



ANNUAL REPORT 2020



SDI

সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস্
SOCIETY FOR DEVELOPMENT INITIATIVES

Advisory committee : Mr. Shamsul Haque, Executive Director (CEO), SDI
Mr. Md. Abu Bakr Siddique, Deputy Executive Director, SDI

Date of Publication : October 2021

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

Compilation, Editing : Mr. Md. Mijanur Rahman Modal, HR Development Officer
Mr. Md. Ismail Hossain, Prog. Officer, Training
Mr. Md. Ashraf Hossain, Program Officer, Development
Ms. Sohelia Nazneen Haque , Asst Director (General)
Mr. Md. Kamruzzaman, Asstt Director (Operations)
Mr. Md. Ohid ullah, Asstt Director (Finance and Accounts)

Photographs : SDI staff members

Cover & Layout Graphics : Md. Kamal Hossain, Cell : 01721257007

Printed by : Prominent Printers
146, DIT Extension Road, Dhaka-1000
Cell : 01711198841

***Content of this report can be quoted.
SDI will thankfully appreciate acknowledgement
of the source.***

FOREWORD



Dear patrons and partners in development,
Greetings from SDI!

With much pleasure I am presenting our Annual Report 2020 to you. The annual report covers major interventions and outcomes in a nut shell have taken place during the reporting period.

SDI being a development organization has been working to pursue a path of sustainable development that will create much value to the existing resources and mobilize new potential for future generations. SDI has also been trying to ensure meaningful engagement of stakeholders associated with the overall vision of the organizations through creating conducive working environment. Community people, people living with hard to reach areas were also taken into consideration for their due participation both in its programme implementation and deciding way forward.

SDI has been much aware about the issues which impacts the life and livelihood of the mass. Due to COVID-19 people living with low income and economic condition has been impacted hugely for which SDI tried to support with necessary inputs including food and non-food items. But, the supports given to the affected individual/HHs were met their practical needs but not enough to find the ultimate solution in days ahead. In this context, SDI is trying to adopt some pragmatic interventions for having lasting solutions. To this end, SDI has revised some of its existing approach to support community by incorporating more tangible support (i.e. cash transfer, withheld micro credit weekly installment collection and disseminating health advisory etc.) and been with most affected people within its working areas.

Safe food, safe drinking water and sanitation facilities are still far from the poor section of people of the country. Despite of having much intervention on these areas, things are not met at the expected level. SDI being a pro-people organization is keen to search meaningful solution on the same.

Living in the era of hi-tech, SDI strongly believe that the advantage of the innovation and wide spread digitalization much reach to the people who are living in the fence of the country. The access to modern technology would certainly create multiple opportunity to those section of people. Ensuring equitable and quality education is another important area to intervene in reaching the country's long-term perspective plans and become a developed country by 2041. Governance, on the other hand not adequately pro-people and particularly for the poor yet. Service providers who are dealing with essential services and social safety net schemes yet living with conventional mind-set with needs to be transformed in light with the people's expectation. To get into the target of zero hunger and end poverty, governance structures have a crucial role which must discharge by the respective authorities.

SDI has a wide array of programme spectrum encompasses with development, disaster management, climate change adaptation and micro-finance interventions. As part of programme innovation SDI always encourage to take new initiatives and test as pilot project from very beginning. As of now, SDI has 16 projects targeting to develop communities' life and livelihoods, women empowerment, governance performance monitoring and financial and input support. Besides, there is a training institute called Farmers Training Center (FTC) has been established back in 2015 which providing an important support in enhancing capacity and knowledge base among stakeholders engaged with SDI's operation. In the reporting period the center provided training to more than twelve hundred individuals associated with agriculture farming, small business and value chain activities among which around 30% were women while near to 5% were transgender. SDI has already started mobilizing resources for extending the center with the training facilities for potential employees in the areas of employable trades. Apart from FTC SDI has been trying to innovate operational modality for producing toxic free vegetables, organic cow, bull and buffalo fattening. SDI has also put its effort in ensuring global gap compliance procedures within agriculture product and marketing endeavors.

SDI is proud to state that SDI is among highly selective number PKSF and other partners who have the privilege of special innovative sectoral loan and development inputs. 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 farmer's friendly initiatives like Agricultural Seasonal loan, Credit for farming of non-toxic vegetables, safe meat production and WASH.

During the reporting period, SDI had expanded its CSR activities. SDI had provided both financial and material assistance to freedom fighters and senior citizens of the area. They were also given health care and medication services. SDI is holding different public facing events including health camp for providing under serve communities and provided health facilities. SDI is also providing blood grouping and testing of blood sugar to people of Dhamrai and Ghior upazila. The satellite clinics are being held in various locations in Dhaka, Manikganj and Tangail, especially in locations where SDI has its programmatic footprints.

SDI had initiated an incentive program of giving prizes to farmers who had achieved success in various field of farming activities. For the period 2019-2020, SDI had given awards to farmers for their excellent achievements.

SDI believes, an organization cannot be sufficient to bring lasting change alone thus organization has a wide range of partnership. Till date, SDI has been partnered with statutory micro finance organization PKSF, become members of several civil society platforms and scheduled banks.

Here, by the grace of the reporting outcome, I would like to convey my sincere gratitude to all our Regulator (MRA) partners, patron, grassroots people, staffs by which support SDI still could pursue its goal and objectives. I firmly believe that, as we have strong values and compliance within SDI system, we will be able to go far from down the line and putting our effort in creating better future of the country.

SDI welcome and will gratefully acknowledge readers feedback to enrich our future report

With Thanks



(Shamsul Haque)

Executive Director and CEO of SDI

List of Abbreviations

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



SDI সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস্
SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)

Basic Information

Organization Name	Society for Development Initiatives (SDI)
Executive Director (CEO) and Contact Person	Shamsul Haque
Contact Details:	
Head Office Address	House # 2/4 (3 rd floor), Block-C, Shahjahan Road, Mohammadpur, Dhaka -1207.
Telephone	+880 2 48121034, 48110512
Fax	+880 2 48122157
E-mail Address	sdi.hoffice@gmail.com, mshamulh@gmail.com
Website	www.sdi-bd.org
Training Center	
Address	Farmers Training Center (FTC) Sutipara-Nannar Road, Vill: Sutipara, P.O: Kalampur, P.S: Dhamrai, Dhaka.
Cell	+88 2 01727 306089
E-mail Address	ftcsdi@gmail.com
Website	www.sdi-bd.org/Ftc

Legal status

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

Area Coverage

District	Upazila	No of Unions
Dhaka: City corporation and Dhaka district	Dhaka : Savar, Ashulia, Nawabganj, Dohar, keraniganj, Dhamrai, Adabor, Darus Salam, Hajaribag, Kafrul, Mirpur, Mohammadpur, Pallobi, Sha Ali, Sher-e-Bangla Nagar, Rupnagar, Kamrangichar	582
Manikgonj	Daulatpur, Ghior, Harirampur, Manikganj Sadar, Saturia, Shivalaya, Singair	
Tangail	Delduar, Mirzapur, Nagarpur	
Gazipur	Gazipur Sadar, Kaliakair, Kapasia	
Feni	Dagonbhuiyan, Feni Sadar, Fulgazi, Shagalnaiya, Sonagazi	
Chattogram: City corporation and Chattogram district	Mirsharai, Sitakunda, Zorarganj, Fousderhat, Bayejid Bostami, Hathazari, Panchlaish, Halishahar, Pahartali, Dubblemooring, Bander, EPZ, Patenga	
Noakhali	Begumgonj, Companigonj, Kabirhat, Noakhali, Senbag, Subornochar,	
Cumilla	Choddogram	
Coxsbazar	Chakaria, Coxs Bazar Sadar, Ramu, Teknaf, Ukhia	
Bandarban	Naikhongchhari,	
Lakshmipur	Lakshmipur	
Pabna	Bera	
Sirajgonj	Chauhali	



সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস
SOCIETY FOR DEVELOPMENT INITIATIVES

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)

Governance

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.

Management Structure of SDI

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 the Chairman. On the EC, apart from the Chairman, there is a Vice Chairman, a Secretary, 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.

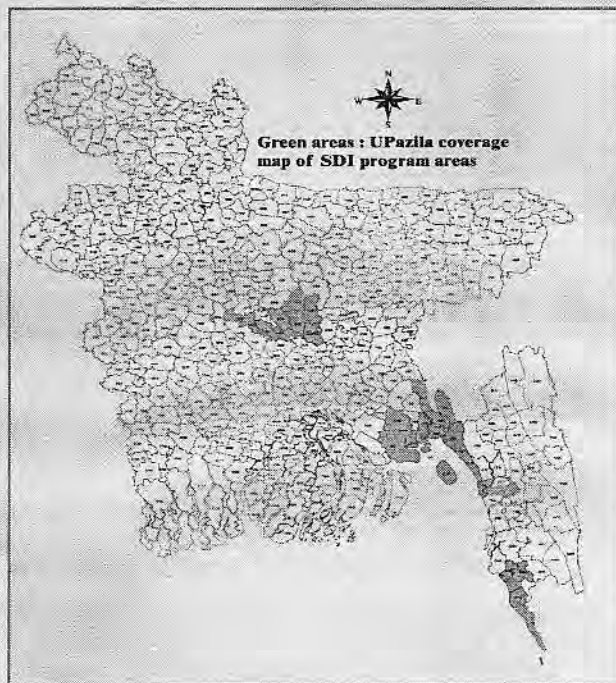


The Executive Committee (EC)

Name of Members	Principal Occupation	Designation
Prof. Dr. Abul Hossain	Ex Pro-VC of Jahangirnagar University	Chairman
Mr. S.M.Gulam Mustafa	Managing Director, JAMALPUR FASHION LTD. DHAKA.	Vice Chairman
Mr. Sushil Kumar Sarkar	Retired Head Master, Bhalum Ataur Rahman Khan School and College, Dhamrai, Dhaka	Secretary General
Mrs. Aleda Sultana	Coordinator-Education Program, CDL	Asstt Secy General
Mr. Md. Shah Alam Bhuyan	Businessman, Korotoa Road. Bogra.	Treasurer
Mr. Anjan Kumar Deb, FCA	Principal A.K.DEB & CO.	Executive Member
Ms. Nargis Sultana	Housewife	Executive Member
Md. Shamsul Haque	Executive Director of SDI	Member Secretary

3. Institutional strengths and Competency of SDI

Being a development organization, over time SDI has gained an ample experience in managing diversified and multi-stakeholder engaged programming in yielding high quality outcomes given the resource scarcity. SDI has adopted an adaptive programmatic approach in working in diverse ecological zones including Char, Offshore island and Coastal of Bangladesh. SDI has been working in adapting alternative livelihood and enhancing community resilience in the context of changing climate through commissioning different intervention including establishing community-based organization, developing value chain, ensuring access to mainstream market and finance. SDI's operational efficiency and outcomes has acknowledged widely both by government and donors counterparts. Micro-finance and having quite a good range of customized financial products, SDI has successfully been reached up to remotest segment of population which influencing their livelihood positively.



Micro-finance and having quite a good range of customized financial products, SDI has successfully been reached up to remotest segment of population which influencing their livelihood positively.

Staff strength of SDI : Type of Staff	Total Numbers	Men	Women
Regular	682	598	84
Volunteers	192	109	83

Investing more in women directly to reduce poverty through substantial economic and social payoff is included in the core strategy of SDI. Under this strategy SDI basically is trying to empowerment of rural and hard to reach poor specially women to create jobs and sustainable livelihood options. 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 various odds to human potential.

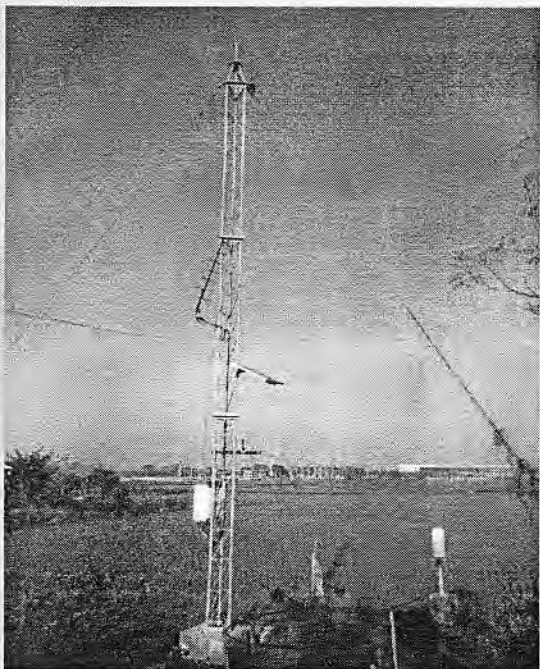
From very first day of its inception SDI had implemented multi sectoral yet integrated projects, ranging adult functional literacy, non-formal primary education, food, livelihood, MCHN, women empowerment, early childhood development, community development (VDC) and education of community volunteers linkage with LED and GO service providers, market access, IEG, Cash and Asset transfer issues. SDI's major strategic approaches are therefore as follows but not limited to-

- *Promoting peoples' centered development:* SDI has a strong believe on collective strength of the community and it could create synergy in achieving dignified life and livelihood. As part of that SDI has gained a hands-on experience in facilitating formation of Village Development Committee (VDC) and developing a centre of community volunteers and Skilled Birth Attendent to support the VDCs;

- *Promoting sustained alternative livelihood options* could create community's resilience to fight against natural hazards and climate change induced disaster events;
- *CFW and FFW*: CFW/FFW program intervention were made to create immediate food security during the lean periods. Immediate income was generated through FFW or CFW for the distressed members of the extreme poor who lack productive skill.
- *Mobilizing natural resources and create shared ownership* over the common properties could boost community's motivation positively;
- *Putting women into the driving sit* to steer their own development would one of the major strategy to bring lasting change in the conventional mind set of patriarchal society;
- *Promoting rights and ensuring access* to essential services and social safety net schemes of poor and marginalize people through operationalizing the rights-based approach and influencing policy making mechanisms;
- *Prioritizing youth, environment and climate change* issues into the programming of SDI to keep the organization progressive and flexible and go with national and global pace. As part of that SDI organizes extension training involving government agriculture extension department and distribute saline tolerant seeds in the coastal zones of Bangladesh.
- *Incorporating technologies and digitalization* within SDI programming to get leverage from the scientific innovations in favor of targeted population.
- *Infrastructure development, linkage with LED 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 the working women and community latrines in different unions.
- *Comprehensive Homestead Development (CHD)* SDI had undertaken CHD programme to address the food security for the vulnerable communities. The CHD schemes includes holding of a series of training for the target beneficiaries followed by supplying inputs i.e. means of applying the newly acquired vocational skill. The purpose was to enable a food secure family to earn a sustained income by practicing sustainable crop production and pest management.
- *Nursery, Social and Community Forestry*: SDI motivates and also provide micro-credit to tree farmers with the multiple objectives like promoting increased green coverage and use of tree as wind break for protecting homesteads from the cyclonic wind ravages and reducing lands erosion.
- *MCHN*: Improved KAP and family level sensitivity to the high and acute needs of the nutrition by a lactating mother or a pregnant women and ensuring nutriting with two folds 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.



- *Food Distribution and Storage Management:* SDI had 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.
- *Promotion of Energy Efficient Stove:* SDI promotes energy efficient stove to facilitate community people getting into the practice of energy efficient stove, smoke free cooking stove which contributes to reducing 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 underground water storage units.
- *Safe Cow Fattening:* SDI has been implementing an innovative intervention to supply safe meat (naturally fattened) to the consumers. The farmers usually fatten cows with an eye to safe these at the market for Muslim Religious festival Eid Ul Adha. SDI had provided training on beef fattening and credit line for the purpose. Traditional cow fattening being done using fattening medicines which are harmful for both human and animal as well.
- *Vegetable Storage Depot:* Normally vegetable grows everywhere in Bangladesh but in Dhamrai (one of the Upazila where SDI started work) vegetable grows year round. The farmers of that areas have special image to grow quality vegetable without using toxic chemical fertilizers. But there are other challenges including price and lack of storage capacity. Given that, SDI had constructed two vegetable storages experimentally at separate points within Dhamrai with the support of IFADE and PKSF support.
- *Automatic Weather Station at FTC of SDI for Forecasting Climate Information for the Farmers:* Agriculture is very much dependent of weather. Favorable weather helps more crops. Also by taking preventive measures farmers can minimize loss due to bad weather. The farmers of Dhamrai using weather forecast information of SDI's weather station.



SDI is being governed by a comprehensive list of policies consisting with cutting-edge aspects. Currently SDI has a total of 19 different policies to look after administrative and programme operation affairs. The name of the policies are-

- Rule of Employee gratuity Fund
- Procurement Policy
- Saving and Credit Manual
- Accounting manual
- Internal Audit Manual
- Personnel Procedure
- Training Manual
- Non-formal Children's Education Manual
- Guideline for Hardcore Poor friendly programs/projects
- Guideline for General Poor friendly programs/projects
- Society based Cyclone shelter management Manual
- Ultra Poor Savings and Credit Manual
- Guideline for bay fisher occupational safety
- Guideline for sweet water (natural) fish protection
- Land transfer procedure
- Gender Policy
- Policy on Disabled people
- Emergency Disaster Response Policy
- Climate Change Adaptation Policy

Networking

Being an innovative and pro people entity SDI has always been to enroll with any credible network mandated with people centered development initiatives. By now, SDI got membership from number networks/platforms who are trying to create collective voice to bring lasting and dignified development reality.

National Networks	International 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, NARI FORUM, NIRAPAD.	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)

Partnership

SDI over time has also established partnership with number of credible Government and non-government organizations to create synergy and meaningful collaboration. As of now, SDI has partnership with Palli Kormo-Sohayak Foundation (PKSF), Oxfam-GB, giz Germany, Bangladesh Bank (BB), DCC/UPPR/UNDP, NGO Forum, Bank Asia Ltd, Oxfam International, Gov. of Netherlands, IFAD, EU, South East Bank Ltd., MTBL, National Bank Ltd., Japan Embassy in Bangladesh.

Printing and publication

To disseminate the knowledge, information and lessons, SDI has been publishing various publications every year including annual report, newsletter, brochure and other issue based IEC/BCC materials. SDI disseminates the publications among its stakeholders.



Human and Community Development Projects of SDI

4. Executive Summary of the reporting year

As other years SDI had been kept organizational focus on its major programmatic themes through implementing number of projects and initiatives. Being a development organization SDI has been dynamic in adopting with contemporary development concepts, government priorities and global development agendas but at the same time keen to continue its core programmes for the sake of the betterment of its primary and final beneficiaries. Having said that SDI during the reporting period had successfully been implemented number of projects under its different programmes.

ENRICH

ENRICH is a human-centered holistic development approach of PKSF. The overall vision of ENRICH is to work with the poor with a view to create a humanly dignified living standards and fulfill the universal human rights. ENRICH focuses on several components with particular focus on education, health, nutrition and employment generation, youth development, beggar rehabilitation etc. SDI being a partner of PKSF has been implementing the programme in Harishpur Union, Sandwip Upazila under Chattogram District and in Baniajuri Union, Ghior Upazila under Manikganj District.



As part of that SDI has been providing support and services to its target beneficiaries in the areas of health, education, skills and employment generation support to youths. Under its health programme one dedicated Health Personnel providing support by visiting households, holding Static clinic and satellite clinic and health camps. For education there are education centers also helping students to prepare their daily lessons. Youth in Development program potential youths have been receiving 'Self-realization and leadership development training and undertaking various social

activities such as construction of roads, social awareness against child marriage, campaign against drugs, tying pots on trees as accommodation for birds nest etc.

Beggar rehabilitation is one of the major component of the programme under which Beggars have been provided tangible support including one lac taka for their self-rehabilitated. This particular programme being implemented in Sanwip and Ghior Upazila.

Under the same programme there are ENRICH-ed centres have been constructed in respective unions. Providing 'Bandhuchula' and solar activities and savings Program, Centre for coaching in the afternoon, Ensuring safe water for all purposes and establishment of model household



REECALL

SDI has been implementing another holistic approach programme namely REECALL supporting by Oxfam since 2010 within different Unions of Sandwip. Currently its new phase titled RECALL-2021 is going on within 4 unions of Sandwip namely Azimpur, Musapur, Kalapania and Rahmatpur unions. The overall objective of the programme is to create resilience of the communities are prone to disaster and living under the potential threats of climate change induced disasters. The programme has been nurturing community-based organizations (CBOs)



which were formed consisting all the inhabitants of that particular areas to create collection strengths to combat the odds and create sustainable life and livelihood. As of now there are 30 CBOs are working where women are leading the entire process through exercising transformative leadership practices.

The programme has several components including combat climatic disasters, income generation, and

access to essential services and ensuring transformative women leadership. Youth develop, gaining skills, access to mainstream markets, alternative livelihood are the major one.



BUFFALO VALUE CHAIN



SDI has also been implementing an initiative with a view to develop Buffalo Value Chain with the financial support of PKSF in the coastal char land area (Sandwip and Uirchar) to increases income of the entrepreneurs commenced in October 2018. SDI is providing technical and financial support to entrepreneurs so that they buy in modern techniques in rearing the buffalos. As of now there are more than two thousand entrepreneurs are

engaging with the initiative in the areas of Sandwip and Uirchar. Currently about nineteen thousand buffalos are rearing by the project participants. The specific objectives of the initiative are as follows:

- Increased productivity of buffalo.
- Mortality rate of buffalo decreased.
- Income of buffalo entrepreneurs increased.

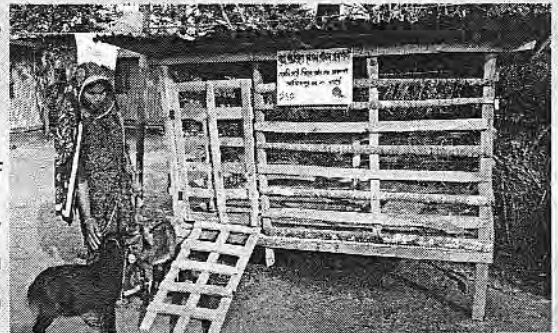


CLIMATE JUSTICE RESILIENT FUND (CJRF) PROJECT

Climate Justice Resilient Fund (CJRF) Project is another project being implemented by SDI partnering with COAST Trust. The project is also being implemented within the selected unions (Rahamatpur, Musapur, Azimpur and Kalapania) of Sandwip Upazila of Chattogram District. It's a Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) advocacy focused intervention essentially the area is very much disaster prone thus peoples' vulnerability are many folds. CJRF project was launched in October 2018 with the following objectives-



- In alliance with international CSOs, Bangladeshi CSOs are active in UN and UNFCCC levels for the justice towards climate displacements and to save the interest of Climate Vulnerable Countries (CVCs)
- CSO capacity and voices active for state accountability on protecting coastal population and land in Bangladesh
- Climate resilience and adaptive capacity of marginalized population (fishermen/farmers, women, children, youths and adolescent) in climate hotspots (outreach sand bars /chars) enhanced.
- To adopt Climate Adaptive technology in agriculture.



During the reporting period SDI has been implemented 16 projects and initiatives with the specific view to support its targeted communities to gain meaningful life and livelihood both at rural and urban settings. Implemented interventions were largely equipped with the essential support in upholding the dignified life and livelihood of the people through providing input support, capacity building inputs, create congenial environment in accessing to natural resource, access to market and access to finance. As



SDI works through engaging communities, thus target beneficiaries were brought into forefront in designing and implementing interventions. SDI believes, through



Programme Coverage of SDI

Sectors	Number of Projects	Number of people enrolled
Microfinance	13 product	1,27,867 Person
Education	2, Enrich, CJRF	1203 Person
Health	2, Enrich, Elderly Program	11601 Person
Agriculture	3, Sufolon, AGSL, KGF	19018 Person
Value chain/Entrepreneurship	3, PACE, Buffalo, Vegetable store	5702 Person
Skills Training	2, FTC, Sandwip RTC	2468 Person
Safety net	Probin Program, Covid Response, REECALL Project, EUCSO Project	107596 Person
Others (Good Governance & Right Based Advocacy)	EUCSO, Citizen's Platform Bangladesh	8200 Person

Engaging in different implementation community people could eventually get real time opportunity to exercise their leadership skills.

As of 30th June 2020, SDI's projects were achieved most of the targets as planned with considerable success. As per report, about 98% activities as planned were done with due quality. Through those actions women, men, youth of project areas took part. Government officials including Deputy Commissioner (DC), Upazila Nirbahi Officer (UNO) and officials from line departments namely Department of Social Welfare, Department of Women Affairs, Department of Cooperatives, Department of Youth and Sports were participated in different events organized under different projects in the SDI's working areas. Local Government Representatives including Chairman of Zila Parishad, Upazila Parishad and Union Parishad were also taking part in most of the cases. Through engaging in such a big number of local administration and local government officials, SDI's programming actually widely being appreciated and endorsed by the public sector authority.

SDI's programmes were successfully engaged stakeholders other than government and local government including mainstream media, civil society members and different professional bodies through organizing public facing and peoples' centered initiatives throughout the year. In an approximate estimation by the SDI teams there were around 35000 people took part and expressed solidarity to the mandates of SDI.

Within the reporting period SDI programme added values to its different programmatic approaches and strategies mainly through keeping open in acquiring innovative ideas, knowledge and collaboration with actors working for the same cause. The specific value proposition of SDI was to engage community people with due roles and responsibilities in programme implementation, create social capital by collaborating with others, and focus on mobilizing natural resources and adopting new technologies and skills into its existing projects. Within the reporting period, SDI has successfully been putting the features of Global Gap and Traceability into its different intervention, scaling up organic food production efforts, started Buffalo value chain and marketing of milk products in the mainstream markets. Combating disaster impacts and develop of resilience among communities were highly exposed to the disaster events by commissioning tested good practices, semi-structural constructions, mobilizing local and public resources.

As always, during the reporting period SDI was active in shaping its development interventions in line with the government's long-term perspective expressed in its seven and eighth five-year plan. The organization was also keen to be in line with the global development commitments particularly which were adopted in the SDGs. Considering these two major instruments, SDI has been instrumental in designing most of its projects and intervention were undertaken within that tenure.

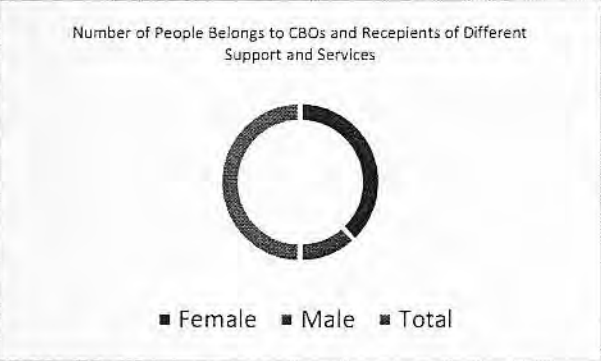
Ensuring descent work for potential employees, create opportunity for employment and engaging in economic activities SDI has been initiated several projects and pilot intervention during the reporting period. As part of that, SDI has started expending its existing Farmers Training Center (FTC) capacity to accommodate more training and skills development interventions. Within the reporting period, SDI has purchased 168.28 decimal land for build a multistoried infrastructure keeping comprehensive facilities including training venues, seminar rooms, resources persons room, dormitory, library and children care space. The proposed training center will be its core intervention to deal with actions to be needed to ensure income and descent work option and opportunities for the generation. SDI, being a dynamic organization has been observed the digital revolution and its enormous impacts over the citizen of the country. Having observed that, SDI already started programming with due concentration on technological opportunities and innovations. Climate change impacts and considering the vulnerability of Bangladesh SDI has highest given its priority to incorporate any such good practice and operational possibilities within its ongoing and future initiatives which could combat the adverse impacts of disasters.

5. Highlights of SDI Programmes (Major Components)

The core particulars of the projects have been implemented during the time of the reporting tenure were as bellow-

Mobilize communities and establish self-help groups:

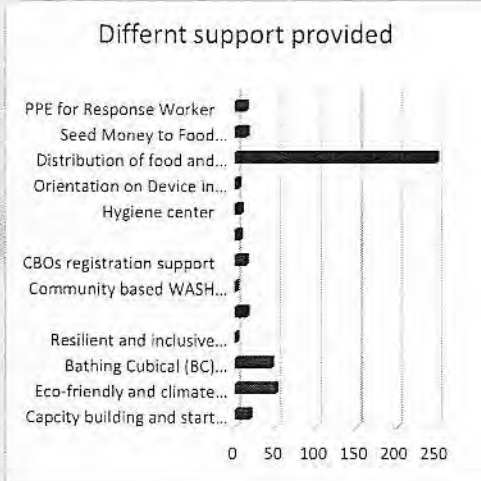
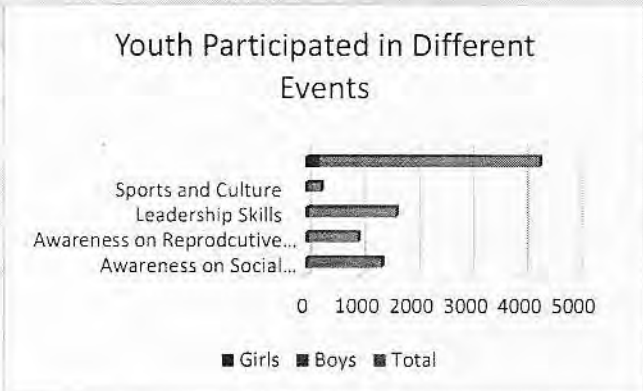
SDI's one of the major working approach was to develop and support community based organizations/Self-help groups by mobilizing respective communities. SDI put its highest effort in mobilizing communities and to add value the peoples' collectives through providing information, team spirit and leadership skills and link them with local available public services. Having such inputs from the projects the CBOs/SGHs were successful to take part in process of local development initiative, raise collective voice, take collective action and could identify common resources for taking joint action. Till June 2020 mobilizing 30 of CBOs/SHGs were formed and 10411 women and 3275 men thus 13686 people mobilized and became the recipients of different GO-NGO support and services.



Health, reproductive health and Water Sanitation

To ensure necessary support in the areas of health, reproductive health and water and sanitation, SDI has actively been worked thoroughly across the project locations. In continuation with its earlier interventions in order to improve health and sanitation condition SDI provided several supports to targeted HHs ranging from information dissemination to organizing health camps, providing medical advisory to hardware (i.e. Tube-Well, Sanitary Latrine and Medicines etc.) inputs to install new water points, sanitary latrine and taking care of their health. By receiving such supports 12550 families got benefited.

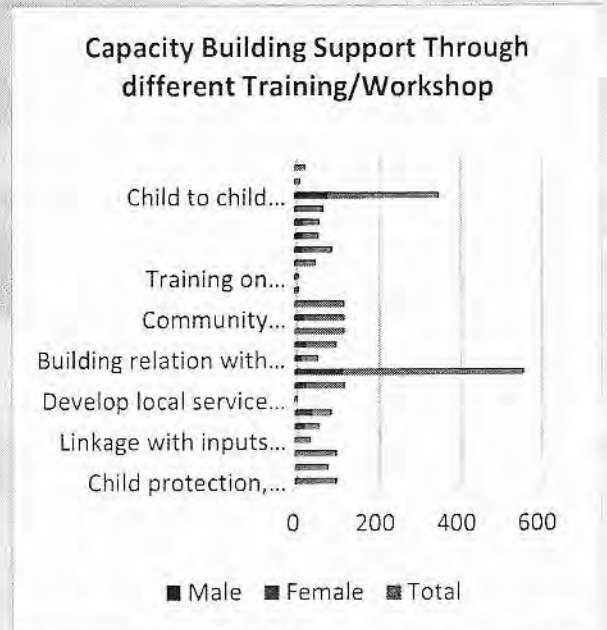
Awareness raising on issues related to the community peoples' rights, entitlement and sustainable livelihood



SDI believes, the entitlements of the poor and marginalize section of people need to fulfill by the duty bearers associated with public administration and local government institution in a fair and convenience manner. And overtime, the essential services and social safety net support have been increased both in terms of coverage and amount of support. To access those support by the community people SDI has closely been assisting the incumbents to get ongoing supports through providing information, technical knowhow and procedural support. A total 6525 families were supported by the initiatives.

Capacity building

Capacity building is the key area of intervention of everything whatever SDI do. As part of that last year the organization has been fully active with such interventions. During the period SDI through Farmers Training Center has been provided training to 1271 individual which covers 180 women, 1040 men, 51 Transgender. Other than these, SDI has also been keenly engaged youths in different events for transferring knowledge and skills among within the working areas. The events were participated by 707 adolescents in which 180 were girls and 527 were boys.



Environment, Disaster Risks Reduction and Climate Change Impact



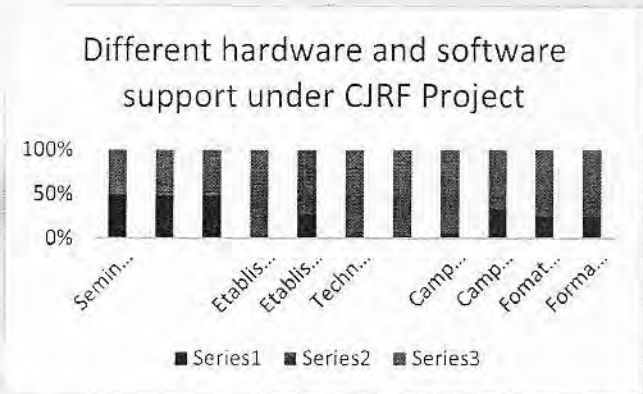
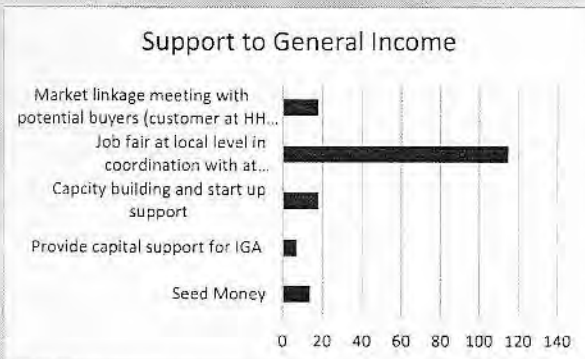
As always, SDI was keenly engaged with several interventions targeting to capacitated communities in combating disaster risks in the regions exposed to disaster. SDI has been provided knowledge, awareness and emergency recovery support to communities who were hugely impacted by several disasters including COVID-19. SDI has been provided awareness raising information, vigilant to

activeness of CBOs/SHGs, put effort to mobilize resources from different sources. SDI was also active in networking and collaborating with local government and administration in combating disaster risks particularly in the time of Amphan and initial waves of COVID induced pandemic. During the reporting period SDI has been provided PPE, Hand Washing Materials and Food and non-food support to 631 HHs. The support package was included with soft-skills management support as well.

Income Generation, Alternative Livelihood

SDI has been emphasized in creating income generating options and increase level of income as part of the community's graduation from the vicious cycle of poverty. To create options of income, skills training and access to startup capital were the major inputs provided under different projects and interventions. Overtime, SDI has developed number of customized support programmes with the support of different bi-lateral donors and specialized organization in accordance with the assessed needs had come from the respective communities. Following were the some interventions/initiatives being implemented by SDI during the reporting period and reach to targeted audience.

- Vulnerable Group Development (VGD): VGD is one of the important safety net scheme being provided by the government with a view to develop skills base among poor and marginalize people through providing training and food support.
- Asset transfer to extreme poor and poor: Transferring asset to poor community



was major target of SDI with the reporting period as assets will help them to start entrepreneurship within their skill base to create additional income. SDI has been provided seed money and cash support to 300 family where 85% women and 15% men. Other than these, under different projects SDI has been organized capacity and linkage building support for the potential entrepreneurs within the reporting period.

- Community led food security program: Community initiated food security initiative was one of the innovation of SDI programme to create resilience within the communities prone to disaster. The initiative actually encourage community people to safe their food grain (Paddy or Rice) in a common place collectively so that anyone can borrow from that amount during their lean period to survive. As of now 15 Food Bank have been established with the support from different projects.
- SDI through CJRF project has been provided various hardware and software support to community to uplift their living condition including awareness raising COVID-19 pandemic, material support for clean water, sanitation and formation of groups belongs to different income professions. Under that particular project SDI has also been reached its support to 32128 women and 65779 men totaling 97907 people over the period of reporting time.

Value Chain Development and Inclusive Market

Introducing health friendly food, SDI has long been implementing number of initiatives within its working areas. As part of that journey, as of now SDI has successfully initiated Eco-friendly Safe Beef, Non-toxic Vegetables and Moringya production and marketing. Besides, supporting innovative enterprise, community led farming, livestock rearing was also supported by different projects of SDI within the reporting period. During that period 2810 farmers were engaged in beef and buffalo rearing, 2500 farmers started non-toxic vegetable cultivation.

ICT, Solar based electrification and access to digital innovation

SDI programmes were also instrumental in increasing the coverage of solar energy based electrification within its working areas targeting to households and communities were not electricity supply. SDI's expectation was that by increasing coverage of solar energy the use of digital devices and connectivity with the external stakeholders and facilities.

Policy Advocacy

People who living in the remote and hard to reach areas are always subject to discrimination in case of having due entitlements from public support mechanisms. Observing such unfair reality, SDI has been vocal in favor of poor and marginalized since long back. As part of pro-people advocacy approach SDI was being a part of national level citizen platforms/network to taking part in initiating policy advocacy based on fact-finding evidences. Achieving targets of SDGs in related to peoples' life and livelihood SDI has been actively engage in implementing a project named EUCSO with the support of Oxfam and Center for Policy Dialogue (CPD). Under this particular initiative, SDI has been developed 25 CBOs, organized 8 interface meeting and 3 public hearing in presence of duty bearers, 22 CBO members took part in the national convention held on February 20, 2020, Dhaka.

Institution based capacity building initiative

Farmers Training Center located in the Sutipara Village within Dhamrai Upazila, Dhaka District was moderately busy with several training and capacity building initiatives. Though due to COVID pandemic some of its targeted events not taken place but still at the end of the reporting period 1271 participants took part in different trainings/orientation. Through organizing the courses SDI actually helped 2000 individuals to get into job and entrepreneurship which eventually supporting individual's income.

FTC was constructed with the contributory support from Japan Grant. The three stored center complex has 13000 sft. Space can accommodate three training/events at a time. The center has equipped with provision to accommodate at 350 persons auditorium along with participants dormitory, trainer's room. The center has all modern facilities including high-speedy WiFi, intercom services. A colorful brochure has already published with the exclusive information on FTC.

During the reporting period FTC has organized a total of 13 types of training. Through which SDI covered training in the area of agriculture, eco-friendly vegetable cultivation, livestock rearing, inclusive market promotion, gender mainstreaming, multi-lateral negotiation skills, credit and savings mechanisms, entrepreneurship development, water and sanitation. Other than those training, FTC has been hosted various sports, cultural and social events during the reporting period.

Others

In addition to the projects mentioned above, there were some other interventions have SDI been performed for the betterment of the communities. SDI sensitized authorities of corporates to mobilize funds from the source of corporate social responsibilities, provided stipend to 46 students who were struggling to pursue education. Organized fair, sports competition which actually create practical scope of gathering of community to enhance social capital. For contributing towards transforming the mass peoples' attitude SDI has also been produced 5000 posters 6000 leaflet 3000 sticker and installed 2 billboards targeting to community, public authority and mass media. Within the reporting period SDI has also been played an active role in observing different days including Universal Declaration of Human Rights Day, International Women's Day, World Health Day, World Environment Day and Day for Disaster Preparedness in creating mass awareness on national priorities.

6. SDI project intervention and SDGs

SDI being a progressive development organization always tries to keep its project intervention in line with national and global development commitments to contribute meaningfully in the national progress. Having said that, SDI has sincerely been putting its efforts targeting to selected SDGs' targets are most related to the life and livelihood of the people whom SDI working with. Some of its targeted intervention took place are given below took place during the reporting period.

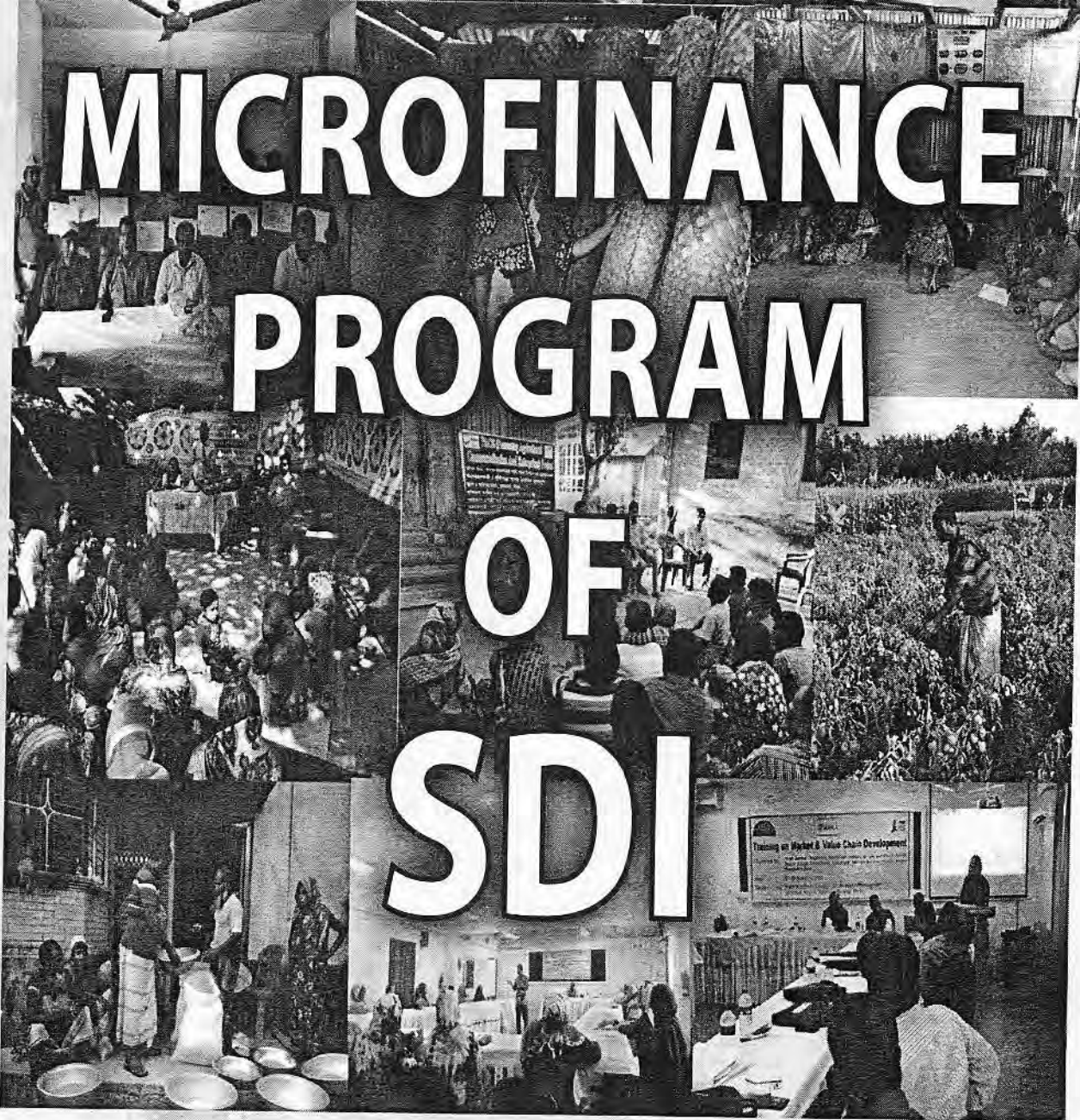
SDG Goal	Targets	Project implemented	Major intervention	Amounts allocated
1: No Poverty	<ul style="list-style-type: none"> - Eradicate extreme poverty - Reduce at least by half the proportion of men, women and children living in poverty - Implement nationally appropriate social protection systems - Ensure that all men and women have equal rights to economic resources - Build the resilience of those in vulnerable situations 	REECALL, CJRF, Micro Finance	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building, Linkage building, Access to finance, Access to essential services, Access to Social Safety net schemes, Income generation, access to mainstream markets, TVET Education, Micro Finance Loan	
2: Zero Hunger	<ul style="list-style-type: none"> - End hunger and ensure access by all people - End all forms of malnutrition - Double the agricultural productivity and incomes of small-scale food producers - Double the agricultural productivity and incomes of small-scale food producers 	REECALL, CJRF, Micro Finance	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building, Linkage building, Access to Social Safety net schemes, Community resilience, Agriculture, value chain.	?
3: Good Health and Well-being	<ul style="list-style-type: none"> - Reduce the global maternal mortality ratio to less than 70 per 100,000 live births - End preventable deaths of newborns and children under 5 years of age - End preventable deaths of newborns and children under 5 years of age 	REECALL, CJRF	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising on health and rights issues, access to essential services, engaging youths and adolescents, campaign on SRHR, training, dissemination of IEC/BCC materials..	
4: Quality Education	<ul style="list-style-type: none"> - Ensure that all girls and boys complete free, equitable and quality primary and secondary education - Ensure that all girls and boys have access to 	REECALL, CJRF, Micro Finance	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising on health and rights issues, access to	

5: Gender Equality	<p>quality early childhood development</p> <ul style="list-style-type: none"> - End all forms of discrimination against all women and girls everywhere - Eliminate all forms of violence against all women and girls 	REECALL, CJRF, Micro Finance	<p>essential services, engaging youths and adolescents, campaign on SRHR, training, dissemination of IEC/BCC materials, provide medicinal support, water and sanitation support, referral services.</p> <p>Community mobilization, Formation of women groups, Formation of women producers groups, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building, Linkage building, Access to finance, Access to essential services, Access to Social Safety net schemes, Income generation, access to mainstream markets, TVET Education, Micro Finance Loan</p>
6: Clean Water and Sanitation	<p>Achieve access to adequate and equitable sanitation and hygiene for all</p>	REECALL, CJRF, Micro Finance	<p>Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building, Access to essential services, Hardware support for water and sanitation, installment of Deep Tube-well, Cubical bathing facilities, establishing community based water management support, Micro Finance Loan</p>
8: Decent Work and Economic Growth	<p>Achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value</p>	REECALL, CJRF, Micro Finance	<p>Awareness raising, information dissemination, TVET training, access to social safety net schemes, skills training, provide job placement</p>

<p>10: Reduced Inequality</p>	<p>Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status</p>	<p>REECALL, CJRF, Micro Finance</p>	<p>support, provide start-up capital. Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building, Access to essential services, Hardware support for water and sanitation, installment of Deep Tube-well, Cubical bathing facilities, establishing community based water management support, Micro Finance Loan</p>
<p>13: Climate Action</p>	<p>strengthen resilience and adaptive capacity to climate-related hazards and natural disasters</p>	<p>REECALL, CJRF, Micro Finance</p>	<p>Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising on DRR and CCA, Provide hardware and software support, Advocacy, networking, mobilizing natural resources</p>
<p>16: Peace and Justice Strong Institutions</p>			
<p>17: Partnerships to achieve the Goal</p>			



MICROFINANCE PROGRAM OF SDI



7. Microcredit & Microfinance program

Micro-finance initiatives and diversified financial products were one of the major input brought to SDI's targeted communities in an convenient manner. Due to COVID 19 and as per government instruction SDI was abide by and sensible to the challenge of borrowers. However, during the reporting year SDI was customized its financial products with the support of PKSf and reach to the potential borrowers. Statistically, SDI's Micro-Finance Programme was accomplished its annual target and reach up to During the reporting period SDI was also provided support toentrepreneurs,farmers,.....women.

Due to unprecedented COVID pandemic most of the Micro-Finance institutions were hugely struggled to collect installment and commissioned new financial product. But in case of SDI it was not the case. SDI was successfully reached tonew borrowers with its customized loan products.

Consolidated status of SDI's MC programmes { Status as of 3th June 2020 } (1USD=BDT 84)}	
Particulars	Status
Branches (nos.)	
Members	
Borrowers	
Savings (balance)	
Total Loan portfolio	
Micro enterprise loan portfolio	
% ME in total loan portfolio	
Recovery rate	
PAR(standard:<10)	
Delinquency rate (standard :<5)	
Operational Self sufficiency	
Financial self sufficiency	
Yield	
Revolving loan rate	
Average loan size (General)	
Average Loan size (ME)	
PKSF Loan Portfolio	
Banks and NBFIs Loan portfolio	
Net surplus/Equity (Cumulative)	
Debt to Equity ratio (Standard Max :9:1)	
Capital Adequacy ratio (Standard Min PKSf-10; & MRA -15)	
Debt service cover ratio (Standard Min :1.25:1)	
Current ratio (Standard 2:1)	
Liquidity to Savings ratio (Standard Min:15)	
Rates on Return on Capital (Standard Min 1%)	
Return on total assets (Standard Min 3%)	
Nos. of total staff in the organization	
Nos. of total staff in the Micro finance operations	
Nos. of field organizers (collection staff)FO	
FO:Member	
FO: Loan portfolio	
Total Asset	
FIXED Assets (USD)	

Highlights of the Microfinance Program Activities of SDI (As of 30 June, 2020)	
Sources of fund:	PKSF/ADB, PKSF/IFAD, PKSF/ World Bank and Different Commercial Banks in Bangladesh.
Members [active borrowers(loan & Savings)]	
District covered [Branches;MC prog staff]	
Loan outstanding (mill. BDT)	
Members' savings (mill. BDT)	
Loan recovery rate (%)	
SDI's current Income :	

Year (on 30-Jun)	Branch(nos.)				Member	Borrower	Credit officers (Nos.)	Other staff (nos.)	Salary	
	Urban	Rural	vulneable areas	TOTAL					credit officer	staff
2012	8	31	12	51	75566	61029	214	207	11500	22450
2013	8	31	12	51	78896	61852	214	206	11760	25680
2014	8	31	12	51	84291	67927	212	198	12340	27530
2015	8	31	12	51	92777	71671	222	198	14250	31540
2016	8	35	13	56	102012	80351	252	194	14760	32450
2017	8	35	13	56	108048	85221	276	254	15670	33650
2018	8	47	15	70	112841	86423	295	255	17500	35240

Lending activities.

Loan product	Loans outstanding [over all loan outstanding%]
Jagoron	
Agroshor	
Buniad	
Sufalon	
KGF-Sufalon	
Enrich IGA	
Enrich Livelihood	
Enrich Asset creation	
Sanitation Development Loan	
LIFT	

Sources of fund(in lac BDT)								
As on 30Jun	PKSF fund (k)	Savings (l)	Capital fund (m)	Loan Loss provision (n)	Welfare fund(o)	Loan (Banks and Fin. Insttns.)(P)	Other fund (q)	Total fund[K+..+q=r]
2012	3959.622	2357.516	795.30233	440.4925	163.1123	0	0	7716.045
2013	4350.333	2987.574	1122.9138	297.7723	243.0931	500	0	9001.687
2014	5145.017	3515.011	1567.6727	237.974	344.3932	500		10810.07
2015	4869.8	4291.075	2058.7217	375.8961	479.4302	3028.531		12074.92
2016	5300.583	5783.588	2796.8898	494.3302	653.2592	3111.765	50.01351	15078.66
2017	5353	7020.331	3459.2862	670.9461	874.8035	8321.387	56.43066	17434.8
2018	5637.083	9255.89	4608.9574	878.0071	1170.092	11404.75	51.93066	21601.96
2019								
2020								

As on 30-Jun	Portfolio quality (in lac BDT)				Avg. salary (credit officer)	Avg. salary (staff)
	Overdue	Bad loan	Portfolio at Risk (%)	OTR		
2012	384.4647	320.1214	5.56	99.43	11500	22450
2013	237.2212	185.6202	1.54	99.72	11760	25680
2014	167.8891	94.1823	1.89	99.9	12340	27530
2015	275.9411	180.4164	2.77	99.9	14250	31540
2016	392.0937	160.6308	2.76	99.61	14760	32450
2017	509.0314	353.8683	2.87	99.7	15670	33650
2018	690.5649	287.1107	3.22	98.68	17500	35240
2019						
2020						

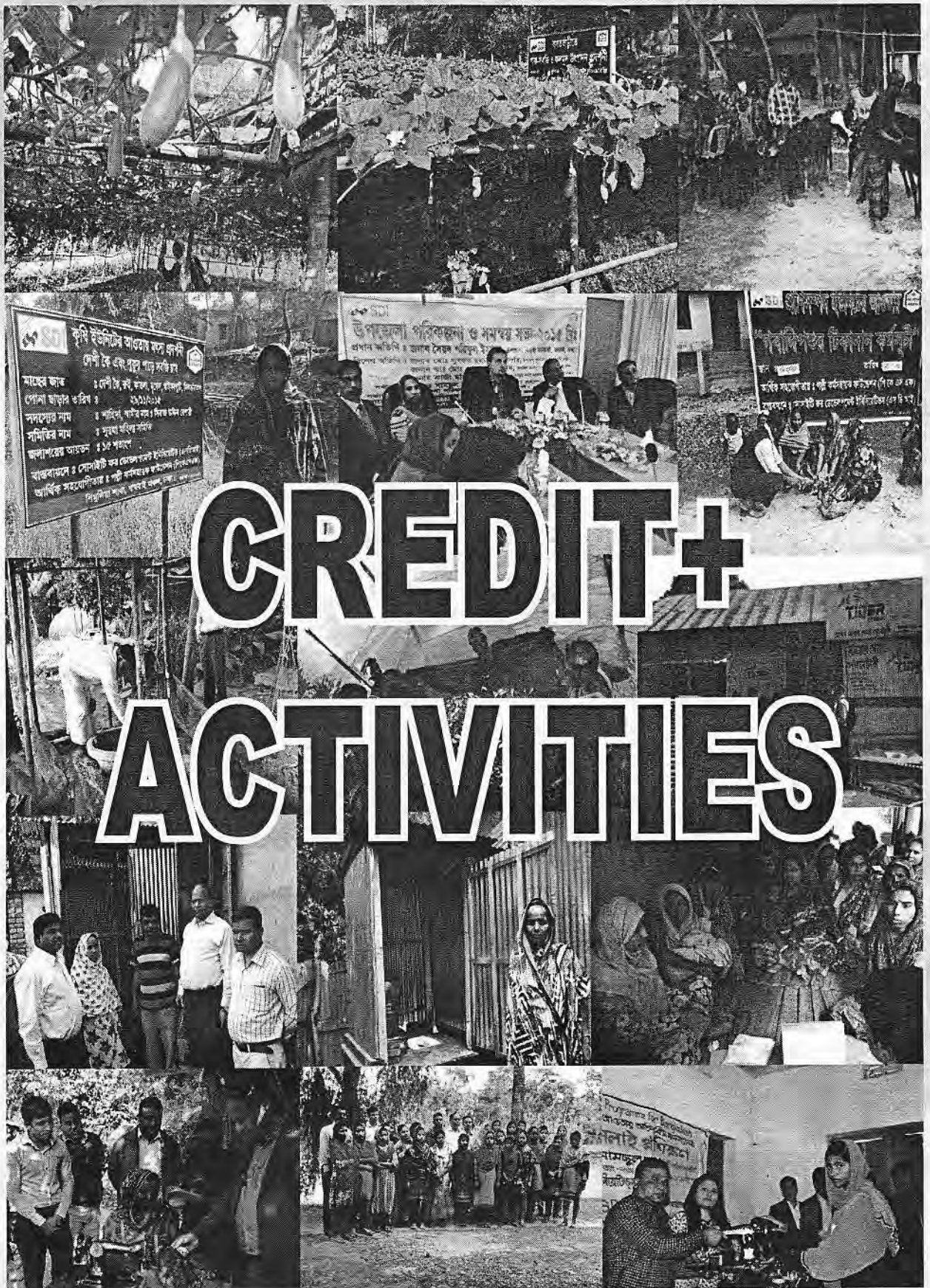
Financial statement analyses (in Tk lac BDT)										
As on 30-Jun	INCOME			Expenditure				Surplus/deficit	Cum. Surplus/deficit	Total Fixed Asset
	Services charge	Other	Total	Salary	Interest payment	Other costs	Total (ac)			
	w	x	w+x=y	z	aa	ab	z+aa+ab	(y-ac)=ad		
2012	1493.707	53.837	1547.544	717.088	249.627	343.61	1310.325	237.219	795.302	59.326
2013	1815.316	65.585	1880.901	877.137	313.453	362.699	1553.290	327.611	1122.914	175.027
2014	2236.133	75.128	2311.261	999.623	471.268	396.01	1866.901	444.359	1567.273	228.465
2015	2729.142	99.539	2828.681	1224.639	452.463	660.53	2337.632	491.049	2058.322	334.623
2016	3686.64	200.95	3887.59	1672.452	572.98	1056.84	3302.272	585.318	2643.64	763.948
2017	4403.016	219.047	4622.063	1787.197	1232.335	777.75	3797.282	824.781	3468.421	737.578
2018	5991.104	288.270	6279.374	2110.748	752.2546	2276.24	5139.242	1140.132	4608.553	893.762
2019										
2020										

AS on 30-Jun	Total savings	Savings in FDR	Liquidity to savings ratio(%)	Yield on avg. loan outstanding	Return on		Loan outstanding at field (% of total asset)
					Capital (%)	Total asset (%)	
In Lac BDT							
2012	2357.516	207.0421	8.7822141	0.1838	0.3621	3.16	93.28
2013	2987.574	317.3316	10.621713	0.1852	0.3415	3.76	92.24
2014	3515.011	318.2722	9.0546581	0.2238	0.3068	4.21	92.4
2015	4291.075	448.2746	10.446675	0.1833	0.1567	3.66	89.86
2016	5783.588	477.6157	8.258122	0.2453	0.25	3.48	89.04
2017	7020.331	939.4005	13.381143	0.2247	0.26	4.24	88.35
2018	9255.89	1604.555	17.335504	0.2346	0.2829	3.85	85.33
2019							
2020							

RATIOS ANALYSES								
As on 30Jun	Total debt (lac)	Total capital(Lac)	Current liabilities (lac)	Current asset(lac)	Debt capital ratio	current ratio	capital adequacy ratio	Debt service cover ratio
2012	6317.138	795.3023	5262.9734	7731.071	0.125896	1.468955	0.0959	1.09:1
2013	7337.908	1122.914	6505.0318	9429.091	0.153029	1.449507	0.1094	1.09:1

2014	8660.027	1567.273	9160.269	11253.58	0.180978	1.228521	0.1230	1.08:1
2015	9160.874	2058.322	7679.3177	14273.72	0.224686	1.858722	0.1422	1.12:1
2016	11084.17	2643.64	9317.8392	16888.4	0.238506	1.812481	0.1510	1.09:1
2017	12373.33	3468.421	10543.369	23863.29	0.280314	2.263346	0.1431	1.40:1
2018	14892.97	4608.553	10100.477	29986.48	0.309445	2.968818	0.1631	1.08:1
2019								
2020								

Fixed Assets (As at June 30, 2018)		
Particulars	Quantity	Value (Tk.)
Land	261.72 Decimals acre at Sutipara , Dhamrai	29,119,972
Building for FTC	3 storied building for Farmers training	27,439,554
Motor Car	1 Jeep, 2 Micro-bus& 1 Car	120,500,500
Software	Microfin/360	19,490,000
Electric Equipment -FTC	26 Nos of AC, Generator, water Geezer	4,927,102
Furniture and Fixture	Chair, Table, Cubboard, Almira	7,993,285
Furniture for FTC	Chair, Table, Cupboard, Almira, steet cot, Fan	4,701,607
Motorcycle	123 Nos of Motorcycle	11,025,729
Office equipments	15 Nos of AC & 5 Nos of MM & projector	2,012,480
Computer	30 Nos Desktop & 102 Nos of Laptop	7,699,813
Mobile phone/ /Camera	550 Mobile phone & 15 camera	845,515
Television	75 Nos of Television	796,606
Bicycle	25 No of Bicycle	150,000
Agriculture Equipment -FTC	Tractor & other instrument	172,100



Agriculture Unit

SDI with PKSF support established AU as its mainstream program in 2013. The purpose of this unit is to extend sustainable agricultural technology and capacity building supports to the door-steps of farmers with a view to increasing farming productivity and ensuring food security of the country. This Unit enables the farmer to gain access to resources necessary for boosting crop production. Accordingly, AU has designed its implementation strategy for crops sub-sector.

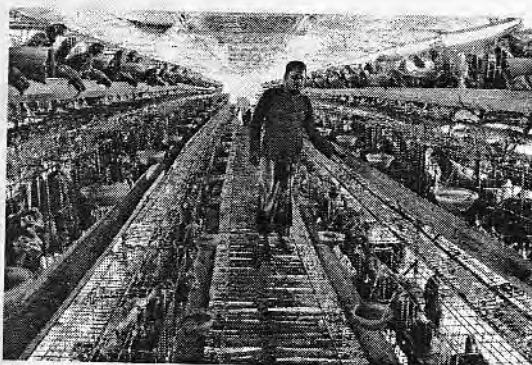


Objectives of this Unit are

- to provide useful, modern and environment-friendly agricultural technologies;
- to establish market linkages of agricultural commodities;
- to develop skilled manpower on farming technology at SDI and farmer level and
- to assist in providing microfinance services

The major activities of this Unit are:

- Introducing high value, high yielding, and climate resilient crop varieties;
- Conducting cluster-based demonstrations on proven profitable crop technologies;
- Introducing Good Agriculture Practices (GAP) at field level for better crop production;
- Introducing safe crop cultivation practices (by using bio fertilizer and adopting bio control for pest management etc.);
- Promoting season-wise diversified crop cultivation with suitable cropping pattern;
- Enhancing homestead gardening for proper land utilization, ensuring nutritional security of farming community and additional income;
- Enhancing knowledge, skills and awareness of farmers as well as staffs of SDI through training, exposure visit, motivation etc.
- Conducting field days for effective dissemination of technology and effective crop production techniques.
- Operating 'Agriculture Counseling Center' for speedy solution of field level crop related problems.



Achievement of Agriculture Unit:

Technology Demonstration

AU has also provided USG applicators and pheromone lures (for pheromone trap) to the farmers, provided households with vegetable seed. For learning and sharing of the best practices of crop cultivation. Exposure visits have been arranged. Upazilla Planning Meetings and Agriculture Counselling meetings have also been arranged.



Capacity Building and Training



For effective expansion of new technologies farmers were trained on crop production with the help of resource persons from Department of Agricultural Extension (DAE), Bangladesh Agriculture Research Institute (BARI), Bangladesh Rice Research Institute (BRRI), Bangladesh Agriculture Development Corporation (BADC) etc. Members were also trained on specialized farming activities at SDI's own training centre FTC at Sutipara, Dhamrai. AU also trained agriculture officers of SDI on different improved technology.

Integrated Resource Center (IRC)

IRC have land area about 5.00 acres. In IRC, there is a Farmers Training Center (FTC), Animal Health Center, Office Station, Women Technical Training Center (WTTC-Planed), Aquaculture, Agriculture farming, Green field.

Summary of Training and Activities at FTC
Period: July 2019 to June 2020

SL #	Name of Training/Meeting/Workshop	Participants				Remarks
		Male	Female	3rd Gender	Total	
1	Nutrition Capacity building workshop	12	9	0	21	
2	Workshop on Safe Vegetable Production and marketing	94	6	0	100	
3	Safe Cow fattening	52	34		86	
4	Workshop on Safe vegetable and safe food production and storing	21	7		28	
5	Discussion session on organic food	0	0	0	0	Event didn't accomplished due to COVID 19 Pandemic situation
6	Entrepreneur development Seminar on nonfarm agriculture production and weather awareness	0	0	0	0	
7	Organic Goat Rearing on Macha	0	0	0	0	
8	Monthly Meeting on development and Safe vegetable issues (12 meeting)	38	7	0	45	
9	MDP Loan Product and Market exploration orientation for Safe vegetable	51	1		52	
10	Discussion meeting with farmers, consumer and Whole seller for production and marketing of safe vegetable/safe food	39	1	0	40	
11	Orientation on Sustainable Enterprise Project (SEP), (Safe cow fattening)	13	2		15	
12	Micro Enterprise Management and Safe Poultry rearing training	34	1		35	
13	Half Yearly Meeting on development and safe food production and marketing	84	18		102	
14	Half Yearly Meeting on development and safe food production and marketing	172	40		212	
15	Half Yearly Meeting on development and safe food production and marketing	87	13		100	
16	Annual Coordination Meeting and discussion on Hygiene, sanitation and organic food	34	4		38	
17	Motivational workshop on Livelihood improvement of Hijra/Transgender People	7	2	51	60	
18	Quarterly coordination meeting on development Hygiene, sanitation and organic food	59	3		62	
19	Health Awareness orientation and Dental care camp	171	209		380	
20	Cultural and Sports Program events for Yealderly People, Youths and Childs- (8 events) and orientation	527	180	0	707	
21	Elderly People program activities and orientation	325	232		557	

22	Orientation on safe rice cultivation	0	0	0	0	Event didn't accomplished due to COVID 19 Pandemic situation
23	Orientation on Nursery development technique and business plan for all SDI regional staff (Dhamrai & Nagarpur region- 100 staff, Dhaka & Gazipur region- 100 staff) to disseminate knowledge to community	155	37	0	192	
24	Training for out side Organizations/Institutions (8 batch)	469	73		542	
	Total	2444	879	51	3374	

Fisheries and Livestock (FLU) Unit

Poverty alleviation through sustainable development programmes for the poor and ultra-poor with appropriate financial services is the main motto of SDI. The Unit aims to ensure sustainable aquaculture and livestock production through financial and technical support, skill development and quality assurance. Under FLU, there are two different cells namely, Fisheries Cell (FC) and Livestock Cell (LC).

FLU activities:

Technology demonstration: Good housing practices, effective feeding system, ensuring animal comfort, preventive veterinary care, timely and breeding and environment-friendly waste management are the pre-requisites to sustainable and profitable livestock production. Appropriate technologies are demonstrated to the farmers in order to ensure profitability of fisheries and livestock-related IGAs. Cost effective Good Aquaculture Practices (GAP) demonstrated for sustainable commercial fish production in manner.

Livestock Technologies: Improved technologies demonstrated under the LC include semi-intensive, intensive dairying, beef fattening, vermi-compost production, buck rearing, broiler rearing, layer rearing, sonali chicken rearing, duck rearing, fodder production, improved steer cattle fattening, beef cattle development through Brahma crossbred cattle rearing programme, buffalo rearing. Partner members are being provided with appropriate financial services, technical advice and farming inputs such as breeding animal, day old chicks, fodder cutting/saplings, housing design, anthelmintics, vaccines, disinfectant etc.

Distribution of vaccines, anthelmintics & kit: The LC has conducted vaccination program against the FMD, Anthrax, PPR, Newcastle Disease, and Duck Plague Disease, and also provided broad spectrum anthelmintics. The FLU of PKSF had provided veterinary kits to the technical staff of the SDI to ensure preventive and curative veterinary services at members' door-steps.

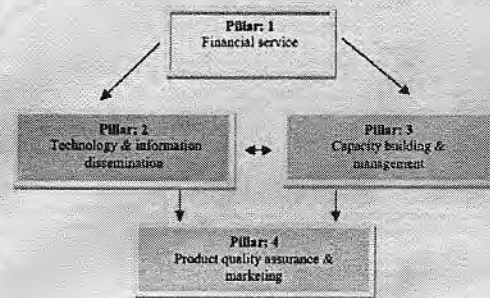


Fig.:1- Strategic Framework of PKSF's FLU

Fisheries Technologies: The FC has implemented different fish production technologies such as carp-mola mixed culture, crap fattening, high value fishes like native shing, magur, tengra, pabda, gulsa and baim fish culture, carp-prawn polyculture, Vietnam koi culture, eel fish culture and fattening and fish culture in cages. Besides, it has also introduced vegetable cultivation on pond embankment/dike, nursery pond rearer etc. The FC has also introduced cluster-based kuchia farming and high value native fish culture.



Capacity building under the FLU

Farmers' training: Under the FLU, members had received training on different fisheries and livestock technologies. Besides, the livestock and poultry service providers' members were trained.

Training & Exposure visit: The FLU of PKSF had organized exposure visits to successful demonstrations of livestock technologies. SDI staff had received training on 'Good Aquaculture Practices (GAP)' at Bangladesh Fisheries Research Institute (BFRI).

SANITATION PROJECTs of SDI

Good sanitation is vital for good health and for wealth creation as well. According to the report of the Joint Monitoring Program (JMP) 2015, the current prevalence of improved sanitation is 61 percent. Hygienic latrines are considered the next generation of toilets, fully confining waste. This project has been initiated by World Bank in partnership with PKSF. The project aims at replacing existing toilets which are mostly unscientific and unhygienic. The project was launched for extension of programmatic technical support to rural sanitation services. It has two agenda 1) Development of advanced sanitation products and market extension 2) Increasing access for poor to advanced sanitation services and facilities. Many households (specially the poor) in the rural areas of Bangladesh don't have cash in hand to upgrade sanitation systems, but can afford the cost if they are able to spread the cost over time. SDI in partnership with PKSF has decided to adjust a demand led strategy for promoting expansion of hygienic toilets by using lending instrument.

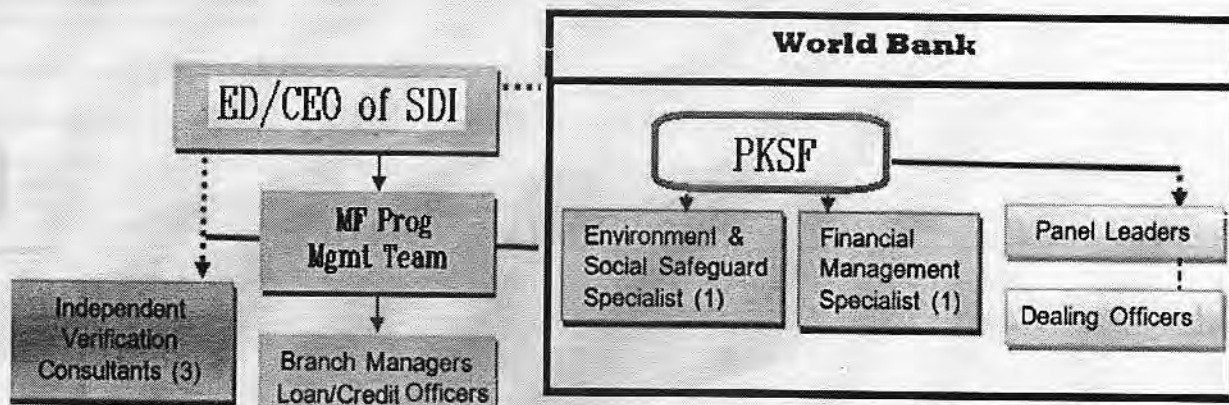
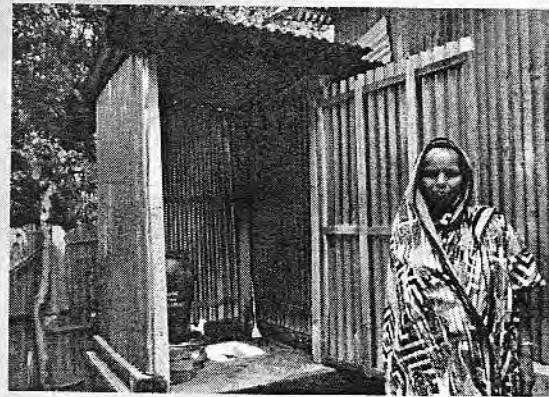


Figure-3: PMU structure of OBA Sanitation Microfinance Program

The key objectives being

- Development of Local Sanitation Entrepreneurs (LES) to produce and supply consumer specific different designs and price ranges and creating demand for advanced sanitation products.

The specific objective being,

- Sanitation credit programme (product) tailored to the need of the entrepreneurs and the consumers and
- Bringing to the door steps of the extreme poor 'poor specific' sanitation services.

SDI is a partner of PKSf to implement OBA project. SDI had identified potential manufacturers of sanitation devices, Village Sanitation Centre (VSC) project of World Bank had arranged for skill and production training and transfer of know how.

SDI had created two credit lines one for the entrepreneurs and another for the consumers. The entrepreneurs who had received training on advanced latrine production were eligible to receive credit from SDI under 'AGRASHAR' category. SDI had extended credit line to the SCs.

SDI had extended interest free maximum credit of taka 10,000 to households for installing a new toilet or for partial replacement of an existing toilet with toilet of improved design. The project gives households to make a choice from 2 designs. Namely 'ARAM' and 'BILASH'. The specialty of the design is that these are offset type latrines. SDI branch offices issues interest free credit to a purchaser of a latrine. At present, SDI is implementing this project in its activity areas through its branch offices. The staff of SDI like Focal Persons, Area and Branch Managers and Credit Officers being actively involved for the field level operations of OBA Sanitation Microfinance Program.

The manufacturers can easily produce the platform of the ARAM type latrine, the buyers can bring it home and engage experienced labourer to construct the platform. The 'ARAM' type latrine cost in the range of Tk. 2,600 to Tk.7,000. But for installing 'BILASH' type toilet the platform need to be constructed by a masons engaged by the platform seller. The cost of BILASH type toilet is in the range of taka 5000 to 10,000.

Under the OBA Sanitation Microfinance Project, hygienic latrines being installed by poor households. Majority of the borrowers of SDI being women.

The component will provide subsidies to improve access to on-site sanitation for low-income households. The one-off OBA subsidy being made available for household loans for low-cost technologies pricing between BDT 3500 and BDT 10,000. The OBA subsidy is in the range from 10 to 12.5 percent of the total value of loan.

3549 borrowers had installed ARAM, ARAM +BILASH type latrines. They had received maximum amount of loans of Tk 10,000 per family for installing safe latrines

During the reporting period (a) 3549 poor households had received sanitation loans from The total fund of the SDIs OBA project was Tk 30 Tk. million. Of this, the PKSF/World Bank had financed Tk. 15 million.

Loan disbursement to Local Entrepreneurs (LEs):

Up to April, 2018, 40 Local Entrepreneurs (LEs) had received training conducted by the World Bank Technical Assistance (TA) team on the construction of hygienic latrines. The LEs had received credit from SDI for expansion of their business. Now, majority of them are able to provide better service through skilled masons and carpenters along with a one stop shop where all materials for latrines construction including pit, platform and superstructure are available.

During February 10-15, 2018, the World Bank team carried out an Implementation Support Review Mission of the OBA Sanitation Microfinance Program' Project.

OBA Sanitation Development Programme

The one year duration project has been initiated in July 2017 with World Bank s (WB) financial and technical support. The project has been implemented in 238 villages in 9 upazilas of Dhaka and Manikganj. 21 local sanitary product entrepreneurs were trained by WB designated trainers on skill of production of different components of sanitary latrines of 2 types of latrines i.e. (a) BILASH (2) BILASH Box. At the time of reporting 17 entrepreneurs has already started production of latrines of these two types. Also SDI



had initiated program of giving incentives, credit line on easy term of repayments for installation of these types of latrines. Also members being given training on latrine use and management. Till the time of reporting 3513 units have been installed. Of these 1490 and 2023 units being BILASH and BILASH box type. The program includes families who are not members of SDIs different projects/programs. The entrepreneurs are continuing to produce safe latrines even though the project had ended.

Sl. No.	[Upazila (Villages)]	Branches	Members			Latrine Type & Nos.		
			M	F	T	Bilash	Bilash Box	Total
1	[2(16)]	Dhamrai Sadar	15	288	303	111	192	303
2	[1(16)]	Sutipara	21	263	284	123	161	284
3	[1(15)]	Suapur	16	313	329	131	198	329
4	[2(17)]	Shimulia	14	344	358	110	248	358
5	[1(15)]	Kawalipara	8	231	239	79	160	239
6	[1(12)]	Kaliakoir	2	198	200	152	48	200
7	[2(11)]	Zirani	4	87	91	52	39	91
	[3(102)]	Total	80	1724	1804	758	1046	1804
8	[1(13)]	Joymontop	0	193	193	158	35	193
9	[1(9)]	Sholla	0	91	91	63	28	91
	[0(22)]	Total	0	284	284	221	63	284
10	[1(18)]	Ghior	8	295	303	147	156	303
11	[2(15)]	Jamsha	0	196	196	78	118	196
12	[1(13)]	Baira		213	213	84	129	213
13	[1(9)]	Manikganj Sadar	0	126	126	36	90	126
14	[1(11)]	Baniajuri	2	181	183	69	114	183
15	[1(9)]	Baghutia	0	94	94	10	84	94
16	[2(8)]	Bachamora	0	87	87	16	71	87
17	[1(8)]	Bhadra	0	54	54	13	41	54
18	[1(7)]	Nagarpur	0	52	52	44	8	52
19	[2(9)]	Daragram	0	72	72		72	72
20	[1(7)]	Jhitka	0	45	45	14	31	45
	[6(114)]	Total	10	1415	1425	511	914	1425
	[9(238)]	Grand Total	90	3423	3513	1490	2023	3513

OBA Sanitation Credit information

Sl. No.	Upazila [Vill.]	Branches	Members			Credit disbursed (,000 Tk)			Credit reimbursed			Credit outstanding		
			M	F	T	M	F	T	M	F	T	M	F	T
1	[2(16)]	Dhamrai Sadar	15	288	303	150,000	2,880	3,030	71,050	1,482,200	1,553,250	78,950	1,397,800	1,476,750
2	[1(16)]	Sutipara	21	263	284	210,000	2,630	2,840	81,250	1,141,900	1,223,150	128,750	1,488,100	1,616,850
3	[1(15)]	Suapur	16	313	329	160,000	3,130	3,290	63,900	1,431,800	1,495,700	96,100	1,698,200	1,794,300
4	[2(17)]	Shimulia	14	344	358	140,000	3,440	3,580	43,900	1,741,800	1,785,700	96,100	1,698,200	1,794,300
5	[1(15)]	Kawalipara	8	231	239	80,000	2,310	2,390	36,500	1,051,200	1,087,700	43,500	1,258,800	1,302,300
6	[1(12)]	Kaliakoir	2	198	200	20,000	1,980	2,000	5,800	597,800	603,600	14,200	1,382,200	1,396,400
7	[2(11)]	Zirani	4	87	91	40,000	870	910	3,200	229,100	232,300	36,800	640,900	677,700
	[3(102)]	Total	80	1724	1804	800,000	17,240	18,040	305,600	7,675,800	7,981,400	494,400	9,564,200	10,058,600
8	[1(13)]	Joymontop	0	193	193	0	1,930	1,930	0	784,650	784,650	0	1,145,350	1,145,350
9	[1(9)]	Sholla	0	91	91	0	910	910	0	267,600	267,600	0	642,400	642,400
	[1(22)]	Total	0	284	284	0	2,840	2,840	0	1,052,250	1,052,250	0	1,787,750	1,787,750
10	[1(18)]	Ghior	8	295	303	80,000	2,950	3,030	32,200	1,717,150	1,749,350	47,800	1,232,850	1,280,650
11	[2(15)]	Jamsha	0	196	196	0	1,960	1,960	0	708,650	708,650	0	1,251,350	1,251,350
12	[1(13)]	Baira	0	213	213	0	2,130	2,130	0	805,150	805,150	0	1,324,850	1,324,850
13	[1(9)]	Manikganj Sadar	0	126	126	0	1,260	1,260	0	369,800	369,800	0	890,200	890,200
14	[1(11)]	Baniajuri	2	181	183	20,000	1,810	1,830	6,800	529,400	536,200	13,200	1,280,600	1,293,800
15	[1(9)]	Baghutia	0	94	94	0	940	940	0	192,000	192,000	0	748,000	748,000
16	[2(8)]	Bachamora	0	87	87	0	870	870	0	223,000	223,000	0	647,000	647,000
17	[1(8)]	Bhadra	0	54	54	0	540	540	0	127,600	127,600	0	412,400	412,400
18	[1(7)]	Nagarpur	0	52	52	0	520	520	0	128,000	128,000	0	392,000	392,000
19	[2(9)]	Daragram	0	72	72	0	720	720	0	178,200	178,200	0	541,800	541,800
20	[1(7)]	Jhitka	0	45	45	0	450	450	0	116,600	116,600	0	333,400	333,400
	[6(114)]	Total	10	1415	1425	100,000	14,150	14,250	39,000	5,095,550	5,134,550	61,000	9,054,450	9,115,450
	[9(238)]	Grand Total	90	3423	3513	900,000	34,230	35,130	344,600	13,823,600	14,168,200	555,400	20,406,400	20,961,800

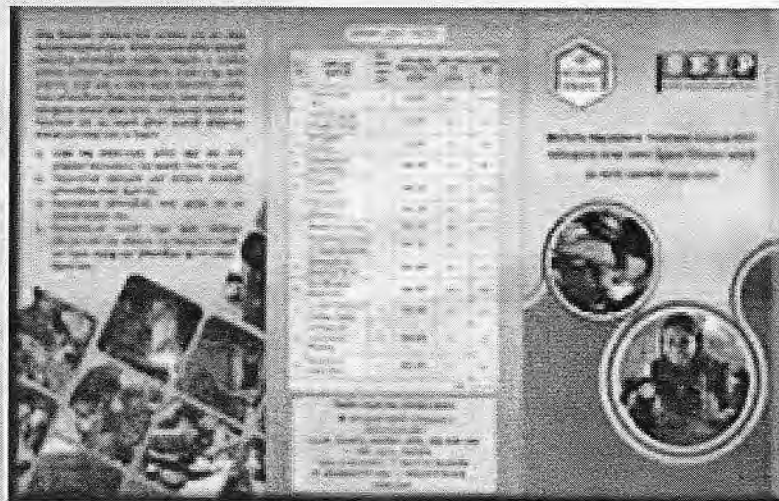
Skills for Employment Investment Program (SEIP)

Project Background: The Finance Division of Ministry of Finance, Government of Bangladesh (GoB) has established 'Skill Development Coordination and Monitoring' Unit' (SDCMU) to execute the Skills for Employment Investment Program (SEIP) project. Asian Development Bank, Government of Bangladesh and Swiss Agency for Development and Cooperation (SDC) are jointly financing the project. PKSF had been implementing the project. The project aims at create skilled and semi-skilled workers under six priority sectors. At least 70% of the total trainees will be employed after training. The training project is expected to increase income of the trainee's households by at least 20% income. The project will ensure demand driven skill-based training of the poor with a view to create wage and self employment.



PKSF-SEIP project is aimed to provide training to youths of low income families through selected Training Institutions (TIs). Thus, during the period of December 2015 to June 2016, two thousand four hundred and thirty six (2436) participants (Male: Female 81:19) have started their skills development trainings (Three and Six months courses) based on selected trades. As on December 2016, three thousand one hundred and twenty eight (3128) trainees have completed their training successfully and one thousand seven hundred and ten (1710) of them have been placed into employment during December 2015 to December 2016.

One of the major objectives of SEIP project is Industry-demand driven workforce development. Project Management Unit (PMU) had organized two major workshops on the topics of 'Job Placement' and maintaining proper 'Finance & Accounts guideline' for effective implementation of the project. PKSF had organized several meetings, seminars, workshops and other programs.



The goal of the project is to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will improve their sustainable livelihood.

The objectives of the SEIP project are;

- o Increase access for targeted poor (both male and female) people to market responsive skills development training programs;
- o Impart skills training linked to gainful wage or self employment.
- o Ensure job placement thus increase income of the trained trainees.

SEIP entails three major tasks viz.; selection of appropriate trainees, selection of renowned and efficient training institutes and job placement of the passed out trainees.

- • Selection of Appropriate Trainees: SDI and PKSf had jointly selected the trainees from their organized group members under inclusive financing program. Trainees' selection will be finalized after conducting screening tests. Trainee of age 15+ being selected. The project had borne all expenditures of trainees except only 10% of the accommodation and food cost. Initiatives will be taken to encourage participation of the people with disabilities, ethnic minority and female trainees.
- • Selection of Qualified Training Institutes: PKSf had identified training institutes and ensured delivery of standard courses.
- • Job Placement: PKSf will ensure job placement of the trainees within 6 months of each training program. Training institutes had assisted to ensure job placements. The job placement services will ensure the following: i) preparing database of the relevant industries; ii) developing linkages with the employers; iii) organizing job fair iv) identifying job vacancies and preparing trainees for interviews; and vii) assisting the implementation of Trainees Tracking System.

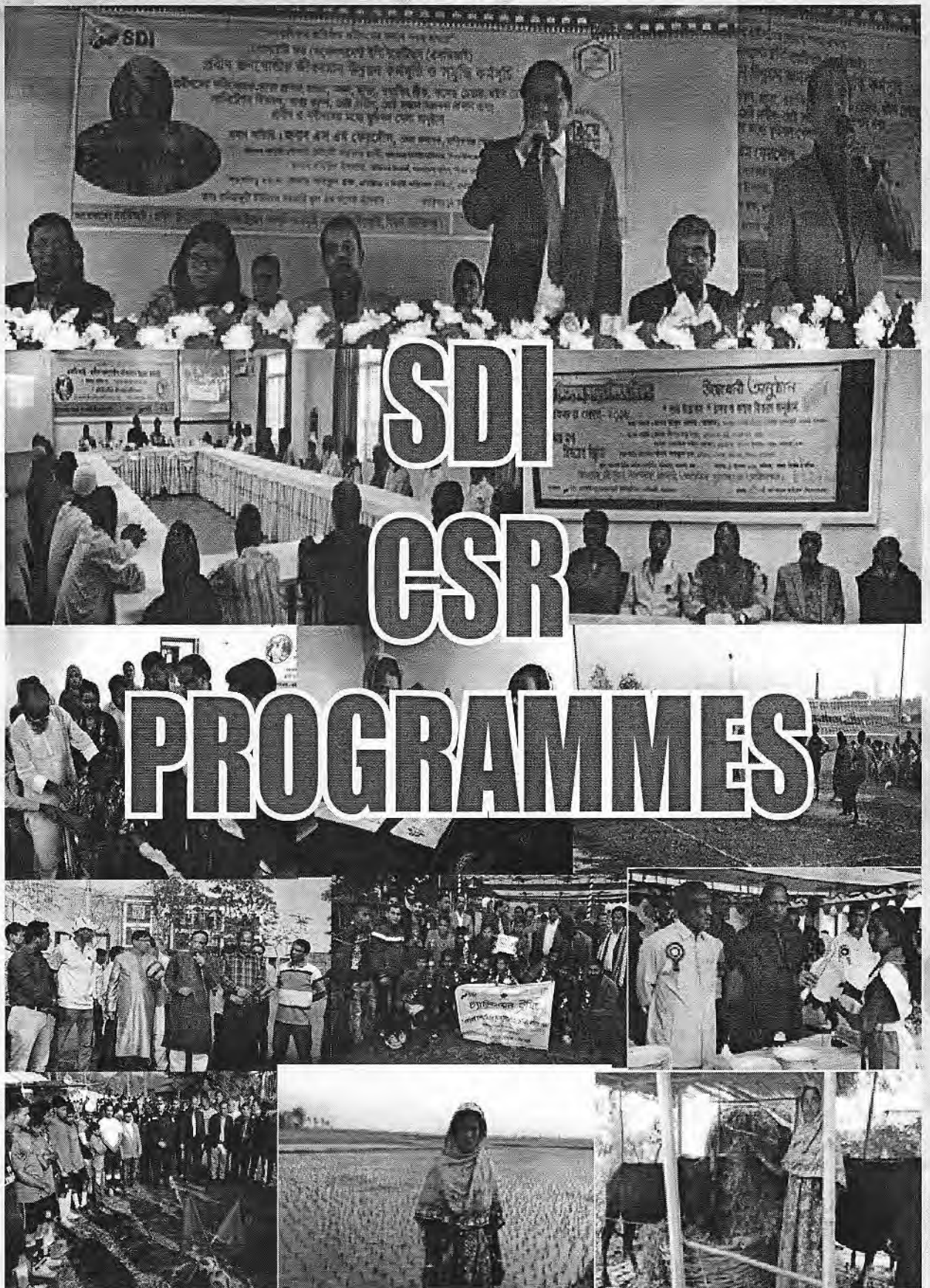
SDI had gained valuable experience on reduction of the multi-dimensional poverty in Bangladesh. SDI believe that combined with effective policies and markets could trigger faster rates of economic growth and human development. SDI understand that human resource plays a vital role in the knowledge economy and working population. However, the upgrading of skill based labor is one of the major challenge for the low skilled workers in Bangladesh, as they are being unable to adjust their skills according to the market demand. In this context, SDI is implementing the 'Skills for Employment Investment Program (SEIP)' project. SDI had signed MoU with PKSf. SDI had prepared a training participant list. PKSf had selected 22 training institutions to provide training to the selected trainees in different regions of the country.



Selected Trades under SEIP Project: The Trade/Courses that have been selected from six high growth priority sectors of Bangladesh were as follows:

	Course	Duration(month)	min. qualification	Trainee age
1	Outsourcing	3	SSC	At least 15 year old
2	Web design and Graphic design	6		
3	IT support services	6		
4	Plumbing and pipe fitting	3	Class Five	
5	Fashion garments	3		
6	Automobile mechanics	6		
7	Cell phone servicing	3		
8	Small engineering and metal works	3		
9	Electronics and electrical works	6		
10	Rod binding and fabrication	3		
11	Leather products making	3		
12	Mechanized agr. farming	3		
13	Welding and fabrication	6		

	Course	Duration(month)	
2	Web design and Graphic design	6	2+2+2=6
4	Plumbing and pipe fitting	3	5+5+9+3
5	Fashion garments	3	4+19+4+19+4+15
9	Electronics and electrical works	6	2
10	Rod binding and fabrication	3	2+1+1+2+5



SDI CSR PROGRAMMES

SDI's PROGRAMME'S for Uplifting the Quality of the Lives of Elderly People Programme

SDI as a partner of PKSF has introduced the 'Uplifting the Quality of the Lives of Elderly People Programme' in line with the government's elderly policy. The programme assists elderly people to access social safety services, financial benefits and primary health care services for the elderly person. Funding of the programme is being mobilized from 'Special Fund' and 'Programmes-Support Fund' of PKSF with 10 percent surplus of credit programmes of SDI. PKSF bears 50 % while SDI bear the rest operational expenditure. As part of the plan of action a survey has been conducted to find out the socio-economic status of the targeted elderly people. Elderly programme is essentially managed by local elderly people. The elderly people have been provided leadership and communication skill development training to increase their negotiation skills.

The following activities are being implemented in the working areas: Establishing social centres for the elderly people, Providing old age allowance, Providing assistive materials (walking sticks, high commode, blanket etc), Offering Special savings and pension fund, Recognizing elderly persons' contribution to society, Bestowing awards to the best children for serving their parents, Providing appropriate credit and training facilities to the poor elderly people, and Creating special social facilities for the elderly people.



ELDERLY SOCIAL CENTRE (ESC):

Under this programme, SDI has established Elderly Social Centre in the FTC campus. Currently the elderly citizens meet in the library room of the FTC. This multi-purpose social centre is a common platform for the elderly people. The ESC satisfies the recreational as well as social needs of the elderly people.

SDI is mobilising local philanthropists to donate cash or land for the social centre. The proposed facility will have various types of recreational materials of indoor games, e.g. Carom, Luddu and television, newspapers etc.

OLD AGE ALLOWANCE (OAA): To cover the basic needs of the elderly people, provision of Old Age Allowance has been made for the underprivileged elderly people. With this allowance many elderly people are being able to buy necessary medicines and avail treatment of their old aged complications. SDI has provided monthly BDT 500/- per elderly citizen as OAA to 425 elderly citizens.

SPECIAL ASSISTANCE: This programme offers different assistive materials to ease the lives of the elderly people. SDI had given 10 wheel chairs, 100 umbrellas, 100 walking sticks, 100 raised commodes, 250 blankets and 250 sets of warm cloths to elderly citizens of the area.

AWARDING ELDERLY PEOPLE: Recognizing the contribution of the elderly people towards the society SDI had awarded the sons and youth for their support to the elderly people. The programme has provision of health and care facilities for the elderly people. Under this programme, there is a provision rehabilitate vulnerable elderly to a family in his/her locality. With the Old Age Allowance, many elderly people try to improve their lives.



Rally and discussion meeting to celebrate International Day for the Elderly Citizens for 2020.

A colorful rally of the elderly citizens was organized by SDI at Sutipara of Dhamrai. A large number of elderly citizens, and general public took part in a procession. The ED of SDI led the procession. At the end of the street march a discussion meeting was held at the conference centre of FTC of SDI at Sutipara. Valiant freedom fighter of Liberation War of 1971, Mr. Saheb Ali of Sutipara presided over the meeting. The meeting was addressed by SDI's ED and Freedom Fighter Habibur Rahman, Teacher Mr. Sushil Kumar Sarkar, and Journalist Mr. Mizanur Rahman. Senior SDI officers of SDI, Mr. Kamruzaman, Ms. Sohelia Nazneen Haque, Mr. M Ismail Haque, had also addressed the gathering.

Wheel Chair and Allowance or Pensions for elderly citizens.

Under SDI's Programme 'Improving the Quality of Life of the Elderly Citizens' on 29th September 2018, wheel chairs and old age allowances were disbursed to elderly citizens at FTC of SDI at Sutipara. The event was presided over by the ED of SDI. The chief guest was Mr. Abul Kalam, the UNO Dhamrai. The special guest was, the OC (investigations), Dhamrai PS, Mr. Ashikuzzaman. Mr. Rezaul Karim Raza the Chairman of Sutipara UP, Veteran freedom fighter Saheb Ali also addressed the gathering.



Sports for Elderly Citizens and Children held

Under SDI programme for Improving the Quality of Life of the People' programme on annual sports of the elderly people and the children were held at FTC campus. The programme also included art competition and production of Wall paper. Prof. M Abul Hossian, PhD, the Chairman of SDI, the Ex Pro VC of the Jahangirnagar University was the chief guest. Mr. Ashim Kumar Bala, the Jt. Secy Ministry of Fisheries and Livestocks was the special guest. Mr. Chitta Majumdar, the Managing Director of Majumdar Group of Industries and Ms Sohelia Nazneen Haque Assistant Director SDI also spoke on the occasion. The ED of SDI presided over the prize giving ceremony.

Elderly Peoples Programme (July 2019- June 2020)							Cumulative achievement		
Sl. #	Activities	Target	Achieved	M	F	Total	M	F	Total
1	Orientation of the elderly citizens on leadership	0	0	0	0	0	177	84	261
2	Orientation of MC prog staffon Old Aged Peoples Prog.	0	0	0	0	0	44	14	58
3	Meeting of the village elders	0	0	0	0	0	1901	1267	3168
4	Meeting of the Ward elders	432	390	1340	799	2139	3869	2357	6226
5	Meeting of the Union elders	48	44	192	52	244	607	182	789
6	Supplementary allowance	400	400	196	204	400	408	417	825
7	Medal and certificate to elderly citizens	9	6	6	0	6	32	3	35
8	One time financial grant to elderly citizens	9	3	3	0	3	26	6	32
9	Certificate and medal to best son/daughte	9	6	3	3	6	15	5	20
10	One time financial grant to best son/daughter	9	3	2	1	3	15	2	17
11	Orientation, trainingof elderly citizens on SDI's Credit Prog.	0	0	0	0	0	215	85	300
12	Para Physio therapist training	0	0	0	0	0	0	0	0
13	Grant to families for giving last rites to a deceased	240	108	55	53	108	134	94	228
14	Health service camp	36	15	194	243	437	525	695	1220
15	Distribution of warm cloth	0	0	0	0	0	131	119	250
16	Distribution of Blanket	320	320	143	177	320	249	321	570
17	Distribution of umbrellas	0	0	0	0	0	80	20	100
18	Distribution of commode with chairs	0	0	0	0	0	41	59	100
19	Distribution of walking sticks	120	90	67	23	90	129	61	190
20	Distribution of Wheel Chairs	8	8	5	2	7	14	3	17
21	Special Programme	4	4	235	109	344	694	326	1020
22	Social centre	2	0	0	0	0	0	0	0
23	Stipend for food and daily necessities and shelter for insolvent old people	0	0	0	0	0	2	7	9
24	Opening of Centre for Old people, PROBIN MELA and misc.	0	0	0	0	0	205	182	387
TOTAL		1646	1397	2441	1666	4107	9513	6309	15822

Cultural and Sports Programme

As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, SDI in partnership with PKSF has undertaken the 'Cultural and Sports Programme' for children and young generation. The aim of this Program is to patronize and promote mental & physical development of the young people. The main objectives of the Program are to create awareness among the young and adolescents generation against all sorts of crimes as: terrorism, sexual harassment, drug abasement, and women-violence or oppression etc. The expenditures of the program was being borne jointly by PKSF and SDI.

SDI had organized different sports activities including a Football tournament at Dhamrai. SDI has undertaken the following cultural activities—drawing, hand writing, wall magazine, recitation, story-telling, Rabindra and Nazrul songs, folk songs, local songs, acting, and country songs. To protect the future generation from the adverse impacts of climate change, SDI has taken initiatives of planting trees in school yard and encourage students to plant more trees in fallow lands. Besides, cleanliness activities are also undertaken in school and colleges premises under this program. ETHICS AND VALUES DEVELOPMENT intervention, different awareness campaigns were carried out to awake the people against activities like: child marriage, drugs addiction, sexual harassment etc.



Cultural and Sports program quantitative report

July 2019 - June 2020

Sl. #	Activity	Yearly Target	Achieved (annual)	Male	Female	Total	Cumulative achievement					Remarks
							Target	Achieved	Male	Female	Total	
1	Local cultural traditional song	1	1	50	0	50	2	2	58	17	75	
2	Publication of Wall Paper						2	2	34	142	176	
3	Instant Speech competition	1	1	10	40	50	3	3	34	66	100	
4	Science and technology Fair						2	1	29	11	40	
5	Poem recite competition	1	1	12	38	50	2	2	20	55	75	
6	Proper singing of National Anthem						1	1	8	17	25	
7	Proper pronunciation, Poetry recitation and Debate workshop	1	1	34	26	60	2	2	86	74	160	
8	Ha-do-do/ Kabaddi						1	1	54	0	54	
9	Football game competition						2	2	220	0	220	
10	Bangabandhu memorial Volleyball game competition	1	1	80	0	80	3	2	180	0	180	
11	Mini Marathon						1	1	100	0	100	
12	Young-Elderly Fairs						1	1	100	0	100	
13	Activities of Making Neat and Clean of Educational Institutions		160	90	250		1	1	440	310	750	
14	Day Celebration						4	4	405	350	755	
15	Winter Fair and PITHA fest						1	1	320	180	500	
16	Math olympiad	1	1	80	164	250	2	1	80	164	250	

17	Proper singing of National Anthem, handwriting, Poetry recitation and Story telling at School level						1	1	29	82	111
18	Proper singing of National Anthem, handwriting, Poetry recitation and Story telling at Upazila level	1	1	14	36	50	2	2	46	104	150
19	Song Competition (Tagore, Nazrul, Modern, Patriotic songs)	1	1	7	43	50	2	2	33	93	126
20	Acting and Dance competition						1	1	17	33	50
21	Quiz for elderly citizens						1	1	48	52	100
22	Rope pulling competition	1	1	22	0	22	2	2	118	0	118
23	Seasonal Festival & Victory fair	1	1	100	0	100	1	1	100	0	100
	Total			569	437	1006			2559	1750	4315



SDI Promotes Women entrepreneurs to produce Vermi composte.

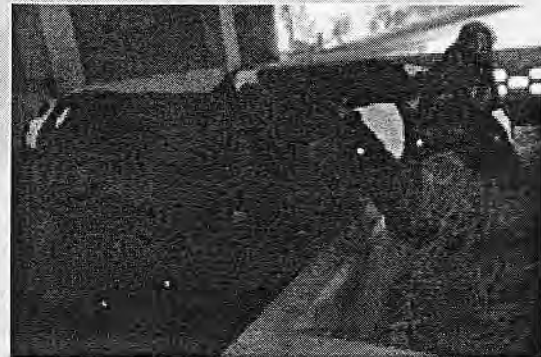
About 45 women of Dhamrai could make their household self-reliant by producing and selling vermi compost. They were producing vermi compost side by side with doing their daily chores. SDI had arranged for their training and provided technical support and credit line. SDI had also arranged for marketing of their vermi compost.



Vermi compost is a biological fertilizer and crops produced using bio fertilizer are safe for human consumption. The ED of SDI had stated that with the increase in people's health consciousness, the demand for food produce using bio compost is growing.

COW FATTENING BY NATURAL PROCESS BECOMING POPULAR IN DHAMRAI.

The farmer do cow fattening targeting sales prospect in cattle market for Muslim Festival of Eid ul Azha. SDI provides technical support and credit for fattening of castles without using hormones etc. SDI livestock programme staff work for raising awareness of both the farmers as well as consumers. SDI provides training, arranges artificial insemination with the help of the Upazila level Livestock Department and health care services, SDI also provide credit to the cattle farmers.



Vegetable Cold storage for vegetable farmers in Dhamrai

The farmers of Dhamari produce different types vegetables round the year. A good number of vegetable farmers were producing vegetables without using toxic chemical fertilizers. The problem of vegetable farmers being storing their vegetables until the price is good at the market. At present a huge quantity of unsold vegetable being spoiled due to lack of storage facilities nearer to vegetable fields or at the market place. SDI had installed 2 vegetable storage at two points of Dhamrai. IFAD and PKSF had jointly financed the establishment of the storages. One cold storage is of 8 tons and the other one was of 4 tons capacity. These cold storages can keep



vegetables fresh for a maximum period of 30-40 days. Radish and green tomatoes can be kept fresh for 60-70 days. Mangoes could be kept fresh for a maximum period of 25 days. The importance of the storage system is that, no chemical being used for keeping the vegetables fresh. So the margin of profit will be quite good for the farmers. The storage authority will charge a storage rental/day at the rate of Tk .0.50/ kg/day.

Free Medical Service Camp

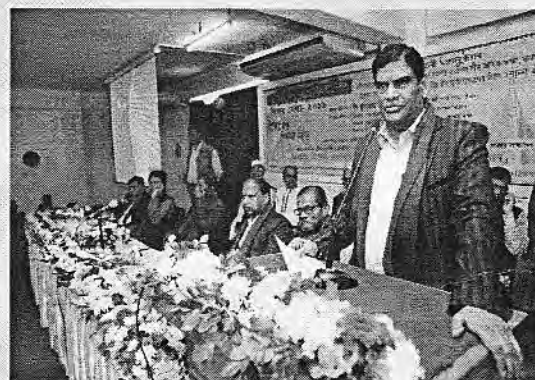
On December 2020 annual sports and prize distribution ceremony of the Valum Ataur Rahman Khan College was held. The sports programme was inaugurated by Mr. Shamsul Haque, a member of the executive committee of the college also the Executive Director of SDI.



The prize giving ceremony was presided over by Prof. Salimullah, the Principal of the college. The Chief Guest was the veteran freedom fighter Mr. Benazir Ahmed, the Ex MP and the President of the Dhaka District Awami League. The special guest was local UP Chairman, Mr. Rezaul Karim Raza and Mr. A Matin the ED of SHOJAG. SDI had set up a free Medical service camp at the sports venue.

SDI HOLDS BIJOY MELA AT FTC

SDI had hold BIJOY MELA 2019 at FTC. Honorable MP of Dhaka-20 veteran freedom fighter Mr. Benjir Ahmed inaugurated the fair. The ED of SDI presided over the opening ceremony. Different working areas of SDI had set up 25 stalls and displayed various products produced by its members. The toxin free vegetable and PATALI GUR of Jhitka were the chief attraction of the exhibition. Handicrafts produced by grassroots level members of SDI were displayed in various stalls. At the end of the



discussion meeting on last day of Mela, Blankets and Cotton Shawl (Chador), Umbrella, Walking sticks, Wheel Chairs, Plastic Commode with chair, Elderly allowance were given to poor and elderly people.

MICRFINANCE PROGRAM IS FACILITATING SAFE WATER TO HOUSEHOLDS

SDI and PUREIT Program of Lever Brothers Bangladesh had joined forces to ensure availability of safe drinking water in 4 villages of Dhamrai and Savar Upazilas. SDI is providing interest free credit to be repaid in monthly installments to purchasers of PUREIT system. Each PUREIT device can supply 1500 litres of safe water without replacing its water purification cartridges. At the time of reporting 445 families had installed to PUREIT system.

Metrological Observatory on the top of FTC of SDI

Agriculture in Bangladesh is very much dependent on the weather. So if farmers has knowledge of the weather ahead, they can be better prepared to reduce loss due to weather. SDI has set up a weather station on the top of its Farmers Training Centre at Sutipara. Department of Meterology of the Govt of Bangladesh had supplied and installed the equipments. The information gathered by the weather station can be monitored directly at the monitoring panel installed at the FTC Office. The forecast being informed to the farmers by SDIs project staff who visits the groups every day on routine. Farmers of Dhamrai area had reported that advanced weather report had helped them to take actions to reduce loss.



12. Programme quality, Monitoring and Coordination

To ensure due quality implementation of the projects mentioned above, SDI has been developed detail implementation plan against each and every project mentioning annual targets, process of implementation, time, place, responsible person and required support at the beginning of the year. By doing so, SDI could use its resources (both financial and non-financial) properly with specific targets. Time wise detail implementation plan was quite good to manage. The monitoring part of the project, has also become much easy as the plans have necessary indicators, data collection methodology, and frequency and data analysis procedures.

SDI has also been successfully established coordination mechanisms between and among stakeholders particularly between field office and head office.

SDI has been holding its annual general meeting (AGM) in a regular basis to review its operational performance and to pass next year annual plan of action and budget. During the reporting period the AGM was held on20.....EC meeting on the other had has been organizing on a quarterly basis. During the reporting periodof EC meeting were held.

General Coordination Meetings has also been held during the same period at the regional level where regional issues and organizational priorities were discussed among the personnel associated within the respective region.

As part of its Micro Finance programme, SDI over the reporting period has done a rigorous monitoring in accordance with set criteria. There were 63 individual visits have been made by the concerned personnel to reach most of its Micro Finance branches. The monitoring reports have revealed that within the programme there were several good features visible including increasing trend of savings, loan disbursement amount, pre and post assessment effort and so on. The rate of irregularities related to loan repayment has also been decreased. But in the areas of motivation and situational leadership were not much demonstrated in case of necessary situation. The reports were also identified that there are capacity support are needed in the areas of planning, reporting and showing commitment.