

ANNUAL REPORT 2009



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Executive Summary

The social workers, involved with the establishment of Shariatpur Development Society, possess extensive experience in extending relief and rehabilitation activities in the event of natural disaster in the starting area of the lower Meghna and the last part of the river Padma. According to the poverty Map, developed by the WFP in 2005, the working areas of SDS are treated as poverty zone, and in accordance with the Department of the Agriculture Extension, it is also defined as food deficiency area. Moreover, according to the GOB, Shariatpur district, the core working area of SDS, is one of the poorest districts out of 12 in Bangladesh.

Disaster management and emergency response is one of the major programmes of SDS since its inception. SDS allocated 5 lakh BDT fund of its own income as risk reduction fund. The over all objectives of the project was to aware the affected people as to reducing the losses of disaster, and make safeguard for the people from the threat of losing life and asset.

SDS provides education and livelihood support programme for the children of the rural disadvantaged people. This organization also affords essential health and nutrition services to the children. SDS also works with government primary school to ensure the quality education through Amader School Project (ASP), funded by Concern World Wide. SDS, however, has already proved its excellence in providing education to the drop out children.

River Basin programme, anothe main programme of SDS funded by Oxfam-GB , began in 1998. Main objective of the project is - sustainable development through creating coping capacity with disaster, of poor men and women living in river basin areas. In that time, River Basin Program (RBP) was phase out. SDS and community put their effort to make design for another scaling up of the project base on further scope and potentiality of RBP. However, Capacity building of Ultra Poor projects another livelihood program of SDS funded by Oxfam Novib began in 2007. In 2010, SDS initiated a two year piloting project, name Regenerative Agriculture and Sustainable Livelihood for Vulnerable Ecosystems (RESOLVE), funded by Oxfam Novib, to make communities more resilient towards adverse impacts of climate change and increasing food security in Goshairhat Upazila of Shariatpur district. Micro Finance support is another major programme of the SDS. The goal of the micro finance is to improve the socio-economic status of the poor people who are living in the below poverty line. As part of micro finance programme, SDS provides them loan in exchange of minimum interest. 52365 peoples are member under this program and 40737 members are present borrower. Total disburse amount is 227.74 crore taka (**BDT**) and outstanding 39.63 crore taka (**BDT**). With regard to the sanitation issues, SDS derived experience in working with NGO Forum for Drinking Water Supply and Sanitation. Furthermore, the component of the sanitation issue is also adhered by the others project under SDS such as River Basin Program (RBP), Capacity Building of Ultra poor (CUP), Building Community Resilience to Floods in Central region of Bangladesh (DIPECHO-V).

Lobbying and advocacy is one of the important components of SDS. It always adheres to advocate the pro-poor issues like PRSP, MDG, Khash Land, climate change, gender & domestic violence, agriculture, education, health, & sanitation, good governance, women empowerment issue etc at local and national level. Moreover, SDS also works for strengthening the local government on governance issues. This year, SDS has launched right base Non State Actors (NSA) Project which is funded by Oxfam GB.

We are putting our sincere efforts to create awareness on disaster management response and crisis mitigation through different intervention by empowering the village disaster management committee, gender awareness and establish women's rights through social mobilization and media campaign, legal aid services and functional assistants to the victim of violence.

This report was sincerely documented under the guideline of SDS, and highlighted the achievements during the year 2009.

We express our sincere thanks and gratitude to all the stakeholders, development partners, well-wishers for being with us. We are looking forward to receive their cooperation, encouragement and guidance in the coming days.

Background of the SDS:

Shariatpur Development Society, (SDS), a nongovernmental and non political organization, was established with a view to empowering the disadvantaged people and to bring about overall change in the life of rural poor, especially women in collaboration with the like minded Red Cross workers, Lawyers, Journalist and business people. According to the poverty Map of the WFP, the Shariatpur district is treated as poverty zone and treated food deficiency area by the Department of Agriculture Extension. After the devastating flood of 1987 and 1988, the initiative was taken by the founder of the organization to form the organization. However, SDS started its journey on September 1, 1991 and continuing its effort with the collaboration of the Donors, INGOs, GOBs, LGs, and grass roots partners.

SDS Vision:

SDS envisions a social justice, gender equity and sustainable development of the community to ensure equity and justice for all.

SDS Mission:

The mission of SDS is to facilitate the initiative to work with the poor people to uplift from their present situation and condition. SDS also committed to collective actions towards establishing economic, social, cultural, political and environmental rights as well as to bring about accountable and transparent governance system at all spheres of the society.

SDS Values:

SDS committed to the values of equity, justice, transparency, democracy, accountability, integrity and inclusion.

Strategies of Programmatic issues:

- Design program with challenges context
- Organizational learning with implementation of different contextual project.
- Innovation
- Reduce vulnerability of disaster prone community people
- Disaster management
- Climate Change Adaptation
- Capacity building
- Livelihood promotion
- Agriculture development
- Environment promotion
- Gender equity
- Right base activities promotion.

SDS strategic issues

- Sustainability of organization
- Performance base management
- Human resource development
- Effective use of resources
- Scaling up of own capacity

Working Methodology:

Grassroots mobilization, community participation, community led targeting process, local government involvement for transparent implementation and participatory assessment.

SDS strength:

- Skilled staff
- Participatory decision making process
- Collective work and coordination
- Collectively involve for design development innovation
- Local government participation
- Working experience on disaster management

Objectives of the Organization:

- ★ To organize the marginalized rural community
- ★ To enhance skill through training and education
- ★ To lead the target people to take initiative for the establishment of the human rights
- ★ To improve health situation through PHC service.
- ★ To endeavor changes in respect of gender relation in the family & Society.
- ★ To improve WATSAN situation
- ★ To reduce loss of the people caused by the disaster
- ★ To increase family income of the poor community through IGA
- ★ To motivate / trained the local government and community people on climatic change Adaptation and its consequences management

Main Concern of SDS:

Focus on women empowerment: SDS is working with disadvantaged and distressed women, widow, abandoned women, women headed household, small and marginal holders in central region of the Bangladesh through Micro Credit program

Focus on Outreach women and children: SDS works with poor and climatic vulnerable women and children who are subject to be affected by poverty and return climatic hazard. They are living in outreach riverbank (char land) areas and deprived of mainstreaming support services and also have limited access to development support due to challenges working environment. In this development context, SDS is implementing some specialist integrated livelihood program for women and children empowerment and also addressed their rights.

Disaster management and Climate Change Adaptation:

Frequent Disaster and Climate change are one of the interlinking reasons of poverty in our country context. SDS is implementing development and support services to vulnerable climate change affected and disaster prone areas for disaster preparedness, response, recovery, disaster risk reduction and climate change related adaptation.

Governance of SDS:

The General body of SDS consists of 50 members. One third of the members of the general body are female. For every two years, general committee elects 9 members executive

committee for two years terms who are democratically elected. Furthermore, advisory committee consisted of 5 members duly selected by the executive committee for every two years. Executive Director acts as the general secretary of the organization.

Working Target

Economic Development	Social Development	Agriculture
- Micro credit - Ultra poor development - Livelihood Promotion	- Human Rights - Women Empowerment - Legal Aid & Media Support	- Food Security - Micro Enterprise
Health	Education	Disaster and climate change
- Sexual Reproductive Health Rights of men, women & adolescent	- Non Formal Primary Education for outreach children	- Preparedness - Response, Recovery - Risk reduction - Climate change adaptation

Programme implemented by SDS in 2009

SDS implemented its all programmes by two major sectors; these are 1. Programme sectors and 2. Micro finance sectors, Rather than that Administration & finance, Audit and HR sectors always provide necessary support to these two sectors for smooth functioning of activities.

During the period 2008 SDS implemented 5 (Five) major Programmes.

1. River Basin Programme
2. Women Empowerment through Micro Credit Program (WECP)
3. Capacity Building of Ultra Poor (CUP) Project
4. Climate Change Project for Fund Raising
5. Building Community Resilience to Floods in Central Region of Bangladesh(DIPECHO-V)
6. Community Mobilization to end violence against women-We Can Campaign
7. Voter Awareness Program (VAP): Election Working Group (EWG)
8. Amader School Project (ASP)
9. Cash For Work
10. Renewable Energy (Biogas)
11. SDS Academy
12. Lessons Learned

RIVER BASIN PROGRAMME

Background:

The River Basin Programme supported by Oxfam-GB started in 1998. Every year the char dwellers face severe flood devastation that makes them more vulnerable resulted increase in their misery and poverty. The people face severe vulnerability caused by disruption, food security and lack of adequate basic services. The houses of the char area are not at proper height so that the houses can be used as shelter during flood for primarily saving their lives and belongings. As such, because of inadequate numbers of duly elevated homesteads, the community people, particularly the disadvantaged and the poor are compelled to take shelter either on embankment, road or unsafe places near their houses. Women face more difficulties than male because they have to maintain the household, water fetching and do many household works. In the char areas, access to safe drinking water and latrines are inadequate. All these problems put the women in a vulnerable situation.

The target group includes widow, abandoned, disabled and hard-core poor and divorced women. Number of total beneficiaries are 4575. Operational area of the project are North Tarabunia, Kachikata, Charvaga union of Bhedergonj Upazila, CharAtra, Nawapara, Ghorisher of Naria Upazilla and Kunderchar union of Zanjira upazilla of Shariatpur district.

The programme supported by Oxfam-GB since 1998. The project aim is to reduce vulnerability to disaster by strengthening appropriate mechanism and improving livelihood situation for poor women living in the char areas of Shariatpur.

Objectives of the project

- To reduce the vulnerability of the poorest communities to flood in a number of the most flood affected locations
- To increase involvement of SDS and community to preparedness to respond to the flood emergencies
- To improve livelihood options of the char dwellers
- To change policies, practices, ideas and beliefs to reduce vulnerabilities of the poorest communities.

a) Installation and promotion of Latrine and Tube-well:

Sanitation is an important focus of the project. In 2009 total 60 latrines and 20 tube wells were installed among the project participants. Beneficiaries were selected based on their needs and from among those who could not afford to install latrines or tube-wells by themselves. Most of the beneficiaries were widow, abandoned, disabled, hard core poor and divorced women. All the latrines and tube-wells were installed according to the layout and design of the Project. Before installation of tube-well Arsenic level and bacteria was



test by testing kits that community are save from arsenic. Water borne diseases was significantly reduced as consequence of using the latrines as well as Tube-well water.

b) Homestead raising

The houses of the char area are not at proper height so that the houses can be used as shelter during flood for primarily saving their lives and belongings. The char dwellers particularly the widow, abandoned, disabled, divorced women, female headed households, poor joint families, affected by river erosion, who do not have ability to raise their homestead, have been considered for the program. Total of 180 individual homesteads was raised four to five feet height and increased 200 to 240 sq. feet to protect plant and earth from erosion. The elevated homesteads did not go under water during flood saving the char dwellers from floodwater. They are also doing homestead vegetable gardening and fruit trees. It contributes significantly to meet food and nutrition demand of the poor char dwellers.



c) Cattle and poultry vaccination:

Cattle and poultry is one of the main income generating activities in char people. Due to considering that SDS arranged vaccination camp in the char areas. During the Project period 4 vaccination camps were organized in 3 Upazilas in RBP working area. A total of 1190 cattle were vaccinated as well as 2775 poultry were also vaccinated during that time by the RBP vaccinator with the help of Upazilla Livestock officer. As a result serious cattle and poultry diseases didn't spread out in the working area last year.



d) Training and kind support:

Training on different income generating activities as well as awareness build up has been arranged for the beneficiaries with a view to increases their income and bring positive changes in their livelihood. Training imparted on different IGAs like Poultry rearing, Duck rearing, vegetable cultivation, Market Management etc. After training kinds support also provided to the successful beneficiaries. In 2009 total 150 Poultry were distributed among 50 female beneficiaries. Now the families who get support eat eggs as their protein intake as well as sell eggs in the local market that increases their family income. Public health training was provided to the beneficiaries for increasing their consciousness about health and hygiene.



Vegetable cultivation training also provide to 200 beneficiaries with seed support. Training also provided to 20 producer group members on market management. Those beneficiaries are now efficient enough to search proper market channels in order to get better price of their produces.

Besides training for the beneficiaries, the staffs of RBP have also received some training. One of the courses was Participatory Vulnerable capacity Assessment Training (PVCA). Total 12 staffs of RBP received PVCA training and they have already discussed about the training among the beneficiaries in group meetings and had an assessment of their vulnerability through

the cause –affect analysis. The staffs also received training on DRR & Climate Change on Public Health Issue. The staffs are now more aware on Climate Change issues concerning with Disaster risk reduction.

f) NFPE School:

The NFPE School started at RBP working areas since 2004 to view educational support to the children of char dwellers. Basically there is a very little scope to provide primary education at the Char areas of Shariatpur district. Children of Char areas are deprived of receiving primary education. Total 15 NFPE School is in operation at different Chares during the reporting year. Annual sports program was organized at the school premises. About 600 children completed a-three-year long course on primary education and about 85% of them internee to government primary School or mainstreaming. This activity directly contributes to achieve EFA by 2010.



g) Observance of day and events:

SDS observe National and international day and events under this programme. During 2009 SDS observed International Women Day, Disaster Preparedness Day Disaster mitigation day at ChaMohon, Kachikata & Charatra. DRR&VLHs staffs, School teacher, students, beneficiaries, local elite, UP members were participated in the event. Open discussion, rally were included in the program.

Building Community Resilience to Floods in Central region of Bangladesh (DIPECHO-V)

SDS implemented a project named “Building Community Resilience to Floods in Central Region of Bangladesh” under 5th DIPECHO Action Plan towards increase the awareness on Disaster Preparedness and reducing vulnerability and risk of disaster at community level in proposed working areas of Kunderchar Union of Janjira upazila under Shariatpur district which is supported by European Commission and Humanitarian Aid (ECHO) and Oxfam GB.

The project starting from July 2009 the project had 15 month duration (July 2009- September 2010), later an extension of one and half month made the project duration 16 and half month (July 2009- November 15, 2010).

The Government of Bangladesh and the NGOs have developed expertise to respond effectively in the post-disaster relief and rehabilitation phases. Very little effort is given by concerned authorities and agencies in the reduction of risk of the people living in disaster prone areas.

Base lines were conducted for Need Assessment and conducted PVCA for identified risk of the community of that target working areas. There are many of sensitization meetings and training courses for the members of UDMCs, UzDMC and the community leaders, conduction of massive public awareness program etc. These has involved and ensured full participation of all the stakeholders and people at risk at the local level.

Total numbers were of the direct beneficiaries of the project 5015 while 4655 were the indirect beneficiaries. In the target area most of the people are landless and depends on agriculture, fishing and day labor for their livelihoods.

One flood shelter construction, two school field raising, 24 tube well platform construction, 24 twin pit latrine are provided during the project period. It is understood that target community people are lives in the vulnerable areas which are affected by natural disaster like flood and river erosion. The objective of the project was the increasing the awareness of the local communities on Disaster Preparedness and reducing their risk of disaster through implementing the different event like awareness building, capacity building, small scale mitigation work and little bit hardware support as a model. The capacity development of the members of the UDMC, UzDMCs through organize different training, meeting , workshop participation of the communities in the identification and prioritization of risk, identification of risk reduction options etc.

The project started through conduction of Participatory Vulnerable Capacity Assessment (PVCA) and with the involvement of concerned stakeholders identified the risk of the community and develop a risk reduction plan where addressed what should be done by the local community as well as UDMC, UzDMC and local government. The project raised the awareness among the communities on disaster preparedness through involving their own resources.

Description of the activities

Project Launching Workshop: SDS organized a half day project launching workshop was held at the conference room of the UNO, Janjira on 19 August 2009. Mr. BM Mozammel Haque, MP Shariatpur-1 was the chief guest of the workshop while Mr. Anisur Rahman, Deputy Commissioner, Shariatpur and Mosarrof Hossain, Upazila Chairman, Janjira Upazila was the special guest. Mr. Firoz Ahmed, UNO, Janjira presided over the workshop.



The opening of the workshop began with a prayer and blessing the workshop was started at 10 am through the recitation from holy Quran. Mr. Mozibur Rahman, Executive Director, SDS delivered the welcome speech. He expressed this gratitude towards Oxfam GB and DIPECHO for selecting Shariatpur district for reducing the risk and losses that is made by flood in each and every year. He discussed the goal and objectives of SDS and shared all the objectives of the launching workshop. It is chance for Shariatpur district for implementing this sort of project at Union level as this project help to cheer up the capacity of the people to combat against floods. At last he again thanks to all participants for attending this workshop.

Chief Guest, Honorable Member of the Parliament, BM Mozammel Haque said the Shariatpur district is poverty prone area where this kind of initiative is really very suitable and adaptive and I personally thanks to Oxfam and DIPECHO for their understanding of urgent situation. He also said SDS is working last 15 years and took active role play to reduce their vulnerabilities, and by this project "Building Community Resilience to Floods in Central Region of Bangladesh" which will take positive role and reduce the people risk and vulnerability after implementing the project in the Kunderchar union of Janjira upazila.

Mr. Sumon Das, Programme Officer Oxfam GB delivered his welcome speech towards the participants on behalf of Oxfam GB. During his session he highlighted that since 1972 Oxfam started working in Bangladesh by providing ferries and relief and rehabilitation work. He pointed out that this project is being implemented in three districts at a time and Shariatpur district is one of them and SDS is implementing here as a local partner.

Special guest Mr. Anisur Rahman Deputy Commissioner of Shariatpur, given thanks to Oxfam GB and ECHO for approval such project in Shariatpur and he also thanked Upazila Officers, Kunderchar UP Chairman and members, civil society, journalist for participation and SDS for taking initiative of implementing flood risk reduction activities at Kunderchar union by the project.

At the ending UNO officer Mr. Firoj Ahmed expressed his thanks to DIPECHO, Oxfam and SDS to implement this project at field level. He also told that this project is very crucial to uplift the human capacity.

Trained local folk artist and organize folk shows on Disaster Preparedness and WATSAN using those trained artists: A folk drama cultural team was formed with 10 members at community level. All the participants are involved in cultural activities among the communities. They



were very much interested to involve themselves in a formal team and interested to disseminate their Excellencies through drama for awaking people for being prepared against disaster like flood. Total 10 members of the folk drama cultural team were attended the training on 5-7 December 2009 at Faridpur that was organized by AKK Faridpur. The total training was based on organizing a drama on "Banchte Chai, Banchate Chai", a Disaster Preparedness and DRR related issues drama. The trainers show them how to perform the characters more living weather the audience get interests and how to organize the drama.

Art, essay, poetry competition on DP for school students: As a part of the regular activities SDS organized the Orientation and competition monthly basis for school students on Disaster Preparedness, DRR and WATSAN issues at school level. These students of the school completed the competition through easy writing, examination on DRR, WATSAN relevant issues. After completion the competition prize distributed among the winner participants.

Observance of Days: SDS has jointly organized International Disaster Risk Reduction Day 2009 on holding with slogan **Hospital safe from Disaster** with Janjira upazila on 14th October, at upazila premises. Mosarrof Hossain, Upazila Chairman was the chief guest and UNO, Janjira upazila was the chairperson of the occasion. A colorful rally was organized by SDS with more than 500 people from school children, upazila govt. officials, journalists, teachers, members of the UDMC, VDPC and NGO activists with scout band that crosses the main roads of the Janjira Upazila with Placards and banners. After rally, a discussion meeting was held at the conference room of the UNO, Janjira. International Disaster Risk Reduction Day 2009 also observed jointly with district administration and SDS as well as observed at community level.

Formation of Village Disaster Preparedness Committee: Total six VDPC are formed at six villages. Total 30 members are for each committee. These committees were formed at first time of the project period. Local UP member of the concern union are president of the VDPC while vice president are female person for each committee. VDPC are the recognized as a Community Based Organization (CBO). VDPC were the direct implementers at community level which are they continue after phase out this project. VDPC can play the vital role at community level to change the communities believes, ideas, attitudes and increase the awareness at community level as well as family level.

PVCA conduction with validation workshop at union level: Conduction PVCA at six villages of Kunderchar union. Through the PVCA identified the risk and resource through risk and resource map including Venn diagram, seasonal calendar, trend analysis, mobility map of the community as well as develop an action plan which is reducing the existing risk of the community. Each and every village PVCA conduct where are participated about 35-40 people. All participants are actively participation in the orientation.

After completion the conducted PVCA at village level organize the workshop on PVCA validation at union level. The workshop was held on 16 September 2009 at Kunderchar union parishad, Janjira. Total 18 VDPC members including President, UP representatives and government officials are participated in the validation workshop. In the workshop presented the

VDPC member on risk and resource map which are develop by the community and PVCA report of six villages including Risk Reduction Plan at village level also discussed and validate.

Training for community volunteers on water, sanitation and hygiene: SDS has organized skill building on WATSAN committee members on water, sanitation and Hygiene (WASH) at SDS training Center on 18-19 November 2009. The numbers of total participants are 30. All the participants are attended from the six villages –Saral Kha Kandi, Hawlader Kandi, Abdul Mannan Malliker Kandi, Maldip, Akon Kandi and Tanti Kandi of Kunderchar union of the Village Disaster Preparedness Committees that are formed by SDS through We are prepared for Disaster project that are implemented by Oxfam GB and funded by European Commission. The whole training was residential. Ashish Barua of Oxfam GB, Shakhawat Hossain of DPHE, Ashraf Hossain from Banchte Shekha and Abu Nayeem, DPHE mechanic were the key facilitators on the whole training sessions.

Monthly Coordination Meeting, SMT and Partners meeting:

The Monthly staff coordination meetings are regularly held at project Office. All staffs including project manager attend in the meeting. Major agenda of the meetings are progress review of the last month; follow up completed activities as well running activity.

Raised new common earthen ground for flood shelter: One flood shelter was constructed during project period at Hawlader Kandi village of Kunderchar Union. The length of the shelter is 200 feet and breadth is 165 feet. Total 150-180 households will be sheltered including their livestock, shed, necessary materials and others essential goods in this flood shelter during flood. In this flood shelter has also a big ramp so that the disability person could be to use it easily and another bamboo railing there for disable person.

Repair and renovate shallow Hand Tube wells: Meeting with VDPC TW materials for repair and renovation of 24 TWs at the project area. After meeting the VDPC members along with purchase committee members collect quotations from Vendors and select one for supplies of materials. Mechanic is contacted and already 24 TWs are renovated and repaired and including the Platform is completed. Each Tube-well uses about 10-15 house hold. Generally people use Tube-well water for cooking and drinking purposes. Before people of that houses use river or pond water for their cooking and drinking purposes. Before constructed the platform and raised the tube well many char people use river or ponds water for cooking purposes. For this reason children and women were suffered from water born diseases. Now about thousand families use clean dinking water and water born diseases are reduced in the action areas.

Conclusion: In char areas government facilities are very low and they always Struggle their life with different natural calamities specially flood and river erosion. Even the Building Community Resilience to floods in central region of Bangladesh program activities under DIPECHO V of SDS is limited in the selective village's to create solvency and capacity build up in these calamities to change their financial condition.

Climate Change Project for Fund Raising

In 2009, SDS implemented a short term project on Climate Change Adaptation for Fund Raising at Charatra union of Naria upazila of Shariatpur district.

The overall project goal is to:

Reduce uncertainties in future monsoon projections, demonstrate the applicability of selected adaptation techniques and enhance stakeholder adaptive capacity to climate change and awareness raising amongst the world largest community about climate change.

Main objectives:

- To reduce uncertainties in climate models' projections, and demonstrate the applicability of selected adaptation measures
- To standardize and mainstream climate change adaptation measures/ technologies / practices, and activities developed in small scale.
- To standardize methodologies that could be up scaled to other areas impacted by climate change.
- To actively encourage stakeholder participation including those of farmers, agricultural and water managers to climate change adaptation and increase their awareness on the uncertainties involved and on the difference between natural climate variability and climate change
- Raise climate awareness among the world community through media coverage and video documentation.
- Extract happening climate impact in the island char areas
- Defining and Identifying the peoples Vulnerability and packing for media presentation

Major activities:

1. Making documentary film on Climate Change issue (total 2 documentary film)
2. Media Coverage on climate change issue in BBC and Guardian
3. Case Study collection (total 10)
4. Homestead Raising- 3 nos.
5. Latrine installation- 3 nos.
6. Tube well installation- 3 nos.

Besides, it observed the community people to understand the impact of climate change and what are changed due to climate for one year at Charatra (total five families).

Capacity Building of Ultra Poor (CUP) Project

Background:

The Oxfam Novib funded CUP project concerns capacity building of ultra poor women in the several charlands of Shariatpur, aiming to improving the livelihood situation of the families. Main components of the programme are mobilisation, awareness raising, advocacy, promotion of livelihood, disaster preparedness, and non-formal primary education.

The **first phase** of the CUP project was two year pilot phase from 2007 to 2009. The second phase of CUP II project will be implement for 34 month that was adjusted with SDS fiscal year. The second phase will continue till June 2012.

Goal:

Capacity building of disaster prone vulnerable people through promotion of livelihood, develop life skills, resource mobilization, and to create resource provision.

Objectives:

- Building capacity
- Increasing livelihood options
- Preventing domestic violence against women
- Creation of measures for mitigating disaster

Community Mobilization

In the second phase of the CUP project, it will continue to work with the existing 65 women groups. In addition, 55 new groups will be formed in the same working area. In total, 4,375 ultra poor women will be targetted in phase 2. Under the reporting period (sept'09 to Dec'09) a total of 20 women ultra poor group were formed according to target plan year-1 of cup 2nd phase where mobilized 530 women in this new group. Under the mobilization part, total 85 (existing 65+ 2nd phase 20) women groups attended the weekly session meeting discussion on various development issues related to awareness raising activities; for example, discussion topics at the weekly meeting session includes violence against women, reproductive health of women (i.e. safe delivery and family planning), primary health care, child and mother health, nutrition, hygiene behaviour and practices, disaster preparedness and management, early vegetable cultivation and homestead gardening, income generating activities, livelihood assets protection (morbidity and mortality) and a various gender related issues like girl education, dowry, early marriage, birth registration, khasland mobilization and its procedure

During reporting period -According to the year plan of cup 2nd phase, the following outputs are:

- Session guide development for ultra poor group facilitation
- Group level MIS development for measurement group level activities
- A service provider authority list provided to the group level for "How to receive services from govt. provider"

Advocacy

CUP mobilised 2,500 women through formation of 85 groups under this reporting period. SDS CUP project trained the people so that they can raise their voice, demand services from local government, receive information. Moreover, it also made the ultra poor beneficiaries understand about decision making power, and on advocacy and lobby purposes. As part of international and national day observation, this project observed national victory day (16th December'09) and international disaster reduction day (14th October'09). National victory day was also observed with Government program.



safe delivery and family planning), primary health care, child and mother health, nutrition, hygiene behavior and practices, disaster preparedness and management, early vegetable cultivation and homestead gardening, income generating activities, livelihood assets protection (

Promotion of livelihood

The effort of this project improve livelihood situation of 1793 families in project area under Shariatpur district by increasing income from: intensified and diversified agricultural and vegetable production, using of modern technology (irrigation and shallow machine), animal rearing (cow, goat, duck and chicken), provision of fishing nets, diversified income generating activities (IGA).

Picture are showing shallow machine distriution and early vegetable cultivation training:



Three shallow machines were distributed to three Ultra poor group members for generating income and solve irrigation problem in their areas in which 75 ultra poor families to be benefited.

Economic Report on off farm Income Generating Activities (IGA) by Ultra Poor Women:

Economic Report on off farm Income/wages earn by ultra poor women and their adolescent through spangled /waving in cloth (shari): Katchupi

Output	Unit/ project participants	Wages income from Spangled in Shari (Till Report period Sept'09 to Dec'09)
IGA Trade	<i>Beneficiaries</i>	<i>Amount</i> (BDT)
spangled /waving in cloth (shari)	21	11880
Ave.	21	565.71



Economic Report on off farm Income earn by ultra poor women through stitching fishing net in Charjalalpur-Rajaniganda women group.

Output	Unit/ project participants	Fishing net sale income (Till Report period Sept'09 to Dec'09)
IGA Trade	<i>Beneficiaries</i>	<i>Amount</i> (BDT)
Stitching fishing net	10	5105
Ave.	10	510.5



Non formal primary School (NFPE)

EXPECTED OUTCOMES BY 31.08.2012:	Achieved, report period: 01-09-2009 to 31-12-2009
Non-formal primary education -330 Destitute/drop-out children (198 girls and 132 boys) will received education through 11 existing non formal primary schools (NFPE schools).	-11 number of existing non formal school primary schools are continuing in outreach char lands where 330 children achieved universal primary education. At the end of the December'09, 150 children completed their education of class one and reached in class-2 and 180 children completed their education of class-2 and promoted in class-3 by following of the government examination procedure. - Organized 2 days Teachers refreshers in Nov'09 where 11

-50% of the students of NFPE School will enroll in Government Primary Schools.

teachers share their lesson facilitation problems to improve capacity.

- Organized and facilitate 22 School Management Committee (SMC) meeting for announcement for continuation of 11 existing school and ensure their role as well.

Climate Change Project for fund raising

In 2009 SDS executed a short term project on Climate Change Project for fund raising at Charatra union of Naria upazila of Shariatpur district.

The overall project goal is to:

Reduce uncertainties in future monsoon projections, demonstrate the applicability of selected adaptation techniques and enhance stakeholder adaptive capacity to climate change and awareness raising amongst the world largest community about climate change.

Main objectives:

- To reduce uncertainties in climate models' projections, and demonstrate the applicability of selected adaptation measures
- To standardize and mainstream climate change adaptation measures/ technologies / practices, and activities developed in small scale.
- To standardize methodologies that could be up scaled to other areas impacted by climate change.
- To actively encourage stakeholder participation including those of farmers, agricultural and water managers to climate change adaptation and increase their awareness on the uncertainties involved and on the difference between natural climate variability and climate change
- Raise climate awareness among the world community through media coverage and video documentation.
- Extract happening climate impact in the island char areas
- Defining and Identifying the peoples Vulnerability and packing for media presentation

Major activities:

7. Making documentary film on Climate Change issue (total 2 documentary film)
8. Media Coverage on climate change issue in BBC and Guardian
9. Case Study collection (total 10)
10. Homestead Raising- 3 nos.

11. Latrine installation- 3 nos.
12. Tube well installation- 3 nos.

Besides, it observed the community people to understand the impact of climate change and what are changed due to climate for one year at Charatra (total five families).

Voter and Civic Rights Awareness Project

The Election Working Group (EWG), a non-partisan, comprised of 32-member national coalition of civil society organizations that share a common commitment to free and fair elections and good governance in Bangladesh. It was established in 2006 with a focus on three primary objectives:

- To support free and fair elections through pre-election, election day, and post-election observation;
- To conduct voter education and awareness in key thematic areas to encourage all segments of society to participate in the electoral process.. EWG activities promote greater accountability and integrity among candidates and elected officials, women's participation, the needs and interests of youth voters, and the rights and participation of religious and ethnic minorities, disabled persons, and residents of geographically remote areas. EWG activities also aim to reduce the risk of election and post-election violence.
- To promote public dialogue on electoral reform.



SUMMARY ACHIEVEMENT

Shariatpur Development Society (SDS) is a partner Organization of Election Working Group (EWG) out of 32-member Organization. SDS is committed to EWG for free and fair elections and good governance in Bangladesh—planned and implemented a comprehensive election observation strategy for the Ninth Parliamentary Elections. The strategy included pre-election observation, Election Day observation by stationary observers, and post-election observation. The Election Day observation component was designed to provide comprehensive coverage of all polling booths of Madaripur and Shariatpur Districts. SDS planned to deploy 3,178 Election Day observers but received 3,059 observer cards from Returning office.

SDS faced a series of *external* and *internal* challenges in meeting its Election Day observer deployment objectives. The external challenges included conformity with certain conditions prescribed in the Bangladesh Election Commission (BEC)'s domestic election observation guidelines. SDS is grateful to the BEC for the positive steps taken to establish clear and precise observer guidelines and for extending the opportunity to civil society to review and comment on draft guidelines. While the domestic observation guidelines were generally well crafted, the practical application of certain accreditation requirements proved cumbersome. SDS looks forward to sharing details of its election observation experience under this first application of the observer guidelines with the BEC and to working with BEC counterparts in reviewing certain conditions that hampered the efficiency of domestic observation.

On the basis of its comprehensive election observation findings, SDS concludes that the Upazila Elections held on 22 January, 2009 were credible elections, consistent with international standards of freedom, fairness, and transparency. SDS is confident that the election results represent the clear will of the Bangladeshi voters.

Preparations for Opening the Polls: Election officials were generally well prepared to open the polls, having received transparent ballot boxes, the voters list with photographs, a supply of indelible ink, and other key materials in advance of Election Day. According to our observer the opens of polling booths was in time.

Polling Process: The polling process from 0800 to 1600 met a consistently high standard. At the same time, in many polling centers with a large number of polling booths voters faced difficulties and time delays in locating their designated polling booths, in finding their names on the electoral rolls, and in queuing for long periods in order to vote. Some voters held voter registration sheets but could not locate their names on the voters list. Many of those who were disappointed to be turned away on this basis protested noisily.

Accessibility: The SDS observers found most polling centers and individual booths to be accessible to voters of all ages and mobility levels. Yet, while election officials and voters were generally respectful of the rights of elderly voters, pregnant women, and disabled persons, future elections will be benefited from improved arrangements for polling station and polling booth access by those who require special facilities, specially for the Disabled voters.

Counting Procedures: Election officials were generally well prepared to complete ballot counting. Counting was generally free from intimidation or threats. During the counting our observer found the presence of the polling agents.

Security Environment at the Polling Center: Although there is no evidence of systemic violence, there were on occasional reports of confrontation between rival party activists resulting in the temporary suspension of proceedings in some polling centers.

Homestead Gardening Project

Homestead gardening project was the part of the Cash for Work program which was implemented in the Magura and Narail district. The project period ensured the food security through the different food item distribution.

Immediate objective: The goal of the EMOP is to complement the intervention of the ongoing social safety nets to alleviate the impact of high food prices and natural disasters through relief assistance. The EMOP will target five out of the 9.5 million of food insecure people not reached by Government of Bangladesh and non-government Programmers As specific objectives the EMOP will aim to:

- meet the nutritional requirement of vulnerable groups in high food insecure urban and rural areas;
- reduce and /or stabilize acute malnutrition among vulnerable groups in worst affected areas;
- improve enrolment, attendance and learning in primary schools in remote rural areas;
- improve access to food through income transfer in-kind or cash with particular emphasis on disaster risk reduction activities ;and
- strengthen the capacity of the government of Bangladesh to design and implement effective safety nets

Working Area:

District	Upazilla	No of Union
Magura	Sreepur	05
Magura	Mohammadpur	05
Narail	Kalia	06

Distribution of input:

Input and number of Beneficiaries

Total 01 Upazilla 01 District Under 60 trained up Beneficiaries input Received is follows.

Training received:

District	Upazilla	No of Union	No of trainees		Total	Date of conduction
			Lead farmer	NGO Staff		
Magura	Sreepur	01	06	03	09	17 January 2010

Fruit Tree Sapling Received and Distribution :

District	Upazilla	No of Union	Type of Sapling					Total
			Mango	Guava	Lemon	Kul	Hog pulm	
Magura	Sreepur	01	60	60	60	60	60	300

Fertilizer Received and Distribution :

District	Upazilla	No of Union	Type of Fertilizers(in Kg)			Total (in Kg)
			TSP	MP	UREA	
Magura	Sreepur	01	60	60	120	240

Spade & p .p Bag Received and Distribution:

District	Upazilla	No of Union	Type of Tools		Total
			Spade	P.P Bag	
Magura	Sreepur	01	60	60	120

Vegetable Package Received and Distribution:

District	Upazilla	No of Union	Type of Vegetable Seeds				Total (Packed)
			Okra	R.amaranthus	Kangkong	Indian spinach	
Magura	Sreepur	01	60	60	60	60	240
Total		01	60	60	60	60	240

Watering Can:

District	Upazilla	No of Union	Type of Tools	Total
			Watering Can	
Magura	Sreepur	01	60	60

01. Training: Magura district under Sreepur, upazilla have 01 th Union. Six Leader of the farmer were provided training (TOT).
02. Six leading farmer acted as master trainer to train up 60 beneficiaries.
03. Fruit Tree Sapling distribution : Magura I district under Sreepur, upazilla have 01 Union, 60 trained up beneficiaries, each beneficiaries received five type of fruit tree sapling(Grafted mango, guava, lemon, Kul, hog pulm). Total distributed 300 fruit tree sapling.
04. Fertilizer: Magura district under Sreepur, upazilla have 01 Union, 60 trained up beneficiaries, TSP-1kg, MP-1kg, Urea-2kg.. Total distributed 240 kg fertilizer was distributed to the beneficiaries.
05. Spade and p.p bag : Magura district, under Sreepur upazilla have 1 Union, 60 trained up beneficiaries, each beneficiaries was distributed Spade-1 pice and p.p bag -1 pice. Total distributed 120 pices spade & p.p bag.
06. Vegetable Seeds: 300 four type of Seed package (Okra, R.amaranthus, kangkong, Indian spinach) were distributed to 60 beneficiaries of Sreekul Union under Sreepur Upazilla in Magura District.
07. Watering Pot: 60 Watering pot were distributed to 60 beneficiaries of Sreekul Union under Sreepur Upazilla in Magura District.

Amader School Project (ASP)

This is a Concern Worldwide; Bangladesh assisted Project with area coverage of Bhedergonj Upazila of Shariatpur district.

Target group:

1. Pro poor students,
2. Poor performing students,
3. Members of school managing committee,
4. Pro poor mother and parent teacher association of the selected schools.

Outcomes:

Our project first outcome is improve pass rate of the poorest and underperforming children but it is true poorest and underperforming children always take seat in the back benches and teacher could not providing support properly to them due to high students. So, we try to find out potential volunteers (PV) through SMC, PTA teacher and guardian for providing support those children to improve their learning achievement.

Training on Quality class room observation (QCRO)

In this year for learning achievement, we organized and facilitated Quality Class Room Observation training in 14 schools with SMC and PTA. Total 151 participants received training (Female- 55, Male-96) among them poor 57. As our observation and school documents, 7 schools SMC and PTA observing class and discuss with head teacher about their observation. We are observing some changes in teaching learning process like teachers used teaching related materials, students ask question to teacher, teacher go to students and solve their problem, poor and girls don't feel fair

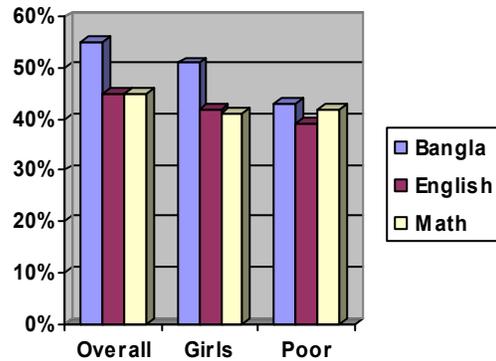


Potential Volunteers (PVs) Activity:

In this reporting year 2009, we identified 25 (female-14 and male-11) volunteer teacher through SMC, PTA, Teacher and Parents from community. Poorest and underperforming children selected by the teacher then send them to volunteer centre for receiving support but volunteers were not experienced about teaching learning process. So, we provided 3 days basic training and 2 days refreshers. Main objective was the training- Will improve their teaching learning capacity. Prepared lesson plan and keep document and they can

be showing and express their progress. As a result, now PVs used student's attendance and plan register and following quarterly assessment and they organized quarterly mothers meeting for sharing their child progress. Total 44 schools and community based PVs providing support to 849 (girls-409, boys- 440) poorest and underperforming children.

All centre based volunteer keeping those students progress documents. According to their documents over all learning achievement as per subject and gender, Bangla- 55%. Girls- 51%, Poor- 43%. English- 45%, Girls- 42%, Poor- 39%. Math- 45%, Girls 41%. Poor- 42%.



The second phase of Amader school project (ASP) completed baseline survey in 2008 which indicated that overall enrolment rate was 96%. We are showing at the end of the year' 2009 overall enrolment is 98%. We did sample test in 10 schools, 2 RNGPS and 8 GPS used school record (School attendance register and monthly return).

Identification out of school children and return to school initiated by the SMC/PTA Identified 227 (Girls-81 and boys- 146) out of school children from 34 schools.

18 (girls-5) students came back to schools through SMC/PTA and our initiative.

Now they are regular in school.

Shamim was out of school children under 62 no. Ferangiksndi govt. Primary School. He returned to school after 6 months absenteeism through our initiative. He has shown better performance last grade 5 completion test.





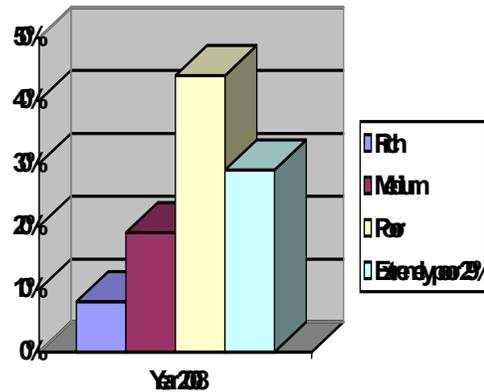
Day observation:

In our reporting period, we and our working schools observed international literacy day, world global action week, international mother language day, international women day, independent day, victory day, and worlds AIDS day. As a result- it increased parents awareness about their children education. Growing child interest to school through international and national day observation. Increasing attendance rate.

We made our effort to reduce drop out and increasing retention rate. Our working area is most natural disaster prone area so major problem is migration, poverty and lake of guardian awareness about primary education.

Stipends Analysis:

In this reporting period, we made analyzed on stipend for 20 schools and observed their stipend status. Total enrolled students were 5088 in the 20 schools, and 1841 students out of 5888 are getting stipends. Poor and extremely poor 1340 and rich and medium 501 students are getting stipend. According to study Rich is getting 8%, Medium getting 19%, Poor getting 44% and extremely poor getting 29%. During this reporting period 1 school (28 no paprail GPS) provide stipend among 20 poor students instead of rich through revise list. We are continuing our discussion about ensuring stipend for poor with SMC, PTA, Teacher and guardians. SMC, PTA and teacher are realizing this issue, their opinion they will take initiative in next time selection.





Mobilization of poor mothers-

We assisted to SMC for organizing and facilitated 13 meeting with poor mothers at 13 schools in this reporting period. Total-348 poor mothers participated in these sessions.

As a result, increasing mother's awareness about their children education, mother come to school to know about their children annual result, collects book and enrollment.

Send their child to schools regularly.

School Managing Committees (SMC) and Parents Teachers Associations (PTA) involvement in development and implementation of School Level Improvement Plans:

SMC's Roles and Responsibilities Training-

Total 182 members (Female-47) and poor 63 participated in the session.

After receiving training increasing their involvement in school development activities- like attend in meeting, decision making, create child friendly school environment, enrolment, arrange co curricular activities, book distribution, communication skill among union parishad, govt. officials, others NGO and community

Parents Teachers Association (PTA) Roles and Responsibility Training-

Total 161 PTA members participated in the session, out of them female are 63 and poor 55, from 15 schools.

After received training, 40% members actively involved in school activities. like day observation, students house visit, came to school and shared with teacher about teaching learning

Community Mobilization to End Violence against Women WE CAN CAMPAIGN PROJECT

Community Mobilization to END VIOLENCE AGAINST WOMEN (WE CAN) Campaign work to achieve a fundamental shift in attitudes and beliefs that support violence against women (VAW), a collective and visible stand against VAW, and to mobilize popular support to end it. The campaign also wants to see a range of local, national and regional alliances to address the issue of VAW.

Campaign Goal:

Reduce social acceptances of VAW and make Bangladesh a safer place for women.

Campaign Objectives:

- A fundamental shift in social attitudes and beliefs that support VAW
- A collective and visible stand on VAW by different sections of the community
- A popular movement to end all VAW
- A range of local, national and regional alliance working to end VAW

Activity performed:

SI No	Activity Details	Number of Activity	Upazila	Union	Participants	Remarks
01	Para/Village Campaign	142	5	35	3570	
02	School Campaign	50	5	25	1240	
03	Coordination Meeting with related PIC of Union Parishod	23	5	23	565	
04	Change Makers Group Formation	140	5	35	4830	
05	Change Makers orientation	30	5	25	900	
06	Lobbying and Advocacy meeting at Union and Upazila level	14	5	14	190	
07	Meeting with Union Women & Child Violence Protection Committee	34	5	34	505	
08	Group Campaign	18	2	2	85	
09	Union Change Makers Conference	35	5	35	1780	
10	Upazila Change Makers Conference	8	5	8	475	
11	Cultural Program (Folk Song)	10	5	10	6260	
12	Day Observation					
12.1	International Women's Day	2	2	2	470	
12.2	World Rural Women's Day	2	2	2	440	
12.3	International Day for the Elimination of VAW	2	2	2	460	
12.4	World Aids Day	2	2	2	200	
12.5	International Day of Disable Person	2	2	2	250	
12.6	Rokeya Day	2	2	2	210	

Success :

- People of the grassroots level are now very much conscious about the situation of violence against women. Union child and women violence protection committee have been formed in the some unions. The activities of the committees were progressed tremendously by this time.
- People of the different stakeholder of each union have been united together and expressed their opinions violence against women.
- All change makers of the union level under respective upazila got united for preventing the violence against women.

Conclusion:

End all violence against women has been quite hard to bring about local initiatives, to organize training and orientation courses for the staffs and change makers, to help their capacity build up and analytical skills to tackle the situation.

At the same time our local change makers men and women within communities who take a stand against violence and are willing to try and persuade other people to stop the violence. It is expected that those change makers will contribute to integrate the campaign message within their personal area.

We hope, we can continue our work in the future and reach vast numbers of men and women with our message to stop the violence against Women.

EDUCATION IN EMERGENCIES (EIE)

Background:

SDS has signed an agreement with the SC-UK to implement the project **Strengthening Preparedness and Response Capacity in Flood and Cyclone Prone Areas in Bangladesh** in Shariatpur Sadar, Janjira, Naria, Goshairhat and Dammudya Upazillas of Shariatpur District among the poor and vulnerable people of disaster affected areas for their awareness raising on disaster risk reduction, and technical skill development, early preparation through mass awareness raising, technical skills dissemination, early information dissemination, early preparation, resource storage, upraising lands, contingency plan preparation, food storage, rescue equipment collection etc. by which their disaster risk could be reduced and saved from disaster. After signing, the organization has taken initiatives to implement the project activities in the project areas among the poor and vulnerable disaster risked people through involving skilled and experienced staff members and local volunteers under the guidance of the related stakeholders and the following activities have been done according to terms of references and guidelines of the project activities' implementation:

Project Area:

According to the project provision, 20 Unions Parisad Areas of Shariatpur District was undertaken to cover with the project implementation. The project areas are situated in the south west part of the dangerous river Padma and Meghna, which is highly disaster prone due to high rate of floods , river erosion, cyclone, surge water and heavy rain fall etc., where many school are in vulnerable conditions. The names of the Upazilla are:

- i) Shariatpur Sadar Upazilla Parisad
- ii) Naria Upazilla Parisad
- iii) Goshairhat Upazilla Parisad.
- iv) Janjira Upazilla Parisad.
- v) Dammudya Upazilla Parishad.

Project Duration:

Eighteen (18) Monthl from July 22, 2009 to December 31, 2010

The project implementation started from July 22, 2009 and continued the project activities as per project plan.

1. **External environment (Climate, political and/or other condition in working area for specific reporting month)**

Climatic conditions:

The project areas are situated on the bank of Megha and Padma rivers. So, different disasters are very common in the areas. During the reporting period, the total climatic condition was not favor, because, it was monsoonal season and the weather was not good, so, different disasters like excessive rainfall, frequent floods, depressions etc. disturbed the planned activities.

Political conditions:

Political situation was in favor of the project implementation. As new government has come into power, so, political stability was there and no disturbance was occurred during the reporting period.

Other conditions:

The project areas covered are 5 upazila, and the communication was not in favor. Moreover, floods affected the areas of Shariatpur Sadar, Goshairhat, Dammudya, Janjira and Naria Upazillas due to excessive rainfall and depression in September, 2009, which resulted floods in the low-lying areas where school were under water and the students were irregular during the period and affected the standing crops.

2. Progresses: Key achievements (e.g. Activities done by this month)

As per project plan, the following activities were carried out during the reporting period:

Staff involvement:

Necessary project staffs (one Project Coordinator, One school support Officer, one Training Officer, one IM Officer, five Field Support Officers and one Support Staff) are involved with the project through paper advertisement and interview for carrying out the project activities smoothly and effectively. They have been appointed with a thorough orientation of the project goal, objectives, expected outputs, and implementation strategies, by which they can carry out their duties and responsibilities smoothly and effectively and they have been placed in the different Upazillas to perform their duties and responsibilities.

Project Staff recruitment:

After the signing of the project agreement, a job recruitment advertisement in details was published in the Daily local Newspaper on 24 August, 2009. An interview board was formed comprised of three members. The interview board interviewed the candidates and selected the project staffs as per the organizational policy and project provisions considering all required competences and provided appointment letter to join the posts. The project staffs joined on September 01, 2009

Achievements/Outputs: Recruited staffs & involved with Project implementation.

Staff Orientation:

After appointment of project staffs, they were provided project orientation (what is the project, project goal, objectives, activities, implementation strategies, expected outputs, who are the project participants, what are their responsibilities and duties, accountability, transparency, reporting, how to activate, how to perform their duties and responsibilities and duties, how to communicate etc.) personally and in groups by the senior staffs. Later on they were placed in different areas to perform their duties and responsibilities smoothly and effectively.

Achievements/Outputs: Well oriented staffs & smooth project implementation.

Project Staffs' Participation in Workshops:

Two staffs (Project Coordinator and one organization staff) attended the workshop on Log Frame organized by SC-UK and the Project Coordinator attended the workshop organized by Plan Bangladesh on base line survey for data support to consultant.

Achievements/Outputs: Have clear idea about log frame & data support to Consultants.

Communication & discussion with the local Elite, DC, DPEO, DRRO, Upazilla Officials (UEO,UAEO,UNO, other Upazillas Personnel, DMCs:

After orientation, the Project Coordinator, Information Management Officer, School Support Officer and Field Support Officers were placed in the project areas giving duties and responsibilities and already they and other organisational staffs have communicated and discussed with the DC, DPEO, DRRO, Upazilla Officials (UEOs, AUEOs, UNOs, other Upazilla Personnel), DMCs, NGOs involved with Education Program and also local elite about the project goal, objectives, expected outputs, activities and implementation strategies. Much cooperation and respond have been found from all corners, because, they have realized that the project is very much felt-need based and problem solving in highly disaster prone areas of projected Upazillas considering the area situation, location and condition, as the project areas are very much disaster prone due to high river erosion, tidal bore, cyclones, over flood etc.

Achievements/Outputs:

Well oriented all levels of project stakeholders and available cooperation from the stakeholders.

Selection of Upazillas, Unions and Schools:

Upazilla Selection:

During the reporting period, the staffs have selected five Upazillas according to the project criteria and selected Upazillas are:

- a) Shariapur Sadar Upazilla.

- b) Jangira Upazilla.
- c) Naria Upazilla.
- d) Damudia Upazilla.
- e) Goshairhat Upazilla

Union Selection:

During the reporting period, the staffs have selected unions under 5 Upazilla according to the project criteria and selected Unions' list has given to SC-UK already.

Achievements/Outputs: Available selected Unions' List.

Schools Selection:

During the reporting period, the staffs have selected 100 primary schools in selected Unions under five Upazillas according to the project criteria and the selected schools are in three categories like government primary, registered primary and community primary schools. The selected schools' list is sent to SC-UK for finalization.

During the reporting period, the project staffs have selected the probable Upazillas, Unions and collected Schools' lists, which have been sent to SC-UK to finalize the schools and Union for the project implementation.

Opening of Bank Accounts (Project and Staffs):

In the mean time project bank accounts and staffs' bank accounts was opened at central level with IFIC Bank and Pubali Bank Lim. to support the Financial Information System (financial transaction) of SDS and the project in Shariatpur Upazilla of Shariatpur District .All financial transactions will be maintained by this account.

3. Constraints/problems and proposed solutions.

As the projected Unions and Upazillas are very isolated, so, it was difficult to communicate because of having hardship and time consuming communication. As, the project duration is from July' 2009 to December' 2010, so, in July and September the primary activities was started in the field by the project staffs, which is monsoon season, which created problems. Moreover, in September Puja and Eid-UI Fitre, so the government officials gave less time due to long time leave. Due to rainy season, it is a bit difficult to communicate with the schools, UDMCs, and Ups and due to rough and risky communication. As there is no official letter from Ministry of Education and SC-UK to the District and Upazilla Education departments, they told, they can give less cooperation.

4. Deviation (Qualitative and Quantitative)

As per action plan, brief session on the project with the District Coordination meeting has not been done due to lack of donor's guideline.

5. Lesson learnt/recommendations

- a) It would be better, if a letter from the donor and the Ministry of Education to the District and Upazilla level Education Officers.
- b) This type of project activities should be started in dry season, because, at the starting, if the project faces difficulties, it continues for long time.

6. Advocacy:

The project staffs conducted the following personnel for discussions:

- a) Conducted discussions with the Deputy Commissioner, Shariatpur,
- b) Conducted discussions with the District Relief and Rehabilitation Officer, Shariatpur,
- c) Conducted discussions with the District Primary and Mass Education Officer, Shariatpur,
- d) Conducted discussions with the UNOs,
- e) Conducted discussions with the UEO, AUEOs etc.
- f) Conducted discussions with the DMCs
- g) Conducted discussions with the selected Union Parishads.

7. Activities focus/plan for next month/quarter.

- Reporting building with multi-stakeholders.
- Secondary data collection.
- Support the Consultants for conducting base line school survey.
- Support to Consultant to collect data
- Attend Upazilla and District Coordination Meetings and briefing.
- Support to Consultant for field testing of methodological tools.
- Finalize the draft mechanism in consultation with Plan, DCA, UzDMC, UDMC and school authorities.

8. Visit (for external people those are not related to this project)

- Executive Director visited the project areas.

Supervision and follow up:

The project activities have been supervised and followed up at the field levels by the senior staffs like the Project Coordinator, Information Management Officer and School Support Officer considering their duties and responsibilities to make the project activities smooth and effectively at the field levels. As it was starting period, so, mainly preparation, planning etc. have been done and conducted.

9. Management and support:

Donor should disburse project fund in due time, because, SDS has been spending project costs taking loan from General Fund.

10. Annexes: (If required)

Already different lists have been sent to the donor agency for information and necessary action.

Conclusion:

we can conclude by saying that in the mobilization period, the project performance is almost satisfactory, because, due to rainy season and different disaster, planned activities could not be maintained. However, our staffs have tried their best to perform their duties and responsibilities smoothly. We hope the activities will be more smooth and effective in coming time. So, we are very much thankful to our staffs and other related stakeholders, who have been cooperating us for better implementation and effectiveness of the project. We specially thankful and grateful to the DC, DPEO, UNOs, UEOs, DMCs etc, who cooperated much to start the project activities. If we get all sort of cooperation from all sides, we believe, the project implementation will be fruitful and benefit the poor disaster risked people to reduce their risks from disasters.

RENEWABLE ENERGY

Background:

Energy plays a very significant and diversified role in the development of human civilization. Renewable energy is becoming more and more popular as it is environment friendly, cost effective and is suitable to small, off grid applications sometimes in the rural and remote areas where energy is generally crucial for any sort of development. It potentially utilizes natural resources such as sunlight, wind and tides that are naturally replenished. The technical potential of their use is very large, exceeding all other readily available sources.

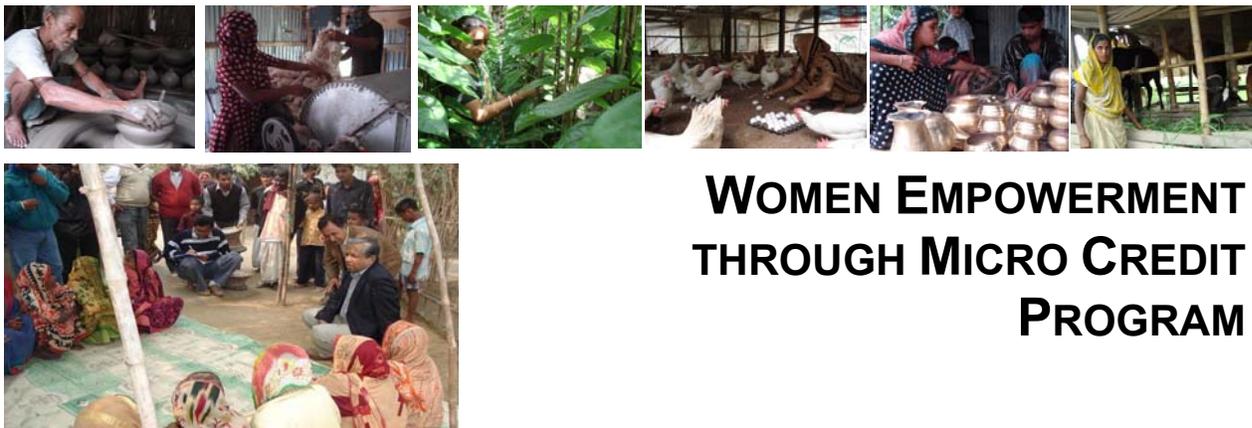
Solar Energy

Shariatpur is a river-girt district having extensive char areas around. The working area of SDS has therefore a huge potential for Solar Electricity as it difficult for the National Power grid to make its access to the remote char areas. SDS has made the onset in the field of renewable energy in 2006. As the introductory step, SDS has provided a series of awareness raising campaign to make the people informed about solar energy, its usage and benefit and so on. In the reporting period, SDS has successfully installed 10 Nos. solar home systems in the char areas of Shariatpur district.

Biogas

Biogas can easily be produced from current waste, such as sewage, animal waste and the other wastages available around us. The various waste streams are slurred together and allowed to naturally ferment producing methane gas. The good thing of it is when the biogas plant has extracted all the methane it can, the remainders are sometimes better suitable as fertilizer than the original biomass.

However, SDS came to a formal understanding with the Infrastructure Development Company Ltd. (IDCOL) under National Domestic Biogas Plant and Manure Management system. Under the Renewable Energy Program, SDS has developed 140 Biogas plants at Baghar Para and Monirampur Upazila of Jessore district and Damurhuda of Chuadanga for domestic lighting purpose. SDS has so far installed over 120 such plants that are operating very efficiently offering intended benefit to the users.



WOMEN EMPOWERMENT THROUGH MICRO CREDIT PROGRAM

Background:

SDS has been implementing a Project titled “Women Empowerment through Micro Credit Program” that has been designed to empower the women through micro credit support. PKSf is the funding agency of the Project. It is being implemented in nine different programs. A total of 201 unions of 16 Upazilas in Shariatpur, Madaripur, Gopalganj Faridpur and Monshigonj district have been selected as the area of operation under the project. The women empowerment through Micro Credit Project is being implemented effectively and efficiently with active participation of the target beneficiaries.

Goal:

Objective:

Target Group:

The target group of this project is the disadvantaged and distressed women, widow, abandoned women, female headed households, ultra poor, small and marginal farmers of the SDS working area

SDS, since its inception, has been working towards improving the livelihood of the people living under poverty line. Objective of this program is to improve socio-economic status of the people of such segment. SDS started the program from Char Areas of Shariatpur district. In course of time, it has now been implementing in 201 unions of 16 Upazilas in Shariatpur, Madaripur, Gopalganj Faridpur and Monshigonj district. PKSf, the micro finance support authority in Bangladesh is providing financial support at a low interest rate since 1993.

A magnitude of the target Population lives below poverty level. Micro-credit support inspires them to improve their status of living and helps them getting self-reliant. This support emancipates them from getting loan at high interest rate from the local moneylenders doing credit business. SDS' Micro-credit Program aims at assisting the disadvantaged people in income generation activities. Interest at the rate of 12.5% on flat rate basis is charged on the disbursed credit amount.

The women empowerment through Micro Credit Project is being implemented effectively and efficiently with active participation of the target beneficiaries. SDS organizes its members in groups and offers service package including training on IGA and awareness rising.

Working Area :

SL NO	Name of Distract	Name of upzilla	No of Branch
01	Shariatpur	Sadar upzilla	5 nos
02	“”	Naria upzilla	4 nos
03	“”	Zangira upzilla	5 nos
04	“”	Bhadorgonj upzilla	6 nos
05	“”	Damudda upzilla	3 nos
06	“”	Gosharhat upzilla	2 nos
07	Madaripur	Sader upzilla	1 nos
08	“”	Shipchar upzilla	3 nos
09	“”	Rajir upzilla	1 nos
10	Gopalganj	Moksadpur upzilla	3 nos
11	Faridpur	Bhangga upzilla	3 nos
12	“”	Saderpur upzilla	2nos
13	“”	Sader upzilla	1 nos
14	“”	Kasiyani Upzilla	1 nos
15	Munshigonj	Sreenagar	1 nos
16	“”	Lowhawjang	1 nos
Total	05	16	42

Under this program SDS is implementing nine sub programs. These are:

1. Rural Micro Credit Program (RMC)
2. Micro Finance and Technical Support (MFTS)
3. Micro Entrepreneur Credit (MEC)
4. Ultra Poor (UP)
5. Livelihood Restoration Project (LRP)
6. Seasonal Loan
7. Agriculture Sector Micro credit
8. Rehabilitation of SIDR affected Coastal Fishery, Small Business & Livestock Enterprises (RESCUE)
9. Special Assistance for Housing of SIDR affected borrowers (SAHOS)
10. Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP)

1. Rural Micro Credit Program (RMC)

Rural Micro Credit plays the most useful and effective role to serve the rural poor with special focus on widow, distressed, abandoned women, ultra poor and female headed households. SDS has been implementing the program having received fund from PKSF. Members received loan from this component has been striving for livelihood improvement through adoption of proper and relevant income generating initiatives. Improving the socio-economic status and sustainable development is the objective of the sub components of this program. SDS implements the program through 1794 groups of 36 branches in its operational area. Total No of members are 37068. Total 30156 members have so far received loan out of 37068 that is about 81.35% of the total members. Cumulative disbursed amount of loan under this program is Tk.1261406500. The Cumulative recovery 1028323573 and present loan balance 233082927 that is being operated through 36 branch offices of SDS.

2. Micro Finance and Technical Support (MFTS)

This is another PKSF assisted program designed for the progressive and experienced Micro Credit borrowers need large amount of credit to augment and diversify their existing IGA. It helps such borrowers who have entrepreneurial capacity to scale up their initiatives. The members receive, along with financial support, skill development training on poultry, duck, goat and cow rearing, beef fattening, mini hatchery and other IGA. Now beneficiary are established IGA on 5 Model Breeder, 9 Mini hatchery, 16 chick rearing, 28 Poultry keeper, 1484 Goat keeper, 5514 Cow rearing, 57 Beef fattening, 14 Buck stations, 35 Broiler firm, and 79 Homestead Gardening, SDS is carrying out the program through 6 branches of Shariatpur district. No. of Groups formed under this program is 519 and No. of members enrolled are 10485, of which 7241 members have been covered under this loan component that is about 73% of total members. Cumulative disbursed amount of loan under this program is Tk.531852000 Cumulative recovery 451311378 and present loan balance 80540622 that is being operated through 6 branch offices of SDS.

3. Micro Entrepreneur (ME)

The program provides financial assistance to those who are planning to start Micro Entrepreneurship but could not set out because of scarcity of necessary working capital. It promotes their business initiatives as well as helps generating employment opportunity for the poor. The program is being implemented by SDS through 18 branches. Currently the No. of group are 279. No. of member are 854 of which 778 member have been covered under this program that is about 91.10% of total members. The Cumulative disbursed amount of loan under this program is Tk.1168190000 Cumulative recovery 93065470 and present loan balance 23753530 that is being operated through 5 branch offices of SDS.

4. Ultra Poor Project (UPP)

This program has been tailored in such a manner that the ultra poor and hard core poor can have easy access to this program and utilize the micro credit effectively to increase their income level and to be benefited from this program. SDS has been implementing this program for the ultra poor living in the remote and char areas of Shariatpur district through 10 branches. Currently 285 groups are operating under the program. A number of 3649 members, out of 2322 have received loan from this component and implementing small enterprise. The Cumulative disbursed amount of loan under this program is Tk.13391000 Cumulative recovery

127090647 and present loan balance 6819353 that is being operated through 10 branch offices of SDS.

5. Livelihood Restoration Project (LRP):

Shariatpur is among the most disadvantaged districts having disrupted communication. Every year, agriculture in the area faces severe threat of natural calamity. LRP loan is provided, at a low rate, to disaster torn people for giving them financial assistance. Beneficiaries of the above Programs are the target people and granted support from this component. The program is being implemented by SDS through 23 branches, the cumulative disbursed amount of loan under this program BDT 2,01,40,500/= and cumulative recovery BDT 19939300 and its loan balance BDT 201200/=

6. Seasonal Loan

The program provides financial assistance to those who are cultivating deferent's seasonal crops like Tomato, Anion, Dale, and deferent vegetables. It promotes their cultivation initiatives as well as helps generating employment opportunity for the poor. The program is being implemented by SDS through 7 branches. The Cumulative disbursed amount of loan under this program is Tk.66740000 Cumulative recovery 56592000 and present loan balance 10148000 that is being operated through 7 branch offices of SDS.

7 Agriculture Sector Micro credit

This is new initiatives from PKSF; the program provides financial assistance to those who are defended to agriculture. It promotes their cultivation initiatives as well as helps generating employment opportunity for the poor. The program is starting by SDS through 4 branches. The Cumulative disbursed amount of loan under this program is Tk.7941000 Cumulative recovery 3048000 and present loan balance 4893000 that is being operated through 4 branch offices of SDS.

8 Rehabilitation of SIDR affected Coastal Fishery, Small Business & Livestock Enterprises (RESCUE)

The program provides financial assistance to SIDR affected households those who are lost their IGA by SIDR. It is promotes their IGA initiatives as well as helps and recovery their IGA. The program is being implemented by SDS through all 27 branches. The Cumulative disbursed amount of RESCUE loan under this program is Tk.101587500, Cumulative recovery 78724156 and present loan balance 22863344 that is being operated through all 27 branch offices of SDS

9 . Special Assistance for Housing of SIDR affected borrowers (SAHOS)

The program provides financial assistance to SIDR affected households those who are lost their IGA by SIDR. It is promotes their IGA initiatives as well as helps and recovery their IGA. The program is being implemented by SDS through all 24 branches. The Cumulative disbursed amount of SAHOS loan under this program is Tk.30000000, Cumulative recovery 18806085 and present loan balance 11193915 that is being operated through all 24 branch offices of SDS

10. Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP)

The program provides financial assistance to Emergency 2007 Flood Restoration affected households those who are lost their IGA by Flood. It is promotes their IGA initiatives as well as helps and recovery their IGA. The program is being implemented by SDS through all 8 branches. The Cumulative disbursed amount of EFRRAP loan under this program is Tk.4034000, Cumulative recovery 1219908 and present loan balance 2814092 that is being operated through all 8 branch offices of SDS

SDS Academy

Background:

The contribution of education behind the evolvement of human civilization followed by social and economic development of the modern era can, in no way, be ignored. SDS has always believed that education can play a greater contributory role towards building a healthier nation by broadening vision, enriching knowledge base and widening outlook of the people.

SDS, apart from its other foreign aided Projects, has decided to establish a school that would be an archetype of schools and set an instance in the education arena of Shariatpur district. With a view to accomplish this, the Executive Committee of SDS has adopted a resolution in its meeting and accordingly established SDS Academy on January 22, 2007 to run entirely on its own fund. The curriculum of the school has been prepared keeping the view in mind that the students of this school would be made qualified in a way that they can dedicate themselves for the betterment of the people and the progress of the country. The objectives and aims of the school is masterminding the students to be the person of the age through putting stress on English learning, innovating moral values, computer education and cultural practices.

Now the SDS Academy is starting full showing with address all classes from Play group to class five. The students position are total 114 where boys 61 girls-53. In order to operate the school efficiently and to provide quality education to the students, candidates having Masters Degree, may be relaxed for experienced candidates, have been considered during appointment of teachers.

For arrangement of location of the school, the SDS authority made arrangement class room facilities for all class of students. Eleven teachers have been appointed where male-3 and female-8. All the teachers are requisitely qualified. SDS nurses a plan in mind to take the school forward to high school level in future. The activities of the school have been progressing according to plan of the school authority. For this reason, to upgrade the education level step by step properly, they have decided to start two new classes namely Nursery after Play Group and class four after three in the 2009 session.

The SDS authority is determined to ensure better educational atmosphere, with cooperation of the School Managing Committee, Guardians, Teachers and students, to bring into being a good and worthy citizen for the betterment of the country.

Lessons Learned

- **Micro Credit:** Carrying out Micro Credit Program a major area to worry about is overlapping as numbers of NGOs are providing loan in the same area. Members are receiving loans from different NGOs at the same time. In most of such cases, the borrowers can not properly utilize the loan in the particular IGA. Where as, in some cases member receive loan from one NGO to repay installment to another NGO.
- Immediate measures should be taken, through effective coordination among the NGO's working in the area, to stop overlapping.
- Through proper monitoring appropriate utilization of the loan can be ensured. Proposed sector enterprise and project should be checked properly before approval.
- IGA specific skill development training should be imparted for effective and efficient utilization of the borrowed money.
- **Disaster Response:** In the emergency relief and rehabilitation programs during disaster response coordinated effort between GO and NGO has been proved very effective for successful implementation of activities during disaster.
- Through the response program SDS has strengthened effective collaboration, coordination and networking with Disaster Management committees at Union, Upazilla and District level. The intervention was very effective to address the short term food security of flood affected families.
- Besides immediate food, primary medicine and non-food support to protect flood related health hazards, the flood affected community are also in need of livelihood support that are very much needed for long term post-flood rehabilitation to help building their confidence to start their life again with new inspirations.
- There are many other burning issues like water and sanitation, education, communication, market stability, income regeneration etc. that should be addressed for longer-term security of the flood affected communities.
- Among the troublesome experiences was the disrupted communication in the project areas due to flood, risks of drowning, snakebites, and heavy rainfall that hindered emergency intervention.
- Most of the target beneficiaries were from the remote areas that were difficult to approach and time consuming. At times, the local government actors did not always play positive roles to facilitate the process. The distribution of relief was a troublesome job, and the Union Disaster Management Committee demanded more support for the distribution.
- **River Basin Program:** Very prolific lessons were learned as it has got multifold objectives of reducing the vulnerability of the poorest communities, increasing involvement of SDS and community to preparedness to respond to the flood emergencies, improving livelihood options of the char dwellers and changing policies, practices, ideas and beliefs to reduce vulnerabilities of the poorest communities.
- For effective and efficient implementation of relief operations, GO and NGO collaboration and coordination should be strengthened and sense of confidence and trust should be developed between Local Government bodies and NGO sector.
- Active involvement of the poor people is required for effective relief distribution during any disaster. Participation of lactating mother and pregnant women should be strengthened in the Project support.

- A mid to long term support should be provided in a sustainable manner in the form of financial and technical assistance to increase income and improve livelihood of the hard core poor.
- To achieve the Project objectives effectively and efficiently, approach of working with the poor should be fully participatory in nature. This would help getting closer to the hard core poor.
- In the disaster preparedness segment, stress should be given on proper implementation of the action plan adopted in the CRA workshop.
- More training and workshop should be arranged for the UDMC and UZDMC members to make them more dynamic and effective. These types of workshops have been proved very much effective to combat disaster.
- The Local Government representatives were found a bit reluctant to attend the meetings and workshops organized for them. Lack of sense of participation was evident in the awareness build up of the beneficiaries about health and nutrition through hygiene promotion test.
- **Education Programs:** In the Amader School Project (ASP) a major problem faced is river erosion. Lessons learned here are:
 - Because of erosion the schools become difficult to approach for the students. Also unfavorable weather and long distance of the school makes the students reluctant to attend school.
 - Lack of sense of responsibility of the SMC members makes them reluctant to participate in the monthly meetings regularly. Sometime the Upazila Education Officer shows negative approach towards the Amader School Project.
 - More time should be given and additional support should be provided to increase effectiveness and improve performance of the schools situated in the long distance.
 - Support should be extended to the volunteer teachers and team effort should be strengthened that would encourage the UEO to be more active.
 - Promoting civic rights of socially excluded citizens and The Voter Awareness Program:
 - It was learned that the socially excluded people were not interested to get their names registered in voter list and not so much committed to cast their vote.
 - The duty bearers have been more interactive with the mass people than they had been before for enhancing their sense of responsibilities and act accordingly for ensuring the political rights of the socially excluded groups.
 - Representatives of the local Govt. bodies have extended all out cooperation during the voter registration Program although they were found a bit reluctant to attend the meetings and workshops organized for them.
 - Positive attitude has been noticed among the voters. They have been so motivated that they are unwilling to register in more than one place.

Audit Report:

Howladar Yunus & Co
Chartered Accountants

Particulars	Notes	FY 2008-2009					FY 2007-2008
		MF	OXFAM Novib	OXFAM GB	Others Project	TOTAL	TOTAL
D. Current Liabilities		240,684,329	172,000	646,165	21,367,804	262,870,298	212,579,322
Members Savings Deposit	11.00	110,215,676	-	-	-	110,215,676	75,635,172
Loan Loss Provision	11.02	12,516,596	-	-	-	12,516,596	4,913,121
Security Fund (Apodkalin)	11.03	1,498,923	-	-	-	1,498,923	1,109,063
Disaster Management Fund	11.04	1,934,483	-	-	-	1,934,483	1,214,693
Internal Loan A/C		725,213	172,000	557,000	10,899,903	-	-
Loan From Partner		-	-	89,165	-	89,165	-
Provident Fund	11.05a	-	-	-	7,587,646	7,587,646	4,725,617
Welfare Fund	11.05b	-	-	-	2,625,951	2,625,951	1,771,965
Payable to GF	11.06	-	-	-	150	150	273,874
Provision for Expenses	11.07	63,612	-	-	254,154	317,766	186,193
Depreciation fund (DF)	11.08	113,165	-	-	-	113,165	-
Loan from PKSF (For One Year)	12.00	113,616,661	-	-	-	113,616,661	102,816,656
E. Long Term Liabilities:							
Loan from PKSF/IDCOL	12.00	227,776,197	-	-	-	227,776,197	221,518,500
RMC	12.01	81,600,000	-	-	-	81,600,000	62,418,500
MFTS	12.02	12,350,000	-	-	-	12,350,000	21,600,000
ME	12.03	-	-	-	-	-	-
RESCUE	12.04	100,000,000	-	-	-	100,000,000	100,000,000
SAHOS	12.05	25,000,000	-	-	-	25,000,000	30,000,000
LRP	12.06a	-	-	-	-	-	7,500,000
EFRRAP	12.07	4,000,000	-	-	-	4,000,000	-
Agriculture	12.08	2,600,000	-	-	-	2,600,000	-
ID	12.09	983,354	-	-	-	983,354	-
Loan From IDCOL (RMC)	12.10	1,242,843	-	-	-	1,242,843	-
F. Capital and reserves:		27,189,796	3,405,608	142,941	8,066,918	38,805,263	59,834,471
Retained Surplus	13.00	27,189,796	3,405,608	142,941	8,066,918	38,805,263	59,834,471
TOTAL LIABILITIES		495,650,322	3,577,608	789,106	29,434,722	529,451,758	493,932,293

The accompanying notes form an integral part of these financial statements

Executive Director

Coordinator (Finance & Accounts)

Signed as per our annexed report of even date



Howladar Yunus & Co.
Chartered Accountants

Dated- Dhaka, November 05, 2009

Shariatpur Development Society (SDS)
Consolidated Balance Sheet
As at June 30, 2009

Particulars	Notes	FY 2008-2009				FY 2007-2008	
		MF	OXFAM Novib	OXFAM GB	Others Project	TOTAL	
A. Fixed Assets (written down value) :	6.00	8,717,764	740,931	609,491	11,647,233	21,715,419	22,069,497
Fixed Assets at cost		10,644,511	831,240	683,030	13,996,025	26,154,806	25,329,676
Less: Accumulated Depreciation		1,926,747	90,309	73,539	2,348,792	4,439,387	3,260,179
B. Investments:	7.00	39,847,206	-	-	6,200,000	46,047,206	30,413,261
FDR A/C: Savings	7.01	27,000,000	-	-	-	27,000,000	17,200,000
FDR A/C: DMF	7.02	2,000,000	-	-	-	2,000,000	800,000
FDR A/C: LLPI	7.03	9,100,000	-	-	-	9,100,000	3,500,000
FDR A/C: DFI	7.04	1,200,000	-	-	-	1,200,000	700,000
FDR A/C: PF		-	-	-	6,200,000	6,200,000	3,091,983
LLPI	7.05	283,543	-	-	-	283,543	1,387,986
DMFI	7.06	6,857	-	-	-	6,857	529,918
DFI	7.07	254,806	-	-	-	254,806	583,721
LRPI	7.08	2,000	-	-	-	2,000	2,619,653
C. Current Assets:		447,085,352	319,000	-	8,662,839	456,067,191	409,050,150
Loan to beneficiaries:	8.00	386,399,435	-	-	-	386,399,435	309,608,428
Rural Micro credit (RMC)	8.01	201,657,504	-	-	-	201,657,504	125,005,573
MFTS	8.02	77,828,264	-	-	-	77,828,264	70,456,680
Micro enterprise (ME)	8.03	24,186,615	-	-	-	24,186,615	17,097,278
Ultra Poor (UP)- GOB	8.04	14,851,267	-	-	-	14,851,267	24,162,026
SAHOS	8.05	17,708,662	-	-	-	17,708,662	29,784,584
Seasonal	8.06	2,708,500	-	-	-	2,708,500	2,636,000
LRP	8.07	293,810	-	-	-	293,810	2,670,250
RESQUE	8.08	44,445,813	-	-	-	44,445,813	36,551,000
EFRRAP	8.09	67,000	-	-	-	67,000	-
Agriculture	8.10	2,652,000	-	-	-	2,652,000	-
Loan to Staff (WF)		-	-	-	2,218,925	2,218,925	1,245,037
Fund Receivable		-	-	-	-	-	6,446,200
Advance A/c	9.01	729,388	-	-	502,475	1,231,863	2,138,978
Receivable ID Grant -MFTS	9.02	31,420	-	-	-	31,420	236,544
Receivable ID Grant -UP	9.03	-	-	-	-	-	-
Staff Loan A/C: Motor cycle	9.04	2,312,261	-	-	-	2,312,261	2,758,014
Staff Loan A/C: Bi-cycle	9.05	300,575	-	-	-	300,575	294,078
Reimbursable from SDS (PF)		-	-	-	-	-	39,161
Interest receivable on FDR	9.06	592,013	-	-	509,245	1,101,258	268,667
Internal Loan A/C		6,802,922	319,000	-	5,232,194	-	-
Loan to Kheya		-	-	-	200,000	200,000	-
Cash and Bank Balance	10.00	49,917,338	2,517,677	179,615	2,924,650	55,539,280	99,726,497
Cash in hand	10.01	875,968	143	5,423	17,632	899,166	806,787
Cash at Bank	10.01	49,041,370	2,517,534	174,192	2,907,018	54,640,114	98,919,710
Total Assets : A+B+C		495,650,322	3,577,608	789,106	29,434,722	529,451,758	493,932,293

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Shariatpur Development Society (SDS)
Consolidated Income and Expenditure Account
For the Year Ended June 30, 2009

Particulars	Note	FY 2008-2009					TOTAL	TOTAL
		MF	OXFAM Novib	OXFAM GB	Others Project			
INCOME:								
Service Charge Received	14.00	59,449,904	-	-	116,347	59,566,251	27,375,072	
Grant Received	15.00	-	9,734,199	7,630,738	50,455,373	67,820,310	162,041,937	
Bank Interest	16.00	1,899,136	84,531	7,979	674,816	2,666,462	981,718	
Sale Of pass Book		197,198	-	-	-	197,198	117,050	
Training Centre Income	17.00	-	-	-	710,842	710,842	758,195	
Training Centre other Income		-	-	-	164,757	164,757	-	
COP Consultancy		92,000	-	-	-	92,000	-	
ID Grant A/C-MFTS		293,160	-	-	-	293,160	839,673	
ID Grant A/C-UP		-	-	-	-	-	719,496	
Overhead Income		-	-	-	-	-	3,581,908	
SDS Academy Inc.	18.00	-	-	-	272,978	272,978	124,500	
SDS Contribution		-	-	-	530,000	530,000	1,229,076	
1% Salary		-	-	-	148,025	148,025	133,345	
General & Administration Income		-	-	-	3,852,566	3,852,566	24,000	
Received From CFSRWS		-	-	-	6,754,283	6,754,283	-	
Others Income		-	-	-	247,540	247,540	-	
Data collection Income		-	-	-	11,493	11,493	-	
Interest on FDR A/C:LLPI		-	-	-	-	-	70,000	
TOTAL INCOME		61,931,398	9,818,730	7,638,717	63,939,020	143,327,865	197,995,970	
EXPENDITURE:								
Service Charge Paid to PKSF	19.00	8,085,405	-	-	-	8,085,405	-	
Salary & Allowances A/C		30,343,660	3,224,617	2,813,520	4,714,008	41,095,805	33,868,271	
Honorarium		-	-	-	56,575	56,575	-	
Traveling & Conveyance A/C		902,966	-	-	204,200	1,107,166	3,348,027	
Printing & Stationary A/C		1,314,431	-	-	279,468	1,593,899	1,494,080	
Telephone & Postage A/C		426,222	-	16,415	31,389	474,026	403,191	
Entertainment A/C		374,681	-	-	116,974	491,655	383,154	
Office Rent A/C		1,156,700	-	-	-	1,156,700	780,524	
Utility Bill A/C		180,736	-	-	71,125	251,861	187,480	
Training Expenses	20.00	341,048	-	-	463,853	804,901	1,590,578	
Fuel A/C		932,819	-	-	24,578	957,397	882,520	
Repair & Maintenance A/C		827,837	-	-	241,622	1,069,459	1,251,995	
Lunch Subsidy A/C		1,379,854	-	-	82,765	1,462,619	1,189,307	
Paper Bill A/C		102,007	-	-	3,328	105,335	68,809	
Donation A/C		231,500	-	-	382,161	613,661	162,198	
Advertisement A/C		15,000	-	-	-	15,000	87,940	
Audit Fee A/C		40,000	-	-	229,000	269,000	81,786	
Consultancy fee		-	-	-	2,000	2,000	-	
Bank Charge	21.00	680,425	11,628	528	28,179	720,760	829,819	
Loan Loss Provision Expenses		7,216,607	-	-	-	7,216,607	2,668,534	
Depreciation Reserve Expenses		522,979	-	-	-	522,979	433,679	
Extinguisher A/C		-	-	-	2,850	2,850	-	
Interest on Savings		3,879,276	-	-	-	3,879,276	2,575,514	
Surveys, Monitoring & Assessment		-	-	-	-	-	66,157	
Depreciation		-	90,309	73,539	912,866	1,076,714	586,461	
Training Centre Expenses A/C	22.00	-	-	-	309,464	309,464	299,457	
Disaster Management Expenses		588,824	-	-	-	588,824	268,044	
Overhead Expenses	23.00	157,562	1,330,798	596,790	1,132,568	3,217,718	5,422,465	
Direct Activities Cost	24.00	-	4,472,037	3,903,675	71,744,522	80,120,234	123,897,276	
Total Expenditure		59,700,539	9,129,389	7,404,467	81,033,495	157,267,890	182,827,266	
Excess of income over expenditure		2,230,859	689,341	234,250	(17,094,475)	(13,940,025)	7,558,890	
Total		61,931,398	9,818,730	7,638,717	63,939,020	143,327,865	197,995,970	

The accompanying notes form an integral part of these financial statements

Executive Director

Coordinator (Finance & Accounts)

Signed as per our annexed report of even date

Howladar Yunus & Co.
Chartered Accountants
Dated- Dhaka, November 05, 2009
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END