



সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস্
SOCIETY FOR DEVELOPMENT INITIATIVES

20

ANNUAL REPORT

13



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FROM THE EXECUTIVE DIRECTOR'S DESK

Dear patrons and partners in development

Greetings from SDI

With much pleasure I am presenting our Annual Report 2013 to you. The annual report covers financial reporting period for the year 2012-2013. However, for Social Development components, we have taken liberty to make the report updated until stop press time so to say.

SDI's mission is development which will not destroy the future of our coming generations. When we have adopted this as our mission, way back in early 1990s i.e. when SDI was established, the global awareness and demand for +ve actions against global warming, need for climate change adaptation, environmentally friendly agriculture, architecture, enterprises and industries, transportation were not so loud. Today, environmental friendliness has become the central focus of all human activities. SDI as a midlevel national NGO involved in the poverty alleviation of the people of Bangladesh with its limited capacity is contributing towards raising farmers awareness regarding environment friendly agriculture. Introduced to salinity tolerant rice and vegetables. We have successfully demonstrated to the farmers of Savar and Dhamrai that they can get high yield of better quality vegetables using organic fertilizers, bio-pesticides. We could make the initially skeptic farmers to believe, that indeed it is possible to grow good crops without use of chemical pesticides and chemical fertilizers. The Managing Director Mr. Mohammad Karim and the Deputy Managing Director Mr. Fazlul Kader had visited 'Farmers Rally and exhibition of Non-toxic vegetables grown exclusively using biological pest control methods'. We express our thanks and gratitude for their patronization and guidance to the farmers to grow 'biesh mukta' i.e. poison free vegetables.

At this point it may be relevant to mention that SDI is constructing a Farmers Training Centre cum Agricultural Resource Centre at Sutipara, Dhamrai with substantial contribution coming from Japan Grant fund. The centre is expected to be up and running by March 2015 and will be able to provide advanced environment friendly agricultural practices training to small farmers. The training centre will address a niche of community level agricultural resource persons who can give qualified help to the farmers. SDI has plan to expand the Agr. resource centre and in due course of time establish a veterinary hospital and provide services to the farmers in the area. We thank the people of Japan for its support to SDI in its endeavour..

During the 2013 appraisal mission of CDSP IV projects had visited our project sites, also an IFAD mission had visited our Value Chain Development Project at Savar and Dhamrai. We express our thanks to both the missions for their visit and +ve feedbacks

The MFI profile of SDI is becoming more farmers friendly as could be seen from SDI's initiatives with PKSFs policy and financial portfolio loans towards farmers friendly initiatives like Ujjibito, Agricultural Seasonal loan and LIFT and DIISP. SDI is proud to state that SDI is among highly selective number PKSF partners who are have the privilege of participating in the piloting of ENRICH, Ujjibito, Agricultural Seasonal loan and LIFT and DIISP. The livestock unit is helping the livestock farmers to properly utilize the loan received for raising cow or goats. In this context the mention of Developing Inclusive Insurance Sector Project (DIISP) deserves special mention. We are thankful PKSF for its support.

We thank OXFAM and OXFAM international for the continuing partnership to strengthen SDI's capacity to respond to any natural hazard situation in a shortest notice and mainstreaming of gender justice and equity in its organizational policies and practices.

Finally, SDI has grown from strength to strength as it will be evident from the bottom line of our balance sheets. SDI's MF portfolio has just crossed the Tk. 1billion mark in early 2014 serving about 90000 mostly poor farmers households. It well vindicates SDI's contribution towards alleviation of the quality of life of the people in the bottom of the scale of human development index.

SDI has entered into contract with M/S Datasoft, a leading IT company to digitalize its Micro Finance operations. The Datasoft's Microfin360 is a completely machine independent and internet based i.e. a cloud based software solution, On 'going live', SDI MF management will become in a great way a truly digitalized operations with all the vital information truly at the finger tip of the central management

Finally SDI wishes to share its pride and joy with all of you that, the Chairperson of SDI, Prof. Abul Hossain, PhD, a nuclear physicist has been appointed the Pro-Vice Chancellor of The Jahangirnagar University, a leading public university in Bangladesh,

Finally we express our gratitude and admiration for our patrons and partners at grassroots and staff members for their continued trust and support, contribution and participation, dedication and commitment without which SDI could not have achieved where it is now.

With thanks.

Sincerely yours,

(Shamsul Haque)
Executive Director

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

Advisory committee : Shamsul Haque, Member Secretary and Executive Director (CEO), SDI
Anjan Kumar Deb, FCA, Executive Member, SDI
Md. Abu Bakr Siddique, Deputy Executive Director, SDI

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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 Under joint stock companies	No.S-3235(24)2003	21-07-2003
4	Micro credit Regulatory Authority (MRA)	01239-03336-00154	16-03-2008

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	UJJIBITO Programme	ujjibitosdi@gmail.com
12	Value Chain Project	valuchain.sdi@gmail.com
13	ENRICH	enrich.sdi@gmail.com
14	LHDP	sdi.lhdp@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.

SDI's Creed

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

SDI's 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.

SDI's 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.

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

Hard core Poor Policy

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

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

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 are headed by a Chairman. On the EC, apart from the Chairman, there is a Vice Chairman, an Assistant Secretary and a Treasurer. The Executive Director of the SDI acts as the Member Secretary of the organization.

The EC is accountable to the 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 and Pro-Vice Chancellor of Jahangirnagar University	Chairman
S.M.Gulam Mustafa	Managing Director, JAMALPUR FASHION LTD. DHAKA.	Vice Chairman
Mr. Sushil Kumar Sarkar	Head Master, Bhalum Aatur 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	Principal 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

Affiliation with International Networks

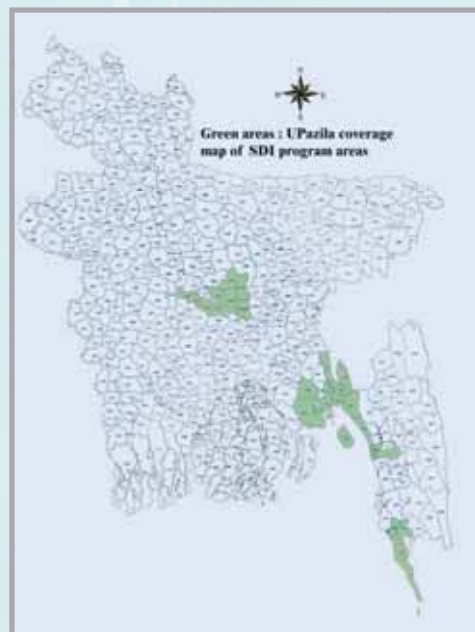
International Institution of Rural Reconstruction (IIRR) Philippines, Asia Pacific Region Micro credit Summit Meeting of Council (APRMS), Asian Resource Foundation (ARF), Thailand, International Union of Anthropological and Ethnological Sciences(IUAES).

Partners

Government of Bangladesh Palli Kormo-Sohayak Foundation (PKSF), OXFAM-GB, GiZ,Germany, Bangladesh Bank (BB), NGO Forum, South-east Bank Ltd, Oxfam International, CDSP-Netherlands Govt., Govt. of Japan

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.

1. The general 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.
2. 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.
3. The micro-entrepreneurs who were basically those people who had 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.
4. 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.
5. 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.

6. 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.
7. The secondary stakeholders of the project being Union Parishods (UPs) and its members, 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. The GO service providers like health, Agr. & Live stock extension workers are also the secondary stakeholders 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:

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

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

Types 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)
After School Program		25-30 Students

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 pullers
10 Disaster Management Credit	and Owners Project (RNPPPO)
11 Emergency 2007 Flood Restoration and	21 Agriculture sectoral
Recovery Assistance Program (EFRRAP)	(flexible repayment period) credit
12 Seasonal Credit	22 Non-toxic vegetable production 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, Ghior	Dhaka, Manikganj
H	Bondhu Chula with GTZ	Dhamrai, Manikganj Sadar, Ghior Sandwip	Dhaka, Manikganj Chittagong
I	Bondhu Chula distribution in partnership with UPRP-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 Biological pest control	Savar, Dhamrai	Dhaka
L	Farmers' Training Centre and Agriculture Resource Centre	Dhamrai	Dhaka

Donor wise Budget for the year 2011- 2012 (July 2012 - June 2013)

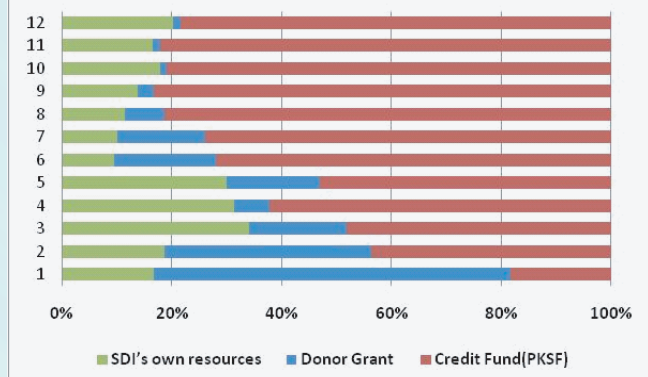
Name of Donor	Project title	Amount in BDT.
CDSP :V	Char Development and Settlement Project -IV, (CDSP-IV) [Social and Livelihood Support component]	100,59,02
Oxfam GB	Resilience through Economic Empowerment, Climate Adaptation Leadership and Learning Project (REE CALL)	66,03,500
Oxfam International	Oxfam international emergency capacity building project (OIECB)	6,64,776
PKSF	Income from Micro credit Program	20,12,15,445
PKSF/FAD	Finance for Enterprise Development and Employment Creation (FEDEEC) Value chain program	37,32,786
PKSF	ENRICH Program	6,50,000
SDI & PKSF	SDI Disaster management fund	89,18,381
GIZ	Dissemination of improved cook stoves (Bondhu Chula)	10,00,000
UNDP/UPPR	Urban Partnerships for Poverty reduction (UPPR) Program	
	Total (BDT)	3,16,28,529

Trend of SDI's Financial self reliance (Period 2002 To 2013)

Note: All figures are Million BDT

Sl. #	Year	Donor Grant	Credit Fund(PKSF)	SDI's own resources
1	2002	7.49	2.1	1.92
2	2003	5.52	6.4	2.74
3	2004	3.64	9.8	6.93
4	2005	2.16	20.9	10.55
5	2006	8.04	25	14.12
6	2007	31.6	122	16.15
7	2008	30.87	143	19.51
8	2009	17.69	204	29.01
9	2010	8.06	225	37.15
10	2011	3.5	252	55.81
11	2012	7.141	396	79.53
12	2013	7.34	435	112.29

SDI's sources fund from 2002-2013



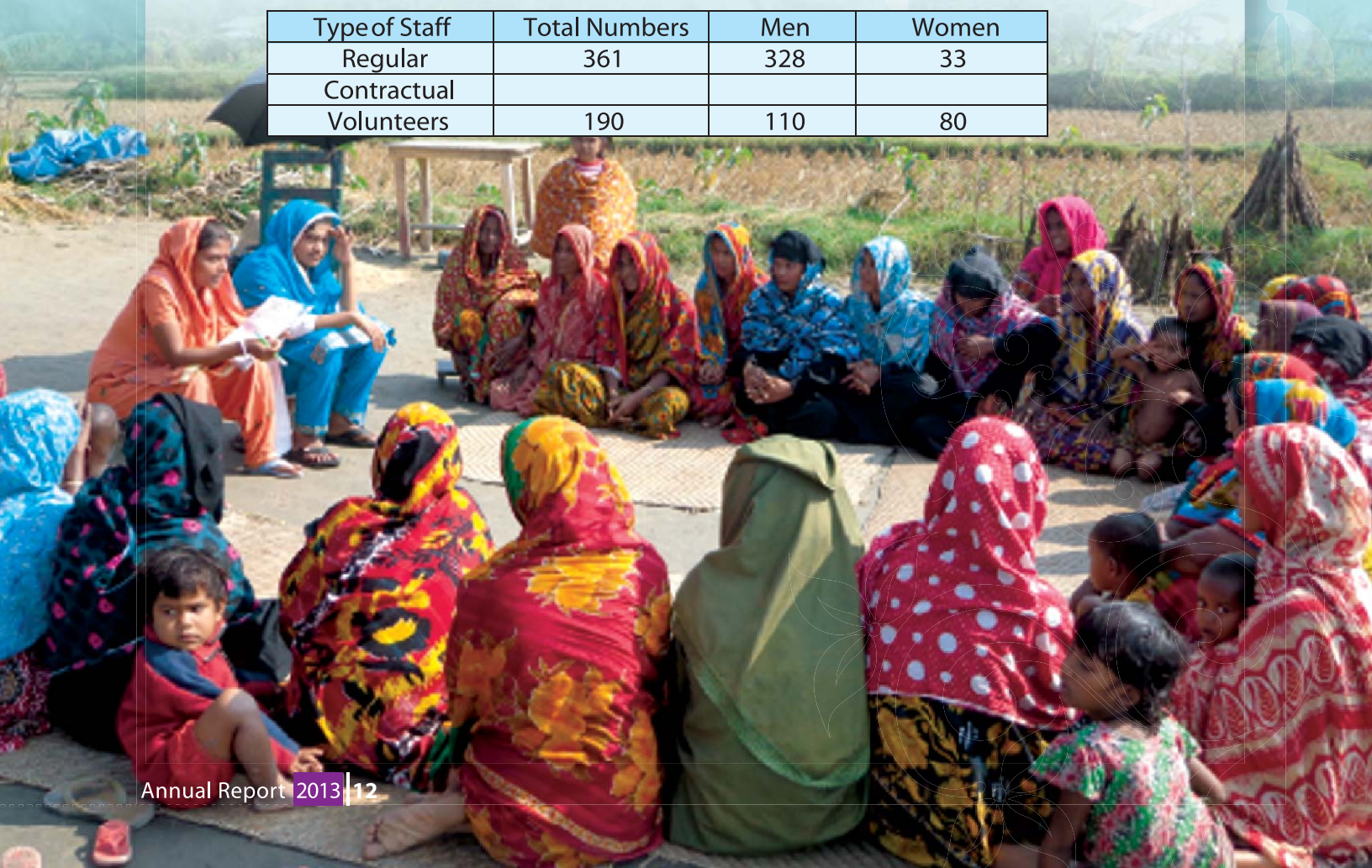
Annual Budget of SDI for the period FY 2012 and FY 2013 (Excluding Micro Credit Program):

FY (July-June)	In Taka	In USD (BDT 77.50 = 1 USD)
2012	1,49,65,988	193,109
2013	2,22,42,428	286,999

BRANCH/REGIONAL /AREA OFFICES AND LOCATIONS:

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

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



SDI's Programmatic Experiences

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

Since inception SDI had implemented multi sectoral integrated projects, covering adult functional literacy, non-formal primary education, food and livelihood insecurity, MH&N, women empowerment, early childhood development, community development (VDC) and creation of community volunteers, linkages with LEB and GO Service Providers, Market access, IEG, Cash and Asset transfer issues. The main objective of all these projects were creating Community Resilience against disaster shocks like food and livelihood insecurity, women empowerment, accessing institutional resources, linkages with SERVICE PROVIDERS and complementary to MDG goals for Bangladesh.

Experience of implementing Food Security and Livelihood (EFSL), Health Hygiene and Nutrition (HHN), WASH, Income & Employment Generation (IEG) and disaster preparedness, Response and Rehabilitation and Climate Change Adaptation Activities

CFW and FFW

CFW/FFW program intervention were made to create immediate food security during the lean periods. Immediate income was generated thru FFW or CFW for the distressed members of the extreme poor who lack productive skill. The community were encouraged to identify distressed families and their needs. And encouraged to identify and prioritize, various infrastructures. The interventions were in the form of mostly collective initiatives.

Infrastructure development, Linkage with LEB and Market Development

SDI had experience of constructing UP Building in Sarikait union, constructed market sheds with special shed for business women. Also constructed Toilets for business women and 6 community latrines in different unions.

Comprehensive Homestead Development (CHD)

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

MCHN

Improved KAP and family level sensitivity to the high and acute need of nutrition by a lactating mother or a pregnant women and ensuring nutrition with two fold benefits i.e. food security for the mother and ensuring proper mental and motor development of children and access to GO health services and service providers etc.



Food distribution and storage management

As a partner of SHOUHARDO Program of CARE/USAID/GoB SDI has experience of targeted food distribution among pregnant as well as lactating mother and child. Had acquired valuable experience of food depot management and logistics and distribution outlet management.

Village Development Committees (VDC)

Facilitating formation of Village Development Committees (VDC) and developing a cadre of Community Volunteers [CV (H&N)] and Skilled Birth Attendants (STBAs) to support the VDCs.

Climate Change Adaptation (Extension of crop and technology):

SDI organizes extension training involving govt. agricultural extension department and distribute salinity tolerant paddy seeds like BR28 in the Coastal zones of Bangladesh..

NURSERY, SOCIAL AND COMMUNITY FORESTRY

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



PROMOTION OF ENERGY EFFICIENT STOVE (Bondhu Chula), SOLAR PANELS AND SOLAR POWERED LAMPS:

SDI promotes energy efficient stove to facilitate community people getting into the practice of energy efficient, smoke free cooking stoves which contributes to reduction energy expenditure and reduction in emission of GHG. 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 .

PROMOTION OF APPROPRIATE TECHNOLOGY :

Pot in Pot vegetable cooler

SDI actively supported R&D for developing an 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).

SDI's Emergency Response Capacity

The highlight of the review findings of SDI's emergency response capacity by the OXFAM's Humanitarian Capacity Building Project (OHCB) underlines the following:



- ♦ SDI has a strong community based trained staff to work in emergency response and have a strong field presence
- ♦ SDI puts 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) most of which being in high disaster risk zones and in some of the areas SDI is only NGO presence.
- ♦ 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.

Disaster Risk Preparedness

SDI has two pronged strategy it directly intervenes in communities living in the high disaster risk zones with dissemination of awareness, community and family level preparedness, strengthening LEB and Upazila Disaster response committees by providing support for contingency planning.

Disaster knowledge fair:

SD: holds an annual fair to celebrate the national disaster preparedness day with the objective of exposing the fair attendees about the climate change related disasters and the need for personal and family level preparation to adapt shelter, livelihood, agricultural practices with the changing climate.



Simulation:

SD: 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, who depict or enact the disaster scenarios and the proper advance measures to adapt to changing climate.

Edutainment : Durjog Joyer Ludo:

SD: 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.

Food Tolerant House Penth:

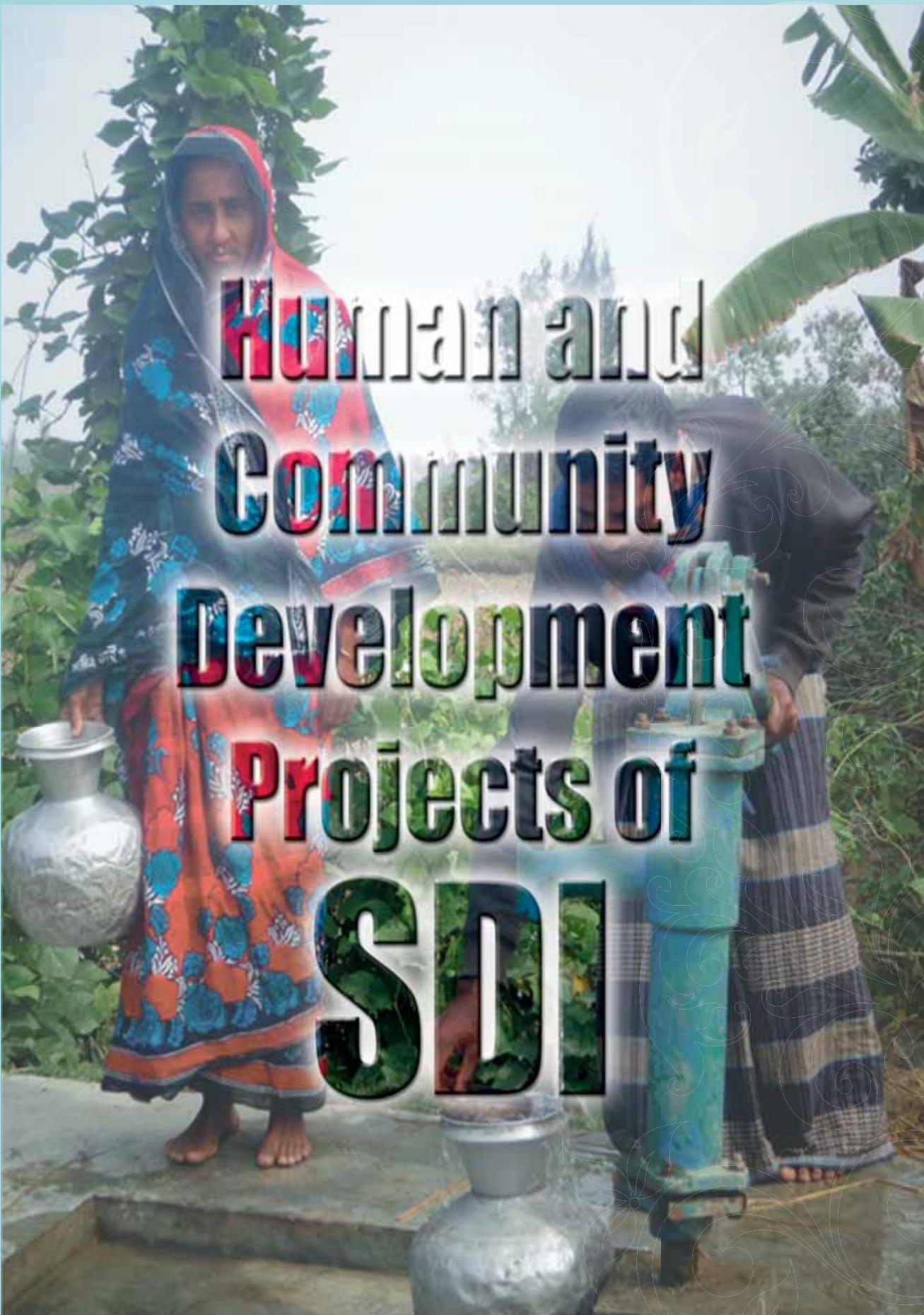
The frequency of cyclone and the intensity of wind speed and tidal surges are gradually increasing. To cope with the rising destructive intensity, the families living in the high risk zones being demonstrated appropriate house building technology, which can withstand stronger wind force and the corrosion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

SD: - A STRATEGIC PARTNER OF UNDP FOR HUMANITARIAN DISASTER RESPONSE

As part of a process of strengthening UNFPA's role in emergency preparedness and response, UNFPA in Bangladesh has recently completed its first Emergency Preparedness and Contingency Plan, which will help it to integrate reproductive health needs and gender concerns more consistently into humanitarian assistance programmes. This process involve NGOs and developing networks and establishing partnerships, strengthening capacities, and enhanced advocacy efforts. SD: has qualified as a strategic partner of UNDP since 2012-2013 as UNFPA potential partners for the implementation of its emergency programme. The partnership status was renewed for the period 2013-2014. SD: has given option to work in Bandarban, Cox's Bazar, Khagrachari and Rangamati districts in the list of UNDP Priority districts.

Financial reporting and accounting capacity of SD:

SD's financial management and reporting system is fully compliant with the BAS standard and IAS. The EC of the SD: appoints Chartered registered firms from the listed firms recognized by the NGOAB to conduct audit of its financial books and records etc. SD: has fully documented financial manuals and procedures and formats for recording all the financial transactions etc. Book keeping is done using customized software purchased for the purpose from software vendors.



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 Oxfam GB to implement this project in July 2010 and would end on June 2015. The project is being implemented in 4 high risk unions of Sandwip upazila of Chittagong. The first 21 month of the project ending on March 2012 was the pilot phase of the project.

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.

The project is implemented in 13 wards (or villages) under 4 unions namely Harishpur, Musapur, Rahmatpur and Kaipania of Sandwip Upazila of Chittagong district. Number of Direct Beneficiaries: 11961 persons; Household (HH): 3565. Number of women beneficiaries: 10831

The project has a target to achieve 4 results namely

Result 1: Capacity build communities are in place and able to anticipate possible impact of climate change and disaster.

Result 2: Livelihoods, income options of women and men based on climate variability are enhanced and empowered through ensuring access information, building capacity and market link up

Result 3: The targeted communities are aware about own entitlements, rights and ensured access to local services, opportunities

Result 4: Developed poor women social and political leadership and ending violence against women.

Important achievements:

264 female and 136 male person joined the WE CAN campaign as WE CAN Change maker. The new change makers are working in their community to reduce incidence of VAW, women rights and access to higher education and information.

Training on rights and social justice for supporting alliance activities inspired the participants to lobby with UP to access the govt. safety net facilities. In Musapur union alliance members achieved success in issuing 300 VGF card to the eligible yet left out vulnerable members of the community.

During the cultivation seasons 159 extreme poor families had received winter vegetable seeds of Brinjal, Red amaranth, Tomatoe. The winter vegetable grown by the recipients satisfied the nutritional needs of the family members besides giving them income from sales of vegetables. The families had sold red spinach in the range of Tk.1000 to Tk.3000.

9 women were given 9 heifers in 2013-2014 financial year. In previous period also 28 heifers were given to 28 women. The project had contributed BDT280,000/- and the community contribution was 50,250/- for buying the young cows. These had grown up as matured cows. 15 cows had already given birth to live calves. Till September 2013 milk worth taka 277,550/- was sold by all the 15 milk farmers. The present market value of the 21 existing cows and 15 calves was estimated at Tk. 642,000/-. Thus the farmers acquired own asset valued at Tk 780,775/- [Tk.- 642,000 +Tk. 138,775 (50% of the total value of milk produced). Seven women had sold their pregnant cows in advance and invested the proceeds in other IGA activities.



Result 1: Community Based Organisations (CBOs) and local government institutions are able to anticipate possible impact of climate change, disaster and taking appropriate measures accordingly. [Male-256, Female-1946, Boys-299, Girls-272]

Planned output	Achieved
Capacity building of CBO leaders including disabilities issues	86
Issue based Regular meeting, Special meeting, AGM, CBO registration	39
Community level Contingency Planning & updating	36
Participatory Vulnerability & Capacity Assessment (PVCA) & review	17
Baseline for new & extended areas	
Training on Disaster Management and CCA	73
Community Health Volunteers (CHV) Training [basic & refreshers]	38
Volunteers Training on search and rescue/refreshers	25
Bulletin Boards on social awareness	24
Community contingency stock maintained by CBOs	4
Homestead and Public place raising	7*
Community based semi-infrastructure work (raising connecting road, school ground, market place, repair embankment)	3
Community plantation (saping support to # ...families)	456
Installation of sanitary Latrine	12
Installation of Tube-well. Deep-set hand-pumped-unit [families benefitted]	1[140]
Community Seed/Food Bank Development	9
Pond and canal excavation for drinking water	6
CBO formation and review of CBO's annual planning	36
DRR Day Observations (Natl. And intl.) and awareness cultural programmes	1
Simulation (Mock exercise) on cyclone	2
Day Observation (materials)	1
Hygiene promotion (hand washing devise/facility at HH level)	
WASH Facilities development in School (latrine renovation and activation and water supply) inclusion of disability features	
Latrine distribution and support to installation to Extreme poor HHs (disability features inclusion as per requirement)	17
Deep hand Tube well installation in Coastal (disability features inclusion)	
Pond excavation and lining for Coastal Area (disability features inclusion)-nos. of ponds [families benefitted]	1[32]



Result 2: Sustainable Income and employment options for women and men are created through access to services, natural resources and market link.

Planned output	Achieved
Community based Marketing Extension Plan-MEP (Update/review/ new)	36
Training of producers on business planning and management	66
Workshop with input suppliers	3
Match making workshop with traders/ association/ Buyers at Upazila level	4
Training by public and private sectors for Local Service Providers (LSP)- Lead farmers and input retailers	46
Exchange visit to identify innovative ideas	5
Institutionalisation and Business contact with different market actors	1
Facilitate CBOs to establish assemble market/trade fair at district level/upazila level	2
Identify potential women/girls and provide training and orientation and link up with the employers & follow up	7
Demonstration of CCA focussed new technology (field on crop variety)	3
Lobbying/workshop/meeting with financial services providers/Micro finance institute at Upzila/District level	3
Facilitate Technical training for specific value chain/livelihood options through public and private sector	15
Training to beneficiaries on advanced agriculture technologies	15
Vegetable Seeds for Homestead Gardening	159
Cattle support to beneficiaries for asset building [2 for Stool, 2 for Dhari pata making]	9
Capital support for women entrepreneurship development	24
Demonstration of advanced agriculture culture related to CCA and DRR	5
Support to promote Advanced Homestead Gardening	50
Input/Poultry support for IGA to hardcore poor for poultry value chain	25
Exchange visit/capacity building for staff and CBOs to identify and learn innovative practice	1



Result 3: Effective and pro poor implementation of policy and legal framework (national to local) related to Agriculture, DRR, CCA and NRM.

Planned output	Achieved
Power structure mapping , review/update, analyse social and cultural to include women in LEB committees	36
Establish/Strengthen joint project monitoring cell/committee at union & upazila level	6
Meeting /workshop with duty bearers, DAE and DLS, UP, UZ department for inclusion in different committees to avail services	5
Training of CBO member on rights and social justice for supporting alliance activities	52
Media visit and publication of report, feature in electronic and print media	2
Support and strengthening of existing Coastal Alliance	2
Training of CBOs and Alliance Leaders on CCA, NRM, and DRR (rights and policy issues)	25
" Participatory UP budget meeting and budget publication	4
Roundtable /dialogue with policy maker, MP and high official for local issues , DRR, NRM etc	2
Issue based Public hearing	2
Innovation and contingency fund for lobby and advocacy	1
CBO meeting with WSTF for reactivation/ activation at Ward level	13
USTF reformation/ activation at Union level	[51m,70F]
Support to CBOs for holding meeting with WSFT (qtrly)	
Support to Union Sanitation Task Force(qtrly)	
Orientation to WSTF on CLTS	
Orientation to USTF on CLTS	



Result 4: Strengthened collective and individual actions toward fulfillment of rights and entitlements of vulnerable households and promoted transformational leadership of women and marginalized.

Planned output	Achieved
Formation of Women's Platform (Women Leader group/Adda group) at village level	5
Fortnightly Adda session	5
Monthly session with adolescent girls and boys	5
Quarterly session with men, spouse and parents	5
VAW situation monitoring by Adda members/PF, LHDP; share with community & other stakeholders	5
Training & Communication materials	1
Training on Women Transformative Leadership -	60
Edutainment Kit and game item for Adda	15
Sports and Edutainment for Adda members	40
Exchange visit to learn best practices	
Case study and share with Oxfam and ADDA	4
WTL concept sharing training for service providers for access to local services and resources.	1
Club members meeting with service providers	2
Alliance with We Can District network	1
Meeting with Journalists	1
Wall painting on WE CAN campaign	10
Documenting Case study	10
Rally at community level against VAW	10
Organize Adolescent group and meeting	36
Organize women group under CBO	36
CBO meeting on domestic violence against women	36
CBO meeting on DV/VAW with club/school Class VIII-X)	36
Video show and discussion meeting on DV/VAW	36
Gender analysis on women rights, social structure	36
Lobby for poor women representation in the standing committees of LEB	3
Campaign ('WE CAN') & Day Observations for women rights awareness	1
Mobilizing community by Change Makers	200
Contingency and Innovation fund	4
Formation of Women WASH Platform (WWP) & Training	36

Planned output	Achieved
IWD celebration	1
Other Days observation-Rokeya day, Disability day, Aids Day, WE CAN day	1
Gender Policy review	1
WTL concept training/orientation for project staffs	1
Meeting on child protection and disability inclusion within WTL	2
Meeting on gender sensitivity in disaster and building women's leadership role	2
Best practice documentation and share (with Oxfam & other stakeholders)	2
Issue based campaign events	1
Wall painting on We Can Campaign in villages	15
Monitoring, learning, evaluation and reporting	3
Mobilisation of new change makers & sharing WECAN materials	3
Innovative works and contingency fund	1 event
Training on Women Transformative Leadership	40
Kit and game items for ADDA	10



Let Her Decide and Participate (LHDP)

Introduction:

LHDP (Let Her Decide and Participate) project is designed to bring in change in the social tradition for social and political acceptance of women's roles & and recognition as agent of transformational change. A series of activities have been initiated for women's empowerment in partnership with OXFAM.

The LHDP project is implemented in 13 wards belong to 4 unions namely Musapur, Rahamatpur, Harishpur and Kalapania union of Sandwip upazila under Chittagong District.

The LHDP is implemented in partnership with the REE_CALL project team members and its logistic support. The CBOs organized and facilitated by the REECALL and the CBO leaders provide support to the LHDP PF to outreach the communities.

Objectives:

women transformational leadership (social, political and economic) to influence other project and policies within the organization. Empowerment of - at home, formal and in formal milieu. Increased women's voice through build up self-esteem and self confidence to achieve greater influence over own lives. Increased women's participation in service provider organizations and stand as a collective force.

Key achievements of the project

The main project activities are Women ADDA, revisiting the gender policy of SD and bringing it in tune with contemporary norms (if needed). Secondly to improve the gender sensitivity and implementation of SD's gender policy in practice etc.

Women ADDA: ADDA in Bangla means gossiping (grape vine) is an innovative concept which aims at creating a sort of informal meeting joint for rural women to enjoy some quality time of their own. 20 ADDA groups have been formed in 20 CBOS. ADDA group have been acting as women forum platform at village level.

Recreational material for ADDA: The concept of ADDA and recreational activity was an altogether new experience for the rural women, who had never thought of or had exclusive time of their own for gossiping and recreation. Carom Board and Ludu game sets were given to the ADDAs. The women were found to be hugely encouraged and their spirit soared high.. The Games were drawing women in the villages to flock together in the ADDA locations, where besides playing games women shared their problems with other women.

Wall Painting: Wall painting on gender justice issues were painted on boundary wall of Union Parishod complex. Also digitally printed banner signs erected at different public places. The paintings and the message were drawing attention of large number of passers-by and thus sensitizing them on the issue of gender justices.

Day Observation & Rally: Rallies were organized to celebrate Women Day, Begum Rokeya Day, Disaster Reduction Day for awareness raising in the community. The CBO members had participated in the rally and paraded the rural roads, breaking a past inhibition.

The 'day observations' had raised the awareness of women on different issues like VAW. Gender injustices and Gender discrimination. Social injustice issues like child-marriage, forced marriage, Dowry, gender discrimination. CBO members, Change-Makers, LEB representatives, Lecturers of local College, students and civil society members had participated in the activities of LHDP.



DISTRICT:	CHITTAGONG; SANDWIP
UPAZILA:	
Villages/(Ward) under each union:	Musapur (Ward # 3, 4, 7); Harishpur (Ward # 1, 5, 6, 7) Kalapania (Ward # 5, 7, 8); Rahamatpur (Ward # 1, 5, 6)
Start Date/	November 2011
Direct beneficiaries:	580 women
Indirect Beneficiaries:	Appx. 5000 households in 4 union covered by the project

At a glance project completion:

SL #	Activities	Unit	Activities		Participants		
			Target	Achieve	Male	Female	Total
	Staffs recruitment	person	01	1	-	1	01
	LHDP Foundation Training received	event	1	1	-	1	01
	Staff Sharing meeting	Nos.	2	2	40	10	50
	REE-CALL Partners co-ordination meeting	Nos.	1	1	-	1	01
	ADDA Group formation	group	20	20	-	580	580
	ADDA Group session	event	40	40	-	580	580
	Identification of message for wall painting	Nos.	15	15	-	-	15 community
	Training on Women Transformative leadership	Nos.	3	3	20	72	92
	Meeting with service providers getting access to local resources and services.	person	100	100	70	30	100
	Provides kits for playing game	ADDA	20	20	-	-	20 ADDA group
	Organize Rally at community level	event	40	40	60	1200	1260
	Participate to a 6 days long training on Sphere TOT Bangladesh	nos.	1	1	-	1	01
	Participate to Workshop on emergency contingency plan	nos.	1	1	-	1	01
	Campaign (WE CAN) and different day observation to make people aware about women rights. (IWD)	day observ ation	1	1	195	538	733
	Upazilla level Change Maker gathering (by innovation and contingency fund)	event	1	1	42	140	190



Oxfam International Emergency Capacity Building project (OHCB)

INTRODUCTION

The project was initiated by OXFAM International (OI) in order to enhance the general disaster response capacity of OXFAM partners.

- 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 key purpose of the project is together with partners Oxfam would be 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.

The OHCB project envisaged to achieve the following results :

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 of the project being

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

- A Rapid Response Team composed of 126 staff members (central and district and sub district level) in place
- Contingency plan for the proposed areas are in place
- A emergency store in coastal Chittagong and Cox's Bazar, flash flood and cyclone surge zone in Noakhali ,Feni. Earthquake (Chittagong and Dhaka)
- An advance planning of pre and post monsoon exigencies in place.
- Proposal Development capacity developed
- Mount emergency response in the field of need assessment and mobilizing water and basic survival kit within a period of 36-48 hours.



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

The CDSP :V Project

4th Phase of Char Development and Settlement Establishment Project (CDSP :V) is a project jointly sponsored by the GoB and IFAD- Govt. of Netherlands. SDI has been a partner of the 4th phase of the CDSP-:V since November 2011.

SDI is implementing the project in Urir Char (partly under Sandwip Upazila of Chittagong district and partly under Companyganj Upazila of Noakhali district) and Subarna char under Noakhali district.

The SDI CDSP :V 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 Nangunia Char and Urirchar are the participants of the CDSP-:V had prepared plans to cover all the households. Many of the inhabitants in chars are migrants, originating from different coastal areas that were eroded and their food and livelihood security is vulnerable. Most of these people are generally very poor and literacy rate is very low.

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.

CDSP :V OBJECTIVES

- The overall objective is to reduce poverty and hunger for the people living on newly accreted coastal chars by improved and more secure livelihoods, improved WASH services
- Climate resilient communities, enhanced legal and human rights and title to land.

The NGO partnership objectives within Social and livelihood Support component of CDSP :V :

- ? Providing essential services to support poverty reduction, such as health, disaster management, and household level climate change adaptation;
- ? Facilitating micro finance services, which will enable poor people to take advantage of the improved environment;
- ? Supporting the activities of government implementing agencies for CDSP :V, such as for water and sanitation, deep tube well user groups and organize the installation of latrines;
- ? Promoting human rights and legal awareness, especially for women.

Social and livelihood Support component 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.



Cumulative Achievement up to December 2013	Quantitative	Achieved: Target (%)
A. Group formation Microfinance		
House-hold identified (No)	4,351	105%
Group formed (No)	158	93%
Member enrolled (No)	4,014	97%
Savings mobilized (million Tk)	6.79	117%
Loan disbursed (million Tk)	64.08	107%
Average Group size (members)	25	100%
Average loan size (Tk.)	12,000	120%
Number of borrower	3,129	143%
Death benefit (No)	10	
Death benefit amount (BDT)	25,500	
A1 IGA training delivered (person trained)		
Beef fattening	74	99%
Cow rearing	333	111%
Goat rearing	100	100%
Vegetable cultivation	754	94%
Poultry bird rearing	926	97%
A2. Member involve with IGA (persons)		
Beef fattening	60	81%
Cow rearing	310	93%
Goat rearing	87	87%
Vegetable cultivation	754	100%
Poultry bird rearing	926	100%



Legal & Human Rights

Cumulative Achievement up to December 2013	Quantitative	Achieved: Target (%)
Legal & Human Rights		
Meetings with groups (No)	227	0.95
Orientation meetings with local social leaders (No)	5	1.00
Trng. of trainees on L&HR (No)	8	1.00
Law implementation committee formed (No).	40	0.98
Trainees LHR courses (No)	875	0.89
Marriage registered (No)	223	0.99
Early marriage prohibition No)	1	1.00



Health and Family Planning

Cumulative Achievement up to December 2013	Quantitative	Achieved: Target (%)
Health and Family Planning		
Health forum conducted (No)	2,137	0.89
Participants in health forum (No)	41,939	0.91
Orientation to local elite (Participant)	48	1.00
ORS distributed (unit packs)	137,537	1.14
De-worming tablet distributed (nos.)	88,729	0.69
Micronutrient distributed (nos.)	58,417	0.24
Contraceptive distributed (cycles)	9,162	0.50
Permanent method user (couples)	16	
Temporary method user (couples)	2,110	1.00
Day observation (Events)	4	1.00
Delivery handled by TBA (No of cases)	686	
House visit by HFPF (No)	16,058	0.83
Counseling by MA (No)	4,168	
TBA refreshers(No of participants)	470	0.99
TBA visit by MA(No)	229	0.94
Static clinic conducted (No)	450	0.90
Patient treated in static clinic (No)	7,291	
Mobile clinic conducted (No)	360	0.80
Patient treated in mobile clinic (No)	4,001	
Referral of patient to GO hospitals	294	
Medicine sold (Tk)	27,291	0.91
Pregnant women check-up (cases)	203	



Water and Sanitation

Cumulative Achievement up to December 2013	Quantitative	Achieved: Target (%)
WATSAN		
TUG formed (No)	136	0.83
TUG meeting held (No)	136	0.83
DTW installation site selected (No)	136	0.83
DTW site submitted to DPHE (No)	136	0.83
Contribution collected for DTW (No)	116	0.71
DTW installed (No)	98	0.84
DTW platform constructed (No)	97	0.99
CTF training completed (No)	138	0.70
Tool box distributed (No)	69	0.70
WSL distributed (No)	500	0.33

Agriculture and value chain development

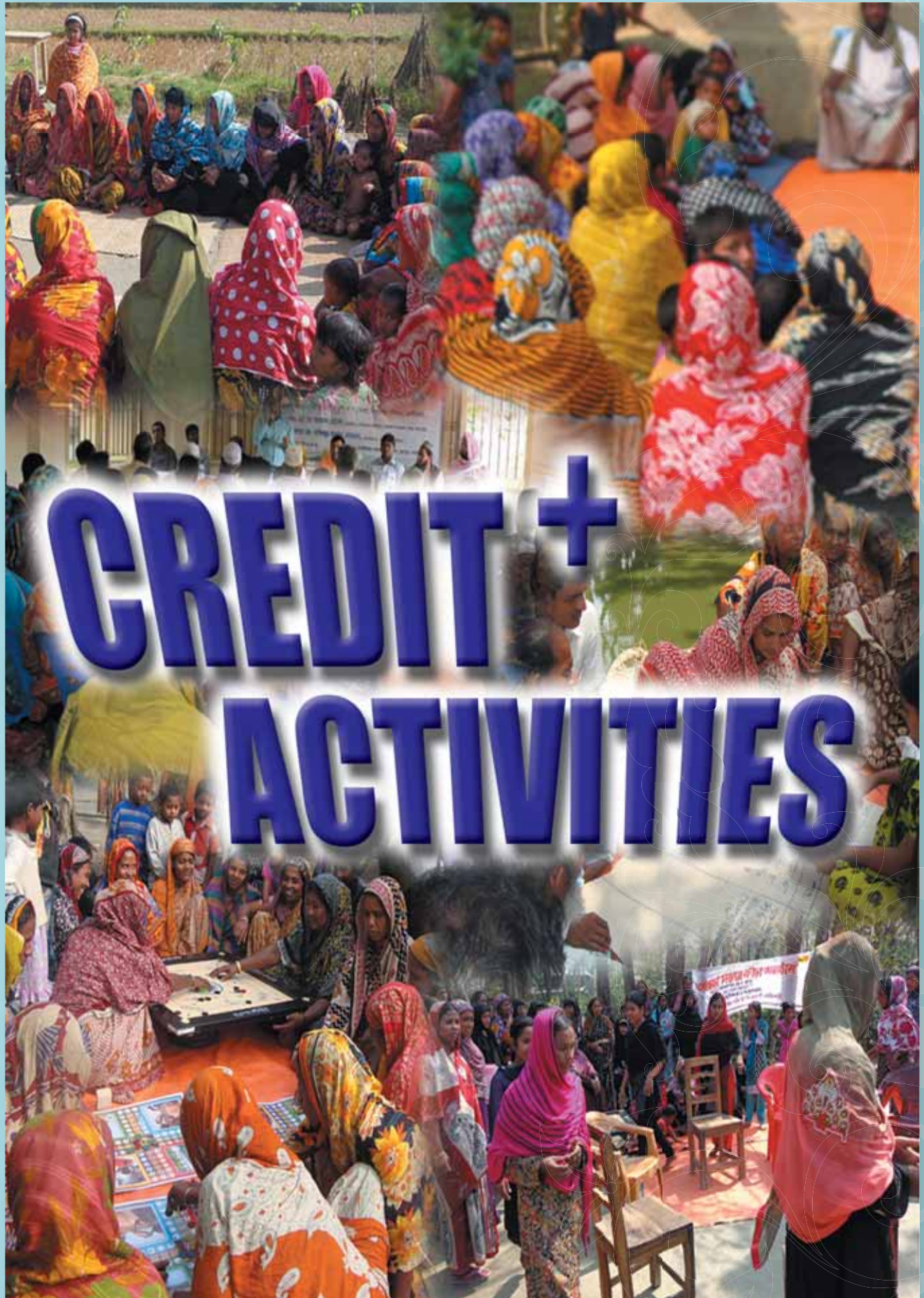
Cumulative Achievement up to December 2013	Quantitative	Achieved: Target (%)
Agriculture and value chain development		
Demo plots of fruits & timber trees (No)	170	1.00
Demo plots of winter vegetable (No).	130	1.00
Demo plot of summer vegetable (No).	34	1.00
Farmers orientation on high value crop (No)	760	1.00
Sapling distributed for demo plot establishment (No)	3,560	1.00
Seed and sign board distributed (No)	334	1.00
Active nurseries (No)	19	1.00
Seedlings produced (No)	13,674	0.18
Seedlings sold (No)	9,960	0.98
Value of seedlings sold (Tk) 7	5,145	1.00



Disaster management and climate change

Cumulative Achievement up to December 2013	Quantitative	Achieved: Target (%)
Disaster management and climate change		
Group discussion on disaster management (No)	350	1.17
union disaster committee meeting held (No)	4	1.00
Gr. members trained on disaster preparedness (No)	600	1.00
Improved cooking stove installed (No)	40	1.00





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 in 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. Till now, 597 households have become members of ENRICH.

A rich 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.

Improvement of the quality of life of the poor beneficiaries.

Education Programme

As education is one of the most integral elements for human development, ENRICH has taken programme to reduce the drop-out rate of children at the primary level. One teaching center (evening) in each village has already been established for children eligible to go to school up to class two.

Savings Programme

A special savings programme to build up assets of the poor in order to

enhance their productive activities has also been initiated. Each participating 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 will be matched with the saved amount. So far an amount of BDT 18,44,432 has been mobilized (30 Jun 2012).

Youth Employment Programme (YEP)

ENRICH project has engaged young individuals in employment or productive IGAs. Already, 279 and 360 female young individuals are engaged in YEP.



Education Programme	Target	Achieved
Education support centers	5	4
Teachers (Woman)	5	4
Teachers training (persons)	0	0
Students	110	94
Monthly tuition fees -Tk. (guardians contribution)	9,900	3,180
Guardians meeting	12	12
Attendance of guardians	180	121



Different meetings		
Sl. #	Activities Achieved	
1	Ward level coordination meeting	23
2	Union coordination meeting	0



ENRICH SDI HEALTH CARE SERVICES TO THE COMMUNITIES IN HARISHPUR, SANDWIP

Health care service Achieved	
Health card sold	47
Static Clinic (days)	63
Service provided in Static .Clinic (person)	49
Service provided in Satellite .Clinic (days)	6
Service provided in Satellite .Clinic (persons)	101
Health camp held	3
Health camp service received	421
Health awareness session conducted (nos.)	42
Participation in health awareness sessions (persons)	197
Diabetic test	44
Participation in GO EPI prog. (no of times.)	9
Participation in GO EPI prog. (persons.)	50
Health check up of pregnant women and counseling	24
Assistance in conducting safe delivery	2
House visit by HA and counseling (nos.)	159
Referral to hospital due to emergency	2
Anthelmintic drug distribution	3,650



Community Deve:opment Programme(CDP)

A number of community based programmes such as repairing or bu:iding of structures of cu:vert, bridges, sanitary latrines and sha:;ow tube-we:is in the common p:aces like schoo:, co:;ege, madrasa, mosque, Temp:le and :ibrary was imp:emented

Hea:th Programme

A hea:th programme has been initiated to ensure comprehensive hea:thcare services for the poor. The hea:th services are being imp:emented through sate:iite c:linics, static c:linics and hea:th camps. This hea:th programme includes regular visits of Hea:th Assistants and Hea:th Vo:unteers to a:; the househo:ds and weekly hea:th services with the he:p of an MBBS doctor.

Hea:thy Lifesty:e for :improved Live:ihood

Through ENR:CH hea:th and environment-friendly :improved Cooking Stove (:CS) being given to the poor househo:ds in its working area. GiZ and PKSF have entered into agreement to imp:ement this component. Unti: June 2012, 42 :CS have been insta::ed . With a view to rep:ace the kerosene lanterns especia:ly in the off-grid areas, provision of subsidized loan under :ive:ihood improvement loan programme has been arranged for purchase of environment-friendly and fire risk-free solar lantern along with necessary support.



Financial Support (IGA programme)

Components	Beneficiaries	Taka
IGA credit	50	26,15,000
Livelihood improvement credit	7	70,000
Asset creation credit	14	3,20,000
Special savings	14	13,200
Agriculture and technical support services		
90 farmers had received summer vegetable seeds		
2 sweet gourd farmers and 3 bitter gourd and 3 water gourd were given sex-pheromone traps for biological pest control		



MF Products of SDI

	Components	Cumulative outstanding		Savings balance	
		Persons	Taka	Persons	Taka
1	Rural Micro-credit (RMC)	105	13,49,775	118	4,59,895
2	Small enterprise credit	5	8,89,167	6	3,97,070
3	Ultra poor credit	160	14,73,376	322	6,42,875
4	Seasonal Loan	34	3,10,000	0	-
5	IGA Loan	184	56,49,584	207	14,91,525
6	Asset Generation Loan	27	4,29,000	0	-
7	Livelihood Improvement Loan	33	1,05,600	0	-
TOTAL		454	1,02,06,502	653	29,91,365

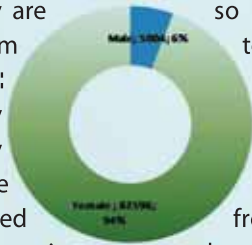


Sl. #	Community based development activities	Achieved
1	WSL repairing and maintenance	2
2	Shallow tube-well installation (new)	2
3	Construction of small bridge with bamboo and culvert with ring and repairing	2
4	Repairing of WSL (previous years)	0
5	Maintenance of bamboo bridge (previous years)	0
6	WSL distribution	27



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]

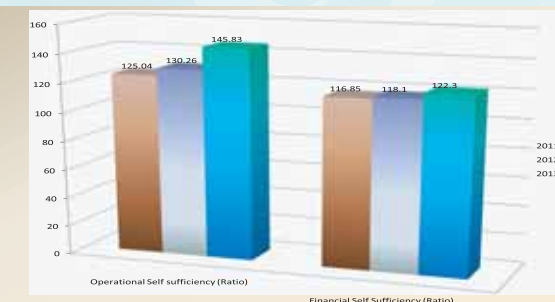
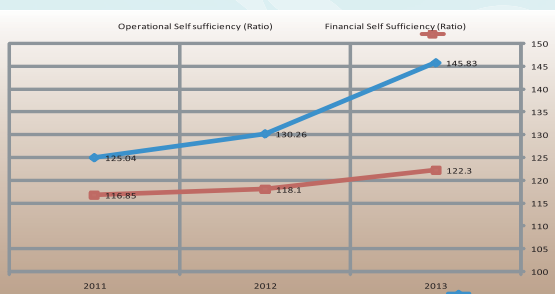
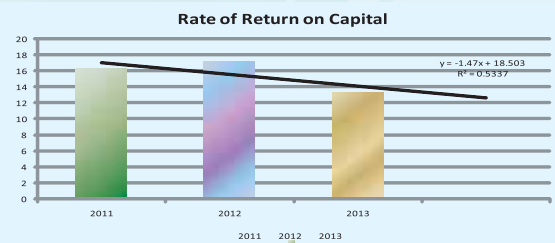
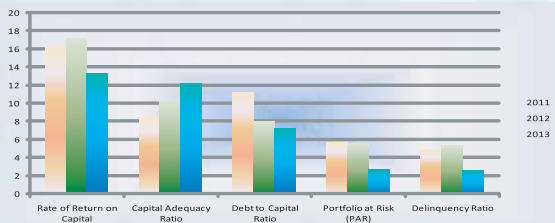
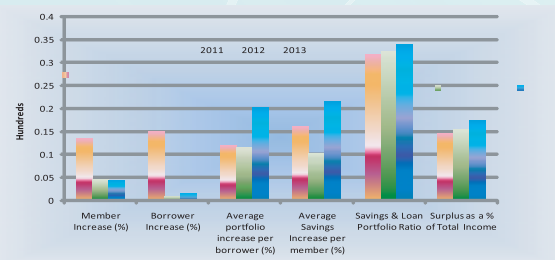
The employment opportunities in the rural agricultural sector have continuously been shrinking in the last few decades because of saturated economy. Rural Micro Credit (RMC), the microfinance services of SDI focusing on both off farm and the on-farm activities enabling them to diversify their income base, now cover 8 districts, 49 Upazila and 239 unions in Bangladesh. Under RMC, the poor borrowers generally undertake family based Income-Generating Activities (IGAs). The group solidarity approach is followed in this microfinance programme.

In FY 2012-13, SDI's disbursement to grass-roots partners under RMC was BDT 809 million and recovery during the same period was Tk. 745 million and at the end of the June 2013 the outstanding RMC loan stood at BDT 430.25 million.

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 to embark on urban microfinance operations. The number of urban poor has been increasing rapidly in Bangladesh. This is a simultaneous initiatives to alleviate urban poverty parallel to rural poverty. PKSF in the year 1999 allowed its POs to extend micro-credit support to the urban poor under the Urban Micro-credit (UMC) Programme. The urban economic environment provides dynamic and diversified economic opportunities for the urban poor coupled with high concentration of urban poor, caused to create relatively higher the net credit demand of the urban poor compared to the rural poor.

In FY 2012-13, SDI's disbursement to its grass-roots partners under UMC programme was BDT 180.5 million and annual loan recovery during the same period was BDT 165.6 million, and at the end of the June 2013 the cumulative outstanding UMC loan stood at BDT 102.48 million.



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 MF services offered by the NGOs. 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 being the need to capacitate the ultra poor to access microfinance service and subsequently mainstreaming them with general MF services. SDI has introduced a flexible micro-credit programme especially tailored to the needs of the ultra poor segment.

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

In FY 2012-13, SDI's disbursement to its UP partners under the UPP loan programme was BDT 104.5 million and loan recovery during the same period was BDT 0.4 million, and at the end of the June 2013 the cumulative outstanding UPP loan stood at BDT 61.56 million

Financing the Micro Entrepreneurs (ME) [[Promoting entrepreneurs who create jobs for others]]

SDI had observed that SDI's RMC partners had graduated over time to handle larger volume of investment hence need larger amount of credit to expand their existing enterprises or to diversify these. SDI Micro enterprise (ME) programme addresses this niche. 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.

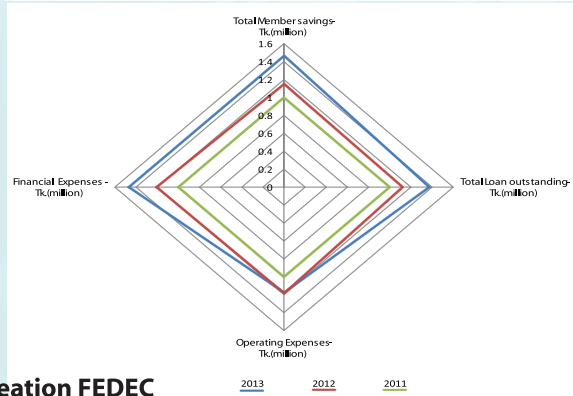
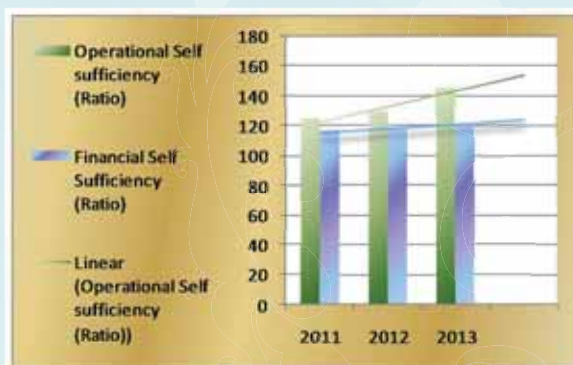
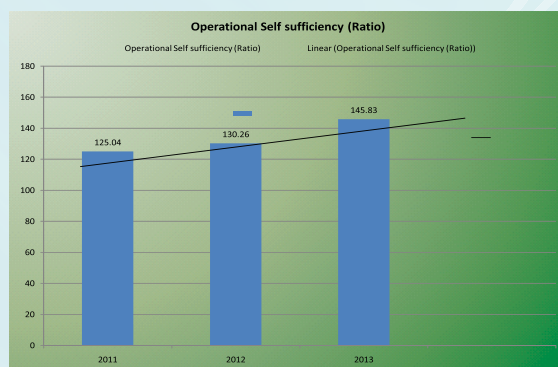
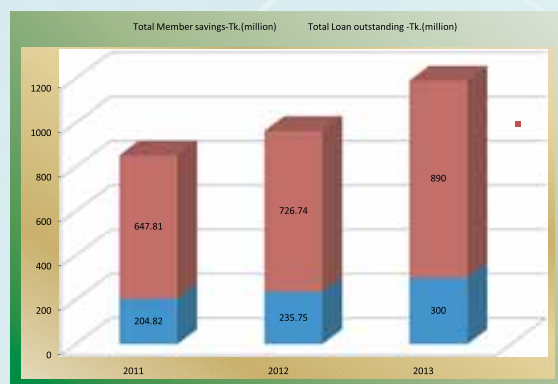
In FY 2012-13, SDI's disbursement to its grass-roots partners under ME programme was BDT 311.00 million and ME loan recovery during the same period was BDT 268.5 million, and at the end of the June 2013 the cumulative outstanding ME loan stood at BDT 183.87 million

Finance for Enterprise Development and Employment Creation FEDEC

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 (VCD) for the implementation of sub-sector operational activities.



Sl #	Particulars	2013	2012	2011
0	No of Branches	51	50	50
1	Total Member savings-Tk.(million)	300	235.75	204.82
2	Total Loan outstanding -Tk.(million)	890	726.74	647.81
3	Operating Expenses -Tk.(million)	130	131.03	110.73
4	Admn. Expenses -Tk.(million)	124	93.34	82.37
5	Financial Expenses -Tk.(million)	31	25.47	21.11
6	Total Borrower (thousand)	61.9	61.00	60.51
7	Total member (thousand)	78.9	75.57	72.36
8	Member Increase (%)	4.41	4.44	13.45
9	Borrower Increase (%)	1.39	0.81	14.82
10	Average portfolio per borrower (Tk.thousand)	14.3	11.91	10.70
11	Average portfolio increase per borrower (%)	20%	11.28	11.82
12	Average savings per member (Tk. thousand)	3.8	3.1	2.8
13	Average Savings Increase per member (%)	21.37%	10.21%	16.05%
14	Savings & Loan Portfolio Ratio	33.72	32.44	31.62
15	Lending cost (per Tk. 100)	9.741	10.18	9.37
16	Surplus as a % of Total Income	17.3%	15.33	14.42
17	Capital Adequacy Ratio	12.2	10.30	8.4
18	Rate of Return on Capital	13.3	17.15	16.24
19	Debt to Capital Ratio	7.2	7.95	11.18
20	On time Realization Ratio (OTR)	99.75	99.43	99.37
21	Cumulative Recovery Ratio (CRR)	99.58	99.35	99.21
22	Portfolio at Risk (PAR)	2.68	5.56	5.58
23	Delinquency Ratio	2.53	5.30	4.88
24	Operational Self sufficiency (Ratio)	145.83	130.26	125.04
25	Financial Self Sufficiency (Ratio)	122.3	118.10	116.85

During the FY 2012-2013 , SDI MF programme had registered satisfactory progress..The enrollment of members had reached 78896. At the same time the borrowers had also marked increase and reached 61852. The average savings per member was Tk. 3786 and 21.37% over the past period. The outstanding rose by 195% per borrower compared to FY 2011-12.The cumulative loan outstanding was Tk. 885.9 million. The total savings mobilized during the period was Tk.298.7 million i.e.33.72% of the loan outstanding had come from members savings source..The actual realization of repayment due was 99.75% of the actual due.. It may be noted that the cumulative loan recovery performance of SDI since from the beginning was 99.85%.SDI now supports 30% of the total credit outlay from its own resources. The cost of operations and recovery is tk.9.741 for each thousand tk credit disbursement .

VCD project's objective being to cultivate and market insecticide free vegetables and also 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 being eligible to receive ME loan

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 2008. EFRRAP aim at minimizing the negative impacts of flood by improving and rebuilding the livelihood activities of the poor by facilitating quick and flexible financial assistances to effected MF partners. SDI had implemented EFRRAP in natural hazard affected areas such as, flood prone areas; perennially distressed areas; river-erosion affected areas; char-land and marginal areas..

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.



SD: is 'Learning and Innovation Fund to Test New Ideas (LiFT)' Programme Partner of PKSF

Learning and Innovation Fund to Test New Ideas (LiFT) is a specialized credit programme launched by PKSF tailored to the need of the extreme poor people residing in the remote coastal or riverine char areas. The char dwellers often mortgage in or out their land in order to meet domestic exigencies. Earlier they were at the mercy and whim of the rich loan sharks. On 22 September 2013 SDI had entered into agreement with PKSF to implement the scheme in the Subarna Char of Noakhali district and Sandwip island Upazila of Chittagong district scheme. PKSF had granted BDT 5 million to implement the scheme. The extreme poor char dwellers would be able to avail credit for taking lease of land for cultivating rice, lentil, chili, peanut, sweet-potato. The borrowers would enjoy a six months grace period prior to start of repayment and repay the loan by 6 quarterly installments within 2 years period.

FAD Project Evaluation Mission Visit SDI's VALUE CHAIN Project

On 8th September 2013 a FAD Evaluation/Appraisal Mission had visited on going 'Value Chain Project' site at Hemayetpur union of Savar Upazila of Dhaka district. The team comprised of international and local experts accompanied by PKSF's senior officials. The team members were Dr. Alamgir, Akand Rafique Islam, DGM PKSF, Dr. Neil Parker, Ms. Sarah Hase, Ms. Judith DSouza, Mr. Gokul Chandra Biswas AGM, PKSF. The team gave +ve feed back to the effect that, the project deserves expansion in scope and area.

Promoting Buffalo Farming

SDI has initiated the project in the char areas of Urirchar, where a large population of buffaloes being kept by farmers.

The project aims at.

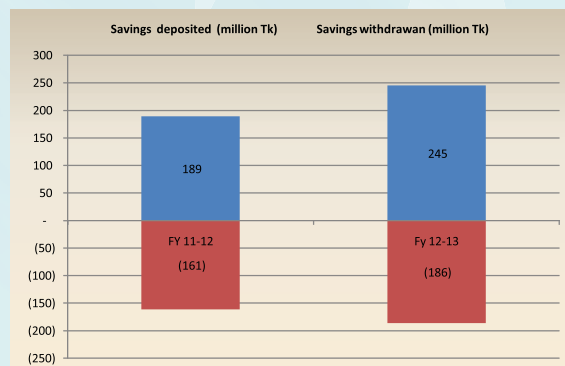
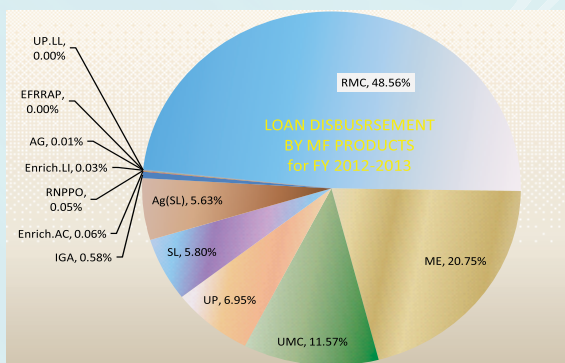
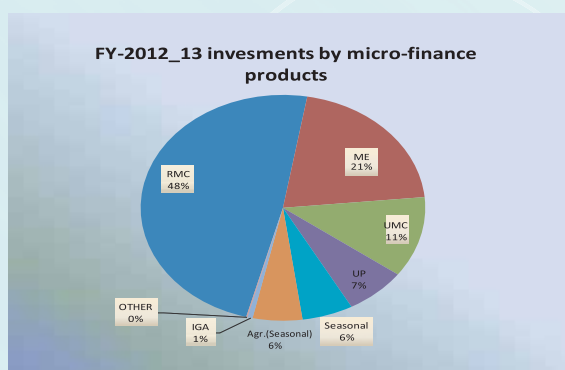
- A. The traditional buffalo farmers and individual buffalo owners would be introduced and trained in advanced but appropriate livestock (buffalo) farm management knowledge & technology.
- B. Reduce mortality by providing health care and medical treatment services.
- C. Increase in productivity compared to the existing status, thus enhancing the real income of the farmers.

The project is providing services directly to 250 out of 350 buffalo farmers.

The project has organized trainings in several batches, conducted de-worming campaign, inoculated with vaccines the buffaloes against diseases. In order to maintain proper cold chain a deep freeze that can be run by solar power was installed at Urirchar camp office of the project. The project is also working to install DTWs for alleviating drinking water crisis of the animals during the summer seasons.

SDI: inducted as Member of the Agriculture and Livestock Unit of PKSF

PKSF had recognized that in Bangladesh 31.5% of the people live under poverty line. 25 million person in agriculture sector remain seasonally unemployed. Livestock can be developed into a sector for providing such a huge number of unemployed labor force besides supplying nutrition. This unit of PKSF is developing strategies and programs along this line of thinking. The entire Bangladesh has been divided into four Agro-ecological zones. PKSF had identified 30 MF partners as its strategic partners in different zones. SDI would be working in Suapur union of Dhamrai Upazila which falls in the central food plain of Bangladesh.



Value Chain Development Project

SDI is implementing 2 value chain development projects to intervene at critical node of the value chain and create employment and income opportunities in the identified sub-sectors.

SDI 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.

This is an ongoing project initiated in 2011 under an agreement with PKSF. The project is a component project Finance for Enterprise Development and Employment Creation (FEDEC) with the objective of financing as well as facilitating development of SME.

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). During the 2012-2013 period SDI had received a grant of Tk. 10, 49,895 for implementing the project.

At the outset of the project SDI had conducted exhaustive sub-sector analysis and prepare list of interventions and detailed work plan, implementation strategy, identified key stakeholders and service providers as well as their potential role.

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



Non-toxic Vegetable Fair at Dhamari



Mr. Abdu: Karim, The Managing Director PKSF and Mr. Faz'u: Kader, Deputy Managing Director (Ops), PKSF were the chief guest and the special guest in the concluding session of the Non-toxic vegetable Fair at Dhamrai Upazila Complex premises. The visitors visited various stalls exhibiting technology for non-toxic pesticides and biological pest control device like pheromone trap. The guests were given mementos by the ED and DED of SDI. The guests awarded the best farmers who.

SD: responded to the humanitarian need of the RANA PLAZA Tragedy

On 24th April 2013, a 9 floor tall RMG factory building had collapsed. At the time of collapse of the building, more than 10,000 workers, most of them were very young women. More than 1350 dead bodies were retrieved from the rubble of collapsed building. Of which 135 could not be identified till date. The debris removal took more than 15 days. thousands of workers were trapped at different levels of the collapsed building. thousands had to be pulled out by amputating limbs.

Responding to the govt call for support and assistance, SD: had organized relief committee with its staff members in Savar areas and supplied dry food (biscuit), safe water to the collapse survivors and the relatives waiting to receive information of their trapped worker relatives (dead or alive). SD: had also supplied Sledge hammers, Hack-saw blades & frame, cutting tools, torch-light, air-freshener.

BONDHU CHULA (Improved Cooking Stove [CS])

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. Also the 'Bondhu Chula' emits less soot i.e. less Carbon dioxide in other words reduced carbon foot print i.e. cleaner technology.. SD: has been promoting environmental 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. It had trained people in making different chula sections and also trained community people in installing chula in individual households. SD: multimedia team go round communities and screen promotional MM show.

SEASONAL LOAN DISTRIBUTION AND SAPLING DISTRIBUTION

SD: had held an orientation meeting on beef fattening and seasonal loan programme of SD:. This was followed by sapling distribution among the grass-roots level members and rally of the farmers. All the events were held at Bhabum Ataur Rahman School and College premises at Dhamrai. The ED of SD: had presided over the functions. The local MP, the Upazila Vice chairperson, the principal of the college, Upazila livestock development Officer were special guests.. SD: had distributed tk.10 million amount of seasonal loan to 400 women cow fattening farmers belong to 4 unions of Dhamrai. Each of them were given 3 saplings of fruit, timber and medicinal herb or plant.



Food Security 2012 Bangladesh - Ujjibito Ultra Poor Programme (UPP) Component

UPP-UJJIBITO PROJECT PARTNERSHIP

Food Security 2012 Bangladesh-UJJIBITO is a project of the Govt of Bangladesh and European Union (EU). The LGED and PKSF are jointly responsible for implementing the project. The project undertaken in partnership of GoB, EU and PKSF

The project has 2 components namely 1. Cash for Work 2. Skill and capacity development and awareness raising. The second component was named Ultra Poor Programme or UPP-UJJIBITO. PKSF being responsible for implementing UPP-UJJIBITO in partnership with its MF partners.

The specific objective of the project was to sustainably alleviate the poverty of women headed extreme poor and vulnerable households by Skill and capacity development and awareness raising.

The objective being, the targeted households will achieve food security, improved purchasing capacity of non-food essentials, increase household assets and on the top of all the household members will attain enhanced social status.

1	Sitakunda	Bara Kumira
2		Sitakunda Sadar
3		Fauzdarhat
4	Sandwip	Sandwip Sadar
5		Enam Nahar
6		Bauria
7		Maitbhanga
8		Akbarhat
9		Urirchar
10		Ramu
11	Cox's Bazar	Sonarpara
12		Ukhia
13		Teknaf

The project was launched in October 2013. The project in its current phase will continue until April 2019. PKSF is implementing the project in partnership with 38 MF partners in 1724 selective unions in six divisions of Bangladesh. SDI is implementing the project in 14 unions under Chittagong and Cox's Bazar districts. SDI's target population: 5525 women headed ultra poor households

DISP Project

Developing Inclusive Insurance Sector Project (DISP)

DISP is pilot project of PKSF with the aim to insure the credit given to poor households for 3 types of credit namely RMC, Livestock and health risk. SDI is one of the very selective number of PKSF partners who are participating in the piloting project. Implementing the project in 3 unions under Dhamrai Upazila of Dhaka district and 3 unions under Sitakunda upazila of Chittagong (north) district.

The project aims at

" To aims minimizing the impact on the financial health of a insured poor borrower due to hazards like accident, illness, natural disaster etc.

" To protect the life and livelihood

" Wellbeing and protection of assets

Under this project SDI is providing the Micro Health Insurance scheme. And also providing Livestock insurance services at very flexible terms.

Under the Micro Health Insurance scheme the insured family or the individual is entitled to receive a bundle of services and insurance coverage. The service part includes paramedic service, Medication loan while the

insurance component is covering cash grant against hospitalization for a period not over 30 days. The premium dues of the hospitalization scheme is in a range of minimum Tk. 250 to Tk 500/annum maximum for a family of 5 members and for each additional family members the additional premium amount is in the range of Tk. 50 to Tk 100/annum. Against the corresponding insurance category the benefit entitlement for hospitalization is in the range of Tk. 200 to Tk 400/day for a period of 30 days beginning from the 2nd day of hospitalization.

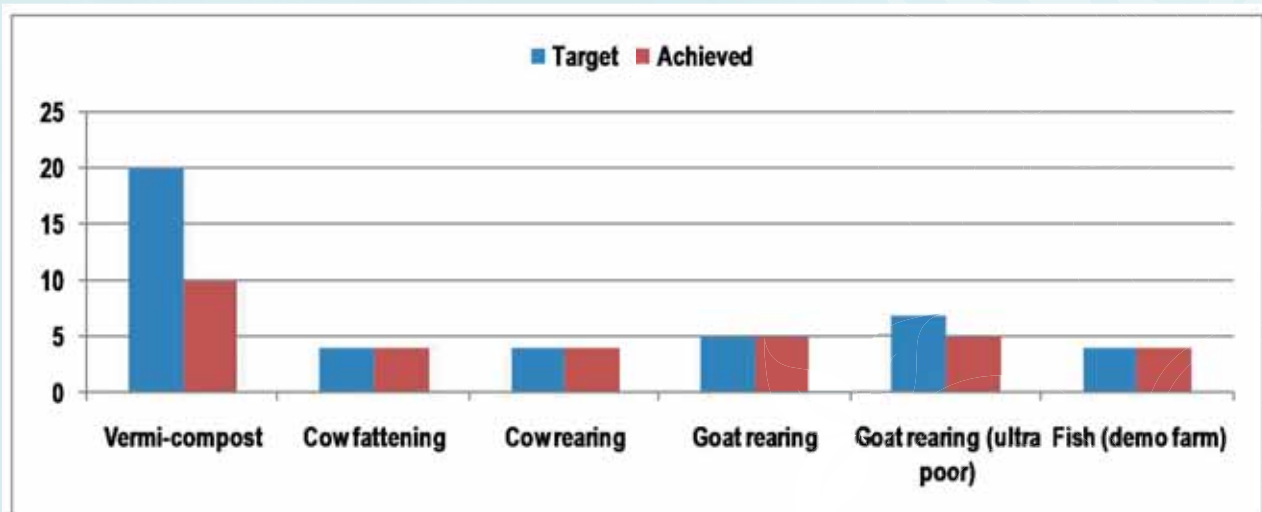
The project was initiated in September 2013, by PKSF under a tripartite agreement among MoF, ADB and PKSF. The project is being bank rolled by Japan Fund for Poverty Reduction (JFPR).



THE LIVESTOCK UNIT

Resource allocation

Sl. #	Sector	Unit	Allocation /unit(Tk.)	Sub-total (Tk.)
1	Vermi-compost unit installation	20	2,000	40,000
2	Cow fattening	04	7,000	28,000
3	Cow rearing	04	9,000	36,000
4	Goat rearing	05	8,000	40,000
5	Goat rearing (ultra poor)	07	2,750	19,250
6	Fish cultivation (demo farm)	04	10,000	40,000
	Total	44		203,250



FARMERS TRAINING CENTRE IN DHAMRAI (Agricultural Resources Centre) FTCD/ARC

SDI has entered into contract with the embassy of Japan in Bangladesh to construct a training centre for the poor farmers at Sutipara of Dhamrai Upazila under Dhaka district. The govt. of Japan will provide Tk. 92,13,613 grant for construction of the ground floor and the demonstration plot and storage areas etc. of the 2 storied training centre. SDI will invest its own resources to construct the 1st floor, which will accommodate 38 trainees and the resources persons. The second secretary of Japan had visited the proposed site on 12 June 2013. Annually 500 men and women farmers will receive hands on training on modern farming skills specially will enhance their adaptability to the environmental changes to agriculture.

The 2nd Secretary Mr. Hiroto Sobajima had visited the vegetable farms of SDI partner farmers in Shombhag and also met with a group of women farmers.



Sitting HE Shiro Sadoshima, the Ambassador of Japan in Dhaka and Mr. Shamsul Haque, the ED of SDI at the signing ceremony. Also in the picture are Mr. Hiroto Sobajima, the second secretary Embassy of Japan and Mr. Ohidullah, Chief Accounts Officer of SDI.



<p>Information of the Project</p> <p>Location of Project Sutipara, Dhamrai Upazila, Dhaka District, Bangladesh</p> <p>Project Details Construction of 2 storied Agricultural Resource Center (ARC) for 38 trainees and 38 resource persons.</p> <p>Project Sponsor Government of Japan</p> <p>Project Manager SDI</p> <p>Project Design SDI</p> <p>Project Construction SDI</p> <p>Project Completion 2014</p>	<p>SDI</p> <p>Farmers Training Center (Agricultural Resource Center - ARC) in Dhamrai</p> <p>W: Sutipara, P.O: Katanpur, Upazila: Dhamrai, Dhaka.</p>  
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Checklist

Satisfactory
Performance found
Observations made

5,073,273	30	1,213,553,54
9,630,000	30	928,095,33
4,741,000	30	549,630,00
839,5	30	1,319,322,33
550,6	30	669,160,26

Audit Report 2012-2013 of SDI





AHMED ZAKER & Co. CHARTERED ACCOUNTANTS



A MEMBER FIRM OF KINGSTON SOREL INTERNATIONAL, DEVONSHIRE HOUSE, 60, GOSWELL ROAD, LONDON EC1M 7AD

INDEPENDENT AUDITOR'S REPORT

We have audited the accompanying consolidated financial statements of "Society for Development Initiatives (SDI)" which comprise the Statement of Consolidated Financial Position as at June 30, 2013 along with Consolidated Income & Expenditure Account and Consolidated Receipts and Payments Accounts for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Consolidated Financial Statements:

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Society for Development Initiatives (SDI) requirement and other applicable laws and regulations. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion:

In our opinion, the Consolidated financial statements give a true and fair view of the financial position of Society for Development Initiatives (SDI) as at June 30, 2013 and of its financial performance and its receipts & Payments for the year then ended in accordance with the basis of accounting described under note # 4.01, SDI requirement and comply with the other applicable laws and regulations.

Dated: May 29, 2014
Place: Dhaka


Ahmed Zaker & CO.
Chartered Accountants

HEAD OFFICE : ● 45, Shaheed Syed Nazrul Islam Sarani, Bijoy Nagar, Saiham Tower (2nd Floor), Dhaka-1000, Bangladesh.
TEL : 880-2-8391440-3, Fax : 880-2-8391011, E-mail : azcbangladesh@gmail.com web : www.ahmed-zaker.com
BRANCH OFFICE : ● 304, Sk. Mujib Road, Agrabad C/A, Chittagong. Tel : 880-31-712258, 728332

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
Consolidated Balance Sheet
As at 30 June, 2013

Particulars	Notes	Amount	
		2012-2013	2011-2012
PROPERTY AND ASSETS			
Fixed assets :	5.00		
at cost less Accumulated Depreciation		19,078,989	7,056,536
Investment :		42,127,267	26,428,974
Savings FDR		31,733,159	20,704,210
Loan Loss Provision Investment (LLP)		-	8,423
Disaster Management Fund investment		7,869,108	5,716,341
Depreciation Fund Investment (DF)		-	-
FDR		2,525,000	-
Current Assets :		904,643,043	752,084,539
Loan Outstanding to Beneficiaries	10.00	886,189,748	726,982,834
Accounts Receivable		452,750	2,704,163
Grant Receivable		1,367,503	609,017
Interest Receivable		419,720	520,692
Stock for Sanitary latrine	15.00	27,386	27,386
Stock for Cook Stove (Bondhu Chua)		276,005	182,305
Motorcycle loan		4,275,736	3,824,100
Defalcation by field worker	16.00	1,306,221	1,271,121
Advance Tax paid		421,357	185,203
Advance		2,569,561	1,932,434
Closing Cash and Bank Balance	11.00	7,337,056	13,845,284
	Tota: Tk.	965,849,299	785,570,049
FUND AND LIABILITIES			
Fund Account	12.00	106,295,874	75,918,426
Long term Liabilities	13.00	496,262,459	403,915,211
Current Liabilities	14.00	363,290,966	305,736,412
	Tota: Tk.	965,849,299	785,570,049

Annexed notes from 1.00 to 18.00 form an integral part of the financial statements

Signed in terms of our separate report of even date.



Executive Director

Date : May 29, 2014

Place : Dhaka




Centra: Accounts Officer



Ahmed Zaker & Co.
Chartered Accountants

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
Consolidated Income and Expenditure Account
For the year ended 30 June, 2013

Particulars	Notes	Amount	
		2012-2013	2011-2012
INCOME			
Grant received from Oxfam-GB	6.00	7,562,751	6,266,246
Grant received from CDSP-IV	7.00	10,782,987	3,160,708
Grant from Women affairs bureau		1,687,990	457,885
Grant received from SDI-General Fund		148,000	-
Service Charge Received		181,821,606	149,523,976
Local Income	8.00	223,333	6,044
Admission fee		161,360	130,390
Sale of Loan form & pass book		631,326	504,621
Bank Interest		1,933,790	1,330,522
Salary & benefits		42,000	21,000
Office Rent		475,163	447,587
Ware Housing Rent		44,000	-
Traveling & Conveyance		2,000	-
Grant received from PKSF		1,648,830	944,033
Other Income	9.00	560,490	329,438
Grant receivable		1,367,503	602,487
Interest receivable		419,720	520,692
Grant from CDSP (Group formation cost)		-	662,000
Sale of Cook Stove (Bondhu Chula)		-	-
Mirpur & Vasantak Area		-	1,698,700
Total Income		209,512,849	166,606,329
EXPENDITURE			
Service charge paid to PKSF		19,576,624	15,675,265
Service charge paid to Bangladesh Bank		-	1,503
Interest paid to MTBL		-	41,956
Salary & Benefits		89,599,988	73,317,124
Office Rent		6,393,750	5,951,800
Bank charge & Commission		968,858	909,824
Conveyance		2,155,091	1,751,077
Printing & Stationary		4,268,346	2,687,894
Repairs & Renewal		1,617,154	1,326,506
Oil & Fuel		2,697,257	1,924,744
Gas, Water & Electricity		1,339,382	919,476
Postage, Telephone & Mobile phone		1,019,816	828,739
Entertainment		519,625	259,885
Staff Training & Workshop		1,257,807	977,111
Office management expenses		98,129	78,343
Staff Meeting & Seminar		149,604	146,464
EC Meeting & Seminar		304,044	138,430
Advertisement		93,302	110,780
Audit fee		101,750	86,500
Income Tax		1,674,853	624,991
Newspaper bill		149,962	152,295
Food allowance		382,591	255,634
Microcredit fair		195,647	-
Crockerise		51,038	43,359
Corporate social responsibility		180,900	29,095
Members Insurance Claim paid		340,035	347,700
Service charge refund		2,282,870	1,886,680
Last year provision paid		99,750	40,000
Contingency cost		420,304	236,612
Abnormal Loss		47,682	-
Other expenses		7,454,572	4,835,372
Cost of Promotional Activities		-	22,702
Trainers Salary		165,000	-



SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
Consolidated Income and Expenditure Account
For the year ended 30 June, 2013

Particulars	Notes	Amount	
		2012-2013	2011-2012
Trainers Allowance		97,260	-
RM Monitoring		14,100	-
Training & Monitoring		1,126	-
Program Monitoring		160,684	-
Upzilla Co-ordination meeting		115,870	-
Trainers Orientation		8,472	-
Multimedia expenses		11,584	-
Warehouse rent for contingency stock		54,000	-
Warehouse fixing materials cost		24,725	-
UNDR Observation with local Govt. at regional level		16,960	-
NDPD Observation with local Govt. at regional level		10,775	19,445
Organize of "Disaster Management Committee"		-	8,313
Review and Develop emergency policy of partners		6,750	-
Review and Update Contingency Plan		24,095	4,200
Organize pre & post monsoon preparedness meeting		4,900	-
Sagna Cutting		-	90,079
Baseline survey		-	5,000
Field Day		-	5,000
Interest paid		11,768,715	9,287,471
Loss on sales of fixed asset		11,148	75,365
Supervision & Management cost coordination office		1,322,582	373,873
Supervision & Management cost for branch		775,893	194,977
Group formation & microfinance		662,000	662,000
Beneficiary capacity building		627,879	-
Health & Family planning		3,025,258	736,028
Other Direct expenses		-	96,886
Water & Sanitation		644,636	179,800
Disease & Climate change		591,633	81,055
Legal & Human right		876,378	224,311
Agriculture Development		949,203	185,161
Grant Expenses		148,000	-
Central Overhead Cost		17,204	-
LLP Expenses		4,106,900	9,552,400
DMF Expenses		1,796,359	1,472,724
Depreciation		1,984,057	1,514,902
Central Office expense		-	-
Donation		50,500	30,000
Purchase of Cook Stove (Bondhu Chula)		-	-
Mirpur & Vasantak Area		17,700	1,369,606
Tota: Expenditure		175,433,327	141,736,457
Excess of income over Expenditure		34,079,522	24,869,872
Tota: Tk.		209,512,849	166,606,329

Annexed notes from 1.00 to 18.00 from an integral part of the financial statements


Signed in terms of our separate report of even date.


Executive Director

Date : May 29, 2014

Place : Dhaka




Central Accounts Officer


Ahmed Zaker & Co.
Chartered Accountants

SOCIETY FOR DEVELOPMENT :N:T:AT:VES (SD:)
Consolidated Receipts and Payments Account
For the year ended 30 June 2013

Particulars	Notes	Amount	
		2012-2013	2011-2012
RECEIPTS			
Opening Balance :		13,843,626	30,447,373
Cash in Hand	17.00	949,807	828,720
Cash at Bank		12,893,819	29,618,653
MC Loan received from PKSF :		384,300,000	237,750,000
Rural Micro Credit (RMC)		130,000,000	60,000,000
Urban Micro Credit (UMC)		32,500,000	25,000,000
Micro Enterprise (ME)		45,000,000	30,000,000
Ultra Poor Program (UP)		42,000,000	24,000,000
Seasonal Loan (SL)		100,000,000	97,000,000
Agriculture		30,000,000	-
Enrich ACL		500,000	-
Enrich LIL		300,000	-
EFRRAP		-	-
IGA Loan		4,000,000	1,750,000
ID LOAN		-	-
Loan received from Bank :		50,000,000	-
Southeast Bank Ltd.		50,000,000	-
Principal Loan Recovery :	10.00	1,431,126,164	1,208,326,374
Rural Micro Credit (RMC)		742,919,189	651,478,387
Urban Micro Credit (UMC)		165,632,374	162,073,394
Micro Enterprise (ME)		268,462,912	214,883,639
Ultra Poor Program (UP)		104,429,405	92,296,153
Seasonal Loan (SL)		112,820,874	86,515,275
RNPPO		9,943	57,187
EFRRAP		802,000	600,000
Agriculture		31,375,000	-
Enrich ACL		30,000	-
Enrich LIL		45,215	-
IGA Loan		4,508,752	-
Agricultural-Seasonal		90,000	-
DML		-	516
Leather Merchandise Export Promotion Project		-	412,403
Grihayan Tahobil		500	9,420
Member Savings Deposit :		244,950,726	189,360,461
Rural Micro Credit (RMC)		144,279,874	113,640,722
Urban Micro Credit (UMC)		38,692,354	33,553,007
Micro Enterprise (ME)		33,904,673	22,267,451
Agriculture		2,389,260	-
RNPPO		-	-
Ultra Poor Program (UP)		24,515,392	19,638,144
IGA Loan		1,169,173	198,972
Leather Merchandise Export Promotion Project		-	62,165
Service Charge Received :		181,821,606	149,523,976
Rural Micro Credit (RMC)		96,647,505	82,870,132
Urban Micro Credit (UMC)		21,107,453	20,428,278
Micro Enterprise (ME)		38,174,882	29,084,232
Ultra Poor Program (UP)		10,860,269	9,392,339
Seasonal Loan (SL)		10,792,266	7,576,771
RNPPO		701	7,143
EFRRAP		16,000	11,820
Agriculture		3,290,890	-
Enrich ACL		1,500	-
Enrich LIL		2,035	-
IGA Loan		631,223	-
Agricultural-Seasonal Loan		6,882	-
DML		-	21
Leather Merchandise Export Promotion Project		-	8,160
Bondhu Chula		290,000	145,000
Grihayan Tahobil		-	80
FDR Encashment :		12,682,769	27,230,560
LLPI		8,423	115
DFI		-	-
Savings FDR		12,674,116	6,683,418
DMFI		230	1,000
Others		-	20,546,027



Particulars	Notes	Amount	
		2012-2013	2011-2012
Grant received from Oxfam-GB	6.00	7,562,751	6,266,246
Grant received from CDSP :V		-	550,000
Grant received from DWA, GOB		1,687,990	-
Grant received from SD:-General Fund		148,000	-
Local income	8.00	223,333	6,044
Other income	9.00	560,490	329,438
Loan & Advance :		23,677,124	20,065,812
Advance		5,894,711	6,833,203
Advance received against income Tax		185,203	233,115
Motorcycle Loan		2,937,917	2,725,893
SD: Staff Security fund		-	-
SD: General Fund		1,252,989	1,757,624
SD:-Local Fund		-	125,000
REE-CALL Project		11,099,669	6,281,842
SD:-Bondhu Chula		833,635	-
SD: Ghihayan Tahobul		-	530,158
Soliaman Bazar Br.		-	750,000
SD:-VGD Program		125,000	287,989
SD:-OHCB Project		825,000	470,988
SD:-CDSP :V Project		350,000	70,000
SD:-ROSC Project		25,000	-
SD:-Leather Project		148,000	-
SD:-Group insurance		-	-
Sale of Sanitation Stock :		-	-
Sale of Ring Stap		-	-
Sale of Round cover		-	-
Sale of Cook Stove (Bondhu Chula) :		30,230	1,035,550
Mirpur & Vasantak Area		-	849,160
Dhamrai, Manikgonj & Sandwip Area		30,230	186,390
Grants received from CDSP :V:	7.00	10,782,987	3,160,708
Supervision & management cost		1,560,049	402,809
Supervision & management cost for branch office		1,001,385	249,845
Group formation & microfinance		1,379,500	942,500
Beneficiary capacity building		653,742	-
Health & Family planning		2,820,919	833,348
Water & Sanitation		815,974	181,655
Disaster & Climate change		608,164	113,260
Legal & Human right		885,893	232,335
Agriculture development		1,057,361	204,956
Other receipts:		54,769,653	42,361,236
Livestock insurance		1,522,750	985,620
Staff Welfare Savings fund		-	-
Group member insurance		11,886,539	6,247,610
Member insurance Scheme		31,144,394	28,568,140
Defalcation by field worker		-	48,054
Earnest Money		-	6,450
Admission fee		161,360	130,390
Sale of Loan form & pass book		631,326	504,621
Office Rent		475,163	447,587
Salary		771,545	291,831
Mobile Bill		11,000	8,000
Printing & Stationery		167,420	-
Ware Housing Rent		44,000	-
Traveling & Conveyance		2,000	-
Staff Training & Workshop		-	-
Bank interest		1,933,790	1,330,522
Sales of fixed assets		3,800	550
Grant from Women affairs bureau		-	457,885
Grant receivable received		-	39,520
Accrued interest received		520,692	643,301
Accounts receivable received		849,540	-
Grant from CDSP (Group formation cost)		-	371,000
Grant received from PKSf		1,648,830	944,033
Advance grant received from PKSf		1,740,020	709,511
Accrued Grant received		602,487	104,915
Interest received from DMEL		-	76
Interest received from LLP		652,997	521,620
Total Received		2,418,167,449	1,916,413,778



Particulars	Notes	Amount	
		2012-2013	2011-2012
PAYMENTS		159,199,784	131,231,022
Livestock insurance		460,148	291,352
Staff Welfare Savings fund		-	-
Group members insurance		4,951,058	3,407,279
Member insurance Scheme		27,112,605	26,076,185
Defalcation by field worker		35,100	1,195,951
Salary & Benefits		90,329,533	73,587,955
Office Rent		6,383,250	5,951,800
Bank charge & Commission		968,858	909,824
Conveyance		2,155,091	1,751,077
Printing & Stationary		4,435,766	2,687,894
Repairs & Renewal		1,617,154	1,326,506
Oil & Fuel		2,697,257	1,924,744
Gas, Water & Electricity		1,314,382	899,476
Postage, Telephone & Mobile phone		1,025,816	833,739
Entertainment		519,625	259,885
Staff Training & Workshop		1,257,807	977,111
Office management expenses		98,129	78,343
Staff Meeting & Seminar		149,604	146,464
EC Meeting & Seminar		304,044	138,430
Advertisement		93,302	110,780
Audit fee		44,250	39,750
Income Tax		874,853	624,991
Newspaper bill		149,962	152,295
Food allowance		382,591	255,634
Retreat		-	-
Microcredit fair		195,647	-
Crockerise		51,038	43,359
Corporate social responsibility		180,900	29,095
Members insurance Claim paid		340,035	347,700
Service charge refund		2,282,870	1,886,680
Last year provision paid		99,750	40,000
Contingency cost		420,304	236,612
Abnormal Loss		47,682	-
Other expenses		7,454,572	4,835,372
Cost of Promotional Activities		-	22,702
Trainers Salary		165,000	-
Trainers Allowance		97,260	-
RM Monitoring		14,100	-
Training & Monitoring		1,126	-
Program Monitoring		160,684	-
Upzilla Co-ordination meeting		115,870	-
Trainers Orientation		8,472	-
Multimedia expenses		11,584	-
Warehouse rent for contingency stock		54,000	-
Warehouse fixing materials cost		24,725	-
NDR Observation with local Govt. at regional level		16,960	-
NDPD Observation with local Govt. at regional level		10,775	19,445
Organize of "Disaster Management Committee"		-	8,313
Review and Develop emergency policy of partners		6,750	-
Review and Update Contingency Plan		24,095	4,200
Organize pre & post monsoon preparedness meeting		4,900	-
Sajna Cutting		-	90,079
Baseline survey		-	5,000
Field Day		-	5,000
Central Office expense		-	-
Donation		50,500	30,000
Loan repayment to PKSF :		345,228,866	247,947,733
RMC		102,000,000	86,500,000
ME		33,000,000	30,000,000
UP		19,666,666	13,333,333
SLP		132,000,000	74,000,000
DML		-	-
RNPP0		-	16,040,000
EFRRAP		2,500,000	7,500,000
UMC		25,300,000	19,750,000
Agriculture		30,000,000	-
IGA Loan		350,000	-
ID LOAN		412,200	824,400



Particulars	Notes	Amount	
		2012-2013	2011-2012
Loan to Beneficiaries :	10.00	1,608,712,000	1,286,840,000
RMC		809,159,000	690,093,000
ME		311,100,000	239,119,000
UP		113,741,000	100,338,000
SLP		103,175,000	98,600,000
UMC		180,492,000	156,495,000
RNPPO		-	-
EFRRAP		800,000	445,000
IGA Loan		7,930,000	1,750,000
Agricultur		31,425,000	-
Enrich ACL		550,000	-
Enrich LIL		340,000	-
Agricultural-Seasonal		50,000,000	-
Leather Merchandise Export Promotion Project		-	-
Service charge paid to PKSF		19,576,624	15,675,265
RMC		8,936,250	8,634,375
ME		3,080,625	2,610,002
UP		373,336	174,166
SLP		3,740,834	1,942,500
DML		-	-
UMC		2,345,625	1,851,191
RNPPO		12,500	50,000
IGA Loan		110,907	-
Agriculture		975,000	-
ID LOAN		1,547	9,275
Savings refund to members:		185,976,664	161,011,788
RMC		111,683,578	97,543,989
UP		21,113,180	15,126,647
UMC		31,578,952	33,626,124
ME		20,770,149	14,557,935
RNPPO		2,694	1,484
IGA Loan		209,734	2,381
Agriculture		618,377	-
Leather Merchandise Export Promotion Project		-	153,228
Interest paid :		11,768,715	9,287,471
Members Savings		11,575,928	8,897,253
Members Insurance Scheme		192,787	390,218
Staff welfare savings school		-	-
Others loan fund		-	-
Supervision & Management cost coordination office		9,475,462	2,916,464
Supervision & Management cost for branch		1,322,582	391,853
Group formation & microfinance		775,893	244,095
Beneficiary capacity building		662,000	777,275
Health & Family planning		627,879	-
Other Direct expenses		3,025,258	736,028
Water & Sanitation		-	96,886
Disaster & Climate change		644,636	179,800
Legal & Human right		591,633	81,055
Agriculture Development		876,378	224,311
Grant refund to Oxfam-GB		949,203	185,161
		-	-
Loan & Advance :		28,034,953	20,200,297
Advance paid		6,589,300	7,089,701
Motorcycle Loan		3,389,553	2,082,639
Staff Security Fund		-	-
Advance income tax paid		421,357	185,203
Grant Advance		2,239,073	1,046,788
Grameen Shakti		17,639	-
REE-CALL Project		11,099,669	5,953,842
Soliman Bazar Br.		-	750,000
SDI-VGD Program		290,000	437,989
SDI-OHCB Project		992,988	303,000
SDI-Leather Project		-	148,000



Particulars	Notes	Amount	
		2012-2013	2011-2012
SDI:-CDSP ;V Projcet		350,000	105,000
Grant for Group formation		-	259,000
SDI:-Ghihayon Tahobi:		500,000	30,158
SDI:-Genera: Fund		2,037,624	1,258,977
SDI:-ROSC Project		25,000	-
SDI:-Farmers Training Center		82,750	-
SDI:-Bondhu Chuia		-	550,000
Bangladesh Bank :		-	1,503
Loan repaid (Principa:)		-	-
Service charge		-	1,503
Mutua: Trust Bank Ltd :		-	1,881,836
Principa:		-	1,839,880
Service charge		-	41,956
Purchase of Cook Stove (Bondhu Chuia) :		141,630	1,738,301
Mirpur & Vasantak Area		17,700	1,369,606
Dhamrai, Manikgonj & Sandwip Area		123,930	368,695
Grant Expenses :		148,000	-
SDI:-Leather Project		148,000	-
Centra: Overhead Cost :		17,204	-
SDI:-Genera: Fund		17,204	-
Capita: Expenditure :		14,169,429	1,031,892
Land		-	-
Advance for Flat		11,728,000	-
Furniture		473,142	182,772
Computer		461,014	551,200
Motor Cycle		436,000	144,250
Television		35,260	6,500
Telephone		167,500	94,900
Mobile & Camera		24,650	-
By-cycle		69,429	-
Solar & Power Generator		560,023	-
Medical Equipment		74,612	-
Office Equipment		139,799	52,270
Investment (FDR) :		28,381,062	22,804,922
Loan loss provision (LLP):		-	76
Statutory Reserve Fund		2,525,000	-
Savings FDR		23,703,065	11,283,226
Others fund		-	10,000,000
DMF:		2,152,997	1,521,620
Closing Cash and Bank Balance :	11.00	7,337,056	13,845,284
Cash in Hand		680,847	984,027
Cash at Bank		6,656,209	12,861,257
Total: Tk.		2,418,167,449	1,916,413,778

Annexed notes from 1.00 to 18.00 from an integral part of the financial statements

Signed in terms of our separate report of even date.


Executive Director

Date : May 29, 2014
Place : Dhaka




Centra: Accounts Officer

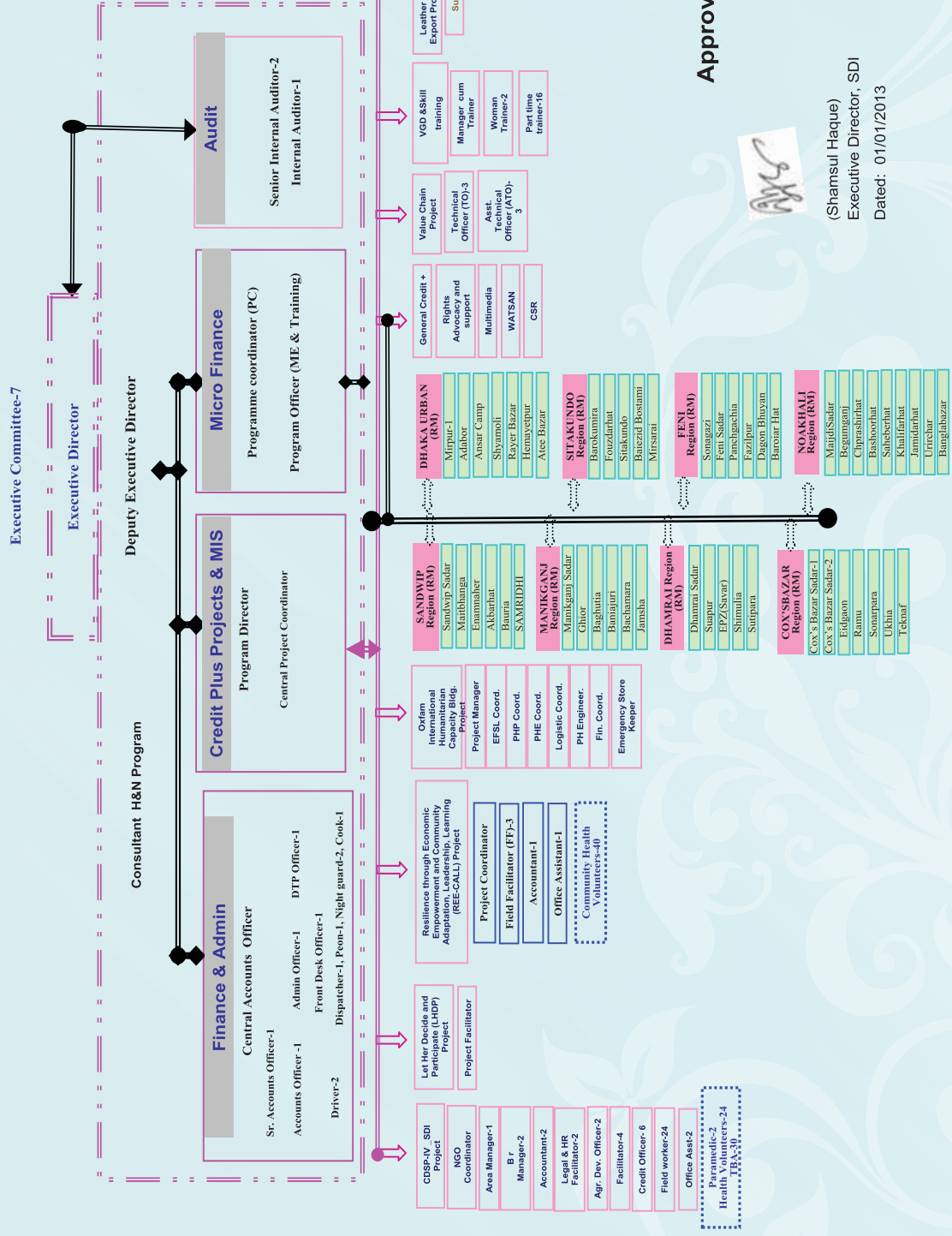
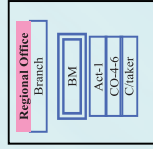

Ahmed Zaker & Co.
Chartered Accountants

**Organogram of SDI
(Revised January-2013)**

General Body
31 member



Legend
 RM- Regional Manager
 BM- Branch Manager
 CO- Credit Officer
 Ac- Accountant
 STBA- Skilled, Trained Traditional Birth Attendants.
 C/Taker- Cure taker
 CSR- Corporate Social Responsibility



Approved by

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

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

Abbreviations

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

