. The project was implemented in 13 unions with 52 most vulnerable communities. The project addressed the food and livelihood insecurity, MH&N, women empowerment, early childhood development, community development (VDC) and creation of community volunteers, linkages with LEB and GO Service Providers, Market access, IEG, Cash and Asset transfer issues. The main objective of all these projects were creating Community Resilience against disaster shocks like food and livelihood insecurity, women empowerment, accessing institutional resources, linkages with SERVICE PROVIDERS and complementary to MDG goals for Bangladesh.

Experience of food distribution management and civil construction works

As a partner of SHOUHARDO Program of CARE/USAID/GoB SDI has distributed 954.99 MT tons of commodities among 3773 pregnant mothers, mothers with lactating child. Among the project partners, SHOUHARDO Program SDI had maintained a food and commodity depot. And had acquired valuable experience of food depot management and logistics. Through 15 distribution points commodities were distributed to target women.

Under this project SDI had constructed UP Building in Sarikait union, Constructed market sheds with special shed for business women. Also constructed Toilets for business women. Also constructed 6 community latrines in different unions.

EXPERIENCE OF IMPLEMENTING FOOD SECURITY AND LIVELIHOOD (EFSL), HEALTH HYGIENE AND NUTRITION(HHN), WASH, ECONOMIC DEVELOPMENT ACTIVITIES AND DISASTER PREPAREDNESS, RESPONSE AND REHABILITATION AND CLIMATE CHANGE ADAPTATION ACTIVITIES

As partners of SHOUHARDO program SDI had acquired rich experience of implementing programs mentioned above.

CFW and FFW

The project intervened with FFW program in order to provide food security during the lean periods. The community were encouraged to identify distressed families and their needs. The interventions were in the form of encouraging collective initiative in improving community infrastructures or raising of homesteads above flood level. Immediate income was generated

thru FFW or CFW for the distressed members of the extreme poor who lack productive skill. The VDC would also identified various infrastructure projects for improvement, like raising of homestead plinth area, earth filling of school ground, mending earthen roads which had melted away due to monsoon or flood or rain, raising the ground of the market place so that the traders can transact their business in a healthy, dry space. The participants of the FFW activities were paid in cash and kind. The wage was paid in both cash and kind. A persons daily wage was estimated at taka 100. Out of which taka 42 were given in cash and remaining wage were paid in kind i.e. 2 kilogram of rice, 300 ml of cooking oil and 100 gm yellow pea were given.

Comprehensive Homestead Development (Chd)

SHOHARDO Program SDI had under taken CHD project to address the food security for the vulnerable communities. The CHD scheme had hold a series of training for the target beneficiaries of the project followed by supplying of inputs i.e. means of applying the newly acquired vocational skill. The project had facilitated sustainable crop production and pest management. The CHD had components like poultry, livestock rearing, beef fattening, milk and derivative produce, training on net making, dress making using sewing machines, bamboo/cane sitting tool (mora) making, borrow pit or small pond fisheries. The purpose was to enable a food insecure family to earn a sustained income. The families were also made aware of homestead and environmental sanitation, as well as personal hygiene through family approach.

MCHN

MCHN interventions were done at several levels. The food insecure were sensitized about their rights on GO resources, improved KAP and family level sensitivity to the high and acute need of nutrition by a lactating mother or a pregnant women. The MCHN component focused on ensuring nutrition with two fold benefit i.e. food security for the mother and ensuring proper mental and motor development of children.

Village Development Committees (VDC)

Formation of Village Development Committees (VDC) were facilitated and Community Volunteers [CV (H&N)] were trained to support the VDCs. The CV-HHN raised community awareness regarding the energy and nutritional needs of the pregnant mother and lactating women. The community also had skilled 15 TBA, whose main purpose was to encourage the pregnant women to avail service from GO service providers in the first place.

Disaster Knowledge Fair:

SDI holds an annual fair to celebrate the national Disaster preparedness day. One of the major theme of the fair exhibits are exposing the fair attendees about the climate change related disasters and the need for preparation to adapt shelter, livelihood, agricultural practices with the changing climate.

Simulation:

SDI has a program of enhancing community resilience against disaster shocks including the slowly unfolding disasters like intensified erosion of coastal lands, increased salinity, change of seasonal pattern, rise of water level etc.

The simulation drill team composed of 60 local volunteers depict or enact the scenarios and the proper advance measures to adapt to changing climate.

Edutainment : Durjog Joyer Ludo:

SDI has developed an innovative game board , an edutainment product , which targets primary level school children. The children learn through the game , the essentials of disaster, climate change, green house gas, global warming, response strategies etc.

Flood Tolerant House Plinth:

The frequency of cyclone and the intensity of wind speed and tidal surges are gradually increasing. To cope with the rising destructive intensity , the families living in the high risk zones being demonstrated appropriate house building technology , which can with stand stronger wind force and the flood water corrosion proof house-plinth technology

Promotion Of Crop And Technology To Adapt To Climate Change Phenomenon:

SDI is organizing extension training involving govt. agricultural extension department and distributing paddy seeds BR28 which is salinity tolerant in the Sandwip island of Chittagong with a view to enable the farmers to adopt salinity tolerant rice .

Nursery, Social And Community Forestry

SDI motivates and also provide Micro-credit to tree farmers with the objective of promoting increased green cover and also promoting use of tree as wind break for protecting homesteads from cyclonic wind ravages. Also reducing land erosion.

Energy Efficient Stove (Bondhu Chula)

SDI promotes energy efficient stove with the objective of homesteads reduction of energy wastage in other words reducing carbon emission

Promotion Of Solar Panels And Solar Powered Lamps:

Promoting household level use of Solar panel powered source of light or solar lamps and reducing use of kerosene lanterns

Rain Water Harvesting :

SDI promotes and help communities to install rain water harvesting and underground water storage units .

Pot in POT Vegetable cooler

A earthen pot based evaporative cooler for the poor small vegetable vendors in rural markets to lengthen freshness of vegetable by several days thus relieving the seller from distress sell at throw away price i.e. protecting fare of vegetable commodities.

Simple wooden press for producing fuel cake from bio-mass

A simple hand press which can produce compressed fuel cakes from composted biomass. This productive asset can enable a extreme poor to earn an income using waste biomass as raw material for fire wood substitute (fuel cake).

MONITORING AND EVALUATION SYSTEM

SDI has a central Monitoring and Evaluation cell (M&E Cell) for overall monitoring and evaluation of existing programs and projects. The project(s) have built in mechanism to monitor the performance. Process monitoring being done on regular basis at various levels such as community, market, household etc. Performance monitoring being done based on QQT information associated with OVIs in LOG FRAME of the project. To ensure proper monitoring and to transfer the results of monitoring into action, SDI initiate a number of events:

- Project launching workshop and development of Events calendar. Develop a Project Implementation Plan
- Workshop on PME system and Develop Monitoring Check list

SDI's existing coordination mechanisms between central and field offices

SDI has a central Monitoring and Evaluation cell (M&E Cell) for overall monitoring and evaluation of existing programs and projects. The Deputy Executive Director, is responsible for the fiscal resource planning of the organization and coordinates flow of fund to the project. He is supported by the accounts officers and internal auditors. The Director Programs supported by the Central Programme coordinator coordinates the non credit programs or credit plus components of MC programs. The team is responsible for the liaison and coordination of the project team and project activities with the Donor office. The Central Programme Monitor coordinates the credit Plus programs of SDI and Central Credit Monitor supported by a Central Monitoring Officer coordinates the Micro credit programme activities in the field. SDI's all project offices and Regional offices are IT enabled and correspond with central office by e-mail. From Head office circulars are sent by both e-mail and surface mails. The regional office send their reports by e-mail to the Central Credit Monitor. The Executive Director Supervises over all monitoring of the projects and programs.

All the project office holds monthly, quarterly/half yearly coordination meetings in addition to annual coordination meetings. This is done as per TOR or MOU with project donor partners. Every month during the first/2nd week a coordination meeting of all the Regional Managers AND Project coordinators being held at Central Office to coordinate the programme activities. During the meeting past months performance of each region or project is reviewed and follow-up decisions are taken for current months planned work.

SDI Hq ↔ Project/Regional ↔ Office Branch/Unit Office

Reporting & Feedback Mechanism

- Monthly Coordination Meeting at Area level, development of monthly work plan of each project personnel
- Half yearly review meeting,
- Annual review Workshops
- Monitoring Visits and Spot Checks,
- Quarterly, Six monthly and Yearly progresses reporting for the donor and the government.
- Impact Assessment and Case Studies
- EOP evaluation being conducted by multi-stakeholder team

Internal and External Audit systems

SDI practices bookkeeping in line with the BAS and IAS. SDI has its own fully fledged internal audit cell with two internal auditors with accounting and chartered accountancy studies (at least one professional level qualification). The audit team is directly overseen by the Executive Director and the Deputy Chief Executive Director. The Governing body of SDI approves of commissioning of Chartered accountants firms for auditing of different project(s). The audit being done as per the guideline of NGOAB or as per MOU with donors.

Internal audits being done in case of MC project on quarterly frequency and for Non MC project on half yearly basis



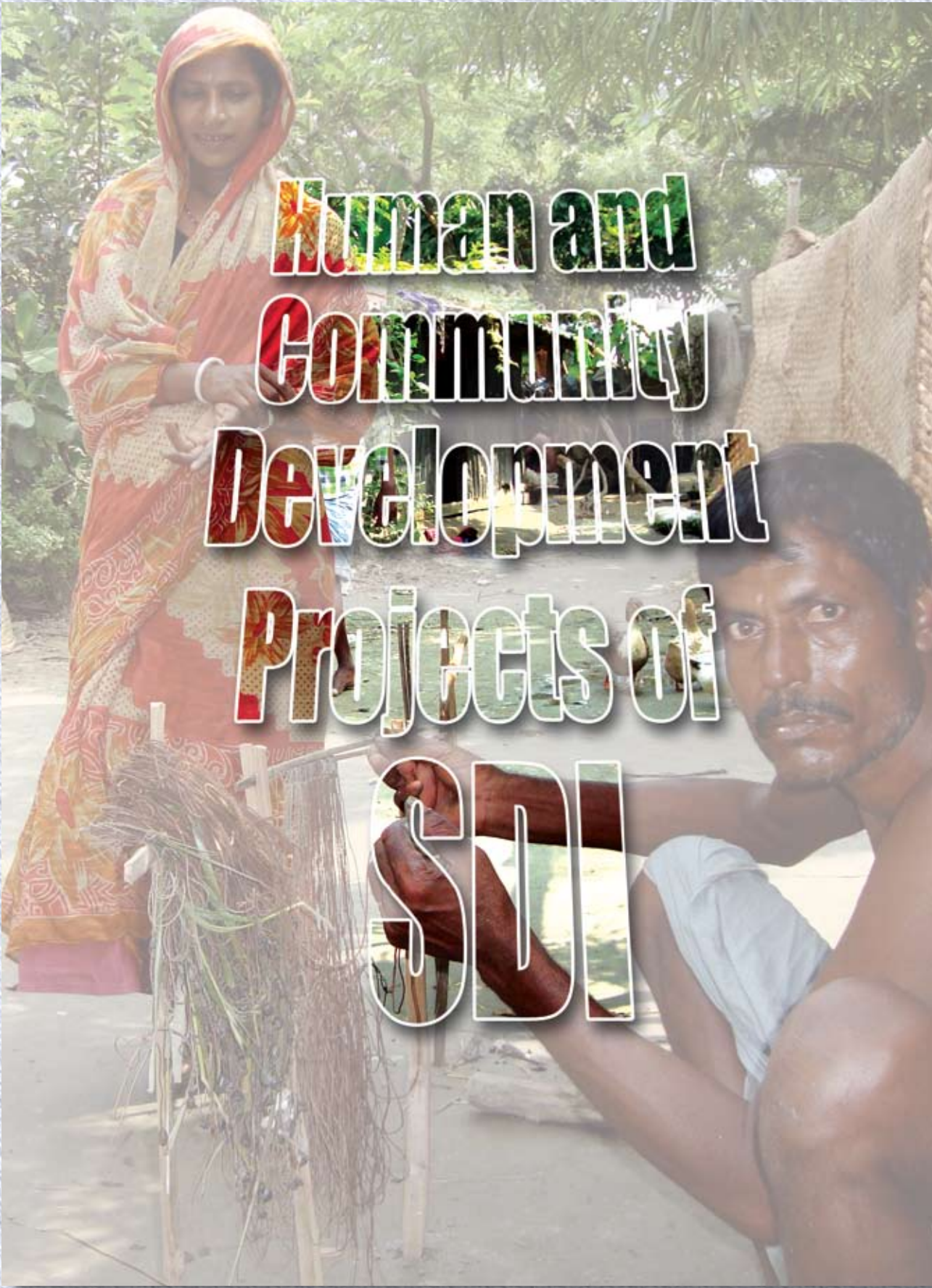
Project's implemented by SDI in the last 5 year

Name of projects / program	Major Program Focus	Geographic coverage (Name of District & Upazila)	Budget in Taka (US\$1= BDT 68.50)	Donor Name	Status
SHOUHARDO PROGRAM	<ul style="list-style-type: none"> - Early childhood development (ECD) - Agriculture - Comprehensive homestead development - Women development - Health and Nutrition - Disaster preparedness - Food distribution 	Sandwip Upazila of Chittagong District	66,979,091 (USD. 977,797)	Care ngladesh/ USAID/GoB	Ended in 2009
Integrated Rural Development Program (IRDP)	<ul style="list-style-type: none"> - Capacity building for staff and beneficiary - Non Formal Children Education (NFCE) and peer education for adolescent - Societal information dissemination using multimedia - Health and Nutrition - Income security program 	Sandwip Upazila of Chittagong District	25,762,529 (USD. 376,095)	CORDAID - Netherlands	Ended in 2008
Community Based disaster risk management Project	<ul style="list-style-type: none"> - Community based disaster risk reduction - Infrastructure development - Water and sanitation - Homestead raising - Plantation - Activate UDMC and U_zDMC 	Sandwip Upazila of Chittagong District	9,926,385 (USD. 144,911)	OXFAM-GB Bangladesh	Ended in 2010

Name of projects / program	Major Program Focus	Geographic coverage (Name of District & Upazila)	Budget in Taka (US\$1= BDT 68.50)	Donor Name	Status
Water and Sanitation Program	<ul style="list-style-type: none"> - Supply of Sanitary Latrine - Rain water harvesting plant - Arsenic removal plant - Tub-well repairing and wash program - Tub-well platform reconstruction - 100% sanitation coverage in Baniajuri union of Ghior upazila under Manikgonj District. - Awareness Program - Training program 	Seven union of Ghior upazila under Manikgonj District	1,250,000 (USD. 18,248)	NGO Forum for Drinking water supply and sanitation	ongoing
Reaching out of school children (ROSC) Project (Non-formal children education)	Conduct education session from class I to class V.	34 school of Daulatpur upazila under Manikgonj District	970,000 (USD. 14,161)	Ministry of Education	Ended Dec 2010
GRIHAYAN PROJECT	Loan for House construction	Dhamrai upazila under Dhaka District and Ghior upazila under Manikgonj District	3,000,000 (USD. 43,796)	Bangladesh Bank	Ongoing

Name of projects / program	Major Program Focus	Geographic coverage (Name of District & Upazila)	Budget in Taka (US\$1= BDT 68.50)	Donor Name	Status
Rehabilitation of Non motorized transport pullers and owners (RNPPPO) Project	REHABILITATION OF NON MOTORIZED TRANSPORT PULLERS AND POOR OWNERS- Orientation on social issues, Skill development Training and Credit support to organized rickshaw pullers and rickshaw owners who were affected due to prohibition of rickshaw on Mirpur Road.	Mohammadpur, Adabor thana areas under Dhaka City corporation	72,00,000	World Bank and PKSf joint project	Ended in 2009
Leather Merchandise export promotion project. (Private Public Partnership- PPP)	Extending credit facilities to S/MEs and artisans in the leather goods and footwear sub-sector About 800 small leather footwear and other goods producers who are unable to access formal institutional credit facilities will be able to satisfy their investment need thus capable of exporting to growing foreign export market.)	Two wards of Dhaka city corporation - Hajaribag Sutrapur	50,00,000	Bangladesh Bank provided whole sale credit fund via Mutual Trust Bank	Ended in 2010
Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH)	Increasing assets and improved IEG skill, coping capacity of the poor and vulnerable communities.	Harishpur union of Sandwip upazila , Dist. Chittagong	25,00,000	PKSF	Ongoing

Name of projects / program	Major Program Focus	Geographic coverage (Name of District & Upazila)	Budget in Taka (US\$1= BDT 68.50)	Donor Name	Status
Value Chain development project	Analyzing value chain of products produced by rural producer and targeting interventions for optimization of income by producers.		28,00,000	PKSF	Ongoing
Resilience through Economic Empowerment and Community Adaptation, Leadership, Learning – REE CALL of SDI in Sandwip Project		4 unions in the high risk zone (natural hazards like cyclone, tidal surge, erosion, salinity) Sandwip (Chittagong dist.)		OXFAM GB	Ongoing
Bondhu Chula	Introducing energy efficient cooking stove thus reducing cost of fuel expenditure and also reducing destruction of wood resources of country and ultimately reducing Green house Gas (CO2) emission to the environment	Dhamrai (Dhaka dist); Ghior (Manikgonj dist); Sandwip (Chittagong dist.)	4,00,000	GiZ, FRG	Ongoing
Provision of Development Support Services to women under the VGD Programme	Improving the IEG capacities by imparting training on variety of IGA activities and ultimately socio-economic status of women classified under VGD (2693 VGD card holders)	10 unions under Manikgonj Sadar upazila and 13 union under Harirampur Upazila under the Manikgonj District		Ministry of Women and Child Affairs (MWCA) , GoB	Ongoing



Human and Community Development Projects of SDI

RESILIENCE THROUGH ECONOMIC EMPOWERMENT AND COMMUNITY ADAPTATION LEADERSHIP LEARNING (REE_CALL)

REE_CALL Launching

SDI has signed MOU with OGB to implement 3 year long project beginning in July 2010 and would end on Jun 2014. The project year 1 was the pilot project (first year of the project) on successful completion of the project the project entered into the second year. The project is being implemented in 4 high risk unions of Sandwip. Namely Musapur, Rahmatpur, Harishpur, Kalapania

Project Location:

8 wards within 4 unions of Sandwip Upazila in Chittagong district.

Name of Union	Ward No.	
Musapur	03	07
Rahmatpur	01	06
Harishpur	01	06
Kalapania	07	08

Project Goal:

Develop resilient community through enhanced leadership, livelihoods and equipped to face impact of climate change and disaster.



Project Objectives:

- To make disaster affected communities more resilient to disasters with improved climate change adaptation understanding and capacity.
- To enhance and strengthen the livelihoods of targeted communities in changing climate.
- Develop community leadership specially women leadership to ensure access to available services and opportunities.

Works Accomplished Up to June 2011:

- The selection of specific wards under the targeted 4 unions being accomplished.
- Dialogues were conducted with community level different occupational groups in order to gather information about their perception of problems and priorities as well as their experiences and local potentials to overcome the problems.
- Initial contact was established with the Union Parishod leaders and sharing of information regarding various aspects of the project.
- Contact being re established with the erstwhile volunteers of the earlier CBDRMP and SHOUHARDO projects and discussions were made as to how the volunteers could connect with this project.
- Informal sharing of the key features of the REE_CALL project was made with the GO service providers in the Upazila level.
- Identification of persons with potential, who may form the core of the CBOs, is currently in progress.
- Formal discussions being opened with the Harishpur Union Parishod for providing 'HOUSE MAID skill training'
- Informal sharing of the key features of the REE_CALL project was made with the local NGOs and CBOs.
- Project office and a store room for storing emergency response materials being rented.
- In the post orientation training period until 30th September 2010, 582 households were surveyed in 7 wards with the objective formation of CBO in the respective villages.





The survey was started on 22nd August 2010 and a survey format designed by OGB REE_CALL being used to collect data. By the first week of October 2010 the survey work will be completed in all identified wards. Concurrently with conduction of the survey, community consultations being held regarding formation of CBOs. Formation of the CBOs is planned and completed by October 2010.



Sl. No.	Ward No.	Union	No. of filled up data sheet
01-95	06	Harishpur	95
01-112	01	Harishpur	112
01-130	03	Musapur	910
01-50	07	Musapur	50
01-357	06	Rahmatpur	357
01-54	01	Rahamatpur	54
01-299	08	Kalapania	299
01-285	07	Kalapania	285
		Total	2162 Household



The Challenges encountered during implementation of REE_CALL project

- It will be a quite stiff challenge to facilitate formation of CBOs in the village/ward including representative of households' distinctly diverse rich households and very poor households.
- The traditional conservative elders with mentality of exclusion characteristics of an island, may pose challenges too many elements of the REE_CALL program specially CBO with women playing dominant role and women visibility and activity outside their socially destined role inside the homesteads.



ENHANCING RESOURCES AND COMMUNITY ADAPTATION (ENRICH)

SDI has achieved the coveted recognition from PKSF to become a partner for implementing ENRICH or SAMRIDDHI project of PKSF. The project was launched under the active initiative of its new Chairman Dr. Quazi Kholiquzzaman, an eminent economist. Under his leadership PKSF has initiated this project with the overarching concept of total development. SDI is among the 21 carefully selected partners of PKSF out of total partners numbering 250 to take part in piloting the project in one union (Harishpur) of Sandwip upazila of Chittagong.

IN the pre-launching phase, the GM (Operations) Mr. Fazlul Kader had visited the project area and had conducted dialogue with different stakeholders specially the Local Union Porishod members.

Health Program activities:

On an average 13-14 patients are visiting the static clinic. The clinic is yet to run on optimal capacity. In the clinic only prescription is given to the patients by a MBBS doctor. The visiting patients complain that Tk. one hundred for a health card is very steep a charge beyond their capacity. People expect that NGO clinic will also give the medicines free of cost.

Education Program

The program requires lady teachers with HSC as the minimum qualification. However, the salary offered seems to be a major detrimental factor in attracting teachers with our required criteria.

Agriculture and Income improving activities:

PKSF is yet to supply a guideline. However, as an interim measure the identified farmers can be given training on some farming skill with CCA aspects.





Embankment Maintenance:

The embankment around Harishpur union is very precarious condition. IN the event of breach in embankment will result in destruction of all development works done thus far.

Infra structure and Community based development activities planning and implementation

The communities has proposed WSL repairing, Shallow tube well installation, bridge on small canals with bamboo structure, repairing of ring culverts and also installing new ones also, Installing drainage pipe under the existing roads,

Sl #	Activity	Cumulative achievements
1	Health care service received	2
2	Health card subscribed	1
3	Health Assistants house visit and counseling service received (persons)	126
4	Static clinic Held	14
5	Service received at Static clinic	55
6	Satellite clinic held	8
7	Service received at Satellite clinic	109
8	Pregnancy monitoring	6
9	Health Message distribution (Poster/leaflet)	nil
10	Health care awareness meeting held	15
11	Promoting EPI	2
12	Celebrating different health awareness days/events	Nil
13	Fertilizer (urea) and porous pipe irrigation method	5+5

Families covered under the Health service program of ENRICH

	Target	Cumulative H/H Persons
Health service	1174	4750
Bondhu Chula	132	132
Solar Lantern Distribution	5	5
Solar Home system		

VALUE CHAIN DEVELOPMENT PROJECT

The project is a component project of the Finance for Enterprise Development and Employment Creation (FEDEC) with the objective of financing as well as facilitating development of SME with participation of PKSf partners through 'value chain development'. SDI has concluded agreement on 24 Jul 2011 with PKSf

SDI has entered into this agreement for implementation of a project titled "Increasing income by cultivation of Sajna on the Aiel (barms) of vegetable gardens"

The project targets the members who have graduated through MC program or any venture run by the members of the family of such a graduate member and which has strong potential for creating employment for people within and outside of family.

The project is focused on improving the opportunity through providing technical assistance to develop a sub-sector, commercial goods, or services, by increasing production, improvement of quality, marketing (value addition at various stages).

SDI has received a grant of Tk. 10, 49,895 for implementing the project. The total project cost was estimated at Tk. 16, 94,595. The PKSf will provide 61.96% of the total budget for the project. The remaining 38.04% will be supported by SDI from its own resources. Initially PKSf had released Tk. 2, 62,474. Rest of the due amount will be released in several installments.

At the outset of the project SDI will prepare an exhaustive sub-sector analysis of the proposed project. And prepare list of interventions and detailed work plan, implementation strategy, would identify various stakeholders and service providers and determine the potential role of such stakeholders. And finally come up with indicators for desired result of the project and design M&E process for the project.



The SDI has prepared necessary guidelines, conduct survey of eligible beneficiaries or entrepreneurs.

Project locations: Tetuljhora union under Savar Upazila under Dhaka district.

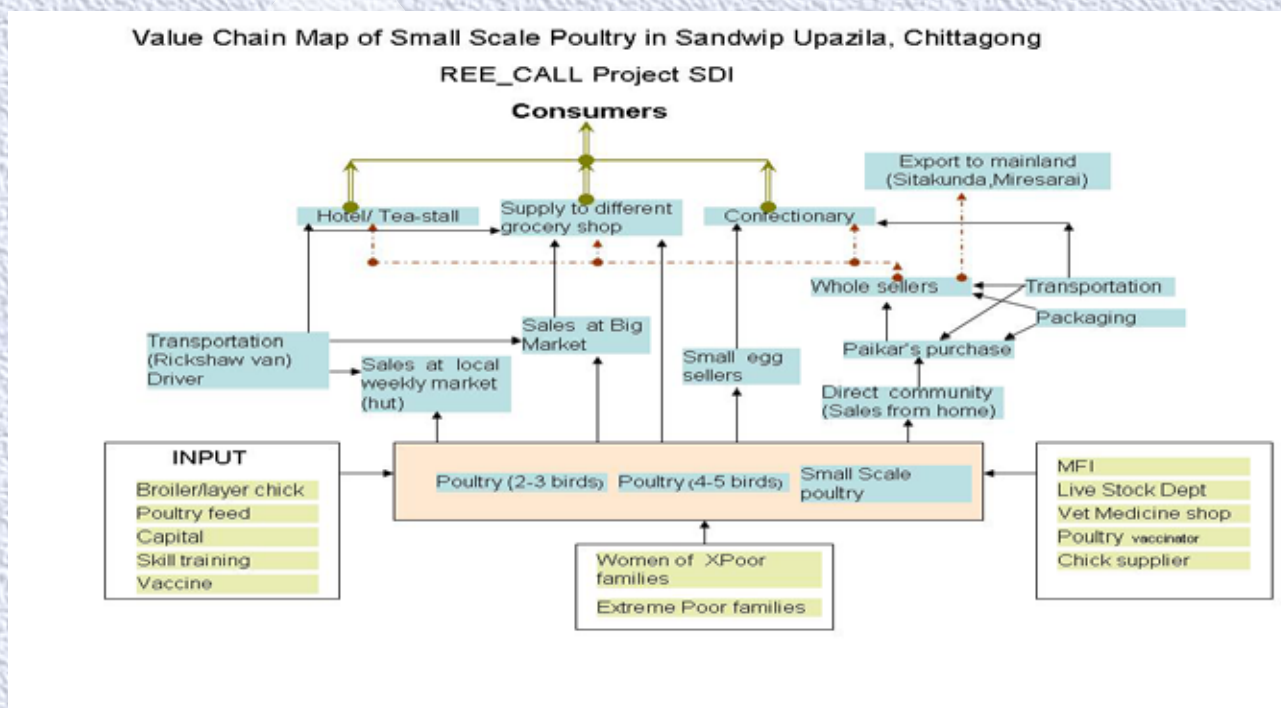
Project duration: 2 years (July 2011-June2013)

Sajna cultivation value chain project

Sajna is a traditional vegetable which has many traditional drug uses. Currently Sajna is a highly valued saleable item in market places. Tetuljhora union is within the SDI's project areas. SDI has been providing MC Service to the poor of the area for the last 10 years. In course of time most of the grass roots partners of the SDI were able to improve their financial situation. Initially they had received Tk. 5,000 loan. However, currently the same borrowers are drawing loan amount of at least Tk. 50,000. Most of the partners are engaged in producing vegetables for urban market of Dhaka which is only 15 miles away. However, these farmers had no idea about the technique of producing Sajna as an inter-crop with various vegetables. Like tomato, cauliflower, dhundul, radish, string bean, sweet gourd, gourd, egg-plant, bitter-gourd.

The soil is very ideal for producing intercrops. The only hindrance being the vegetable farmers of the area are not familiar with cultivating SAJNA in their own land. Initially the farmers will be motivated and demonstration plots will be organized. And graft of Sajna will be supplied to the model farmers. The Sajna produced will be brought to the local market, which had very strong presence in the market for selling Sajna to whole sellers.

Initially 250 members of SDI organized MC groups and another 500 non-member entrepreneurs are being brought into the fold of the present scheme. 250 members and 500 non-member farmers are in the process of being inducted into the programme. In all 750 farmers will start Sajna cultivation in 90 hector farm-land.



PROVISION OF DEVELOPMENT OF SUPPORT SERVICES TO WOMEN UNDER THE VULNERABLE GROUP DEVELOPMENT (VGD) PROGRAMME FOR 2011-2012

SDI has entered into contract with the DG of Department of Women affairs (DWA) under the ministry of MOWCA. The contract period of the project is one year 5 months effective from 1 Aug 2011-31 Dec 2012 (for 2011-2012 VGD cycles). The VGD programme is the largest social safety net programme of the govt. which exclusively targets ultra poor households. Under this agreement SDI will provide monthly food rations for households and development support services (inclusive of life skills and income generating skills training, savings and access to credit) to 1344 households in Manikganj Sadar upazila and 1349 household in Harirampur Upazila of Manikgonj district. The project's aim is to ensure sustainability of development results and to provide women with opportunities to further improve their livelihoods, VGD programme participants are mainstreamed into regular NGO development programme after completing the cycle.

Objective:

The main objective of the project is to build the income –earning capacities of VGD women and to socially empower them through training on awareness raising, provision of training on variety of IGA, provision of credit and other support services during and beyond the food assistance period. VGD women will graduate into the core development programme of NGO after completion of the contract period and NGO shall continue the follow-up services to the VGD women for 3 years after the completion of VGD cycle.

Service delivery:

1. SDI will deliver the services to 2693 VGD women in Harirampur and Manikgonj Sadar upazila under Manikgonj. The list of eligible VGD women will be supplied by the govt.
2. The development services consist of providing training on awareness raising, provision of training on variety of IGA, savings management and may have access to credit and other support services during and beyond the food assistance period.
3. The target for development support services are as follows:
 - Awareness training to the targeted VGD women.
 - IGA training to at least 90% targeted VGD women.
 - Savings management to 100% targeted VGD women.
 - Access to MC to those who are interested to take MC from SDI

The cost of the training activities will be reimbursed by the GoB via DWA. SDI will arrange the funds for credit to the targeted VGD women. The development support service cost per VGD women is Tk. 425 for 12 months period.

District	Upazila	No. of union	Total VGD card (in Upazila)	Total card holders
Manikgonj	Sadar	10	1344	2693
	Harirampur	13	1349	



WATER AND SANITATION PROJECT.

Objective:

- A. Ensuring access to safe water for members' poor and marginal families within nearer to their homes.
- B. Improving the environmental sanitation of the poor households

Activities:

- Motivation and awareness raising on Water and Sanitation
- Participate in Campaign for 100% sanitation at Union level
- Installation of Deep tube well or Rainwater Harvesting Plant, Arsenic removal plant
- Training of tube well maintenance persons within the community
- Formation of water consumer cooperatives

BONDHU CHULA

BANDHU CHULA (fuel efficient and environment friendly cooking stove) is a very strategic technology that can help rural poor families specially the poor women to cook in a stove which consumes less fuel i.e. Savings in fuel in other words less time tied to collecting fire wood or other bio mass for the stove. Also such a stove is smoke free thus the health benefit is very significant in terms of reduction in respiratory tract inflammation and ailment caused due to inhalation smoke and soot emitted by a traditional chula(traditional earthen stove). Also the 'Bondhu Chula' emits less soot i.e. less Carbon dioxide in other words reduced carbon foot print i.e. cleaner technology. BANDHU CHULA was originally developed by BCSIR and being promoted by GiZ Bangladesh.

REACHING OUT OF SCHOOL CHILDREN (ROSC/ANANDA SCHOOL PROJECT)

ROSC is a govt. project of the Directorate Primary Education under the Ministry of Primary and Mass Education. SDI had supervised 34 Schools in the Daulatpur Upazila of Manikganj district until Dec 2010.

The project Objective:

- a. Creating schooling opportunity for the school age children belong to disadvantaged families and non school going children





- b. Ensuring quality of primary education imparted in the learning centers (Ananda School)
- c. Enhancing the capacity of the Ananda School and their managements.

SDI's role is that of Education Service Provider (ESP)

- A. Provide management support to Ananda School such as identification of school location, formation of Centre Management Committee (CMC) and providing capacity building training to the CMC.
- B. Facilitation opening of bank accounts for school students. Ensure regular payment of grants to the enrolled children and
- C. Monitoring of the school attendance, regular holding of examinations, motivating the parents of the drop out children to sent their children to school again.
- D. Keeping liaison with the Upazila Education Officer, attending monthly meeting at Upazila Education Officers Office and submitting periodic report to him as per prescribed format

SOLAR LANTERN FOR A HURRICANE LAMP PROGRAM.

SDI had entered into partnership with 'Wellbeing Green Australia' and Bangladesh Solar Power Ltd. Initiate project to exchange the hurricane lantern for a solar cell powered Lamp. In order to conduct a pre feasibility survey, a Dr. Graeme Towers and Mr. Ali M Obaed of Wellbeing Green Australia, Mr. Giashuddin Mollah and Mr. Pankaj Rajbanshi of Bangladesh solar Power Ltd. had visited village Bajetaluk under Baghutia union of Daulatpur upazila of Manikgonj. There they have met with SDI organized women group members and shared ideas about the present practice of using kerosene fueled lamps and the advantage of a solar powered lamp. The gathering of women very enthusiastically welcomed the idea of exchanging kerosene lamp for a solar lamp. Currently, the modus operandi of the exchange process is being studied as to minimize the cost of purchase by the beneficiaries. Also effort is being undertaken to register the project with CDM based in Geneva for securing carbon credit grant facilities.



PROGRAMME HELP
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 **SDI** SOCIETY



FOR DEVELOPMENT INITIATIVES

MICRO FINANCE PROGRAMMES OF SDI



MICRO FINANCE PROGRAMMES OF SDI

Society for Development Initiative (SDI) started functioning in 1993. It started its integrated human development programs at Sandwip an island upazila under Chittagong district in Dhamrai Upazila of Dhaka and Sandwip Upazila in Chittagong. Progressively the range of works gradually expanded as well as the geographical area too. Currently SDI's Micro finance services have spread to 20 upazila of 7 districts. Currently MF program is operated from 55 Branch offices 8 Regional offices 133 unions. It has outreached 89,250 rural poor (90% of them are women) and organized them in 4463 primary groups. Out of the primary members 75863 (85%) are active borrowers.

The MC operation of SDI is computerized with computers and internet connections in all region level offices. All regional managers, branch managers and accountants are able to use computer program like EXCEL for electronically entering MC related information. The head office is in the process of setting up fully web-based MIS AND FIS software which will eliminate dependence on office based computer and problem of data loss due to computer crashing etc.

SDI has initiated MC in Sandwip including Urir Char union under Sandwip in the year 2003 with MC fund from CordAid, Netherlands, for its Integrated Rural Development Project. Subsequently this fund was merged with the PKSf fund as per the agreement with Cord Aid, Netherlands. It may be noted that SDI is the only NGO till date active in Urir Char and providing H&N, WASH, Disaster Resilience activities in addition to MC services in Urir Char. SDI is also present in remote chars (shoals) of Padma and Jamuna in the Daulatpur Upazila of Manikgonj unions. In some Char SDI is the only service provider.

Since 1997 SDI has forged partnership with PKSf and with PKSf support has expanded its MC program coverage areas and also the range MC products were also increased. Currently SDI offers as many as 10 MC and ME products.

SDI had initiated its MC service for the Ultra poor with the fund it had received from Cord Aid and conducted its own experimentations with the . Later on SDI's self initiated exclusive MC program for Hard Core Poor (MC HCP) was merged with PKSf funded Special MC program for the Ultra poor.



Objectives of microfinance program:

The MC and ME program of SDI has been initiated with the following objectives.

- To provide better financial services for the poor.
- To provide credit plus services to the beneficiaries.
- To compete in the existing microfinance market.
- Best utilization of resources.
- To improve delivery system of financial services.
- Human resource development.
- Timely fund mobilization.
- SDI credit service for ultra poor (UP)

SDI's Programme Area

SDI works in 46 upazila of 8 Districts and also covers 20 thanas and 133 unions

a) Name of districts the NGO has microfinance operation	Dhaka, Chittagong, Manikgonj, Feni, Nohakali & Cox's Bazar
b) Number of Upazilas	18
c) Number of villages	1368

During the 2009-2010 periods SDI had expanded its programme area to extend its programmes in Ukhia, and Teknaf upazila of Cox's Bazar District. In Noakhali, programme being expanded to Jamidarhat union of Begumganj upazila and Jamsha union of Singair upazila of Manikgonj district. Thus SDI had its programme out reach in 50 Upazila of 11 districts of Bangladesh.

Special micro credit fund of PKSF for the hardcore poor of Sandwip:

Hard to reach poor or the Hard Core poor is a special constituency of SDI. SDI had received a special fund of Tk. 2 million from PKSF for expansion of MC service to the hard core poor who had remained out of reach of existing MC initiatives for the general poor, In the initial period, Cord Aid, Netherlands, had provided support for the staffing, training and micro-credit plus components for this program of SDI.



SDI has devised its own mechanism to outreach the hardcore poor. In order to acquire systematic knowledge about the hardcore poor and their proper problem profile, SDI had commissioned two studies and also conducted an action research in partnership with CARITAS Bangladesh in Sandwip. Equipped with the knowledge and practical experiences, SDI had developed several flexible MC packages specially targeting the HCP. At least 1000 HCP families being benefited from the special micro credit program under IRDP phase IV project.

Training on Effective Microfinance Operations Risk Analysis & Delinquency Management.

SDI had trained Regional Managers (RM) MC programs at CARE MDC. The training course was helpful in building MF operational management capacity of SDI and also capacity to train (in house) other staff of MC program .

SDI has fully fledged training set up at its central office. Also it has another training centre at Sandwip. Besides, in all its regional offices, SDI has training facilities for its newly recruited field level workers.

SDI has a training officer who arranges for the training of senior staff . SDI at times used to hire external resource persons for specialized training of its staff. Also PKSf senior officials were also invited as special resource persons. Recently SDI had arranged training of all staff on use of internet, e-mail for correspondence and submission of reports to SDIs central Office and also to PKSf. All MF programme staff are able to understand CGAP indicators , which is very useful for understanding the branch level performance of MC programme.



Salient Features of the Micro-savings Programme of SDI

Sl.No.	Products	Main Features of Products
01	General Savings	All members of Micro Credit groups (male and female) are to deposit a minimum of Tk.10/week since the day of getting membership. In case of withdrawal against savings, a non borrower must retain a minimum balance of Tk.10/ and an existing loanee, must retain min deposit of the 10% of the total loan. However, in exceptional circumstances, withdrawal of 100% of the savings is allowed. Annually 5% interest on savings balance being paid on the monthly minimum balance without deduction of any charges.
02	Hardcore Poor Savings	Admission fee and price of pass book is waived. Weekly minimum savings of Tk.2/. In case of drawing against savings a non borrower must retain a minimum balance of Tk.10/ and a loanee, must retain min deposit of the 3% of the total loan. In special circumstances, withdrawal of 100% of the savings is allowed. 5% annual interest on savings being paid calculated on the monthly minimum balance without deduction of any charges.

Salient Features of the Micro-credit Programme of SDI

Sl.No.	Products	Main Features of Products
1	Rural Micro Credit Program	A new member is eligible for loan within two weeks of enrollment as member. In case of older members fresh loans are sanctioned on the day of liquidation of a previous loan. The service charge is 12.50% only is charged and repayable in 45 weekly installments. 2 weeks moratorium before starting of repayment. The last three installments can be paid in one installment and become eligible for next round of loan. The loan portfolio increment in successive cycle is made in the range of Tk. 5,000 to Tk.29, 000/ based on the investment need assessment.
2	Micro-enterprise Credit	Members who have graduated from of MC borrowers to small entrepreneurs and other entrepreneur-members of their families are eligible for loans in the range of Tk. 30,000 to Tk. 3, 00,000 with 12.5% annual service charge on flat rate basis. This is in addition to any other ongoing MC loan. The repayment schedule is variable - weekly or monthly, and the total loan is repayable in 12 to 18 monthly installments.
3	Credit for Hardcore Poor	This is a targeted scheme for those extreme poor who cannot qualify under existing common NGO eligibility criteria or Government schemes for financial assistance. This scheme is introduced in CORDAID funded IRDP project area in Sandwip. The service charge is 5% for the first year, 8% for the second, and 10% for the third. ON full repayment 50% of the total service charge payments will be refunded to members' savings accounts. Schedule of repayment is flexible (weekly, fortnightly and monthly) as convenient to the borrower.

4	Housing Credit	Members' are eligible to receive a loan of Tk. 20,000/ for house construction purpose. The loan is repayable by a total of 250 weekly installments (5 years period) with 5% total service charge.
5	Disaster Management Credit	This credit product is directed at rehabilitation for those members who are severely affected by flood and other natural disasters. Annual service charge is 1%. This is repayable in monthly installments.
6	Seasonal Credit	Members, while enjoying one credit, also can access this service from SDI. This credit portfolio is in the range of Tk. 5,000/ to Tk. 20,000/ for seasonal farming or rearing cattle for 5/6 months before Eid-ul-Azha. The service-charge is 12.5%. It can be paid back either in one installment or by monthly installments.
7	Credit for Distress Situation	In the event that a member's house or shop is destroyed by fire, is eligible to receive loan under this scheme. Any existing loan repayment installment would be halved and the new loan is to be repaid by weekly installments with flat rate service charge of 12.5% per annum

Salient Features of the Programme for protecting beneficiaries investment

Sl.No.	Products	Main Features of Products
8	Members Security/ Insurance Scheme	This scheme is for all members of SDI for their doing any planned work during their life-times and for facing any risk after their deaths. Weekly deposit is of Tk. 10/. The period of the scheme is for 8 years from the point of time a member enters into it. At the end of which, the total deposit will be refunded with 6% interest. But, in case of demise of the member during the scheme-period, six times of the deposit will be refunded to the family/successor. In case of one's withdrawal of membership at any time, the deposited money will be refunded along with interest for the intervening period.
9	Credit Insurance Scheme	The rural MC received by a member and their husbands or guardians is protected by this scheme. A borrower is to deposit Tk. 5/ thousand taka borrowed to this Insurance Fund. In the event of the death of the borrower The borrowers' successors being absolved from repaying any balance loan and will be refunded savings and all other entitled benefits

Seasonal Credit for Beef Fattening

On 14 June 2010 the Manikgonj regional Office of SDI had organized a rally on the occasion of launching Tree plantation campaign in its programme areas. Coupled with the programme the regional office had also organized distribution of seasonal credit as well as an orientation meeting for the recipient of seasonal credit for beef fattening purpose. The events were held at the hall room of the Manikgonj District Porishod annex. The seasonal credit distribution programme was

inaugurated by the district livestock officer Mr. Kamal Hossain. The upazila livestock officer Dr. Rezzakul Haider was also present in the event. Different media (print and electronic) representatives were also present to gather news about the event. The executive Director of SDI presided over the occasion.

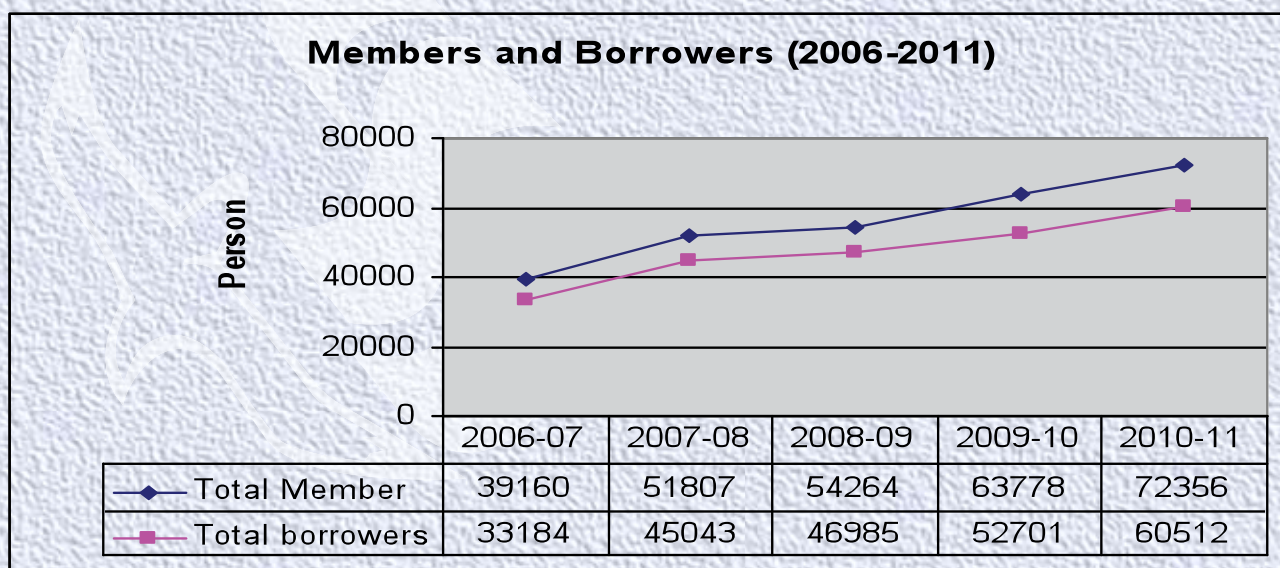
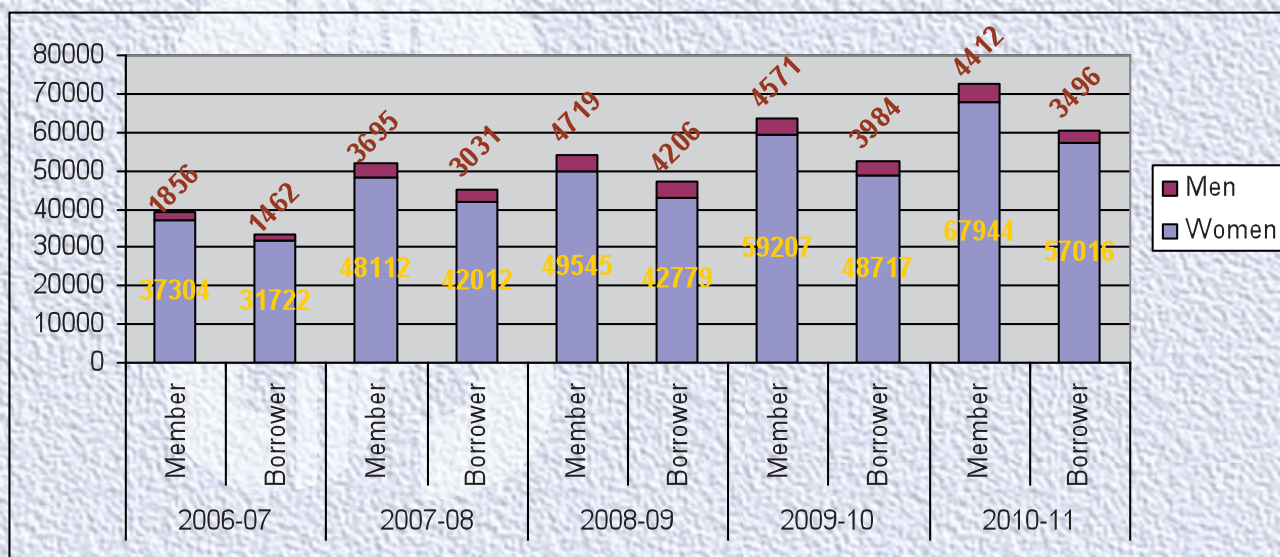
The executive director of SDI told the seasonal loan recipients that, SDI will facilitate issuance of certificate by the livestock department to the effect that, these animals were being fattened following govt. prescribed guidelines and no harmful fattening steroids etc. being fed to these animals. The certificate will ensure better price for the animals. 80 persons received seasonal loan amounting to taka 20,000 each and 1 fruit and 1 timber and 1 medicinal plant saplings were also given to each loan recipient.

Dhamrai:

On 15 June 2010, 100 farmers had received seasonal loan for beef fattening and orientation training as well as saplings. The event was inaugurated by Upazila vice Chairman Mr. Abul Hossain in presence of Upazila livestock Officer Mr. Habibur Rahman, Veterinary surgeon Dr. M Jahirul Islam, Upazila Agr. officer and a host of media reporters. The veterinary surgeon conducted the orientation training. The upazila livestock officer assured the beef fatteners that he would ensure supply of de worming medicines and vaccination of animals.



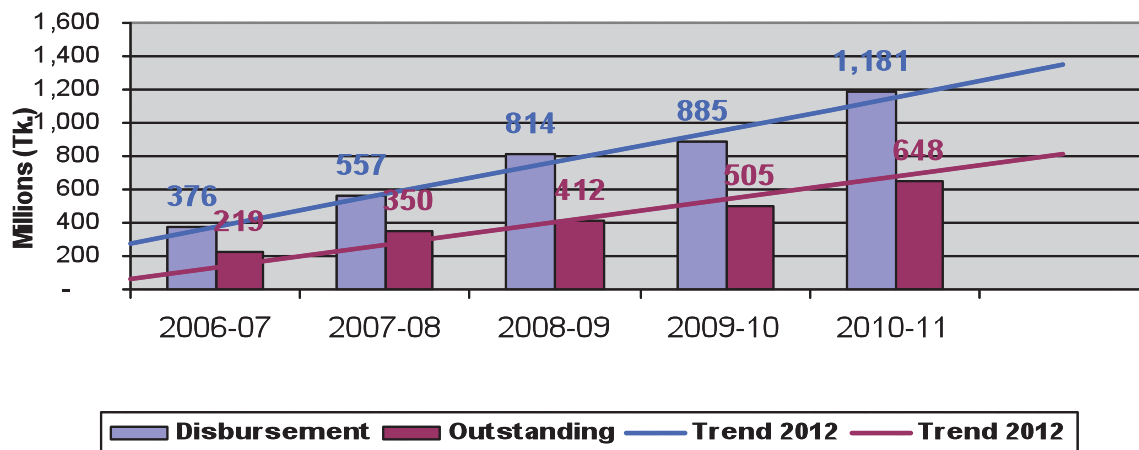
Fy. year	2006-07		2007-08		2008-09		2009-10		2010-11	
	Member	Borrower	Member	Borrower	Member	Borrower	Member	Borrower	Member	Borrower
Women	37304	31722	48112	42012	49545	42779	59207	48717	67944	57016
Men	1856	1462	3695	3031	4719	4206	4571	3984	4412	3496
Total	39160	33184	51807	45043	54264	46985	63778	52701	72356	60512



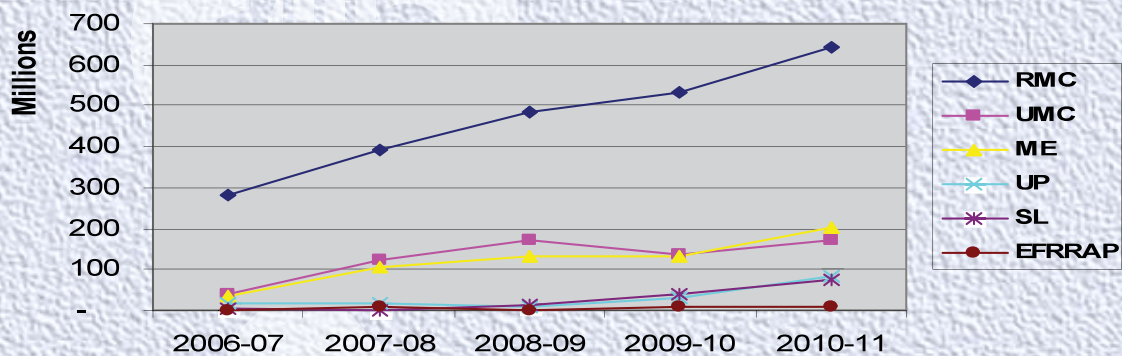
Financial Ratio Analysis for MC Program for the Period 2010-2011

Productivity Ratio Analysis				
SL	Particulars	2008-09	2009-10	2010-2011
1	Total Staff : FW	2.02	1.95	1.95
2	Loan Outstanding : Branch	8,964,100.93	10,090,638.00	12,956,763.80
3	Average Group Size	17.64	17.57	18.18
4	Group : FW	17.99	18.43	19.13
5	Member : FW	317.34	323.75	347.87
6	Borrower : FW	274.77	267.52	290.92
7	Loan Outstanding : FW	2,411,395.57	2,561,075.63	3,114,606.68
8	Loan Outstanding : Total Staff	1,191,759.08	1,313,885.16	1,599,600.47
9	Borrower: Total Staff	135.79	163.67	149.41
10	New Overdue	10,481,054.00	8,771,291.00	6,507,317.00
11	OTR	98.61	98.90	99.37
12	CRR	99.23	99.15	99.32
13	PAR	5.70	5.63	5.59
14	DR	3.96	4.98	4.88
15	Member Drop out Ratio	39.93	41.93	44.47
16	Savings : Loan Outstanding	24.29	24.28	25.38
17	Rate of regular Loan outstanding	96.04	95.02	95.12
18	Borrower : Member	86.58	82.63	83.63
19	Average Loan Size	15,754.20	18,254.15	27,057.07
20	Average Savings Balance per Member	1,845.82	1,920.54	2,272.58
21	Average Loan Outstanding per Borrower	8,776.18	9,573.48	10,705.95
22	Lending/cost per unit of money lent	10.00	9.03	8.21
23	Cost per unit of loan Recovery	10.84	10.05	9.34
24	Rate of surplus over gross income	3.76	6.74	14.42

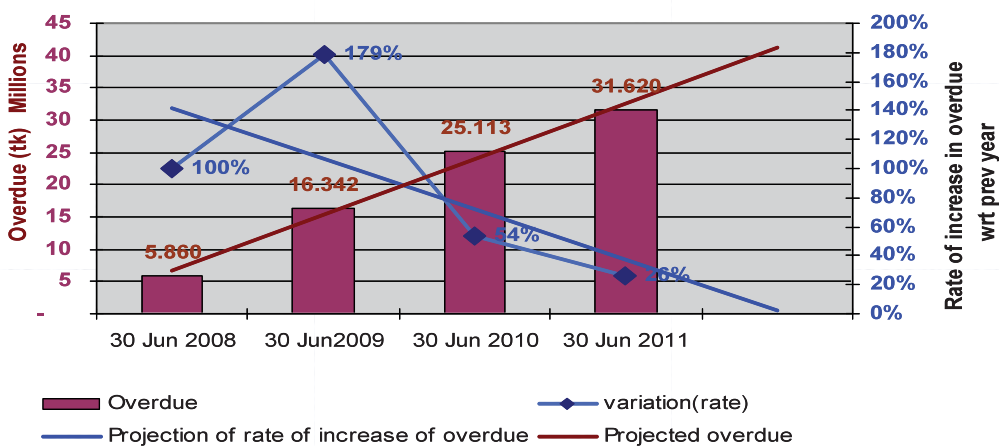
Trend of Annual Disbursement and Outstanding(2006-2012)

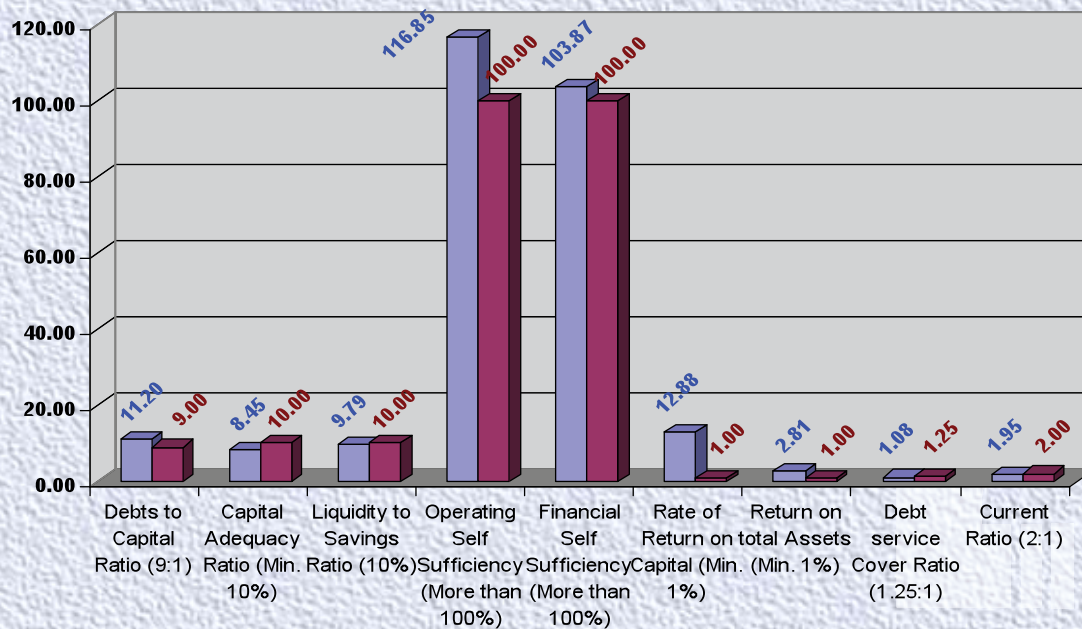


Product wise disaggregated loan disbursement status (2006-2011)

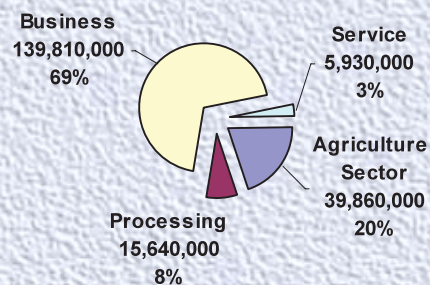


Analysis annual overdue for the period from 30 Jun'08 to 30 Jun'11

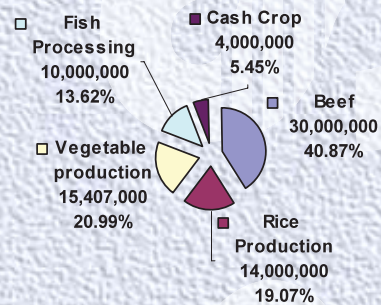




Sector- wise ME loan disbursement (2010-2011)



Sector wise SL loan disbursement (2010-2011)



Important Events And Visitors



ANNUAL RETREAT OF SDI

The annual conference for the year 2009-2010 was held on 25 and 26 July 2011 at the Central office SDI. The conference was inaugurated by the Managing director of PKSF Dr. Quazi Mesbahuddin Ahmed. In two days, the conference had held 4 sessions. Each session had different chief guest chairing the sessions. GM (operations) Mr. Fazlul Kader, was the chief guests, The chief guests of the 'The Credit Plus and social development programme' focused sessions was Mr. Mohammad Hussein, national consultant, ITC, Geneva, while being Mr. Suman Das, Program Officer of REE_CALL project) OXFAM-GB Dhaka. All the sessions were chaired by Mr. Shamsul Haque, the ED of SDI.

In the annual conference a budget of Tk. 1430 million taka was announced for the period 2009-2010. This will provide financial service to 6857 MF practitioners and create employment for 557 staff members.

The guest of honor of the closing session was Mr. Benazir Ahmed, MP Dhaka 20. On the sideline of the conference an exhibition of the products produced by the micro credit partners of SDI were displayed in 12 stalls set up to display agricultural





Produce, handicraft items, bell metal metal handicrafts, leather goods and foot-wear etc. Also on display were various IEC materials produced by SDI on Primary health care, Disaster risk reduction, Durojog Joyer Ludo, Ludo like game board which is an edutainment product for sensitizing primary school children about major disaster hazards. Two innovative appropriate technology product a device Pot in Pot (an innovative vegetable twigs, leaves etc. as raw materials were displayed. This innovative device can create income opportunity for the extreme poor to improve their food security. The Executive Director in his speech highlighted that SDI is working with Ministry of Commerce's Leather Sector Business Promotion Council (LSBPC), Mutual Trust Bank to create a dedicated credit line for under Leather Merchandise Export Promotion Project (LMEPP), a project which has all the elements of a Public private partnership initiatives. The MD of PKSf welcomed such an initiative of SDI as truly pioneering one.

During the concluding session, the chief guest Mr. Benazir Ahmed MP handed over crest to best micro credit practitioner, best micro entrepreneur. Each of awardees was also given a sapling as a token of sensitizing them on the issue of reducing green house gas by planting trees and protecting trees.





Mr. Fazlul Kader, the Deputy General Manager of PKSf visits Sandwip

Mr. Fazlul Kader, the Deputy General Manager of PKSf had visited SDI programs in Sandwip. The purpose of his visit was to assess the feasibility of selecting one union for piloting ENRICH project in Sandwip. During his visit he had undertaken extensive field visits and exchange ideas with ENRICH formed community organizations. He had also held meeting with Union Parishod Chairman and Members as well as the Upazila Executive

Officer, Upazila Chairman and vice Chair person and local civil society and rural elites and functionaries of merchant and trade bodies of Sandwip. In these meetings he had elucidated the core concepts of the ENRICH initiative and sought the cooperation and participation of these important stakeholders.

Mr. Musharraf Hossain, the Consultant ENRICH Program of PKSf visits ENRICH Project in Sandwip

Late Mr. Musharraf Hossain, the Consultant ENRICH Program of PKSf had visited the project in the month of June 2011. During his visit he had undertaken extensive field visits and exchange ideas with ENRICH formed community organizations. He had also held meeting with Union Parishod Chairman and Members as well as the Upazila Executive Officer, Upazila Chairman and vice Chair person and local civil society and rural elites and functionaries of merchant and trade bodies of Sandwip. The purpose of the visit was to learn about the results achieved by ENRICH project of SDI in Sandwip during the past one year of the pilot phase.



Executive Director visits CARD MRI Programmes in Philippines.

The executive director of SDI had visited City of San Pablo, Laguna in Philippines from 18th to 25th September 2011. He was a member of the delegation of PKSf to visit CARD MRI Development Institute a well known MFI in Philippines which had developed an unique model of Micro insurance for the poor. The team was headed by Mr. Fazlul Kader,

the Deputy General Manager of PKSF. The purpose of the visit was to attain first hand experience about a range of micro insurance products innovated by CARD MRI. The team had attended a centre meeting at City of Batangas in the Batngas province. The team had also observed CARD MRI office activities in the Municipality of Gumaca in the Quezon province. The learning of the exposure visit was very fruitful in terms of the prospect of introducing insurance safety net programme for the clients of the micro-credit programme in Bangladesh.

Global Micro-credit Summit 2011, Valladolid, Spain

The Executive Director of SDI traveled to Valladolid a provincial city of Spain to attend the Global Micro credit summit. The summit was attended by over two thousand MFI top executives from more than 100 countries all over the world. The Queen of Spain was the chief guest at the inaugural meeting and Professor Muhammad Yunus, the noble laureate was the principal speaker at the opening ceremony. Prof. Yunus had postulated the concept of Social Business in the summit. The summit took place in the back drop of the financial crisis in Europe and had given rise to social unrest in Greece and Spain in particular. The relevance of micro-credit in protecting the poor and small entrepreneurs was all the more vindicated by the summit was a 4 day even starting on 14th November, 2011 and ended on 17 November, 2011 with adoption of a Valladolid declaration.



Canadian Hunger Foundation visitor

Mr. Jim Hamilton, the Programme Manager, Asia Canadian Hunger Foundation (CHF) and Mr. Abdul Jalil, the project coordinator, Sustainable Livelihood for Ultra Poor Project of CHF had visited SDI's head Office. The purpose of the visit was to familiarize with SDI programme like technology transfer for poverty alleviation. SDI officials briefed the visitors about its Partnership with SANKALPA trust, Nadia, West Bengal, India for developing and promoting Spirulina culture based IGA activities.



GiZ visitors visits homes in Ghior which use Bondhu Chula

Mr. El Mar a consultant of GiZ, from Germany, Dr. Khalequzzaman, Senior Advisor GiZ and Ms. Suchitra Hazong Field Officer SZ consultants had visited SDI's grass roots partner groups in Baniajuri union village of Ghior. The purpose of the visit was to acquire first hand experience about the cooking practice of rural women on traditional cooking stoves viz a viz the important changes and benefits brought in the quality of lives of the women who had switched to B ONDHUL CHULA for cooking family meals.

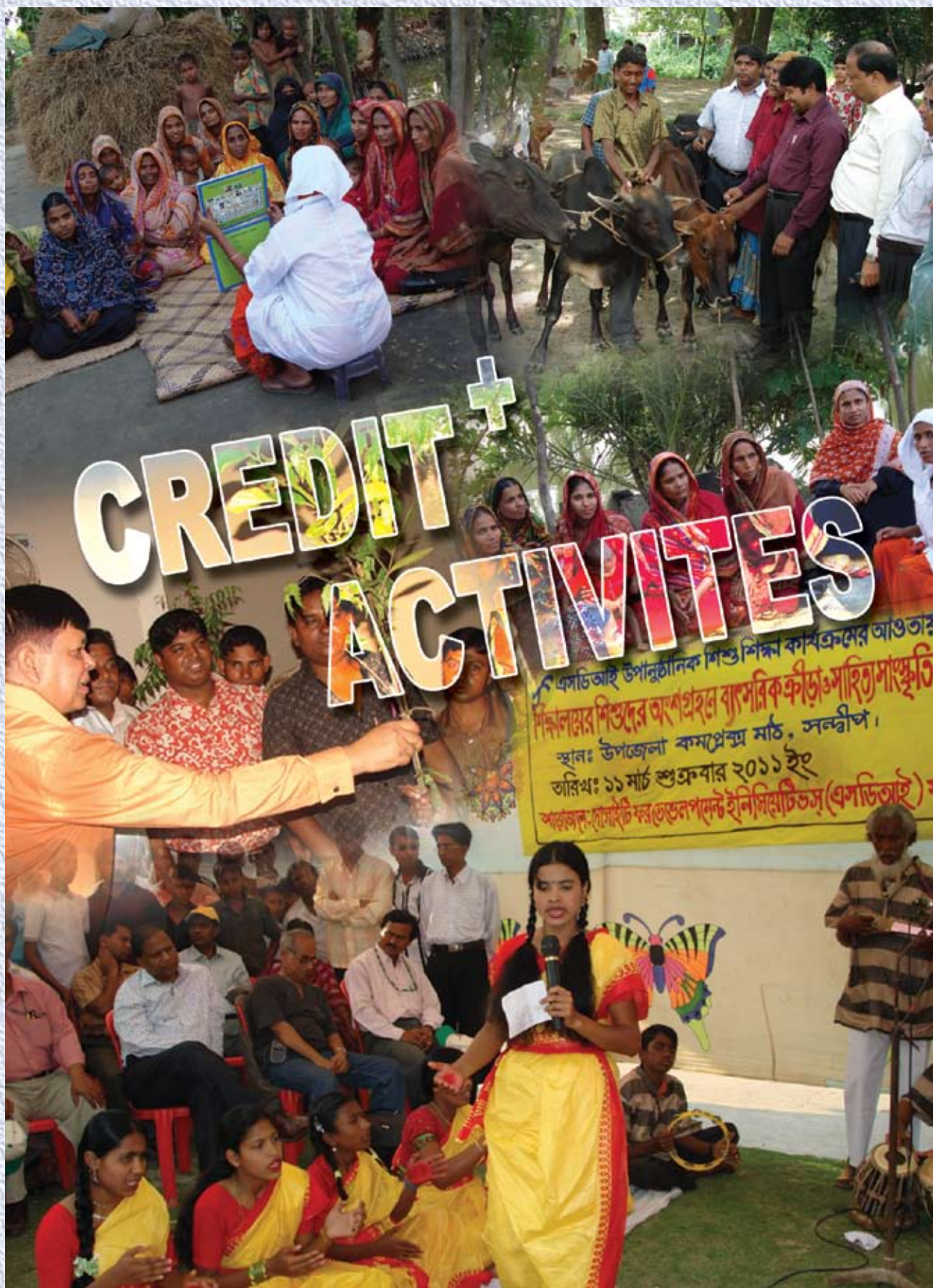
Partnership with SANKALPA trust, Nadia, West Bengal, India

SDI has forged partnership SANKALPA trust, Nadia, West Bengal, India for field level action research for implementing a concept of Total Rural Development (TRD). The core strategy revolves round extension of technologies for production of energies, preservation of perishable vegetables, food, less energy incentive new technology for production of bricks, village based IT connectivity for knowledge acquisition which to converge on creating food and livelihood safety net in the first place.

REE_CALL Coordinator and Programme Officer visits Project sites in Sandwip

Mr. Akin As ad the REE_CALL Coordinator and Ms. Asma Khanom, Programme Officer REE-CALL project had visited REE_CALL Project locations in Sandwip. They had extensively visited the primary groups and exchanged experience of the project. Also they met with the Chairman and the UP members and hold consultation regarding the REE_CALL and UP cooperation issues. They had also met with the TNO and other Upazila level officials mainly responsible for water and sanitation, health care and the PIO who is responsible for preparing Upazila development plan.





Financial Reports of SDI



Last Year

This Year

Auditors Report

Dear Sir,

CONSOLIDATED AUDITED FINANCIAL STATEMENTS OF SOCIETY FOR DEVELOPMENT INITIATIVES (FOR THE YEAR ENDED JUNE 30, 2011).

We have audited the accompanying Consolidated Balance Sheet as at June 30, 2011 and related Income and Expenditure Account, Receipts and Payments Account for the period then ended. The preparation of the financial statements is the responsibility of SDI management. Our responsibility is to express an independent opinion based on our audit.

We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA), which are consistent in all material respects with International Standards on Auditing/ International Financial Reporting Standards (ISA/IERS) as adopted 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 management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis to form our opinion.

Independent Opinion:

In our opinion, the financial statements, prepared in accordance with Bangladesh Accounting Standard (BAS), give a true and fair view of the state of Society for Development Initiatives (SDI) affairs as at June 30, 2011 and of the results of its operations for the period then ended and comply with all applicable laws and regulations.

We also report that:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by laws have been kept by SDI so far as it appeared from our examination of those books; and
- c) The Consolidated Balance Sheet, the Income and Expenditure Account, Receipts and Payments Account dealt with by the reports are in agreement with the books of accounts.

Date: October 28, 2011



M A Quader Kabir FCA
Partner

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)

Consolidated Balance Sheet

As at 30 June, 2011

Particulars	Notes	Amount 2010-2011	Amount 2009-2010
PROPERTY AND ASSETS			
Fixed assets :	5.00		
at cost less Accumulated Depreciation		7,914,966	8,686,950
Investment :		30,854,612	36,515,173
Savings FDR		16,104,402	17,044,819
Loan Loss Provision Investment (LLPI)		8,462	12,757,119
Disaster Management Fund Investment		4,195,721	2,418,647
Depreciation Fund Investment (DFI)		-	2,895,872
FDR		10,546,027	1,398,716
Current Assets :		686,869,497	564,096,151
Loan Outstanding to Beneficiaries	14.00	648,469,208	508,089,843
Accounts Receivable		631,635	26,000
Grant Receivable		150,965	46,050
Interest Receivable		643,301	430,355
Stock for Sanitary latrine	19.00	27,386	27,546
Motorcycle loan		4,467,354	4,301,204
Defalcation by field worker	21.00	123,224	38,897
Advance Tax paid		233,115	-
Advance		1,675,936	1,570,107
Closing Cash and Bank Balance	15.00	30,447,373	49,566,149
	Total Tk.	725,639,075	609,298,274
FUND AND LIABILITIES			
Fund Account	16.00	59,473,455	41,427,979
Long term Liabilities	17.00	407,999,801	367,177,053
Current Liabilities	18.00	258,165,819	200,693,242
	Total Tk.	725,639,075	609,298,274

Annexed notes from 1.00 to 20.00 from an integral part of the financial statements



**Executive Director
SDI**

Signed in terms of our separate report of even date annexed



**M A Quader Kabir, FCA
Partner**

Date : October 28, 2011



SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)

Consolidated Balance Sheet

As at 30 June, 2011

Particulars	Notes	Amount 2010-2011	Amount 2009-2010
<u>INCOME</u>			
Fund received from CARE-Bangladesh	6.00	-	4,556,798
Grant received from Oxfam-GB	7.00	3,500,000	3,502,706
Service Charge Received		126,529,098	98,109,624
Local Income	8.00	3,720	467,107
Other Income	9.00	333,827	554,858
Admission fee		281,180	275,040
Sale of Loan form & pass book		529,635	445,728
Bank Interest		812,929	2,021,912
Office Rent		346,197	69,385
Training & Workshop		10,670	21,000
Grant received from PKSf		55,801	-
Grant receivable		104,915	46,050
Interest receivable		643,301	430,355
	Total Tk.	133,151,273	110,500,563
<u>EXPENDITURE</u>			
Service charge paid to PKSf		13,751,033	11,852,071
Grant refund to Oxfam-GB		245,791	-
Interest paid to MTBL		210,217	310,043
Salary & Benefits		63,428,192	49,812,478
Office Rent		5,232,050	4,421,261
Bank charge & Commission		891,952	1,018,862
Conveyance		1,534,664	1,458,314
Printing & Stationary		2,856,210	2,706,074
Repairs & Renewal		1,211,138	1,027,067
Oil & Fuel		1,608,194	1,335,486
Gas, Water & Electricity		802,265	691,589
Postage, Telephone & Mobile phone		765,568	664,126
Entertainment		268,488	243,975
Staff Training & Workshop		1,264,661	1,682,696
Office management expenses		60,108	297,886
Staff Meeting & Seminar		331,345	626,736
Advertisement		132,630	137,739
Audit fee		47,000	109,355
Income Tax		980,641	447,257
Newspaper bill		146,329	123,492
Food allowance		270,662	212,764
Retreat		754,991	-
Microcredit fair		254,150	-
Crockerise		53,296	54,448
Corporate social responsibility		501,854	64,855



Particulars	Notes	Amount 2010-2011	Amount 2009-2010
Members Insurance Claim paid		287,660	247,413
Service charge refund		232,507	43,408
Contingency cost		143,588	-
Other expenses		2,435,870	888,161
Interest paid		6,474,018	7,667,143
Provision for Audit fees		40,000	45,000
Loss on sales of fixed asset		76,780	139,175
LLP Expenses		4,961,302	6,202,730
DMF Expenses		1,073,017	805,847
Depreciation		1,553,610	1,421,228
Central Office expense		194,017	68,000
Donation		30,000	20,000
Service charge paid to CORDAID		-	1,286,255
Abnormal loss		-	217,099
Construction & Maintenance		-	1,532,416
Others Administrative cost		-	55,834
GOB Fund		-	5,564
Administrative Expenses	10.00	-	12,000
Training program	11.00	-	1,892,059
Emergency Communication	20.00	-	422,247
Support Cost	12.00	-	191,256
Human Resources Cost	13.00	-	629,217
Total Payments		115,105,798	103,090,626
Excess of Income over Expenditure transferred to Fund Account		18,045,475	7,409,937
	Total Tk.	133,151,273	110,500,563

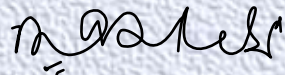
Annexed notes from 1.00 to 20.00 from an integral part of the financial statements


Executive Director
SDI

Signed in terms of our separate report of even date annexed

Date : October 28, 2011




M A Quader Kabir, FCA
Partner

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
Consolidated Receipts and Payments Account
For the year ended 30 June 2011

Particulars	Notes	Amount 2010-2011	Amount 2009-2010
RECEIPTS			
Opening Balance :		49,566,149	51,653,142
Cash in Hand		875,917	1,170,190
Cash at Bank		48,690,232	50,482,952
MC Loan received from PKSf :		251,648,800	224,700,000
Rural Micro Credit (RMC)		110,000,000	100,000,000
Urban Micro Credit (UMC)		20,000,000	22,000,000
Micro Enterprise (ME)		30,000,000	35,000,000
Ultra Poor Program (UP)		12,000,000	14,000,000
Seasonal Loan (SL)		73,000,000	41,900,000
EFRRAP		5,000,000	11,800,000
RNPPO		-	-
ID LOAN		1,648,800	-
Loan received from MTBL :			
Mutual Trust Bank Ltd.		-	1,100,000
Principal Loan Recovery :		1,042,933,635	799,590,852
Rural Micro Credit (RMC)		594,067,059	486,760,241
Urban Micro Credit (UMC)		141,655,333	84,746,482
Micro Enterprise (ME)		160,155,512	126,296,543
Ultra Poor Program (UP)		63,446,324	13,778,988
Seasonal Loan (SL)		45,342,200	20,936,875
RNPPO		22,664,282	55,915,659
EFRRAP		10,806,000	6,708,000
DML		-	9,440
Leather Merchandise Export Promotion Project		4,694,945	4,311,844
Grihayan Tahobil		101,980	126,780
Member Savings Deposit :		173,547,611	121,884,818
Rural Micro Credit (RMC)		103,011,290	95,671,954
Urban Micro Credit (UMC)		36,640,600	8,356,924
Micro Enterprise (ME)		17,363,518	6,607,448
RNPPO		3,341,035	7,664,401
Ultra Poor Program (UP)		12,979,885	3,417,348
Leather Merchandise Export Promotion Project		211,283	166,743



Particulars	Notes	Amount 2010-2011	Amount 2009-2010
Service Charge Received :		126,529,098	98,109,624
Rural Micro Credit (RMC)		74,346,621	60,683,810
Urban Micro Credit (UMC)		17,690,397	10,588,285
Micro Enterprise (ME)		20,526,450	16,011,355
Ultra Poor Program(UP)		6,336,115	1,377,137
Seasonal Loan (SL)		4,377,068	1,993,085
RNPPO		2,833,288	6,981,293
EFRRAP		216,008	134,160
DML		-	101
Leather Merchandise Export Promotion Project		196,831	283,578
Grihayan Tahobil		6,320	56,820
FDR Encashment :		35,831,426	22,039,823
LLPI		12,819,817	9,688,133
DFI		2,895,872	-
Savings FDR		14,215,737	8,232,300
DMFI		-	319,390
Others		5,900,000	3,800,000
Fund received from CARE-Bangladesh		-	4,556,798
Grant received from Oxfam-GB		3,500,000	3,502,706
Local Income		3,720	467,107
Other Income		333,827	554,858
Loan & Advance :		12,644,384	20,562,417
Advance		5,147,915	12,255,046
Motorcycle Loan		3,560,311	332,401
SDI Staff Security fund		201,000	390,830
REE-CALL Project		3,700,000	-
SDI-Bondhu Chula		30,158	-
SDI-Group Insurance		5,000	-
Staff contributory provident fund		-	1,800,000
Salary Advance		-	49,000
PKSF Credit Program		-	1,709,828
SDI General Fund		-	214,702
CBDRMP/DPM Program		-	3,810,610
Sale of Sanitation Stock :		160	-
Sale of Ring Slap		160	-
Sale of Round cover		-	-
Livestock Insurance		724,570	169,000
Staff Welfare Savings fund		1,272,553	1,149,404



Particulars	Notes	Amount 2010-2011	Amount 2009-2010
Group member insurance		5,801,326	3,425,687
Member Insurance Scheme		29,382,825	20,900,449
Defalcation by field worker		12,480	39,657
Admission fee		281,180	275,040
Sale of Loan form & pass book		529,635	445,728
Office Rent		346,197	69,385
Staff Training & Workshop		10,670	21,000
Bank Interest		812,929	2,021,912
Sales of fixed assets		126,060	-
Accrued Interest received		430,355	577,924
Grant received from PKSf		55,801	-
Advance grant received from PKSf		1,450,000	-
Loan from SDI General fund		-	38,961
Accrued Grant received		-	3,541,915
Interest received from DMEL		190,576	125,820
Interest received from LLP		182,340	1,526,452
Total Tk.		1,738,148,307	1,383,050,479
PAYMENTS			
Livestock Insurance		98178	-
Staff Welfare Savings fund		2,379,686	1,135,978
Group members Insurance		2,670,844	2,124,526
Member Insurance Scheme		22,074,129	16,230,064
Defalcation by field worker		96,807	78,554
Salary & Benefits		63,408,192	49,817,478
Office Rent		5,232,050	4,421,261
Bank charge & Commission		891,952	1,018,862
Conveyance		1,534,664	1,458,314
Printing & Stationary		2,856,210	2,706,074
Repairs & Renewal		1,211,138	1,027,067
Oil & Fuel		1,608,194	1,335,486
Gas, Water & Electricity		802,265	691,589
Postage, Telephone & Mobile phone		765,568	664,126
Entertainment		268,488	243,975
Staff Training & Workshop		1,264,661	1,682,696
Office management expenses		60,108	297,886
Staff Meeting & Seminar		331,345	626,736
Advertisement		132,630	137,739
Audit fee		47,000	109,355
Income Tax		980,641	447,257
Newspaper bill		146,329	123,492
Food allowance		270,662	212,764



Particulars	Notes	Amount 2010-2011	Amount 2009-2010
Retreat		754,991	-
Microcredit fair		254,150	-
Crockerise		53,296	54,448
Corporate social responsibility		501,854	64,855
Members Insurance Claim paid		287,660	247,413
Service charge refund		232,507	43,408
Last year provision paid		40,000	1,281,709
Contingency cost		143,588	-
Other expenses		2,435,870	888,161
Central Office expense		194,017	68,000
Donation		30,000	20,000
Paid to CORDAID (Principal)		-	15,023,034
Refund to ASA		-	12,085
Service charge paid to CORDAID		-	1,286,255
Abnormal loss		-	217,099
Construction & Maintenance		-	1,532,416
Others Administrative cost		-	55,834
GOB Fund		-	5,564
Loan repayment to PKSf :		208,790,469	163,020,200
RMC		70,000,000	63,875,000
ME		33,250,000	30,800,000
UP		8,666,669	3,000,000
SLP		42,700,000	13,200,000
DML		-	-
RNPPO		25,961,600	19,845,200
EFRRAP		5,900,000	900,000
UMC		21,900,000	31,400,000
ID LOAN		412,200	-
Loan to Beneficiaries :		1,183,313,000	889,419,000
RMC		642,800,000	534,541,000
ME		201,240,000	131,706,000
UP		83,515,000	32,303,000
SLP		73,407,000	41,800,000
UMC		171,030,000	88,712,000
RNPPO		-	47,751,000
DML		-	-
EFRRAP		9,421,000	8,306,000
Grihayan Tahobil		-	-
Leather Merchandise Export Promotion Project		1,900,000	4,300,000



Particulars	Notes	Amount 2010-2011	Amount 2009-2010
Service charge paid to PKSf		13,751,033	11,852,071
RMC		6,750,000	4,600,668
ME		2,711,242	2,343,376
UP		161,670	48,751
SLP		1,038,375	297,000
DML		-	-
UMC		1,583,983	1,912,499
RNPPO		1,443,534	2,640,777
EFRRAP		54,500	9,000
ID LOAN		7,729	-
Savings refund to members:		131,657,238	100,330,892
RMC		82,317,676	79,457,364
UP		6,546,862	1,353,554
UMC		21,741,550	11,121,065
ME		8,356,972	3,319,541
RNPPO		12,427,152	5,030,703
Leather Merchandise Export Promotion Project		267,026	48,665
Interest paid :		6,474,018	7,667,143
Members Savings		6,121,673	6,034,277
Members Insurance Scheme		82,916	311,203
Staff Welfare Savings Scheme		165,546	38,699
Others loan fund		103,883	1,282,964
Administrative Expenses		-	12,000
Grant refund to Oxfam-GB		245,791	-
Loan & Advance :		15,215,707	31,480,047
Advance paid		5,253,744	12,734,398
Motorcycle Loan		2,933,587	-
Staff Security fund		2,217,667	-
Advance Income tax paid		233,115	-
Grant Advance		235,801	-
REE-CALL Project		4,028,000	-
SDI-Bondhu Chula		313,793	-
PKSF Credit Program		-	420,000
Salary advance		-	385,000
SDI General fund		-	1,708,894
CBDRMP/DPMP Project		-	3,610,313
SDI Housing Program		-	214,702
Staff Gratuity fund		-	2,935,417
Staff Contributory Provident fund		-	9,471,323



Particulars	Notes	Amount 2010-2011	Amount 2009-2010
Bangladesh Bank :		-	-
Loan repaid (Principal)		-	-
Service charge		-	-
Mutual Trust Bank Ltd :		2,245,800	1,539,000
Principal		2,035,583	1,355,547
Service charge		210,217	183,453
Training program		-	1,892,059
Emergency Communication		-	422,247
Support Cost		-	191,256
Human Resources Cost		-	629,217
Capital Expenditure :		1,777,339	4,242,971
Land		49,660	939,440
Furniture		198,859	365,725
Computer		502,600	345,550
Motor Cycle		866,410	2,309,556
Television		19,350	58,100
Telephone		50,460	73,800
Mobile & Camera		15,000	-
Office Equipment		75,000	150,800
Investment (FDR) :		30,170,865	13,394,667
Loan loss provision (LLPI)		71,160	5,174,484
DFI (FDR)		-	258,803
Savings FDR		13,275,320	2,545,867
Others fund		15,047,311	4,736,059
DMFI		1,777,074	679,454
Closing Cash and Bank Balance :		30,447,373	49,566,149
Cash in Hand		828,720	875,917
Cash at Bank		29,618,653	48,690,232
Total Tk.		1,738,148,307	1,383,050,479


Annexed notes from 1.00 to 20.00 form an integral part of the financial statements


Executive Director
SDI

Signed in terms of our separate report of even date annexed

Date : October 28, 2011




M A Quader Kabir, FCA
Partner