

# Annual Report 2012



**SDI**

সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস্  
SOCIETY FOR DEVELOPMENT INITIATIVES

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

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Date of Publications : March 2013

Published By : Society For Development Initiatives (SDI)  
2/4, 3rd Floor, Block-C, Shahjahan Road  
Mohammadpur, Dhaka-1207

Compilation, Editing  
Graph & Chart by : Anwarul Azim  
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Photographs : Photographs by SDI's project staff

Cover Design and  
Layout Graphics : Md. Amzad, Cell : 01718918377

Printed by : Prominent Printers  
146, DIT Extension Road, Dhaka-1000  
Cell : 0171119884

A graphic of green leaves and branches, partially overlapping the green box containing the title.

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## FROM THE EXECUTIVE DIRECTOR'S DESK



Dear partners in development and our patrons

### Greetings from SDI

With much pleasure, I am presenting you our annual report 2012. The report had covered the state of affairs of SDI for the period 2011-2012. The financial reporting part had focused on the financial health status of SDI for the period 2011-2012.

In our present annual report SDI had focused its attention to the SDI works in inaccessible or flood prone environmentally fragile Meghna river delta area and also in the high natural disaster risk zone like coastal areas of Chittagong and Cox's Bazar.

In the field of poverty alleviation challenges, SDI is positioning itself for a paradigm shift away from narrowly focusing on Micro credit programme. SDI is giving equal emphasis on its credit+programme activities and focusing on transferring strategic assets to targeted households so that they can generate 'sustainable' household income.

SDI is investing resources for women's empowerment, strengthening community organizations, linkage with local elected bodies and service providers, food and livelihood security of extreme poor, disaster risk reduction and climate change adaptation focused programmes. SDI's micro-finance programme draws bottom-line to all these human and community development programmes. Now programmes being reorganized in-terms of sectoral approach which are broadly denoted as Agriculture Sector, Skill and Capacity Development and Social Development, Rights Sector encompassing both environmental and human rights elements. However, we like to stress that all the mentioned sectoral interventions uphold the core issue of HUMAN DEVELOPMENT as the cross cutting concern. The annual report in totality had accentuated the above statement. In sum SDI has widened its strategic approach to alleviate rural poverty with improving women status as the core strategy.

In the past year SDI has been concentrating its activities in another area whose objective was to utilize the market for the elimination of rural poverty. With PKSF support it has embarked on a new project initiative titled Value chain Development Project. It had launched a new initiative titled Promotion of non-toxic chemical and biological pest control farming techniques for production of vegetables and marketing support to the growers and buffalo fattening in Uirchar of Sandwip Upazila. This project embodies the newer strategic initiatives of SDI

It is our earnest expectation that, our annual report will give you an across the board understanding of the SDI's core values and competencies. We will be obliged if you would feel it important to give us a comprehensive feed back on the quality, content and the presentation of the report. We will use your valuable insight as the critical markers to improve our organizational VMO, strategies and programmes and also preparing our future reports as well.

With thanks.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'Shamsul Haque'. The signature is fluid and stylized, with a long horizontal stroke extending to the right.

(Shamsul Haque)  
Executive Director  
Date: 20 Feb 2013

# Abbreviations

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



**সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস্**  
**SOCIETY FOR DEVELOPMENT INITIATIVES**

### Basic Information

1	Name of Organization	Society for Development Initiatives (SDI)
2	Executive Director (CEO) and Contact Person	Shamsul Haque
3	Contact Details	
3.1	Address (head office)	House # 2/4 (3rd floor), Block-C, Shahjahan Road Mohammadpur, Dhaka -1207
3.2	Telephone #	880 2 9122210, 9138686
3.3	Fax #	880 2 9145381
3.4	E-mail Address	sdi.hoffice@gmail.com, sdi@sdi.org.bd
3.5	Website	www.sdi.org.bd

### Legal Status

SL	Registration Information	Registration Number	Date of Registration
1	Social Services Dept	Dha-02967	22-07-1993
2	NGO Affairs Bureau	Reg. No. 937	25-05-1995
3	Societies Registration Act 1860 (Act XXI 1860)	No.S-3235(24)2003	21-07-2003
4	Micro credit Regulatory Authority (MRA)	01239-03336-00154	16-03-2008
5	Agricultural Ministry (DG, seed wing)	SW/MOA/17015	14-10-2012

### E-MAIL ADDRESS OF SDI CENTRAL OFFICE AND REGIONAL OFFICES

SL	Regional/Project	E-mail address
1	Adabor(Dhaka) Region	adaborR.sdi@gmail.com
2	Dhamrai Region	dhamraiR.sdi@gamil.com
3	Sandwip Region	sandwipR.sdi@gmail.com
4	Manikgonj Region	ghiorR.sdi@gmail.com
5	Sitakundo Region	sitakundoR.sdi@gmail.com
6	Feni Region	feniR.sdi@gmail.com
7	Noakhali Region	noakhaliR.sdi@gmail.com
8	Cox's Bazar Region	coxsbazarR.sdi@gmail.com
9	REE-CALL Project	reecall.sdi@gmail.com
10	CDSP-IV Project	cdsp4sdi@gmail.com
11	VGD Programme	vgd.sdi@gmail.com
12	Value Chain Project	valuchain.sdi@gmail.com
13	OHCB Project	oiecb.sdi@gmail.com
14	ENRICH - Sandwip	enrich.sdi@gmail.com





## Introduction to the 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 institutional 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.

### 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 is to trigger a self-empowerment process whereby the poor and powerless can take charge of their own self actualization agenda and empowering people for participation in the decision making process effecting their own 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 and hard to reach poor specially women and fringe communities by way of creation of jobs and sustainable livelihood and access to credit without collateral.

SDI pursues a sustainable human development policy, which is pro-poor, pro-nature, pro-jobs and pro-women. 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.
- Improving Humanitarian Capacity Building.
- Technology support for sprit up income.

### 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 of 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. SDI had developed its own strategy of outreaching the hard core poor. The essence of which 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.



## Legal Status

SDI is a non profit social development Enterprise organization registered with (1) Social Service Department. GoB (2) NGO Affairs Bureau and (3) Registrar of Joint Stock Company, (4) Micro-credit Regulatory Authority (MRA), Bangladesh Bank.

SDI is eligible to receive external grants for operation of Micro credit, Micro enterprise and other development programs with local and external grant and credit fund)

## SDI Organizational Structure

The highest body of the organization is the General Body (GB) consisting of 31 members.

The General Body elects an Executive Committee (EC) consisting of 7 members for a three-year period. The GB and the EC is headed by a Chairman On the EC apart from the Chairman there is a Vice Chairman, an Assistant Secretary and a Treasurer. The Member Secretary of the SDI acts as the Executive Director of the organization.

The EC is accountable to the Exeation GB. The Executive Director in turn is accountable to the EC. For day to day running of the organization, a Deputy Executive Director assists the Executive Director.

## Executive Committee (EC)

Name of Members	Principal Occupation	Designation
Dr. Abul Hossain	Professor, Department of Physics, Jahangirnagar University	Chairman
S.M.Gulam Mustafa	Managing Director, JAMALPUR FASHON LTD. DHAKA.	Vice Chairman
Mr. Sushil Kumar Sarkar	Head Master, Bhalum Ataur Rahman Khan School and College, Dhamrai, Dhaka	Secretary General
Mr. Shah Alam Bhuyan	Business man, Korotoa Road. Bogra.	Treasurer
Mrs. Aleda Sultana	Coordinator, -Education Program. Community Development Library (CDL)	Assistant Secretary
Mr. Anjan Kumar Deb	FCA, A.K.DEB& CO.	Executive Member
Ms. Shirin Sikdar	School Teacher	Executive Member
Md. Shamsul Haque	Executive Director of SDI	Member Secretary



## Affiliation with National Networks

Credit and Development Forum (CDF), NGO Forum, Federation of NGOs in Bangladesh (FNB), Coastal Fisher folks Community Network (COFCON), Disaster Forum. Centre for Sustainable Rural Livelihood (CSRL), WECAN, NARRI FORUM, NIRAPAD NGO Forum.

## 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).

## Partners

Government of Bangladesh Palli Kormo-Sohayak Foundation (PKSF), OXFAM-GB, GiZ,Germany, Bangladesh Bank (BB), Southest Bank Ltd, Oxfam International, IFAD, EKN, Govt. of Netherland.

## Project Locations

SDI's mandate is to implement project all over Bangladesh. However, at the present focusing its activities in the areas where a large concentration of people become vulnerable to either flood related disaster or cyclone or other climatic phenomenon. SDI is working in Dhaka and Chittagong municipal areas, Sandwip, Sitakunda, Mirersarai, Coastal areas of Chittagong, Cox's Bazar, Feni, Noakhali and river basin and flood plains of Jamuna and the Padma in Dhaka, Manikganj, Pabna, and Sirajgonj districts.



## Constituency of SDI

With its package of development assistance SDI addresses mainly 3 categories of primary stakeholders together as the audience of beneficiaries as are listed below.

- a) The normal poor who did not own land exceeding 0.50 acre, and did not have income exceeding Tk. 2250 (being equivalent to around US \$ 33) per month. Occupationally they were engaged in small scale agriculture farming including share cropping, domestic birds and livestock rearing, cottage industry, rural transport service and petty trading for their livelihoods.
- b) The hard core poor (HCP) or extreme poor as defined by the project for all practical purposes did not own homestead land exceeding 0.10 acre, had no gainful jobs for more than 6 months a year, and did not have income exceeding Tk. 1500 (being equivalent to US \$ 22) per month. They included those who did not own even a piece of homestead land for their families due to river erosion, natural calamities and pauperizing reasons. They included divorcees, deserted, destitute, and physically challenged/handicapped and were vendors, housemaids, domestic birds and livestock raisers, rickshaw-van pullers, boatmen and others.
- c) The micro-entrepreneurs who were basically those graduated to a relatively better level of quality of life in terms of income and wellbeing compared to and from amongst the normal poor due to micro-credit and other development assistance and who were thus enabled to undertake relatively larger economic activities with relatively larger micro-credit and other development assistance provided to them.
- d) Fisher-folks specially the traditional livelihood fishers called JELEY (a low caste Hindu socially excluded fishers community is a special constituency of SDI. Girls and boys of adolescent age are the constituency of SDI for Facts for Life education. Drop out children and or children be long to poor or extreme communities who had never attended formal school are also the constituency of SDI for imparting non formal education. People living in high natural disaster risk zones are also the constituency of SDI.

- e) SDI's grass-roots partners 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.
- f) The primary stakeholders and or participants being the poorest rural people in terms of resources-land, water and other means of production; income, housing conditions etc. They had very little access to public resources e.g. institutional education, training, health and medical services and to local governance including decision making centers affecting their lives and livelihoods. Hard Core poor are a special constituency of SDI development interventions. The bulk of its grass-roots partners are women belong to above categories of vulnerable population.
- g) The secondary stakeholders of the project being Union Parishods (UPs), other rural institutions and the wider local communities and volunteers recruited from the communities who are being groomed as Change agents. The elected members of the union parishod, informal leaders, local traders, TBA and go service providers like health workers are also grass-roots partners of SDI.

## SDI PROGRAMS

SDI undertakes a multi-sector 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.                                                 | ● Pre primary school education                                                                                                            |
| ● ADVOCACY for land, water bodies, bay-fishers safety                                                                   | ● Community led food security program                                                                                                     |
| ● Non Formal Child Education Program                                                                                    | ● Credit Plus program for the HCP                                                                                                         |
| ● Life Skill Education for Adolescent Girls                                                                             | ● Promotion of solar energy, Improved Cooking stove                                                                                       |
| ● Primary health, Reproductive health and Mother and Child Health Care                                                  | ● Access to ICT by the poor                                                                                                               |
| ● Income and Employment Generation                                                                                      | ● Inward remittance Service                                                                                                               |
| ● Asset transfer to extreme poor and poor.                                                                              | ● Micro entrepreneurship promotion                                                                                                        |
| ● Water & Sanitation, Arsenic removal, Rain water harvesting                                                            | ● Corporate Social Responsibility - Kishan Kishanee Mela, Stipend to poor students, donation of IT equipment to educational institutions) |
| ● Social Forestry and nursery development.                                                                              | ● Public Private Partnership                                                                                                              |
| ● Rural housing                                                                                                         | ● Climate Change Adaptation & Mitigation                                                                                                  |
| ● Hardcore poor development program (Out reaching the hard to reach)                                                    | ● Appropriate Technology for income generation by Poor                                                                                    |
| ● Support to Vulnerable Group Development                                                                               | ● Development communication using Multimedia                                                                                              |
| ● Promotion of Value Chain agriculture                                                                                  | ● Promotion of after school students, coaching                                                                                            |
| ● Promotion of non-toxic biological pest control for vegetable production                                               | ● Development Dialogue- IEC materials                                                                                                     |
| ● Participatory Action Research                                                                                         | ● Publications                                                                                                                            |
| ● Sustained Poverty Reduction and Socio Economic Development through comprehensive household based development approach | ● Resettlement of HCP                                                                                                                     |
| ● Disaster Preparedness                                                                                                 | ● Gender Development                                                                                                                      |

## Micro Finance products of SDI

SL Products		SL Products	
1	General Savings	13	Credit for Distress Situation
2	Ultra Poor Savings	14	Credit Insurance Scheme
3	Special Savings	15	Livelihood Improvement Loan
4	Urban Micro-Credit	16	Asset Creation Loan
5	Rural Micro Credit	17	Sustainable IGA Loan
6	Micro-enterprise Credit	18	Youth Development Loan
7	Credit for Ultra Poor	19	Finance for Enterprise Development and
8	Credit for the Members' Husbands / Guardians		Employment Creation Project (FEDEC)
9	Housing Credit	20	Rehabilitation of Non motorized transport
10	Disaster Management Credit		pullers and Owners Project (RNPPPO)
11	Emergency 2007 Flood Restoration and	21	Agriculture sectoral (flexible repayment period) credit
	Recovery Assistance Program (EFRRAP)	22	Non-toxic vegetable production credit
12	Seasonal Credit		

## Multi-disciplinary Development Projects and Operational Areas

SL	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.	Oxfam International Humanitarian Capacity Building (OI-HCB) Project in partnership of Oxfam International	All coastal area of Bangladesh	All coastal districts of Bangladesh
C.	Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH)	Sandwip (Harishpur Union)	Chittagong
D.	Char Development and Settlement Project-IV (CDSP-IV)	Companyganj & Subarna-char Sandwip	Noakhali Chittagong
E.	PKSF-SDI Micro-Finance Project	50 Upazila	11 districts
F.	Water and Sanitation Program	Ghior	Manikganj
G.	GRIHAYAN PROJECT (Housing project), Bangladesh Bank	Dhamrai, Manikganj	Dhaka
H.	Bondhu Chula with GTZ	Ghior Dhamrai Ghior Sandwip	Manikganj Dhaka Manikganj Chittagong
I.	Bondhu Chula distribution in partnership with UPPR-UNDP	Dhaka city	Dhaka
J.	Promotion of Sajna cultivation on the 'Aiel' of crop-land - A Value Chain Development Project with PKSF	Savar	Dhaka
k.	Non-toxic pesticide free Vegetable cultivation Using Bio logical pest control	Savar, Dhamrai	Dhaka
L.	Inward remittance service with Bank Asia Ltd.- Bangladesh Bank	All SDI project area	11 district
M.	Support services to women under the Vulnerable Group Development (VGD) Programme for 2011-2012 cycle with the partnership of Department of Women Affairs (DWA)-GOB	Manikgonj Sadar & Horirampur Sandwip	Manikgonj Chittagong

### Typical group organization partners of SDI in its project /program areas.

Kind of Groups	Purpose(s)	# of such groups
Primary groups	Poverty alleviation and Quality of life improvements, Human development Social development, Grass roots institution development Capacity Building for Life and livelihood Skill Development, Food security Disaster preparedness IEG, Micro Finance	3600 (Gr. Size :20-30 )
Home Gardening	Income, nutrition, food security	
Fisheries	Income, nutrition, life skill, food security, Disaster preparedness,	
Social Forestry group (SFG)	Plantation for CCA , Income, nutrition, food security,	
Pregnant and lactating mothers	Food security, MCH,	
ECD groups ( 2 yrs-5 yrs age group))	Food security, early child hood development	(Max. gr. Size 30)
Adolescent girls peer learning group	Girls better informed and equipped with knowledge to face adulthood	(Max. gr. Size 20 )
Non formal Literacy (8+ yr children)	Providing education up to the level V curriculum in addition to facilitating creative faculties of the students and satisfying recreational needs of the children belong to the excluded or marginal families or the school dropouts , specially the girl children	(30 per NFL centre)
Parents of Non formal school students	Facilitation of the ownership of schools by the communities	(11/parents or guardians committee)
Cyclone shelter management committees(CSMC)	Community ownership of Cyclone shelters	42 cyclone shelters (11 members committees /CSMC)
Tube-well users' group (TUG)	Tube-well maintenance	15-20 community women and men
Health Forum	Promotion of WASH, health ,hygiene, Nutrition, PHC	15-20 community women and men
Community Based organizations (CBO)	Representing all section of the community under women leadership; community need assessment and lobby with LEB and GO service providers for inclusion of micro projects in he ADB of LEB the and budgetary allocation of	20-100 community women and men
Farmers' Group	CCA agriculture	(Max. gr. Size 30)

### Donor wise Budget for the year 2011- 2012 ( July 2011- June 2012)

Name of Donor	Project title	Amount in BDT.
CDSP IV	Char Development and Settlement Project–IV, (CDSP-IV) [Social and livelihood Support component]	16,947,000
Oxfam GB	Resilience through Economic Empowerment, Climate Adaptation Leadership and Learning Project ( REE CALL )	5,709,000
Oxfam International	Oxfam international emergency capacity building project (OI_ ECB)	389,290
PKSF	Micro credit Program	190,550,319
PKSF/IFAD	Finance for Enterprise Development and Employment Creation (FEDEEC) Value chain program	1,694,595
PKSF	ENRICH Program	850,000



Department of women affairs (DWA) GOB	Vulnerable Group Development (VGD) program	1,250,000
SDI & PKSF	SDI Disaster management fund	4,493,244
GIZ	Dissemination of improved cook stoves ( Bondhu Chula)	400,000
UNDP/UPPR	Urban Partnerships for Poverty reduction (UPPR) Program	900,000
	<b>Total (BDT)</b>	223,183,448

### Branch/Regional /Area Offices And Locations:

During the reporting period SDI had been operating 8 Regional Office and 51 Branch Offices 5 project offices and one Head 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





### Development and DRR Projects Implemented during the Past Five Years Period

Name of projects/program	Major Program Focus	Geographic coverage (Name of District & Upazila )	Budget in Taka	Donor Name	Status
SHOUHARDO PROGRAM	<ul style="list-style-type: none"> <li>- Early childhood development (ECD)</li> <li>- Agriculture</li> <li>- Comprehensive homestead development</li> <li>- Women development</li> <li>- Health and Nutrition</li> <li>- Disaster preparedness</li> <li>- Food distribution</li> </ul>	Sandwip Upazila of Chittagong District	66,979,091	Care Bangladesh/ USAID/GoB	Ended in 2009
Integrated Rural Development Program (IRDP)	<ul style="list-style-type: none"> <li>- Capacity building for staff and beneficiary</li> <li>- Non Formal Children Education (NFCE) and peer education for adolescent</li> <li>- Societal information dissemination using multimedia</li> <li>- Health and Nutrition</li> <li>- Income security program</li> </ul>	Sandwip Upazila of Chittagong District	25,762,529	CORDAID - Netherlands	Ended in 2008
Community Based disaster risk management Project	<ul style="list-style-type: none"> <li>- Community based disaster risk reduction</li> <li>- Infrastructure development</li> <li>- Water and sanitation</li> <li>- Homestead raising</li> <li>- Plantation</li> </ul>	Sandwip Upazila of Chittagong District	9,926,385	OXFAM-GB Bangladesh	Ended in 2010
Water and Sanitation Program	<ul style="list-style-type: none"> <li>- Activate UDMC and IDMC</li> <li>- Supply of Sanitary Latrine</li> <li>- Rain water harvesting plant</li> <li>- Arsenic removal plant</li> <li>- Tub-well repairing and wash program</li> <li>- Tub-well platform reconstruction</li> <li>- 100% sanitation coverage in Baniajuri union of Ghior upazila under Manikgonj District.</li> <li>- Awareness Program</li> <li>- Training program</li> </ul>	Seven union of Ghior upazila under Manikgonj District	1,250,000	NGO Forum for Drinking water supply and sanitation	ongoing
Reaching out of school children (ROSC) Project (Non-formal children education)	<ul style="list-style-type: none"> <li>- Conduct education session from class I to class V.</li> </ul>	34 school of Daulatpur upazila under Manikgonj District	970,000	Ministry of Education	Ended Dec 2010

(Contd)

(Contd)

Name of projects/program	Major Program Focus	Geographic coverage (Name of District & Upazila )	Budget in Taka	Donor Name	Status
GRIHAYAN PROJECT	Loan for House construction	Dhamrai upazila under Dhaka District and Ghior upazila under Manikgonj District	3,000,000	Bangladesh Bank	Ongoing
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 Small and or 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 - Hajiribag 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
Value Chain development project	Analyzing value chain of products produced by rural producer and targeting interventions for Optimization of income for products and produces.		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 Manikganj Sadar upazila and 13 union under Harirampur Upazila under the Manikganj District		Ministry of Women and Child Affairs (MWCA) , GoB	Ongoing
<b>Char Development and Settlement Project-IV (CDSP-IV)</b> [Social and livelihood Support component]	The overall objective is to support the livelihoods of settlers on newly accreted coastal chars in the estuary of the river Meghna and in the Noakhali coastal plain by improved, more secure land environmentally sustainable livelihoods. The livelihood part of the project has six sub components to substantially help the community to develop sustainable livelihood pattern. 1. Micro finance 2. Health and Family Planning; 3. Water and Sanitation; 4. Homestead Agriculture and Value Chain Development; 5. Legal and Human Rights; 6. Disaster Management and Climate Change.	NOAKHALI: Subarna Char & Compnayganj CHITTAGONG: Sandwip(Urirchar)	16,947,000	Govt. of Netherlands, GoB, IFAD	Ongoing and end in 2017

## 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.

### NGO'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 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 and its own decision. Every month during the first/2nd week a coordination meeting of all the Regional Managers AND Project coordinators, Technical Officers 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

### 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.

### 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)**

SHO HARDO 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).

## Key findings from the review of SDI's Emergency Response Capacity

Under the purview of OXFAM's Humanitarian Capacity Building Project (OHCB) a review of SDI's organizational capacity was conducted in 2012, the key findings were :

- SDI has a strong community based trained staff to work in emergency response and they have a strong field presence
- SDI wants to emphasize on training of communities (CBO leaders, Community Change Agents (CCA), Social activists) to so that a team can respond whenever there is a disaster.
- SDI has a strong micro-credit programme and 1% of the fund from micro-credit returns (i.e. service charges income) is used as emergency fund.
- SDI works in close collaboration with the local government.
- Works in 60 sub-districts (Upazila) and wants to expand work in all disaster prone areas of Bangladesh
- SDI is confident in all areas of disaster response except in finance.
- There is a lack of specialized staff such as doctors and engineers
- Improve women leadership and representation in the higher management positions of SDI
- SDI uses innovative tools, such as multimedia video, flip book, Cyclone Shelter management manual, Durjog Joyer Ludo ( a ludo type game board for primary school students to raise awareness on major natural hazards) on emergency response, to raise awareness on disaster response and management at the local level

## Main recommendations from capacity review:

- **Immediate term:** Training in different sectors required 5 regional hub ( based on nature of hazard risk ) stocked and equipped with communication (mechanized inflatable boat/raft for movement, search and rescue, portable emergency water supply kit, other emergency response gears like life jacket, rubber boot, rain coat, torch light, megaphone,) to be managed by 5 SDI personnel ( partial involvement)
- **Medium term:** mobilize skilled resource person with sufficient logistics to mobilize the entire sector
- **Long term:** build capacity of the community and SDI establishes itself as a credible major disaster response capable national NGO with partnership International Agencies and UN systems and GOB for direct emergency resource mobilization and information sharing. Advocacy platform for upazila, district wide CCA and mitigation related advocacy campaign for flood protective polder construction, adequate cyclone shelters and agricultural rehabilitation services.

### Financial reporting and accounting capacity of SDI

SDI's financial management and reporting system is fully compliant with the BAS standard and IAS. The EC of the SDI appoints Chartered registered firms from the listed firms recognized by the NGOAB to conduct audit of its financial books and records etc. SDI has fully documented financial manuals and procedures and formats for recording all the financial transactions etc. SDI accounts section is staffed with people with M.Com, B.Com degree as well as who has completed chartered accountancy courses. Book keeping is done using customized software purchased for the purpose from software vendors.

SDI is currently managing funds from PKSF, OXFAM GB, GiZ, and DWA of the GoB. Gov of Netherlands/IFAD For each of the donors Separate accounts are operated including separate books of accounts and separate reports. All the donor projects are audited by separate audit firms either appointed by the Donor. In addition to this SDI commissions chartered accountant to prepare a consolidated global financial reports for SDI as a whole.

### UNICEF Commissioned Micro-assessment on Financial and Procurement Management Capacity of SDI

A Micro-assessment on Financial and Procurement Management Capacity of SDI was conducted by M/S SF Ahmed & Co; Chartered accountants in July 2012. The assessment was commissioned by the Supply and Procurement Section of UNICEF to update its database. The report produced by M/S SF Ahmed & Co. had presented SDI's status with commendable fidelity regarding SDI's strengths and only a few areas of weaknesses. The assessment gave a very positive indication as to the Capacity of Financial and Procurement Management tasks and challenges etc handed by SDI. The over all risk rating done by M/S SF Ahmed & Co is given below

Sl. #	Subject area	RISK ASSESMENT			
		H (High)	S (Significant)	M (Moderate)	L (Low)
1	Implementing partner				Y
2	Funds Flow				Y
3	Staffing				Y
4	Accounting Policies and Procedures			Y	
5	Internal Audit			Y	
6	External Audit			Y	
7	Reporting and Monitoring				Y
8	Information System			Y	
	Overall risk rating			Y	

In the recommendation part M/S SF Ahmed & Co stated that " The over all financial management structure of SDI seems to be appropriate to carry out the programs under UN cooperation though the risk assessment shown that it is moderate under the risk rating. (Ref: Point 3 Summary of the Financial Management Assessment:, Page 2)

### SDI - A STRATEGIC PARTNER OF UNDP FOR HUMANITARIAN DISASTER RESPONSE

SDI has qualified as a strategic partner of UNDP for the period 2012-2013 for implementing emergency programming in Bangladesh.

UNDP in Bangladesh had invited registered and or government affiliated Civil Society Organizations (CSO) and Non-Governmental Organizations (NGO) to present an Expression of Interest (EOI) for pre- qualification and inclusion as UNFPA potential partners for the implementation of its emergency programme.

#### The qualification criterions were:

- Have a 5-year track record of competence in at least one of the 3 main thematic areas of intervention: i) reproductive health; ii) family planning; iii) ending violence against women.
- Have a strong gender-integrated approach in their programmes.
- Have experience in working in emergency settings (natural disasters, refugees), including responding to acute emergencies within the past 5 years.
- Have outreach and operational capacity in at least 2 districts highly vulnerable to natural disasters.
- Have a close working relationship with the Government of Bangladesh and with local communities.



SDI had submitted its expression interest in September 2011. In the aftermath of submission of EOI a very rigorous and multi-staged evaluation and inspection were conducted by team of consultants commissioned by UNFPA and finally SDI was given recognition as a strategic partner of UNFPA. SDI's Organizational portfolios is now included in an internal database of UNFPA Bangladesh, and will be informed once specific project partnership opportunities are available.

SDI has given option to work in Bandarban, Cox's Bazar, Khagrachari and Rangamati districts in the list of UNDP Priority districts. SDI have quite extensive presence in Cox's Bazar and perfectly poised to mobilize human and logistical resources for extending emergency programme to Bandarban district which is adjacent to Cox's Bazar. SDI has strong programmatic presence in Feni and Noakhali and Chittagong (North) which also enables SDI to cover the Khagrachari and Rangamati districts.

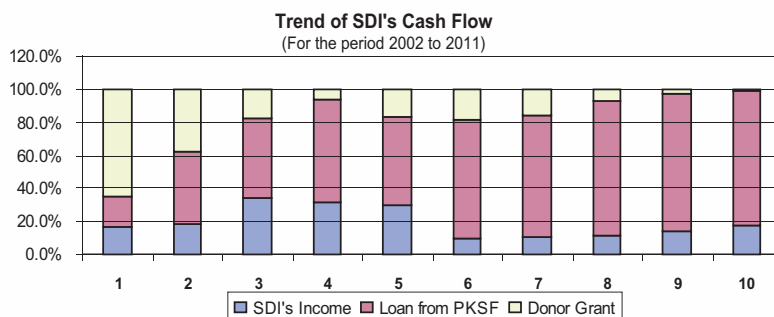
Strategic plan of SDI for gradual reduction of dependence on external financial and technical support.

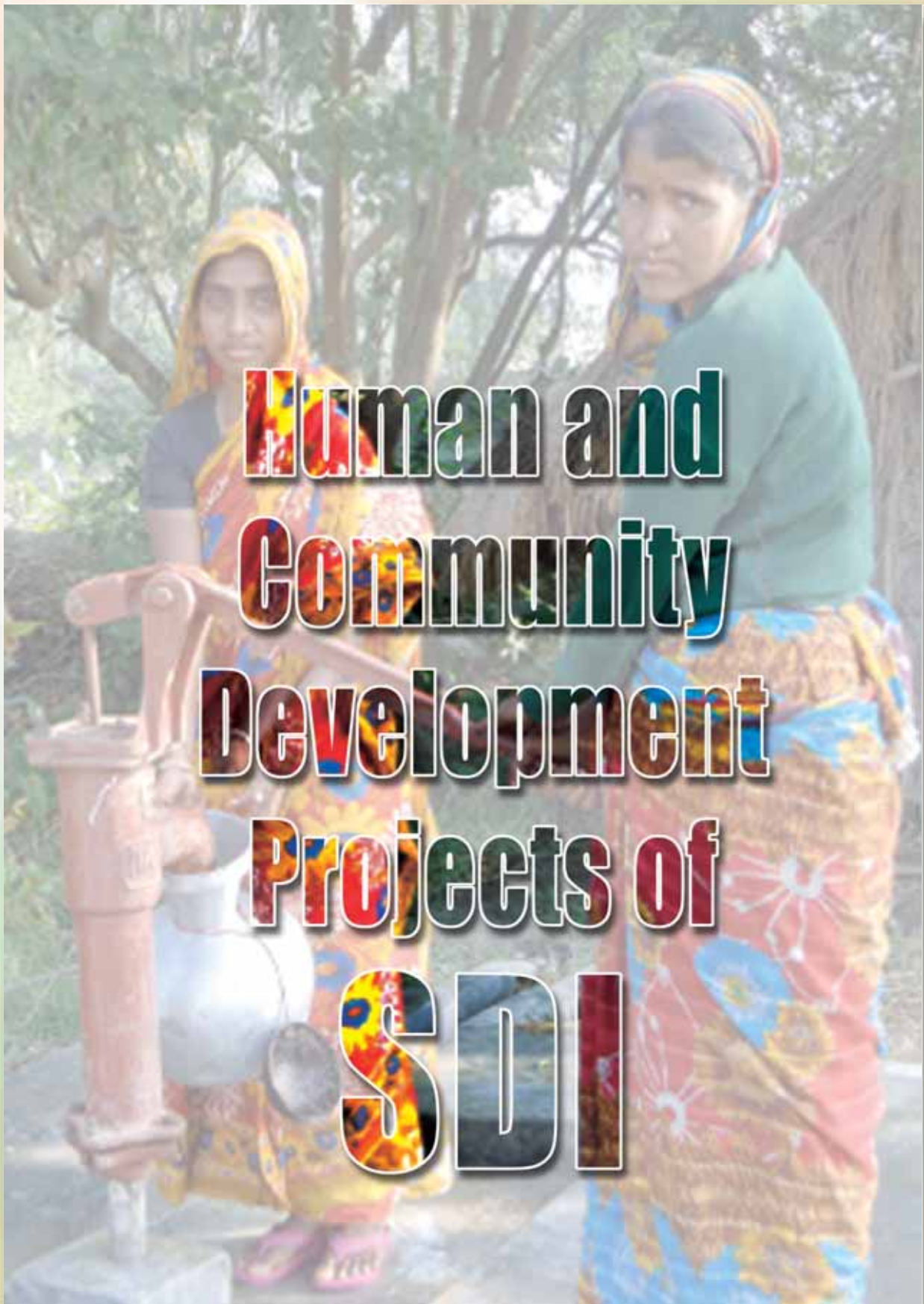
SDI's financial self sufficiency plan is available in the annual plan and budget. At present SDI is in the last stage of its 5 year long Business plan chalked out for the period 2007 to 2012. The business plan had shown the projection for attaining financial self sufficiency

#### Trend of external financial support (Period 2002 To 2011)

Note: All figures are Million BDT

	Year	DONOR GRANT					Disaster Mgmt fund(SDI's own fund)	Loan from PKSF	SDI's Income
		Oxfam	CordAid	CARE	DFID/ COFCON	NGO Forum			
1	2002	0.15	6.97		0.38		7.49	0.04	1.92
2	2003	0.20	5.27			0.05	5.52	0.10	2.74
3	2004	0.30	3.34				3.64	0.27	6.93
4	2005	0.66	1.49				2.16	0.35	10.55
5	2006	0.79	7.25				8.04	0.69	14.12
6	2007	3.41	6.29	21.89			31.60	0.74	121.72
7	2008	1.75	7.22	21.90			30.87	1.34	142.50
8	2009	2.43		15.26			17.69	2.24	203.75
9	2010	3.50		4.56			8.06	3.22	224.70
10	2011	3.50					3.50	4.49	251.65





# Human and Community Development Projects of SDI

## Resilience through Economic Empowerment, Climate Adaptation, Leadership and 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 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.

### Project Locations and beneficiaries:

District	Upazila	Union	Village	# of HH	Population		
					F	M	Total
Chittagong		Harishpur	Harishpur Ward 1,5,6,7	390	1060	1046	2106
			Mu sapur				
		Rahamatpur	Musapur Ward 3,7	2180	6654	5901	12555
			Rahamatpur Ward 1,6	411	1325	1224	2549
		Kalapania	Kalapania Ward 7,8	584	1792	1590	3382
1	1	4	10	3565	10831	9761	20592

**Number of Direct Beneficiaries: 11961 persons; Household (HH): 3565**

**Number of women beneficiaries: 10831**

### COMMUNITY BASED ORGANIZATIONS (CBOS) WILL HAVE THEIR CAPACITY BUILT TO ANTICIPATE THE POSSIBLE IMPACT OF CLIMATE CHANGE AND DISASTERS:

Project learning, experience sharing workshop at Union Level

Workshops were held in each of 4 working unions of REE\_CALL Project. The UP Chairman, most of the UP members, REE\_CALL organized CBO leaders and local level important persons had participated in the workshop. The local CBO shared their learning and the challenges encountered by them. The LEB representatives gave commitment to cooperate with the CBOs.

### CBO meeting

Routine monthly meetings were conducted with by CBO. The key agenda of the meetings being Local Resource Management, Early warning, Social & gender issue.

### Homestead plinth height raising

In Musapur union the CBO had identified 7 most eligible poor household for raising the plinth of the homestead above flood level. On an average the homestead levels were raised by 3-4 feet above the previous ground level. The surrounding raised ground around the house were used for growing vegetables like brinjal, chili.



### **Training of Community Health Volunteers to ensure institutional health services**

22 CHV (female) had received 2 days long refreshers training. A CHV would visit households in the community and provide counseling on child immunization, and also raise WASH awareness, raise health awareness, personal and environmental hygiene, proper use of WSL awareness.

### **Beneficiaries trained on disaster management, CCA and Leadership**

Leading CBO members (mostly woman) had been trained on the issue 'disaster management, CCA and Leadership'. The trained CBO leaders have been conducting dialogues on CCA issues, seasonal disaster risk preparedness.

### **Meeting with UP on SOD, UDMC, CCA and Contingency plan**

Meetings were held with LEB for implementation of updated GoBs Standing Order on Disaster (SOD) and reconstitution of UDMC, and updating of union level Contingency Plan (CP) and mainstreaming of CCA. The meetings resulted in creating impetus to hold regular and routine UDMC meetings.

### **Training Community Volunteers on search and rescue during disasters**

Community volunteers were trained on search and rescue during disasters.

### **Community level PCVA formulation:**

Horde signs printed on Panaflex sheets were erected carrying The graphic message reminds the people in the high cyclone risk zone to evacuate to shelter and necessary preparatory measures for evacuation and reminds of the priority need for evacuation of disabled, children, pregnant mothers and sick people.

### **Billboard:**

Horde signs printed on Panaflex sheets were erected carrying The graphic message reminds the people in the high cyclone risk zone to evacuate to shelter and necessary preparatory measures for evacuation and reminds of the priority need for evacuation of disabled, children, pregnant mothers and sick people.

### **Tin plate Posters:**

Tinplates bearing illustrations on six themes being 1) Raising homestead above flood level. 2) Installing tube wells above flood level for safe water. 3) Proper washing of water storing pitcher and preventing contamination 4) Proper method for hand washing for cooking; touching food for eating; after cleaning infants bottom; before milking cow; 5) Encourage installation of WSL and keeping soap/ash and water. 6) Flood preparedness were posted public gathering spots.

### **Simulation, MOCK exercise:**

Simulation or drills on disaster preparedness were held in Musapur and Rahmatpur unions. The drill highlighted the roles and responsibilities of the UzDMC and UDMC, the CPP volunteers of the Red Crescent Society and local volunteers, the roles of the Cyclone shelter management committees, peoples preparedness and orderly evacuation to cyclone shelter.

### **Ponds and cannels excavation and re-excavation for drinking water:**

Derelect ponds were re-excavated under joint initiative of the CBOs. The pond banks were raised 3'-4' ft high above ground level.



### School ground raising for cattle shelter:

school grounds were raised by about 5ft above ground level. This had kept the raised ground flood-free during the highest full monsoon tide period. The field would provide shelters to the cattle and livestock's especially during an impending cyclone emergency.

### Video show on emergency and DRR, Violence against Women issues:

Multimedia shows on disaster preparedness and on awareness issues like prevention of child marriage, dowry, and divorce were held in community locations. Pre and post show viewers knowledge level survey indicated enhanced levels of awareness among the exposed audiences.

### Solar chulli/Solar Panel:

CBOs were given 20 watt capacity 21 solar panel units and accessories. With each panel 2 energy efficient bulbs were given for households. The solar light is saving considerable family expenditure erstwhile made for kerosene for lanterns and have given opportunity to the extreme or ultra poor to work after sunset and students are also enjoying reading under safe and clean light. Longer working hour had increased average daily earning,

### Community plantation through govt. and NGO program

Guava saplings were distributed to poor and extreme poor families who have very little space in their house premises. The CBOs opted for Guava saplings because guava tree requires little space and water and starts fruition in a short period of time and the price of guava is quite good.

### Disaster Contingency Store Emergency Stock:

SDI is maintaining a store of Disaster Emergency Response materials which are critical for emergency response at short notice.

### DTW on community place:

DTWs being installed on sites identified by the CBOs and the LEB (UP). The installation of the DTWs' is significantly reducing water collection time for women and children and per capita availability and use of water and reduced drudgery for women folk. The net benefit to the communities will be manifest in terms of significant reduction in frequent bout of waterborne diseases and reduced lay down time for the earning member.

### Baseline Survey:

The field facilitators had conducted Household level baseline survey. In all data were collected for 4515 household within the projects intervention plan.

### CBO Formation

The project had formed 28 CBO. All the CBOs being led by woman chairperson and woman Secretary. The CBOs are gradually getting ready to establish the CBO as the focal point for promoting the rights of the poor in the community/ward.





#### **Disaster rescue team formation.**

Disaster Rescue team were organized under the CBOs. The DRT members were given training on early warning, search and rescue, evacuation, preparedness and mitigation.

#### **Food Bank:**

Food banks were established by CBOs'. Rice were collected in the food bank by the members of food banks. The food banks had opened bank account with National Bank Ltd. at Sandwip Br. The cash received by selling rice collected in the food banks were deposited to the bank accounts. The establishment of food bank created scope of thrift savings as well as gaining experience of transaction of business with a bank.

#### **Water Sealed Latrine (WSL):**

WSL were distributed among selected poor families.

#### **Family income raising:**

Families were given assistance from the project to raise their homestead compounds. Families had reported average sales of Tk. 1200 worth of poultry. Raising homestead plinth had also improved home environment and also reduced house repairing need enabled them to divert their scant resources for other essential needs.

#### **Soft loan**

Members of different CBOs' were given Tk. 10,000 each as working capital to start their own business. comparative status of average monthly income and expenditure are presented in the adjacent graph.

#### **Livelihoods And Income Options Of Women And Men Are Enhanced Through Ensuring Access To Information, Building Capacity And Market Link-Up:**

##### **Formation all woman producers group.**

Detailed value chain matrix analysis of the commercial potential of different income generating activities were conducted. The producers understood the need for linking up with market and supply chain to become successful entrepreneur. The PRODUCERS GROUPS WERE TRAINED TO explore the market and supply chain. They had conducted direct negotiations with market actors and established direct linkage.



#### **Refreshers training**

Annual staff refresher's training was held. The refreshers course had helped the participants to acquire a clearer insight of the projects vision.

#### **Monitoring Evaluation Accountability and Learning workshop (MEAL) orientation**

The 2 day long MEAL (Monitoring Evaluation Accountability and Learning) workshop was held and MEAL Framework and Monitoring Tools was developed on the basis of the project's LOGICAL FRAMEWORK.



### Community based marketing extension plan

Marketing extension plans were developed for Local breed high yielding SONALI Poultry bird rearing enterprise.

Market extension plans were implemented along with formation of producers group. The process started with preparation of the CBO level Value Chain Matrix (VCM).

### Workshop with input suppliers:

Workshops were held with input suppliers for poultry production.

### Input support for the Poultry Producer Group (PPG):

Poultry producers group members were helped to open savings account bank with local bank. The producers were keeping regular contact with the Upazila Livestock Office and the local service providers of the department. Poultry rearing had created opportunities for the poor woman members to increase income significantly.

### Business startup grant

Business startup capital support grant were provided to 6 potential female beneficiaries. The grant was free of any encumbrance. Each of them had received Tk.6, 000/- through their own bank accounts. The capital support had sustain ably impacted on the family income and consequently on the consumption of foods and livelihood qualities of the family members.

### THE TARGETED COMMUNITIES ARE AWARE ABOUT OWN ENTITLEMENTS, RIGHTS AND ENSURED ACCESS TO LOCAL SERVICES AND OPPORTUNITIES:

Advocacy and Local level lobbying for fisher folks' rights to occupational safety and security: The project has been lobbying for the occupational safety of the bay fishers folks. This includes demand for issue of ID cards to the bay fishers. SDI had designed an innovative ID card. ID cards were given to individual fisher-men. The ID card carry the photograph of the bearer and undersigned by the local UP chairman and a message is printed in 3 languages (English, Hindi, and Burmese) requesting the authorities of neighboring India, Myanmar to help the fisher-folk and request to inform Bangladesh govt.

### Lobbying for access to Government Safety-Net Schemes

The REE\_CALL Project staff had facilitated meetings of CBO with the LEB to ensure access to government safety-net schemes'. The effort had resulted in registration of almost all eligible people in the GO safety net programs.



### **IEC and BCC on rights entitlements containing DRR and CCA message**

A double Demy size colored poster with illustrations depicting the eleven compulsory DO LIST of works of a union parishod was posted in different locations and public places. The poster was very effective in creating public awareness. The poster had is filled an important information need of the people.



### **Regional level workshop (linking with policy and advocacy team for national mobilization).**

A regional level workshop was held with the objectives of presenting the REE\_CALL project's best practices, lesson learnt, and challenges to the local civil society, NGOs, and members of media and thus elicit their cooperation in redirecting and optimizing the use of local resources in favor of the communities.



### **Lobby with UP and UZ level committees for inclusion of poor women representatives in the standing committees**

Workshops were held in all 4 working unions of Sandwip Upazila and a fifth workshop was held at Upazila level. The workshops were largely responsible for prompting the Uz administration to activate various committees at union and Upazila levels and inclusion of representative of extreme poor women.



### **Celebration of National Disaster Preparedness Day**

The NDPD day was celebrated by the CBOs in all the 4 working unions. The theme of the present year's celebration was "Student-Teacher-General Public Let Us Raise Disaster Awareness".

### **Media Advocacy: Media visit and news report, feature in electronic and print media:**

Journalist working for various vernacular dailies were taken round the project for exposure visit. Meetings were held with the members of the Sandwip Press club and were briefed about the consequences of the green house effect induced climatic changes in Bangladesh and its direct impact on the people of Sandwip. News features were published and telecast by the media based on their field visit experiences.

### **DEVELOP WOMEN LEADERSHIP AND ENDING VIOLENCE AGAINST WOMEN:**

#### **Women's association, adolescent club Activities to develop women confident as leader and social protection from violence**

Women groups and Adolescent girls groups were formed. These groups were given orientation on gender rights and series of training on art of group management and leadership skill training. The group leaders hold regular monthly courtyard session with the women and adolescent groups.

#### **Orientation on women rights, social structure and gender analysis**

The project had imparted training on "women rights, social structure and gender analysis" to the CBOs.



### **Monitoring the incidence of violence against women and linking up with legal service providers (union council, police and human rights organizations)**

6 change makers and project officials had visited the activities of the WE CAN campaign in Chittagong district. The visit had strengthened the self confidence of the change makers.

### **Observe days to make people aware about women & human rights:**

REE\_CALL Project Sandwip had observed jointly with the Sandwip Upazila administration the IDRRD on 13 Nov. 2011. REE\_CALL partner CBOs also held a joint rally at the Upazila Headquarters. The need for GO-NGO cooperation for disaster risk reduction was highlighted.

### **World AIDS Day:**

Worlds Aids Day was celebrated by the REE-CALL project partner CBOs. The rallies were followed by discussion meeting. Sandwip has a very large number of its merchant mariners and a high risk group to spread HIV/AIDS. In this respect REE\_CALL project had mobilized women to become highly aware of their rights and their increased participation in maintaining community health and hygiene.



### **International Human rights Day:**

REE\_CALL project partner CBOs' in Musapur, Harishpur, Kalapania and Rahmatpur hold rallies and discussion meetings.

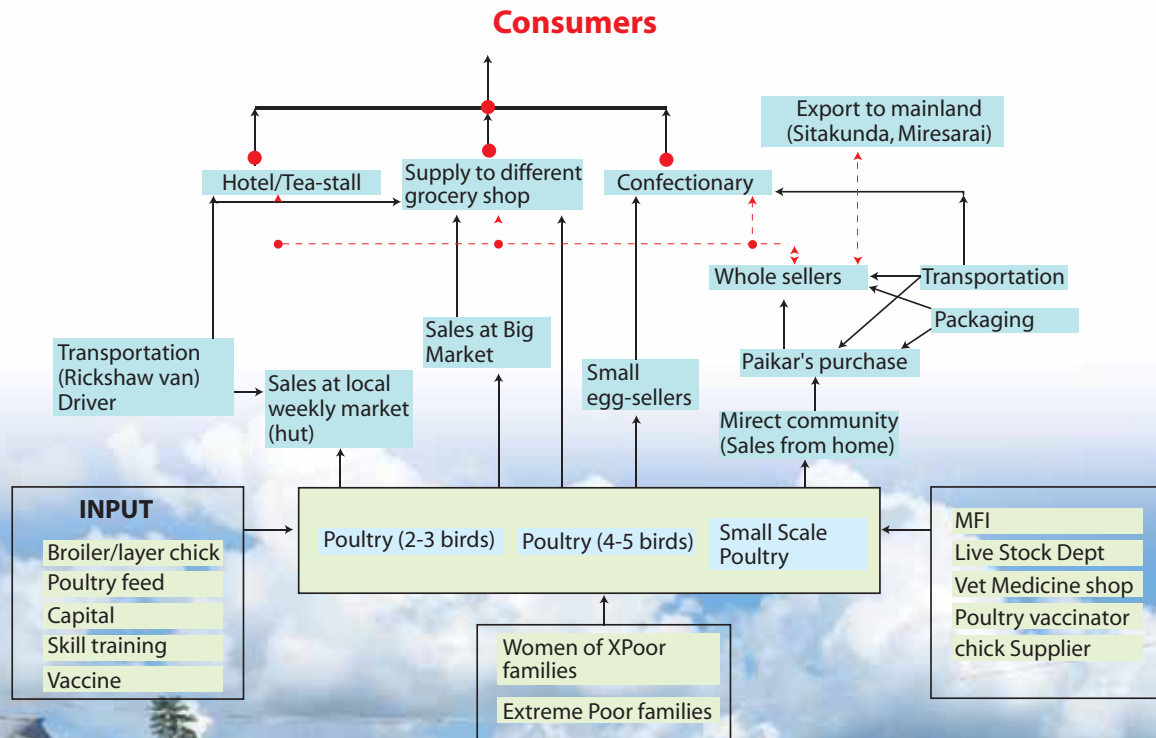
### **International Women Day Observation**

The IWD was jointly celebrated with the Upazila Administration at the Sandwip upazila Sadar. Which underlined the importance of the strong social movement for women friendly employment policy, and pro active govt. interventions to end gender discrimination and VAW in all spheres of economic and social life.

### Change Makers:

56 women and men had volunteered to become 'Change-maker'. These change makers are active in their own communities in motivating and enlisting more people as change makers and also working for curving VAW. These newly inducted Change makers received relevant literatures and materials from WECAN network. On the occasion of the International women's day change makers from Sandwip took part in the ceremonial candle lighting and took "Vow to Eradicate Darkness" at the central Shaheed Minar in Chittagong.

### Value Chain Map of Small Scale Poultry in Sandwip Upazila, Chittagong REE-CALL Project SDI



## Oxfam International Emergency Capacity Building project (OHCB)

### INTRODUCTION

Oxfam had entered into funding agreement with SDI for humanitarian response capacity building of SDI. The project aims at redressing the following identified gaps during a piloting phase of the project

- Speed and Timeliness of Response
- Relevance of the response
- Management and decision-making
- Support functions and risk management
- External Relations & connectedness

The project Goal being - To contribute to measurable improvements in the living conditions of disaster affected populations in Bangladesh

### The specific objective being

- To ensure an effective and efficient response to the particular needs of women, men children and other socially excluded marginalized and vulnerable groups.
- **When the above statement is further elaborated the project envisages** *Oxfam together with partners would able to mount proportional, timely and effective response which meet immediate and recovery needs of women, men, children & other vulnerable groups affected by natural disaster or conflicts.*

### Envisaged Results of the project:

- Result-1:** Increased technical capacity of organizations to respond to an emergency in a timely and effective manner.
- Result-2:** Increased surge capacity at Oxfam and partner level in major sector such as emergency food security and livelihoods, WASH etc
- Result-3:** Improved practice of accountability through capturing, documenting and disseminating lessons and demonstrate in applying emergency programming

### Expected Output:

At the end of project SDI would able to achieve following;

- A. Organizational Strategic Plan for ECB developed and functional
- B. Proposal Development capacity developed
- C. Fully Functional 126 member Rapid Response Team (RRT) ( central and district and sub district level) in place
- D. Contingency plan for the proposed areas are in place
- E. Emergency store in coastal Chittagong
- F. Mount emergency response in the field of need assessment and mobilizing water and basic survival kit within a period of 36-48 hours.

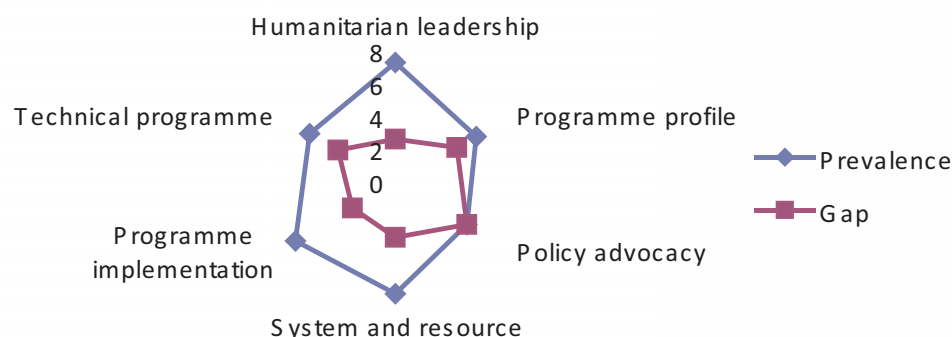




### Activities completed:

- A Organizational 10 years long Strategic Plan for ECB :** SDI was helped by OHCB commissioned consultants to adopt Strategic Plan for ECB
- B Operational Manual development:**
- C Skill roster:** SDI had prepared its skill rosters
- D Organizational Contingency Plan development:** SDI had updated its Contingency Plan.
- E Training of logistic management staff on contingency stock management:** PALL training was received by the Project Manager and the Finance Manager for this project.
- F Training on financial management emergency finance procedure:**
- G Training on logistical and financial management emergency finance procedure:** Staff's training was held. The warehouse maintained by SDI has a capacity to store WASH response material for 2000 families.
- H Need Assessment related situation report format being put to use**
- I Contingency Stock and logistics :** SDI is maintaining a warehouse for contingency stock in Sitkunda. From this warehouse emergency materials were dispatched speedily to SHUSHILAN in Khulna in a matter of 24 hours

### Humanitarian Capacity: Self Assessment & Capacity Development Plan of SDI



Capacity Area	Prevalence	Gap	SDI priority rank
Humanitarian leadership	7.33	2.67	6
Programme profile	5.67	4.33	2
Policy advocacy	5	5	1
System and resource	6.71	3.29	4
Programme implementation	7	3	5
Technical programme	6	4	3





## EXCHANGE AND LEARNING VISIT

The program facilitators in the central office had attended training at the location of various peer NGOs.

### Pre & Post monsoon preparedness learning sharing

In house pre monsoon preparedness exercise has been mainstreamed in SDI's planning process and post monsoon experience sharing meeting was also held

## OUTCOMES

### Improved organizational capacity to respond to an emergency in a timely and effective manner.

- SDI's emergency response policy was reviewed and updated
- SDI's contingency Plan was thoroughly reviewed and updated.
- A dynamic Disaster Management Committee is functioning which is capable of timely responding to emergency situation before an impending or immediately after a disaster shock

### Improved coordination among the key stakeholders (government + NGOs) through joined and coordinated effort in initiating emergency response

The project is conducting advocacy and lobbying with different tiers of govt to build up an environment of partnership to '**conduct joint assessment (Govt+partners)**'. Towards this objective the workshop held at Sandwip on the occasion of NDPD and talk shows on MOHONA TV participated by the Executive Director of SDI and a teacher of the department of Disaster Risk Studies, University of Dhaka put forward convincing arguments. Also a talk show on community radio SAGOR GIRI broadcasting from Sitakunda, had also initiated discussion at grass-roots level and would contribute towards consolidating public opinion favoring our contention of joint GO-NGO collaboration issues.



## Social and livelihood Support component Char Development and Settlement Project-IV, (CDSP-IV)

**Period: Dec 2011 to June 2012**

### Introduction:

The project aims to support the livelihoods of settlers in recently emerged chars in the estuary of the river Meghna and largely in the Noakhali coastal plain. The NGO and livelihood part of the project is focusing on helping the community to develop the livelihood pattern and economic self sustenance. Society for Development Initiatives (SDI) is one of the 4 Partner NGOs of the project.

### Project's working area:

The activities of CDSP IV will be focused on five chars out of which of SDI is implementing the project in Char "Char Nangulia" under Subarna char Upazila of Noakhali district and Urirchar of Sandwip Upazila in Chittagong district. The above Chars falls within the jurisdiction of 5 unions under 4 Upazilas in 2 districts.

District	Upazila	Union(Char)	Villages
Noakhali	Subarna Char	Char Clark, Mohammadpur	20 villages
	Hatia	Chanondi	
	Companiganj	Urirchar	
Chittagong	Sandwip	UrirChar	
2	4	5	

### Target groups:

The SDI CDSP IV project being implemented in 20 villages in 5 unions in 3 Upazilas with approximately 4158 households, in the five different chars of the project areas. The landless, distressed poor people settled in the Nangulia Char and Urirchar are the participants of the project. Most of the inhabitants in chars are migrants, originating from different coastal areas that were eroded and their food and livelihood security is vulnerable.

### PROJECT OBJECTIVES

- The overall objective is to reduce poverty and hunger for the people living on newly accreted coastal chars, which would be achieved by improved and more secure livelihoods.
- Effective management of water resource, protection against tidal and storm surges and improved drainage system.
- Climate resilient internal infrastructure communication, markets, cyclone shelters, provision of potable water and hygiene sanitation.
- Provision to the shelters a legal title to land.
- Improved livelihoods and household resilience.

### PROJECT COMPONENTS:

The project has the following components program activities:

1. Group Formation, Micro finance and Capacity Building;
2. Health and Family Planning;
3. Water and Sanitation;
4. Homestead Agriculture and Value Chain Development;
5. Legal and Human Rights;
6. Disaster Management and Climate Change.

### The Operational/Management Aspect Of The Project

The overall program is being implemented under the supervision and coordination of the Executive Director of SDI and the central office based support team. The activities of the project being implemented by a team headed by a Coordinator. The branch level activities being managed by 2 Branch Managers operating from branch offices at Banglabazar and Solaman Bazar. Each branch being staffed with 1 Human and Legal Rights Coordinators, 3 LHR Promoters [who are also additionally responsible for Climate Change and Disaster Management component activities], 1 Agriculture Coordinator, 1 Watsan Coordinator, 1 Paramedic and 3 Health and Family Planning Facilitators (HFPP), 1 assistant accountant, 1 office assistant

### Base-line Survey

SDI had conducted base-line survey in Char Nangulia under Subabrna char Upazila of Noakhali district and UrirChar on Sandwip Upazila under Chittagong district.

### SECTOR WISE ACTIVITY

#### Group formation, Microfinance & capacity building-

28 groups were formed with 827 members. Over 1 million taka were mobilized as savings and in return the Project had disbursed Tk. 7,982,000 among 634 members. During the same period Tk. 5,316,427 was collected as repayments. The repayment rate is 97% of the due for the period. 12 Credit Officers had received training conducted by the Technical Assistance team of the CDSP\_IV project at Sonapur, Noakhali.

Earlier Training need assessment survey was conducted to identify potential members who were eligible to receive IGA and Non-IGA training on farm and non-farm sector activities.

#### Health & Family Planning:

The populations of the Char areas are deprived of H&FP (Planned family) related services due to remoteness and difficulty in transportation communication and importantly due to lack access to information through electronic and print and other social Medias like posters, Horde signs etc. The populations of the char areas are mostly illiterate and can speak and understand local dialects only.

Due to lack IEC materials sensitive to the local customs and cultural characteristics and prepared using local vocabulary and local dialect is a major barrier to effective communication and delivery of messages. The deficiency is largely covered by the projects health and family planning personnel.





**Family Planning: Survey households with fertile couples and contraceptive users etc.**

Name of branch	Total survey	Eligible Couple	(0-1) year child	(1-10) year child	Pill user	Injection user	Others
Solaman bazaar	1780	1563	239	2509	196	423	0
Banglabazar	1978	1759	344	2392	429	471	20
Total	3758	3322	583	4901	625	894	20

**Water & Sanitation Program:**

TUG were formed. TUG meetings were held, Group level meetings were held. DTW installation sites were identified and the lists of the sites were submitted to the DPHE. During the period community contribution against DTW were collected for 50 DTW and submitted to the DPHE. During the period 16 DTW were installed, all were properly functioning.



*A health forum in*



### **WSL installation**

579 sites were selected for installation of WSL and submitted to the DPHE. 1132 households could be brought within the access range of safe drinking water in a radius of 500 meters of DTW.

### **Homestead Agriculture & Value chain Development:**

The project has Agricultural coordinators engaged in the two chars, who are working to extend the advanced farming techniques and knowledge to the farmers. The Agriculture coordinators hold dialogue with farmers. 100 farmers were selected for summer vegetable cultivation, another 100 farmers were identified for winter vegetables, yet another 140 farmers were selected for fruits & vegetables for nursery development program. At the end of the training all the selected members were applying their freshly acquired knowledge and skills in their respective agricultural production practices.

### **Legal & Human Rights Program:**

LHR Coordinators had received training on 7 human rights issues. The CDSP-IV TA had conducted the basic training program.

50 local elites (UP chairman, members, kazi, imam, teachers) were given one day orientation on family laws, marriage registration etc. Legal & human rights promoters were trained to conduct classes in the community.



*LHR workshop in Solamanbazar branch.*

#### Disaster Management & Climate change:

Due to training awareness is rising among the project participants as well as people in the community against natural disaster such as flood, especially tidal food, cyclones etc. Environment days observed through rally, discussion meeting to raise awareness among the beneficiaries. DTL of CDSP-IV Mr. Sadequul Islam had attended the program as the chief guest in Solaman Bazar branch. Meetings were held with union disaster committee Group meetings were held on disaster preparedness & mitigation.

#### Team Leader visit to Solaman Bazar branch of SDI-CDSP-IV:

The Team Leader, Mr. John Darwa, the deputy team leader(N&L)- Mr.Sadequul Islam deputy team leader Mr.Zainal Abedin, and Mr. Maksudur Rahman,PAC had visited Solaman Bazar branch. The visitors observed 'Social Map' drawn for the area showing the locations with scarcity of safe drinking water and the proposed sites for DTW installations. The map also showed hygienic latrine deficient areas. The TL and his entourage visited a static clinic run by the project in Solaman Bazar. The majority of the clients were women and children. The community around the centre received services, earlier they could not avail so nearer to their locations. Also the services being provided by qualified medical practitioners, which was not available earlier.



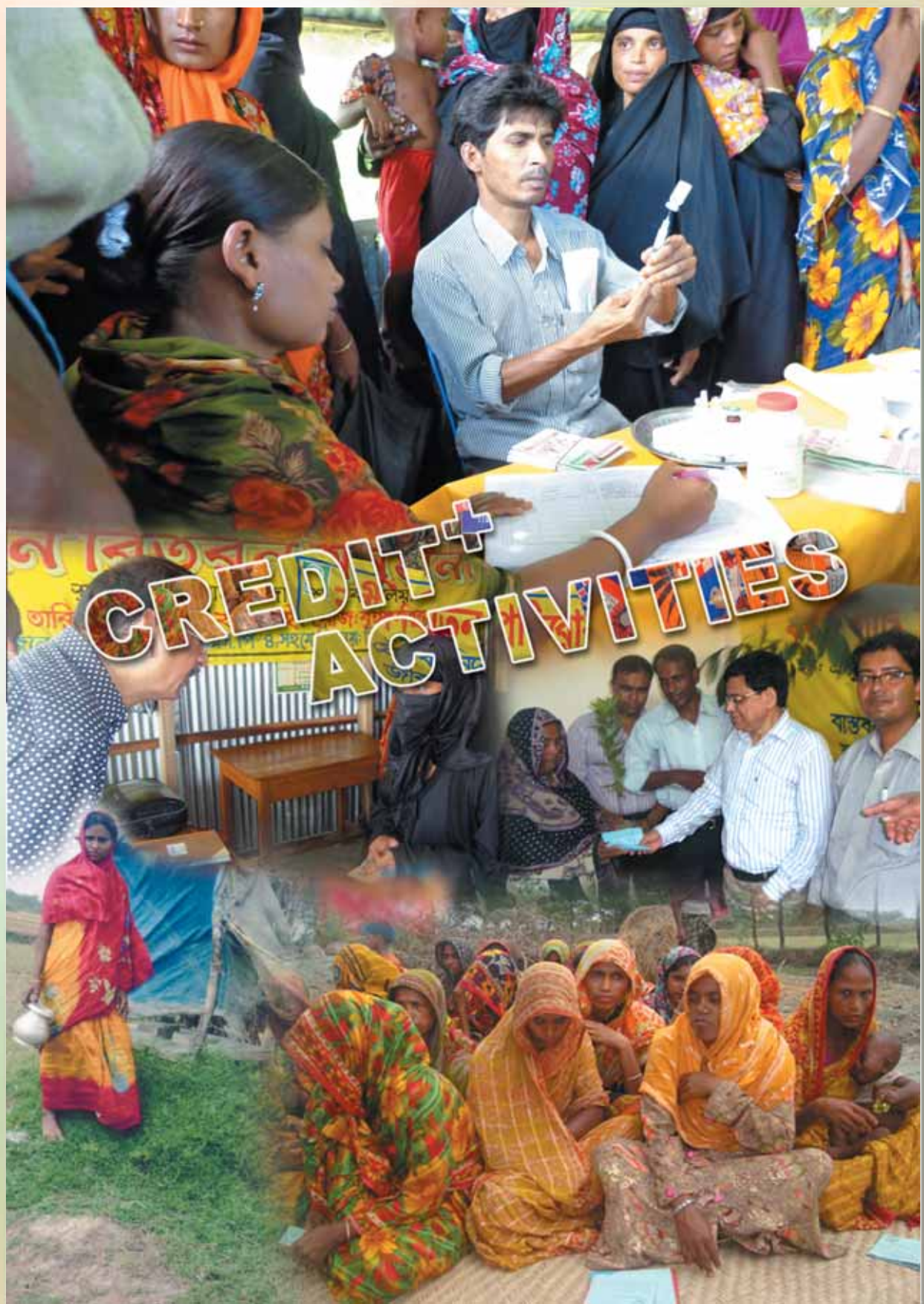
#### Quarterly review meeting:

Quarterly review meeting of the project was held at project's coordinating office. The meeting was presided over by the deputy executive director of SDI, Mr. Abu Bakar Siddiq. Mr. Sadequul Islam, the DTL of CDSP\_IV project was the chief guest.

#### MC Disbursement under PKSF Program

Disbursement of MC distribution was inaugurated under Solaman Bazar Branch in presence of the DED and CAO of SDI. The chief guest was Mr. Sadequul Islam, the deputy team leader CDSP\_IV. It may be noted that the MC program fund was secured from PKSF.







## Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of their Poverty [ENRICH]

*[A holistic approach for household-focused poverty eradication and development]*

The idea behind this pioneering programme is to ensure the best utilization of the existing resources and human capabilities that a household is equipped with and enhancement of its resources and capabilities through the undertaking of potential activities. The programme has been conceived as an integrated household development approach. The principal objective of ENRICH is to build up the human dignity of the poor by creating a favorable environment whereby they could increase their income and protect themselves from threats of income erosion.



ENRICH was officially launched on 3 May 2010. The implementation started in 21 unions with one PO being responsible for one union. SDI is implementing the project in Harishpur union in Sandwip Upazila under the district of Chittagong. An extensive household survey was conducted covering all the households of the union of which 852 were selected for ENRICH interventions. A database has been created with information collected from the household survey. Several interventions have already been undertaken on the basis of the survey findings. A rigorous Family Development Plan (FDP) has been prepared that had tried to capture the aspirations and dreams of poor families.

### Health Programme

The health programme with some innovative ideas has been initiated to ensure comprehensive healthcare services for the poor. This health programme includes regular visits of Health Assistants and Health Volunteers to all the households and weekly health services in every branch with the help of an MBBS doctor. The health services are being implemented through satellite clinics, static clinics and health camps.



### Activities:

ENRICH program is facilitating access to quality health service at the door step of the beneficiaries. The purpose is to achieve sustainable development of particularly the marginal population (women, men and elderly people) who are the most vulnerable by improving their health, nutrition and making them adopt planned family norms thus making them lead a productive life in the way to achieve mental, physical financial, social emancipation



### Implementation process:

The project run a static clinic in the afternoon and weekly satellite clinics at different wards within the working union. The project also hold quarterly health camp. For the purpose the project has a health assistant, 2 health volunteers in the payroll of the project. A medical doctor working in the local govt hospital attends the satellite clinic every monday in the afternoon. The clinic is equipped to provide diagnostic tests for diabetes for a small fee.

The health assistants and the two health volunteers go round the households and would collect health related information and provide awareness education, counselling, and services. Each member in the family holds a health cards. The card bearing patients would pay Tk.10 as consultation fee.

### Health Camp:

One dental health camp was held, which had provided dental health check-up and treatment to 41 patients. The project had planned to hold 'health camps' for people with Diabetes, Heart diseases, eye, skin diseases, round worm related ailments.

### Education Programme

Acknowledging education as one of the most integral elements for human development, ENRICH has attempted to develop an education programme to reduce the drop-out rate of children at the primary level. SDI under its ENRICH program had started its school program in Harishpur union.

The children eligible to attend class 1or 2 and belong to targetted poor families were attending special coaching centres .

The teachers were appointed from socially committed female youths with a minimum qualification of SSC. Class being conducted for 2 hours in the afternoon to a batch of 20-22 children. 7 such centres are being run in Harishpur union. In all 151 students were attending 7 centres. One of the important aspect of the scheme is that the parents are voluntarily contributing Tk. 30 per month . Thus a substantial amount of operational cost is being covered from the parents' contribution

Description	Target	Achievement
No of education support centers	9	7
No of Teachers	9	7
No of students	180	151
Total contribution collected	18,000	4,940

### Healthy Lifestyle for Improved Livelihood

Bondhu Chula (Energy efficient cooking stove):

SDI's ENRICH is supplying Improved Cooking Stove (ICS) to the poor households in its working area i.e. Harishpur union. GiZ and PKSf have entered into agreement to implement this component. The project had planned to promote Bondhu Chula in all the kitchens in the union. Initially the response was lukewarm but gradually the women were realizing the health impact and interest in installing Bondhu Chula is picking up.

### Solar lamp

With a view to replace the kerosene lanterns especially in the off-grid areas, provision of subsidized loan under livelihood improvement loan programme has been arranged for purchase of environment-friendly and fire risk-free solar lantern along with necessary support. The project had distributed 5 solar lanterns to most poor families. The response is very encouraging. The project is negotiating with different suppliers for procuring 10 watt capacity solar lighting systems within a price range of tk 8,000-tk. 9,000. The poor families will be supplied SHS on affordable installment basis.

### Community Development Programme

ENRICH had initiated a number of community based programmes such as repairing of structures like culvert, bridges, sanitary latrines and shallow tube-wells in the common places like school, college, madrasa, mosque, temple and library.

Community based Dev. Activities	Target	Achieved
Repairing of WSL and urinals	6	4
Installation of DTWs'	1	-
Construction of ring culvert and repairing of bamboo / wooden bridge	3	3

### Youth Employment Programme

ENRICH had engaged young individuals in employment or productive IGAs. Already, 279 and 360 female young individuals were engaged in health and education programmes respectively. The project had negotiated with several corporate groups for creating employment with limited success

### Community Based Development activities:

A need inventory was created within the union for WSL at educational establishments and broken bridges and ring culverts. Based on the information, development schemes being taken up and implemented in phases

### Special savings Programme

Savings programme has been designed for the ultra poor households to build up their assets in order to enhance their productive activities. Under this programme, each household has to open a bank account and deposit at Least BDT 300 fortnightly. After two years, the same amount of savings or maximum BDT 20,000 was matched with cash grant from the project.

### IGA activities

ENRICH Project under takes the following activities:

- Extension of sectoral loan instead of existing different types of MC packages.
- Introduction of family based savings scheme instead of gr. Member oriented savings mobilization.
- Planning family income improvement strategy and accordingly extension of credit.
- Financial assistance for raising family income and pursue comprehensive poverty reduction strategy.
- Identify scope of technical, marketing, and other fields of support for implementing sustainable income programme and provision of adequate support.

### The Potential lending sub-sectors:

Cottage industries, agro-processing, rural service industries, micro enterprises.

### The sectors of credit facilitation

Energy efficient cooking stove; Solar home system; Solar powered lantern; WSL, mattress, mosquito net, quilt, Installation of STW, House repairing, food for consumption by the family members, Medicine and essential products, wedding related expenses, travel expenses in connection with job interview and similar other pursuits.

### Credit support for Wealth Generation:

The Objective of the credit is to-

- Assisting the poor to acquire land by purchase / lease hold/ keeping mortgage for producing crops purpose
- Freeing mortgaged / leased out land asset and restoration of ownership rights
- Enabling purchase of utilities required for domestic usage
- Facilitating pursuing academic education or attending training course which will create scope for Human resource development in the family

Sl.#	Project	Family	Credit (BDT)
1	Fisheries	9	465,000
2	Milk-cow rearing	14	710,000
3	Furniture	1	25,000
4	Grocery	4	250,000
5	Tea-stall	1	30,000
6	Pharmacy	1	50,000
7	Cloth shop	1	100,000
8	Goat rearing	1	30,000
9	Green grocery	2	90,000
Total BDT		34	1,750,000

The project would launch this credit scheme for purchase of land assets, mortgage in, freeing lease hold property, acquisition of physical assets and installation, Education and training by the beginning of 2nd year of the project.

#### Ongoing MF activities of SDI in the union

At the time of launching of the ENRICH in Harshpur Union SDI's MF branch had 359 members among them 274 belong to ENRICH at the end of the 1st year i.e. 30 June 2012 the membership strength stood at 602

Activities	Target	Achievement
IGA credit (units)	44	34
IGA credit (BDT)	17,50,000	17,50,000
Credit for improving quality of life	-	-
Asset generation credit	-	-
Special savings (households)	20	10
Special	12,000	12,300

#### Achievements:

In the present reporting period in the 12 months period credit disbursement per family was in the range of Tk. 25,000-as high as Tk. 100,000. The max ceiling of the loan under this scheme was tk 1 million. Since the startign of the scheme Tk. 1.75 million was disbursed to 34 beneficiaries.

Activities	Target	Achievements
ENRICH enlisted members	565	602
Members of ongoing MFI program	1020	1010
Current borrower members	620	606
Credit outstanding (Tk.)	70,00,000	67,62,767
Savings Balance (Tk.)	20,00,000	18,44,432

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

The VGD program is the largest social safety net program of the govt. which exclusively targets ultra poor households. SDI had 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 01 Aug 2011-31 Dec 2012 (for 2011-2012 VGD cycle)

As per agreement SDI had monitored monthly food rations distribution to eligible households and conducted development support services that includes life skills and income generating skills training, savings and facilitating access to micro-credit to 2693 households in Manikganj Sadar and Harirampur under Manikganj district and 1587 households in Sitakunda and Sandwip under Chittagong district. The project aims is to ensure sustainability of development results and to provide women with opportunities to further improve their livelihoods, VGD program participants are mainstreamed into regular NGO development programs 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 program 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.

The target for development support services are as follows:

- Awareness training to all 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

NGO	District	Upazila	No. of union	Total VGD card (in Upazila)	Total VGD card
SDI	Manikganj	Sadar	10	1344	2693
		Harirampur	13	1349	
	Chittagong	Sitakunda	9	450	1587
		Sandwip	13	1137	

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

### BANDHU 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. SDI has been promoting environmentally friendly Bandhu Chula in direct partnership of GiZ in Dhamrai Upazila of Dhaka District and Ghior Upazila under Manikganj and Sandwip Upazila of Chittagong District. Agreement has been signed between GTZ and SDI for implementation of the project beginning from 02 August 2010 and ending on 31 January 2011. It had trained people in making different chula sections and also trained community people in installing chula in individual households. SDI multimedia team go round communities and project promotional MM show

District	Police Station	Slum Name	BANDHU CHULA installed (#)	REMARKS
Dhaka	Pollby	Rahmatpur Refugee camp	500	These 1573 energy efficient and environmentally friendly cooking stoves were installed in partnership with UNDPs UPRP project being implemented jointly with Dhaka City Corporation
		Millat Camp	500	
	Gulshan	Saat Tola Bostee	128	
	Kafrul	Bhansantek Bostee	429	
	Mirpur	Rupnagar H/A	16	
	<b>4</b>	<b>Total P.S.</b>	<b>1573</b>	
	<b>Upazila</b>	<b>Union</b>		<b>Partner</b>
	Dhamrai	16 unions	500	1000 BANDHU CHULA installed in partnership with GiZ
	Singair*	1 unions		
	Joydebpur*	2 unions		
	Kaliakoir*	3 unions		
Manikganj	Ghior*	4 unions	100	
Chittagong	Sandwip	14 unions	400	
<b>3</b>	<b>6</b>	<b>40 unions</b>	<b>1000</b>	





# MICRO FINANCE PROGRAMMES OF SDI



## **From 10K to 1000K : Josna Begum Profile of a successful Entrepreneur**



Josna Begum had started by borrowing Tk. 10,000 from SDI about 10 years ago. She is running a paper shopping bag manufacturing company employing 20 workers. Currently she was given a credit line of tk 1million by SDI under ME loan program. Her companie's daily turn over is about Tk. 25,000

## MICRO FINANCE PROGRAMME OF SDI

A vast majority of the poor exists in the rural areas of Bangladesh. They are so poor that it is difficult for them to access any formal financial organization. From its very beginning, SDI has been consistently trying to fill up that gap with the partnership of PKSf. The fund borrowed from PKSf as short /long term is channeled into its working areas through its 51 branches. SDI provide loan to the landless and the poor with no or very little material possessions.

### The Rural Micro credit (RMC) programme

#### Bringing the rural poor into development pathway

The employment opportunities in the rural agricultural sector have continuously been shrinking in the last few decades because of saturated economy.

Gradually, Microfinance services of SDI have incorporated the on-farm activities and now cover 8 districts, 49 Upazila and 239 unions. in Bangladesh under the Rural Micro credit (RMC) programme

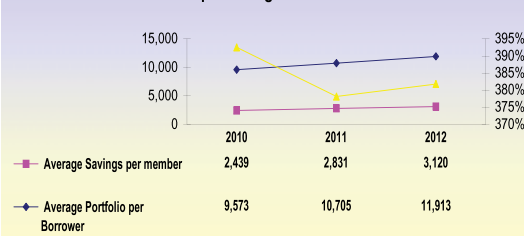
The initial target was to provide funds to the rural poor for investing in off-farm activities with an aim to diversify their income opportunities. The target group of RMC is the rural poor who own an arable land of less than 50 decimals or a total asset that is worth not more than the value of one acre of land. Under RMC, the rural micro-credit borrowers undertake Income-Generating Activities (IGAs), which are generally family-based. The group solidarity approach is followed in this microfinance programme. The poor are organized in groups comprising of not less than five like minded members belong to the same community and of the same economic strata having confidence and trust in each other.

The amortization schedule of loan largely depends on the nature of investment but it is generally for one year. The administrative and related expenses in connection with the implementation of the credit programme of SDI are met from the service charges received from the beneficiaries.

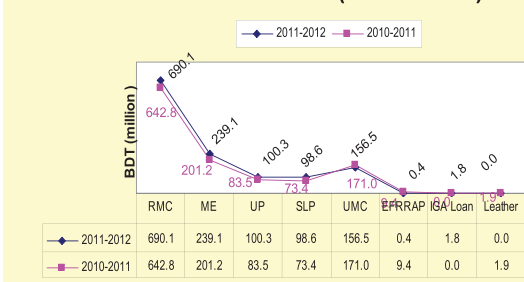
In FY 2011-12, SDI's disbursement to grass-roots partners under RMC was BDT 690 million and recovery during the same period was Tk. 651.48 million and at the end of the June 2012 the outstanding RMC loan stood BDT 369.8 million

As of the last FY 2011-12, the total number of RMC borrowers under SDI umbrella reached 39690, and the average size of RMC loan to beneficiaries stood at BDT

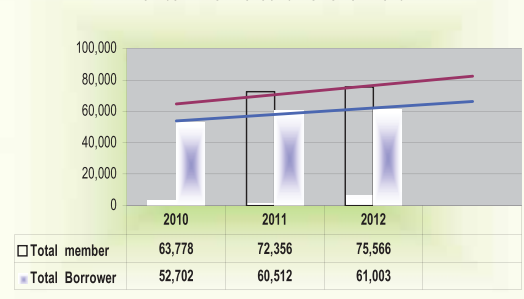
Trend in average portfolio size compared to average savings per average member



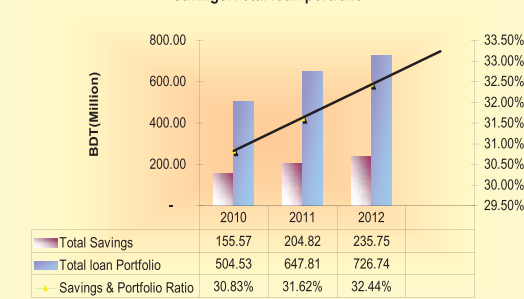
Credit Disbursement (million taka)



Member Enrollment and Borrower Trend



Savings:Total loan portfolio



In FY 2011-12, disbursement was 7.35% higher than that of the previous FY's disbursement. and, 78.53% members out of 48994 under the RMC programme availed loan.

## Microfinance for the Urban Poor (UMC)

### Microfinance for Linking urban with rural using accessible opportunities

SDI is one of the PKSf's very selective partners with a good track record in micro-credit operations to embark on urban microfinance operations.

It is evident that urban poverty is closely linked to rural poverty. The number of urban poor has been increasing rapidly in Bangladesh because of several crucial factors such as limited employment opportunities in the agriculture sector; gradual land transfer to the rural elites; and shocks due to natural hazards like severe floods and river erosion.

Since the initiatives for rural poverty alleviation in Bangladesh are yet to make a significant dent in the whole scenario, there should be simultaneous attempts to introduce initiatives to alleviate urban poverty as well. The above analysis led PKSf to make a policy shift in the year 1999 and allowed its POs to extend micro-credit support to the urban poor under the Urban Micro credit (UMC) PROGRAMME

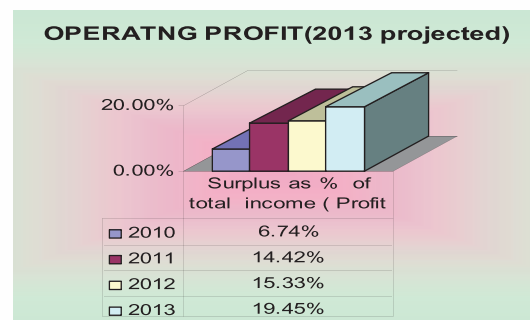
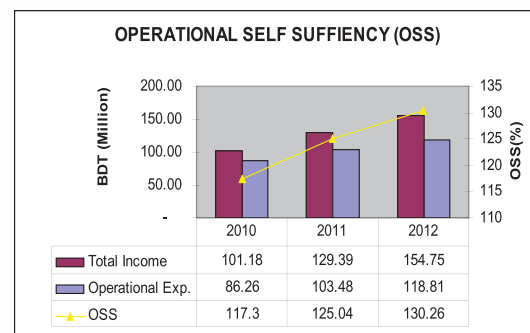
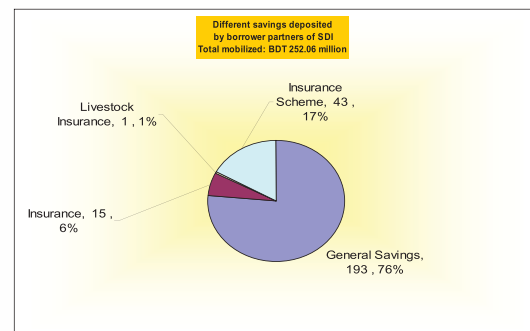
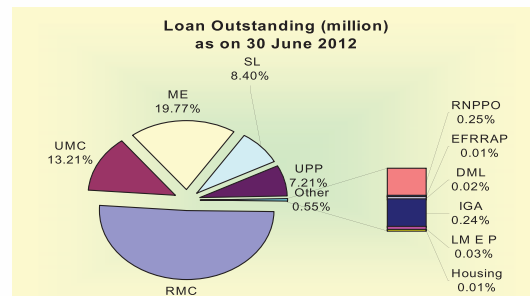
The net credit demand of the urban poor compared to the urban poor is relatively higher owing to the fact that a significant number of the poor lives in urban areas. In addition, the urban economic environment provides dynamic and diversified economic opportunities for the urban poor.

UMC also provides greater scope of effective women participation as they have greater freedom of movement, higher participation in the labour market, voice in household decision-making and greater access to material resources compared to rural women.

Some of the prerequisite characteristics of the target members for UMC are: people residing in urban or semi-urban areas with no asset and with a monthly income of between BDT 4,000-5,000, a resident of the locality for a minimum of three years, and persons who have a permanent or temporary business or a good record in handling the previous loans.

In FY 2011-12, SDI's disbursement to its grass-roots partners under UMC programme was BDT 156.5 million and annual loan recovery during the same period was BDT 162.07 million, and at the end of the June 2012 the cumulative outstanding UMC loan stood BDT 96.01 million.

As of FY 2011-12, the average loan under UMC to beneficiaries was BDT 18030; and, 86.15% members out of 11103 under the UMC programme availed loan.





## Microfinance for the Ultra Poor Programme (UPP).

### [Including the excluded for ensuring human dignity]

The ultra poor have always been left out from traditional financial services in the form of self-exclusion, social exclusion and institutional exclusion. The key problem being the socio-economic conditions and the capacity level of the poor. Also the norms of the existing microfinance products prevents the participation or access of ultra poor to the MC services offered by the NGOs.

It was found that the MC was found to be very reluctant to include an ultra poor in their MC group because they consider her or him as risk. On the other hand the ultra poor would also voluntarily exclude themselves from micro-credit groups because of the fear of not being able to repay in time and getting further indebted.

In the early period of MC program, the MFIs in general would avoid the ultra poor, who are considered as risky borrowers. The reason being to maintain the high repayment rate.

In order to respond to the need of the ultra poor segment of the poor, SDI had revised its existing microfinance products. The underlying strategic consideration of the ultra poor programme has two elements a) microfinance needs to target the ultra poor b) the ultra poor need to be capacitated to access microfinance subsequently.

The risk factor in RMC is covered by a collective undertaking by MC groups which plays the role of collateral. The mandatory requirements of micro-credit operations like weekly meeting, weekly repayment and weekly savings also discourage the ultra poor.

Acknowledging all the risk issues and constraints, SDI has introduced a flexible micro-credit programme especially tailored to the needs of the ultra poor segment.

### Target Group of UPP by Occupation

Day Laborer (on-farm), Day Laborer (off-farm); Rickshaw-Van Puller; Small Entrepreneur; Maid Servant; Traditional Jobholders, Beggars; Child Labour Dependant HHs; Physically Disabled; Others

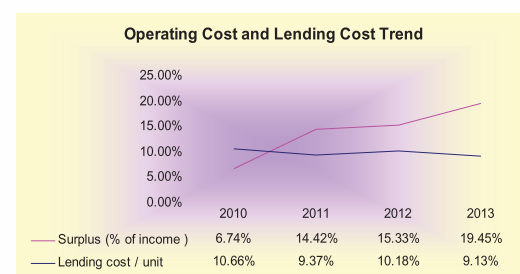
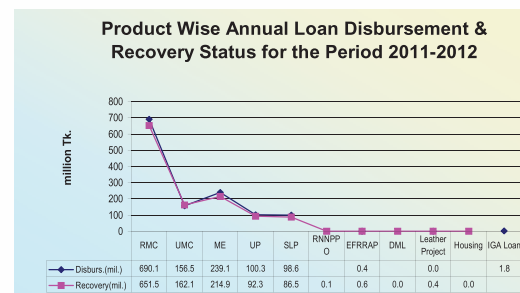
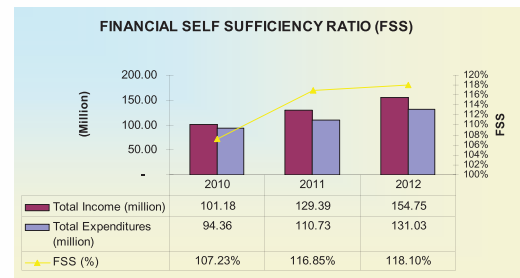
### TYPES of Activities pursued with credit

IGA Percentage, Farming, Small Enterprise (raw material, shop etc), Handicrafts (Bamboo, cane etc), Food Processing, Rickshaw/Van, Tailoring/Embroidery, Beef Fattening, Goat Rearing, Duck and Chicken Rearing, Others

In FY 2011-12, SDI's disbursement to its grass-roots partners under UPP loan programme was BDT 100.34 million and loan recovery during the same period was BDT 24.00 million, and at the end of the June 2012 the cumulative outstanding UPP loan stood BDT 52.40 million.

In FY 2011-12, disbursement was 20.15% higher than that of the previous FY's disbursement. Current average loan size under this programme is BDT 9588.

and, 72.00% members out of 12121 under the UPP programme availed this loan.



## Financing the Micro Entrepreneurs(ME)

*[Promoting entrepreneurs who create jobs for others]*

SDI from its operational field level experiences found that over time the credit need of the beneficiaries had increased significantly as over time the microfinance borrowers do not remain always small. They had graduated over time need larger amount of credit to expand their existing enterprises or to diversify these. In order to address this need, SDI had started a Micro enterprise (ME) programme with the aim to make larger amount of credit available to the progressive borrowers. Lending to progressive borrowers not only creates a higher income opportunity for their individual development but also accelerates the wage employment opportunities for others, in particular for the ultra poor.

Under this programme, SDI carefully selects enterprising, able and proven micro-credit borrowers. A borrower can now borrow up to BDT 10,00,000. There is a scope for lateral entry of any prospective micro-entrepreneurs to this programme.

ME programme finances both working capital and fixed capital, which expands the capacity of an enterprise. ME loan has an extended repayment period (max 36 months) compared to the normal one-year repayment period. Weekly repayments are not always compulsory for ME borrowers under this programme

In FY 2011-12, SDI's disbursement to its grass-roots partners under ME programme was BDT 239.12 million and ME loan recovery during the same period was BDT 214.88 million, and at the end of the June 2012 the cumulative outstanding ME loan stood BDT 143.73 million

In FY 2011-12, disbursement was 18.82% higher than that of the previous FY's disbursement. Current average loan size under this programme is BDT 86350. and, 92.00% members out of 3044 under the ME programme availed loan.

## Finance for Seasonal Activities

*[Supporting the opportunities to strengthen livelihoods]*

SDI Recognizes That The Demand For Credit And Other Financial Services Largely Varies With The Seasonal Change And On Occasions Like Religious Festivities. SDI Has Experienced Higher Loan Demand At The Beneficiary Level Before Occasions Such As Eid And Durga Puja. In Consideration Of All These Particular Situations, SDI Introduced Its Seasonal Loan (SL) Programme. Since The Initiation Of SL Programme, SDI Has Been Financing Short-Term But Profit- Maximizing Loan Support To Its Existing Members Of RMC (Graduated). This Programme Has Been Specifically Designed For The Small And Marginal Farmers Who Are Involved In Crop And Non-Crop Farming Activities. Igas Under This Programme Include Many Different Activities, Such As Crop Cultivation And Processing, Livestock, Fisheries, Agro-Forestry, Agro-Processing.



Under SL Programme, Loans Being Given For Less Than One Year Depending On The Nature Of Activities And Can Be Repaid By Borrowers In One Single Installment After Sale Of Their Products.

However, At Present SDI Is Focusing On The Beef Fattening, Winter And Summer Vegetable, Dry-Fish, Salted Hilsha Processing, Betel-Leaf Nursery, Rice/Maize , Potato, Ground Nut Farming Sub-Sector.

In FY 2011-12, SDI's Disbursement To Its Grass-Roots Partners Under SL Programme Was BDT 98.6 Million And Annual Loan Recovery During The Same Period Was BDT 86.51 Million, And At The End Of The June 2012 The Cumulative Outstanding SL Loan Stood BDT 61.04 Million.

It May Be Noted That SL loan was given to those partners who had earlier availed RMC or UP or UMC or ME loans from SDI. Above 15,000 loan units were disbursed under this scheme

### Finance for Enterprise Development and Employment Creation (FEDEC)

SDI had broadened the scope of employment opportunities for the poor. FEDEC is a specially designed project aimed to strengthen and expand SDI's existing ME programme. FEDEC provides opportunities to beneficiaries for graduating onto the upper level of self-employment and employment generation.

SDI is implementing the following sub-components of FEDEC programme:

- Micro-enterprise lending,
- Value Chain Development for the implementation of sub-sector operational activities.

Development project to cultivate and market insecticide free vegetables to increase income of the cultivators by introducing cultivation of SAJNA in Aiels( plot divider) of vegetable garden

FEDEC basically arranges for skill development training of the farmers as well as extension workers The trained farmers were eligible t receive ME an

### Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP)

The Emergency 2007 Flood Restoration and Recovery Assistance Programme (EFRRAP) was launched by the PKSF in co-operation with the World Bank in July 2008. PKSF launched this project as an immediate initiative in response to the devastating flood of 2007. EFRRAP aim at minimizing the negative impacts of flood by improving and rebuilding the livelihood activities of the poor. EFRRAP made an effort to provide quick and flexible financial assistances. SDI had implemented EFRRAP in disaster hazard affected areas such as, flood prone areas; perennially distressed areas; river-erosion affected areas; char-land and marginal areas. The target groups of EFRRAP being flood/ disaster/ Monga and man-made disaster-affected people having a plot of land or annual income lower than that being laid down in the Disaster Management Fund (DMF) of PKSF as well as SDI.

Sl. #	Particulars	2012	2011
0	No of Branches	50	
1	Total Member savings-Tk.(million)	235.75	204.82
2	Total Loan outstanding -Tk.(million)	726.74	647.81
3	Operating Expenses -Tk.(million)	131.03	110.73
4	Admn. Expenses -Tk.(million)	93.34	82.37
5	Financial Expenses -Tk.(million)	25.47	21.11
6	Total Borrower	61003	60512
7	Total member	75566	72356
8	Member Increase (%)	4.44	13.45
9	Borrower Increase (%)	0.81	14.82
10	Average portfolio per borrower	11,913.24	10705.45
11	Average portfolio increase per borrower (%)	11.28	11.82
12	Average savings per member (Tk.)	3,119.81	2830.72
13	Average Savings Increase per member (%)	10.21	16.05
14	Savings & Loan Portfolio Ratio	32.44	31.62
15	Lending cost (per Tk. 100)	10.18	9.37
16	Surplus as a % of Total Income	15.33	14.42
17	Capital Adequacy Ratio	10.30	8.4
18	Rate of Return on Capital	17.15	16.24
19	Debt to Capital Ratio	7.95	11.18
20	On time Realization Ratio (OTR)	99.43	99.37
21	Cumulative Recovery Ratio (CRR)	99.35	99.21
22	Portfolio at Risk (PAR)	5.56	5.58
23	Delinquency Ratio	5.30	4.88
24	Operational Self sufficiency (Ratio)	130.26	125.04
25	Financial Self Sufficiency (Ratio)	118.10	116.85





### Value Chain Development Project

At present, SDI is implementing 2 value chain development projects to trim down the existing stumbling blocks in value chain and to create employment and income opportunities in these sub-sectors. SDI also provides assistance to identify the difficult links of the value chain in order to establish market linkages both backward and forward for exploring sustainable and commercially feasible solutions in support of the sustainable micro enterprises.



### Activities

During FY 2011-2012, SDI had distributed BDT 0.445 million in the form of loan to affected persons for flood restoration and recovery purposes. 150 families affected by the tornado in Cox's Bazar in August 2011 had received soft loans and also other assistances for their livelihood restoration, post-disaster rehabilitation and disaster preparedness as well.

### Sajna project

Sajna is a traditional vegetable which has much traditional drug use. 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. During FY 2011-12, one value chain project titled 'SAJINA cultivation on AIEL' being implemented by SDI in SAVAR upazila. The project is a component project Finance for Enterprise Development and Employment Creation (FEDEC).



SDI has entered into this agreement for implementation of a project titled "Increasing income by cultivation of Sajna on the Aiel (plot divider) of vegetable gardens". The project targets the members who have graduated through MC program 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.

At the outset of the project an exhaustive sub-sector analysis of the proposed project was done.

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

**Project duration :** 2 years (Jul 2011-June2013)



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 (ribbed gourd), radish, string bean, sweet gourd, gourd, egg-plant, bitter-gourd.

Initially 250 members of SDI organized MC groups and another 500 non-member entrepreneurs will be brought into the fold of the present scheme. 250 members and 500 non-member farmers will be inducted into the program. In all 750 farmers will start Sajna cultivation in an area of 90 hectare land?

#### **TRAINING: SDI's Microfinance Programme Management Capacity Building**

During the reporting period i.e. Jul 2011 to June 2012, SDI had trained its MF programme staff. The training was provided by PKSf trainers. Branch managers and Branch and also regional level accountants had attended the training.



Sl. #	Course title	No. person trained
1	Accounting and Financial Management	6
2	Micro-credit Management	4
3	Basic training on MC mgmt	1
4	Supervision and Monitoring MF field activities	4
5	Sub-sector analysis and Value Chain Development	2
6	Group dynamics and Savings mobilization and Micro-credit Mgmt	10
7	Micro-finance Mgmt and Operations & Management	4

#### **EXPRESS MONEY TRANSFER SERVICES:**

##### ***SDI- BANK ASIA- I-Pay Ltd. Agreement***

SDI has obtained approval of the Bangladesh Bank to disburse remittance using mobile accounts through agents/Bank Branches/ATM's/Mobile Operator's outlets. SDI has as obtained permission from the MRA for this service.

SDI has entered into a tripartite agreement with Bank Asia td and I-Pay Ltd. to provide express money transfer services to the rural people. The Master Financial Service Agreement has been executed on December 01, 2011 between Bank Asia and I-Pay Limited to provide mobile money transfer services by using technology service platform through the Agent network of I-Pay Limited. SDI is the Agent partner of Bank Asia Ltd. Bank Asia has engaged SDI as an agent to handle remittance sent and received from the customers. I Pay is a 3rd party beneficiary due to its technology and operation management support and responsible for free flow technological support.

SDI has foot prints in at least 1515 villages, in 233 unions under 49 upazilas under 8 districts. Thus SDI is in a position to serve at least 80000 rural populations who have no banks in their vicinity. Any people who want to send money to his her family would be able to remit or receive money practically at their door step at a cheap financial service save travel and productive time traveling to a Bank located far away from her home

The agreement was signed by Mr. Syed Nazimuddin the Senior Executive Vice President If the Bank Asia Ltd, Mr. Rubaiyat Jamil, the Managing Director I-Pay Limited and Mr. Shamsul Haque the Executive Director of SDI.

## POST FLOOD HUMANITARIAN RESPONSE FOR THE FLOOD VICTIMS OF COX'S BAZAR

During the last week of June'12, due to 2-3 days' intense rain triggered a very serious flash flood situation in Bazar Sadar, Chakaria, Ramu, Pekua, Kutubdia, Moheshkhali Upazilas of Cox's Bazar district had caused death to at least 48 persons and over 1 million people were marooned.

SDI had MC partners in all these affected areas. SDI's partners are mostly small farmers, traders, petty business people, vendors etc. Most of these people had lost their working capital or business due to sheer need for survival they had consumed the business capital or flocks of poultry died of illness. Many families lost their seed bed and vegetable crops, fish stock in pond. In addition to this, many had lost their homestead or house. Water source polluted due to submersion under water, WSL latrine choked and unusable. Rehabilitation of shelters, water and sanitation were the immediate need followed by the acute need for rehabilitation for their enterprise by infusion of fresh capital. Many partners were unable to continue with repayment of installments. SDI had also launched post flood rehabilitation program worth Tk 8 lacs only.

SDI field offices kept constant contact with the district administration and also with the Upazila and union porishod and public representatives. The flood situation was monitored and reports were sent to Dhaka office. The Dhaka office shared this reports with PKSf and other development partners.

### Workshop on Disaster Risk Reduction and Climate Change Adaptation in Sanwdip held

Sandip, 26 February 2012

A workshop on `` **Disaster Risk Reduction and Climate Change Adaptation in Sanwdip** ``was held in the Sanwdip Upazial Conference Room on 26 February, 2012 at 10 am. The Workshop was organized by Society For Development Initiatives (SDI) under REE-CALL project with the assistance of Oxfam.

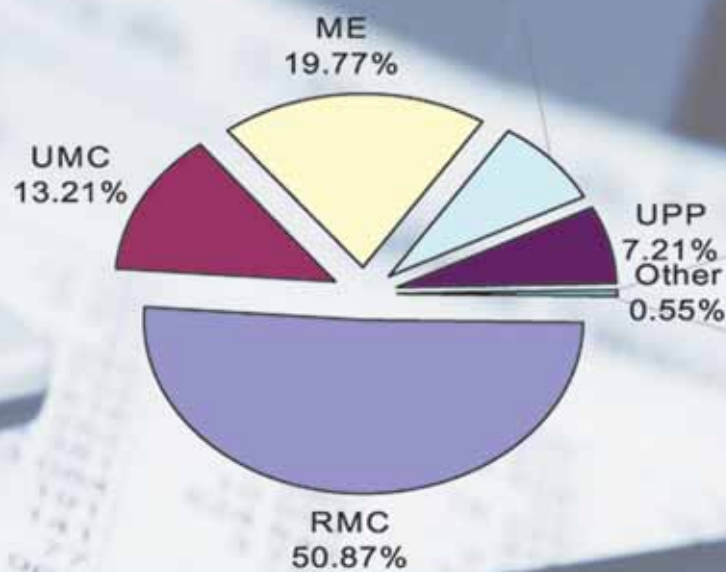
A key note paper was presented by Abul Kashem Shilipi. The key note paper discussion highlighted on the current disaster risks, impacts of climate change, climate change adaption to reduce people's vulnerability, importance of improved local risk governance and improved service delivery by the government. The workshop resulted in various recommendations on disaster risk reduction and climate change adaptation for building a resilient society in Sanwdip.

The Workshop was chaired by Mr. Masum Kabir Nazrul Islam, DRRO representative Chittagong. Mr. Mostafa Kamal Pasha honorable MP of local constituency was present as the respectable Chief Guest. Mr. Suman Das, Programme Officer-South, Oxfam and Mr. Shamsul Haque, Executive Director, SDI also addressed the workshop highlighting the REE-CALL initiatives for building community resilience in Sandwip. Mr. Ashraf Hossain the Program Coordinator of SDI conducted the overall Workshop.





# Financial Reports of SDI



## AUDITORS' REPORT

We have audited the accompanying consolidated Balance Sheet as on 30 June 2012 and the related Income & Expenditure Account and Receipts & Payments Account for the year ended on that date of "SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)". The consolidated financial statements have been compiled from 8 audited financial statements which were audited independently by firms of Chartered accountants.

### Opinion:

In our opinion the financial statements together with notes thereon , give a true and fair view of the consolidated state of the financial affairs of the Organization for the year from 01 July 2011 to 30 June 2012 .And the consolidated status of its financial operation for the year than ended.

Date: October 28, 2010



**M A Quader Kabir, FCA**  
**Partner**





## SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)

### Consolidated Balance Sheet

As at 30 June, 2012

Particulars	Notes	Amount 2011-2012	Amount 2010-2011
<b>PROPERTY AND ASSETS</b>			
<b>Fixed assets :</b>	<b>5.00</b>		
at cost less Accumulated Depreciation		7,056,536	7,914,966
<b>Investment :</b>		<b>26,428,974</b>	<b>30,854,612</b>
Savings FDR		20,704,210	16,104,402
Loan Loss Provision Investment (LLPI)		8,423	8,462
Disaster Management Fund Investment		5,716,341	4,195,721
Depreciation Fund Investment (DFI)		-	-
FDR		-	10,546,027
<b>Current Assets :</b>		<b>752,084,539</b>	<b>686,869,497</b>
Loan Outstanding to Beneficiaries	<b>10.00</b>	726,982,834	648,469,208
Accounts Receivable		2,704,163	631,635
Grant Receivable		609,017	150,965
Interest Receivable		520,692	643,301
Stock for Sanitary latrine	<b>15.00</b>	27,386	27,386
Stock for Cook Stove (Bondhu Chula)		182,305	-
Motorcycle loan		3,824,100	4,467,354
Defalcation by field worker	<b>16.00</b>	1,271,121	123,224
Advance Tax paid		185,203	233,115
Advance		1,932,434	1,675,936
Closing Cash and Bank Balance	<b>11.00</b>	13,845,284	30,447,373
<b>Total Tk.</b>		<b>785,570,049</b>	<b>725,639,075</b>
<b>FUND AND LIABILITIES</b>			
Fund Account	<b>12.00</b>	75,918,426	59,473,455
Long term Liabilities	<b>13.00</b>	403,915,211	407,999,801
Current Liabilities	<b>14.00</b>	305,736,412	258,165,819
<b>Total Tk.</b>		<b>785,570,049</b>	<b>725,639,075</b>

Annexed notes from 1.00 to 31.00 form an integral part of the financial statements

Signed in terms of our separate report of even date annexed



**Executive Director  
SDI**



**SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)**  
**Consolidated Income and Expenditure Account**  
**For the year ended 30 June, 2012**

Particulars	Notes	Amount 2011-2012	Amount 2010-2011
<b><u>INCOME</u></b>			
Grant received from Oxfam-GB	7.00	6,266,246	3,500,000
Grant received from CDSP-IV	8.00	3,160,708	-
Service Charge Received		149,523,976	126,529,098
Local Income	9.00	6,044	3,720
Other Income	10.00	329,438	333,827
Admission fee		130,390	281,180
Sale of Loan form & pass book		504,621	529,635
Bank Interest		1,330,522	812,929
Salary & benefits		21,000	
Office Rent		447,587	346,197
Training & Workshop		-	10,670
Grant received from PKSf		944,033	55,801
Grant from Women affairs bureau		457,885	-
Grant from CDSP (Group formation cost)		662,000	-
Grant receivable		602,487	104,915
Interest receivable		520,692	643,301
<b><u>Sale of Cook Stove (Bondhu Chula)</u></b>			
Mirpur & Vasantak Area		1,698,700	-
<b>Total Income</b>		<b>166,606,329</b>	<b>133,151,273</b>
<b><u>EXPENDITURE</u></b>			
Service charge paid to PKSf		15,675,265	13,751,033
Service charge paid to Bangladesh Bank		1,503	-
Grant refund to Oxfam-GB		-	245,791
Interest paid to MTBL		41,956	210,217
Salary & Benefits		73,317,124	63,428,192
Office Rent		5,951,800	5,232,050
Bank charge & Commission		909,824	891,952
Conveyance		1,751,077	1,534,664
Printing & Stationary		2,687,894	2,856,210
Repairs & Renewal		1,326,506	1,211,138
Oil & Fuel		1,924,744	1,608,194
Gas, Water & Electricity		919,476	802,265
Postage, Telephone & Mobile phone		828,739	765,568
Entertainment		259,885	268,488
Staff Training & Workshop		977,111	1,264,661
Office management expenses		78,343	60,108
Staff Meeting & Seminar		146,464	331,345
Staff Meeting & Seminar		138,430	-
Advertisement		110,780	132,630
Audit fee		86,500	47,000
Income Tax		624,991	980,641
Newspaper bill		152,295	146,329
Food allowance		255,634	270,662
Retreat		-	754,991



Particulars	Notes	Amount 2011-2012	Amount 2010-2011
Microcredit fair		-	254,150
Crockerise		43,359	53,296
Corporate social responsibility		29,095	501,854
Members Insurance Claim paid		347,700	287,660
Service charge refund		1,886,680	232,507
Contingency cost		236,612	143,588
Other expenses		4,835,372	2,435,870
Cost of Promotional Activities		22,702	-
NDPD Observation with local Govt. at regional level		19,445	-
Organize of "Disaster Management Committee"		8,313	-
Review and Update Contingency Plan		4,200	-
Sagna Cutting		90,079	-
Baige line survey		5,000	-
Field Day		5,000	-
Interest paid		9,287,471	6,474,018
Provision for Audit fees		-	40,000
Loss on sales of fixed asset		75,365	76,780
Supervision & Management cost coordination office		373,873	-
Supervision & Management cost for branch		194,977	-
Group formation & microfinance		662,000	-
Health & Family planning		736,028	-
Other Direct expences		96,886	-
Water & Sanitation		179,800	-
Disanter & Climate change		81,055	-
Legal & Human right		224,311	-
Agriculture Development		185,161	-
LLP Expenses		9,552,400	4,961,302
DMF Expenses		1,472,724	1,073,017
Depreciation		1,514,902	1,553,609
Central Office expense		-	194,017
Donation		30,000	30,000
<b>Purchase of Cook Stove (Bondhu Chula)</b>			
Mirpur & Vasantak Area		1,369,606	-
<b>Total Expenditure</b>		<b>141,736,457</b>	<b>115,105,797</b>
Excess of Income over Expenditure		<b>24,869,872</b>	<b>18,045,476</b>
<b>Total Tk.</b>		<b>166,606,329</b>	<b>133,151,273</b>

Annexed notes from 1.00 to 31.00 form an integral part of the financial statements

Signed in terms of our separate report of even date annexed

Date : November 20, 2012



  
Executive Director, SDI

  
M A Quader Kabir, FCA Partner



## SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)

### Consolidated Receipts and Payments Account For the year ended 30 June 2012

Particulars	Notes	Amount 2011-2012	Amount 2010-2011
<b>Opening Balance :</b>		<b>30,447,373</b>	<b>49,566,149</b>
Cash in Hand	<b>17.00</b>	828,720	875,917
Cash at Bank		29,618,653	48,690,232
<b>MC Loan received from PKSF :</b>		<b>237,750,000</b>	<b>251,648,800</b>
Rural Micro Credit (RMC)		60,000,000	110,000,000
Urban Micro Credit (UMC)		25,000,000	20,000,000
Micro Enterprise (ME)		30,000,000	30,000,000
Ultra Poor Program (UP)		24,000,000	12,000,000
Seasonal Loan (SL)		97,000,000	73,000,000
EFRRAP		-	5,000,000
IGA Loan		1,750,000	-
ID LOAN		-	1,648,800
<b>Principal Loan Recovery :</b>	<b>10.00</b>	<b>1,208,326,374</b>	<b>1,042,933,635</b>
Rural Micro Credit (RMC)		651,478,387	594,067,059
Urban Micro Credit (UMC)		162,073,394	141,655,333
Micro Enterprise (ME)		214,883,639	160,155,512
Ultra Poor Program (UP)		92,296,153	63,446,324
Seasonal Loan (SL)		86,515,275	45,342,200
RNPPO		57,187	22,664,282
EFRRAP		600,000	10,806,000
DML		516	-
Leather Merchandise Export Promotion Project		412,403	4,694,945
Grihayan Tahobil		9,420	101,980
<b>Member Savings Deposit :</b>		<b>189,360,461</b>	<b>173,547,611</b>
Rural Micro Credit (RMC)		113,640,722	103,011,290
Urban Micro Credit (UMC)		33,553,007	36,640,600
Micro Enterprise (ME)		22,267,451	17,363,518
RNPPO		-	3,341,035
Ultra Poor Program (UP)		19,638,144	12,979,885
IGA Loan		198,972	-
Leather Merchandise Export Promotion Project		62,165	211,283
<b>Service Charge Received :</b>		<b>149,523,976</b>	<b>126,529,098</b>
Rural Micro Credit (RMC)		82,870,132	74,346,621
Urban Micro Credit (UMC)		20,428,278	17,690,397
Micro Enterprise (ME)		29,084,232	20,526,450
Ultra Poor Program(UP)		9,392,339	6,336,115
Seasonal Loan (SL)		7,576,771	4,377,068
RNPPO		7,143	2,833,288
EFRRAP		11,820	216,008
DML		21	-
Leather Merchandise Export Promotion Project		8,160	196,831
Bondhu Chula		145,000	-
Grihayan Tahobil		80	6,320



Particulars	Notes	Amount 2011-2012	Amount 2010-2011
<b>FDR Encashment :</b>		<b>27,230,560</b>	<b>35,831,426</b>
LLPI		115	12,819,817
DFI		-	2,895,872
Savings FDR		6,683,418	14,215,737
DMFI		1,000	-
Others		20,546,027	5,900,000
Grant received from Oxfam-GB	<b>6.00</b>	6,266,246	3,500,000
Grant for Group formation (CDSP IV)		550,000	-
Local Income	<b>8.00</b>	6,044	3,720
Other Income	<b>9.00</b>	329,438	333,827
<b>Loan &amp; Advance :</b>		<b>20,065,812</b>	<b>12,644,384</b>
Advance		6,833,203	5,147,915
Advance received against Income Tax		233,115	-
Motorcycle Loan		2,725,893	3,560,311
SDI Staff Security fund		-	201,000
REE-CALL Project		6,281,842	3,700,000
SDI-Bondhu Chula		-	30,158
SDI Gihayan Tahobil		530,158	-
SDI-Group Insurance		-	5,000
Soliaman Bazar Br.		750,000	-
SDI-VGD Program		287,989	-
SDI-OHCB Project		470,988	-
SDI-CDSP IV Project		70,000	-
SDI General Fund		1,757,624	-
SDI Local Fund		125,000	-
<b>Sale of Sanitation Stock :</b>		-	<b>160</b>
Sale of Ring Slap		-	160
Sale of Round cover		-	-
<b>Sale of Cook Stove (Bondhu Chula) :</b>		<b>1,035,550</b>	-
Mirpur & Vasantak Area		849,160	-
Dhamrai, Manikgonj & Sandwip Area		186,390	-
<b>Grants received from CDSP IV:</b>	<b>7.00</b>	<b>3,160,708</b>	-
Supervision & management cost		402,809	-
Supervision & management cost for branch office		249,845	-
Group formation & microfinance		942,500	-
Health & Family planning		833,348	-
Water & Sanitaion		181,655	-
Disaster & Climate change		113,260	-
Legal & Human right		232,335	-
Agriculture development		204,956	-
<b>Other receipts:</b>		<b>42,361,236</b>	<b>41,609,497</b>
Livestock Insurance		985,620	724,570
Staff Welfare Savings fund		-	1,272,553
Group member insurance		6,247,610	5,801,326
Member Insurance Scheme		28,568,140	29,382,825
Defalcation by field worker		48,054	12,480
Earnest Money		6,450	-
Admission fee		130,390	281,180



Particulars	Notes	Amount 2011-2012	Amount 2010-2011
Sale of Loan form & pass book		504,621	529,635
Office Rent		447,587	346,197
Salary		291,831	-
Mobile Bill		8,000	-
Staff Training & Workshop		-	10,670
Bank Interest		1,330,522	812,929
Sales of fixed assets		550	126,060
Grant from Women affairs bureau		457,885	-
Grant receivable received		39,520	-
Accrued Interest received		643,301	430,355
Grant from CDSP (Group formation cost)		371,000	
Grant received from PKSf		944,033	55,801
Advance grant received from PKSf		709,511	1,450,000
Accrued Grant received		104,915	-
Interest received from DMEL		76	190,576
Interest received from LLP		521,620	182,340
<b>Total Received</b>		<b>1,916,413,778</b>	<b>1,738,148,307</b>
<b>PAYMENTS</b>		<b>131,231,022</b>	<b>114,059,674</b>
Livestock Insurance		291,352	98,178
Staff Welfare Savings fund		-	2,379,686
Group members Insurance		3,407,279	2,670,844
Member Insurance Scheme		26,076,185	22,074,129
Defalcation by field worker		1,195,951	96,807
Salary & Benefits		73,587,955	63,408,192
Office Rent		5,951,800	5,232,050
Bank charge & Commission		909,824	891,952
Conveyance		1,751,077	1,534,664
Printing & Stationary		2,687,894	2,856,210
Repairs & Renewal		1,326,506	1,211,138
Oil & Fuel		1,924,744	1,608,194
Gas, Water & Electricity		899,476	802,265
Postage, Telephone & Mobile phone		833,739	765,568
Entertainment		259,885	268,488
Staff Training & Workshop		977,111	1,264,661
Office management expenses		78,343	60,108
Staff Meeting & Seminar		146,464	331,345
EC Meeting & Seminar		138,430	-
Advertisement		110,780	132,630
Audit fee		39,750	47,000
Income Tax		624,991	980,641
Newspaper bill		152,295	146,329
Food allowance		255,634	270,662
Retreat		-	754,991
Microcredit fair		-	254,150
Crockerise		43,359	53,296
Corporate social responsibility		29,095	501,854
Members Insurance Claim paid		347,700	287,660
Service charge refund		1,886,680	232,507





Particulars	Notes	Amount 2011-2012	Amount 2010-2011
Last year provision paid		40,000	40,000
Contingency cost		236,612	143,588
Other expenses		4,835,372	2,435,870
Cost of Promotional Activities		22,702	-
NDPD Observation		19,445	-
Organize of "Disaster Management Committee"		8,313	-
Review and Update Contingency Plan		4,200	-
Sagna Cutting		90,079	-
Baige line survey		5,000	-
Field Day		5,000	-
Central Office expense		-	194,017
Donation		30,000	30,000
<b>Loan repayment to PKSF :</b>		<b>247,947,733</b>	<b>208,790,469</b>
RMC		86,500,000	70,000,000
ME		30,000,000	33,250,000
UP		13,333,333	8,666,669
SLP		74,000,000	42,700,000
RNPPO		16,040,000	25,961,600
EFRRAP		7,500,000	5,900,000
UMC		19,750,000	21,900,000
ID LOAN		824,400	412,200
<b>Loan to Beneficiaries :</b>	<b>10.00</b>	<b>1,286,840,000</b>	<b>1,183,313,000</b>
RMC		690,093,000	642,800,000
ME		239,119,000	201,240,000
UP		100,338,000	83,515,000
SLP		98,600,000	73,407,000
UMC		156,495,000	171,030,000
EFRRAP		445,000	9,421,000
IGA Loan		1,750,000	-
Leather Merchandise Export Promotion Project		-	1,900,000
<b>Service charge paid to PKSF</b>		<b>15,675,265</b>	<b>13,751,033</b>
RMC		8,634,375	6,750,000
ME		2,610,002	2,711,242
UP		174,166	161,670
SLP		1,942,500	1,038,375
DML		-	-
UMC		1,851,191	1,583,983
RNPPO		403,756	1,443,534
EFRRAP		50,000	54,500
ID LOAN		9,275	7,729
<b>Savings refund to members:</b>		<b>161,011,788</b>	<b>131,657,238</b>
RMC		97,543,989	82,317,676
UP		15,126,647	6,546,862
UMC		33,626,124	21,741,550
ME		14,557,935	8,356,972
RNPPO		1,484	12,427,152
IGA Loan		2,381	-
Leather Merchandise Export Promotion Project		153,228	267,026



Particulars	Notes	Amount 2011-2012	Amount 2010-2011
<b>Interest paid :</b>		<b>9,287,471</b>	<b>6,474,018</b>
Members Savings		8,897,253	6,121,673
Members Insurance Scheme		390,218	82,916
Staff Welfare Savings Scheme		-	165,546
Others loan fund		-	103,883
		<b>2,916,464</b>	<b>245,791</b>
Supervision & Management cost coordination office		391,853	-
Supervision & Management cost for branch		244,095	-
Group formation & microfinance		777,275	-
Health & Family planning		736,028	-
Other Direct expenses		96,886	-
Water & Sanitation		179,800	-
Disaster & Climate change		81,055	-
Legal & Human right		224,311	-
Agriculture Development		185,161	-
Grant refund to Oxfam-GB		-	245,791
<b>Loan &amp; Advance :</b>		<b>20,200,297</b>	<b>15,215,707</b>
Advance paid		7,089,701	5,253,744
Motorcycle Loan		2,082,639	2,933,587
Staff Security fund		-	2,217,667
Advance Income tax paid		185,203	233,115
Grant Advance		1,046,788	235,801
REE-CALL Project		5,953,842	4,028,000
Soliaman Bazar Br.		750,000	-
SDI-VGD Program		437,989	-
SDI-OHCB Projcet		303,000	-
SDI-Leather Project		148,000	-
SDI-CDSP IV Projcet		105,000	-
Grant for Group formation		259,000	-
SDI-Ghihayan Tahobil		30,158	-
SDI-Bondhu Chula		550,000	313,793
SDI General fund		1,258,977	-
<b>Bangladesh Bank :</b>		<b>1,503</b>	<b>-</b>
Loan repaid (Principal)		-	-
Service charge		1,503	-
<b>Mutual Trust Bank Ltd :</b>		<b>1,881,836</b>	<b>2,245,800</b>
Principal		1,839,880	2,035,583
Service charge		41,956	210,217
<b>Purchase of Cook Stove (Bondhu Chula) :</b>		<b>1,738,301</b>	<b>-</b>
Mirpur & Vasantak Area		1,369,606	-
Dhamrai, Manikgonj & Sandwip Area		368,695	-



Particulars	Notes	Amount 2011-2012	Amount 2010-2011
<b>Capital Expenditure :</b>		<b>1,031,892</b>	<b>1,777,339</b>
Land		-	49,660
Furniture		182,772	198,859
Computer		551,200	502,600
Motor Cycle		144,250	866,410
Television		6,500	19,350
Telephone		94,900	50,460
Mobile & Camera		-	15,000
Office Equipment		52,270	75,000
<b>Investment (FDR) :</b>		<b>22,804,922</b>	<b>30,170,865</b>
Loan loss provision (LLPI)		76	71,160
DFI (FDR)		-	-
Savings FDR		11,283,226	13,275,320
Others fund		10,000,000	15,047,311
DMFI		1,521,620	1,777,074
<b>Closing Cash and Bank Balance :</b>	<b>11.00</b>	<b>13,845,284</b>	<b>30,447,373</b>
Cash in Hand		984,027	828,720
Cash at Bank		12,861,257	29,618,653
<b>Total Tk.</b>		<b>1,916,413,778</b>	<b>1,738,148,307</b>

Annexed notes from 1.00 to 31.00 form an integral part of the financial statements

Signed in terms of our separate report of even date annexed

  
Executive Director SDI

Date : November 30, 2012

  
M A Quader Kabir, FCA  
Partner

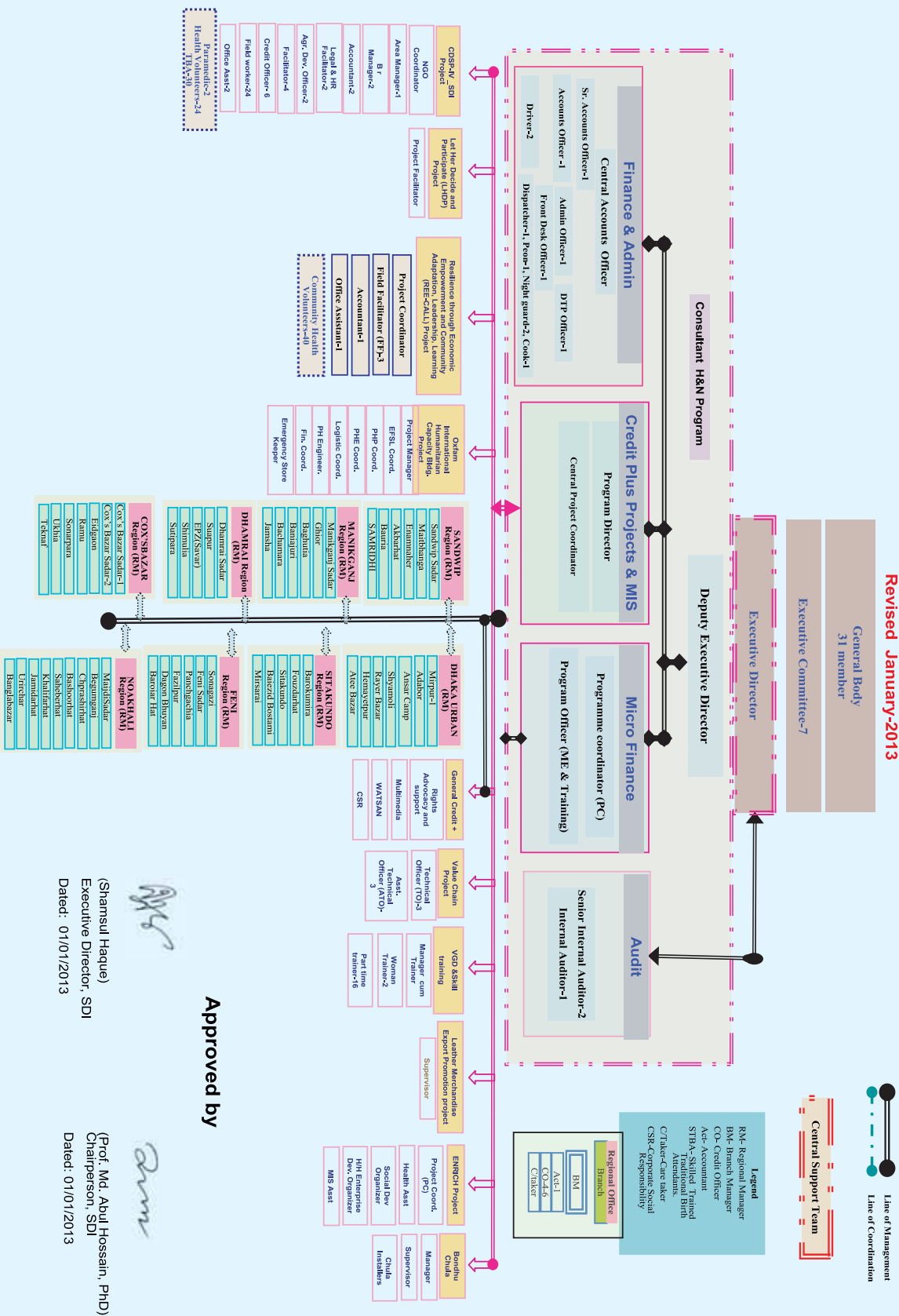




### List of Policy/Procedure and operational Manuals of SDI

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
Flip 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	March 2007

# Organogram of SDI Revised January-2013



Approved by

(Shamsul Haque)  
Executive Director, SDI  
Dated: 01/01/2013

(Prof. Md. Abul Hossain, PhD)  
Chairperson, SDI  
Dated: 01/01/2013

