

Annual Report – 2012



SHARIATPUR DEVELOPMENT SOCIETY
Committed to ensure equity and justice for all

Background:

Shariatpur Development Society-SDS is a non-political and non-profit making non-government organization (NGO) based in Shariatpur district, founded by likeminded Red cross workers, lawyers, journalists and business people with a view to empower the disadvantaged people and to bring about overall change in the lives of rural poor people, especially women. The Social works involved with the establishment of SDS has a long experience in extending relief and rehabilitation activities in the events of natural disaster in areas surrounding the lower Meghna and the tail of river Padma. According to the poverty Map, developed by the WFP (2005), the working area of SDS is treated as poverty zone and food deficiency area according to the department of the Agriculture Extension. Moreover, SDS working area (Shariatpur district) is a one of the poorest district out of the 12 districts in Bangladesh according to the Govt. of Bangladesh.

After the devastating flood of 1987 and 1988, initiative was taken by the founder of the organization people in collaboration with the like-minded Red-cross workers to form an organization for the development of disadvantaged people. Lawyers, Journalists, Businessmen and women workers were some of the initiators. SDS started to work formally on 1st September, 1991 and after getting registration from social welfare department in 1992, it extended its activities on family planning and child health in the villages of Shariatpur Sadar Upazilla.

After working with family planning for a year it was realized that family planning acceptors (primarily women) were malnourished, deprived in their families and were neglected by their husbands. Above all, women were also tortured by their husbands as they were accepting family planning methods.

Additionally, on the survey report it was unanimously agreed by General committee, Executive committee, Advisory committee and workers of the organization that steps needs to be taken to implement family law and women rights in the society. Otherwise women's overall development and socio-economic development can't be achieved.

Therefore, SDS started with group formation, organized weekly meetings for women. Groups of women started to learn about their rights from weekly meetings and discussions. At this stage, OXFAM (UK & I, presently GB) came forward to assist "SDS". At present, SDS is working in the field of Disaster Management, Poverty alleviation, Training, Education, Agriculture, Health & Nutrition, Advocacy, Arbitration and Legal support, Environment, Water & Sanitation (WATSAN) and Micro Credit Program.

Vision:

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

Mission:

The mission of SDS is to facilitate initiatives to work with poor people to uplift their present situation. SDS is also committed to collectively work 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.

Objectives:

- ✓ To organize the backward rural women.
- ✓ To increase skills through training and education.
- ✓ To lead the target people to take initiatives for establishing human rights.
- ✓ To improve health situation through PHC service.
- ✓ To endeavor changes in gender relation in family & society.
- ✓ To improve WATSAN situation.
- ✓ To reduce the loss of people and property caused by disaster events.
- ✓ To increase family income of the poor community through IGA.
- ✓ To motivate/train the local Government and community people on disaster management.

Core values:

(a) Equity, (b) Justice, (c) Democracy, (d) Participation and (e) Accountability

Major Focus area of intervention:

- ✓ Campaign against domestic violence
- ✓ Climate change adaptation
- ✓ Disaster Management and response
- ✓ Non formal education
- ✓ Agriculture and food security
- ✓ Health and sanitation
- ✓ Legal support
- ✓ Research, training and advocacy
- ✓ Microfinance

Legal Status:

Department	Registration	Registration Date
Social Welfare	Shari - 77/92	10/08/1992
NGO Bureau	794/93	29/12/1993
Joint Stock Company Act	S-6456(700)/07	26/02/2007
Micro credit Regulatory	03074-04616-00229	29/04/2008

Intervention

**Name of the project/
department**

Girl Power Programme

Background of the project

The Girl Power (GP) Program: Promoting Equal Rights and Opportunities for Girls and Young Women is a joint effort by six experienced Dutch civil society organizations (ICDI, Women Win, Free Voice (now merged into Free Press Unlimited), Child Helpline International, DCI-Ecpat, and Plan in the Netherlands). These organizations joined forces in Child Rights Alliance (CRA) to fight rights violations affecting girls and young women in 10 developing countries. The GP program is developed under the MFS-II subsidy facility of the Dutch Ministry of Foreign Affairs. The project started on 2011 and will run until 2015.

In Bangladesh GPP is being implemented in eight districts in Bangladesh by six member organizations led by Plan Bangladesh; among which SDS is implementing the Shariatpur project with the financial support of ICDI.

Goal : Reduce gender based violence against Girl and Young Women

Objectives:

- ✓ To strengthen Civil Society Organizations on influencing policy through lobbying and advocacy to establish justice for girls and young women.
- ✓ To increase awareness and sensitize duty bearers on the rights of Girls and Young Women.
- ✓ To improve legal protection system for establishing rights and Girls and Young Women.
- ✓ To increase the capacity of right holders (Girls and Young Women) to protect GBV

Funded by: International Child Development Initiatives (ICDI)

Duration: 2011-2015

Budget in total:

Working area :

District	Shariatpur		
Upaziila/ Sub district	Sadar	Zanjira	Bhedarganj
	Naria	Damuddiya	Goshairhat

Target group Girls and young women, Civil Society organization and Duty bearers

Successful intervention

Karate training to the girls students of secondary School & community young girls

Education often results in giving women a sense of control over their lives and opening up doors to a more promising future. Sports can have a similar empowering effect. Over the last decade, sport has increasingly been used as a tool for empowering youth in developing countries. Girls, who face the triple jeopardy of gender and age discrimination in addition to poverty, can benefit from the economic, emotional and physical self-determination.

Karate training 1



SDS has completed six batches of three months long Karate training sessions (Marshal Art) where 150 girls, aged between 12-18 years participated. The total course was divided into 24 classes which were being facilitated by a Karate teacher who obtained black belt from Japan Karate association. All of the karate training sessions were organized at school. The trainees were selected by evaluating some basic criterias like participant's vulnerability, household condition, economic condition, interest etc. After receiving the training, girls are now self confident and are able to protect them from incidences that poses threat to her indipentent lifestyle.

Girl club development

In Bangladesh 22% of the total population are adolescents among which 42% are girls. Gender inequality and discrimination is deeply entrenched and widely tolerated throughout the country. Safe places reduce inequalities and gender discrimination, increase sociability, improve educational attainments, economically empower teenage girls, reduce early marriage and its harmful effects and enhance health awareness and practices. In the last six months SDS has developed three Girl Clubs in three different secondary schools located at Damudda, Goshairhat and Sadar. Those clubs are aimed to empower girls and young women socially and financially as well as to develop leadership for eliminating gender inequality. Girl clubs are operated by girl forum formed by Girl power project which remains open twice a week. The clubs are well equipped with furnitures, books, magazines, novels, poster, booklet, leaflet etc. SDS Girls Club is a place where girls and young women within the age group 10-24 can grow, learn, have fun, and develop confidence and increase

their ability to make a difference in the world. By receiving information, leadership training and sport instruments girls develop a vision to plan and build their future. Living a healthy lifestyle develops their capacity to engage in positive behaviours that nurtures a child's well being. The club life skill activities teach them how to set personal goals and develop competencies to live successfully as confident adults. Additionally, the Club's sports and recreation programs are helping members to develop fitness habits; they are also using their leisure time effectively and learning skills to manage stress and developing appreciation for the environment, and social and interpersonal skills.



Women fair (Nari Mela)

Nari mela (women fair), a two day long event was organized by SDS to create entrepreneurship opportunity for girls and young women. The fair was held at the sub district headquarter where women entrepreneurs set up their business stalls to sell and advertise. The fair was inaugurated by a well known women leader and social activist, Ms. Majeda Showkot Ali. The opening ceremony was chaired by Shamima Ferdous, chief Sub district office and Executive Director of SDS delivered a welcome speech in the ceremony. He said, "why are we celebrating women fair, why do we never think about male fairs? The answer is simple, women are vulnerable and they do not get their rights. As human beings we all have equal rights and every male member of the society should take steps to ensure the rights of women".

A number of women entrepreneurs like handicraft, traditional sweets, and beauty parlour had their stall set up in this fair. Thousands of people visited the fair and enjoyed two days long cultural program.

Case study

Dreaming to live once again

Rubina Akhter (21 years old), daughter of Md. Rashid bepari is a resident of East Goidda Village, word no 8, Vedargong Upazilla. When she was only a student of grade five her mother who was mental patient left home and never came back. Later on, Rubina's father also became ill searching for his wife and died a premature death. After her father's sudden death she started living with her sister and brother-in-law. Her brother-in-law is a carpenter and due to insolvency, Rubina failed to attend the SCC (Secondary School Certificate) examination even though she continued her education until grade ten. On September 2009, she was married off to a driver named Kamal.

Within 6 months of that marriage, after being vigorously tormented by her in laws, she had to come back to her sister's house for good. On year 2011, soon after she came to know about Girl Power Program, she became a member. She has already received IGA training from Girl Power Project and with the financial support from the project has started her own business along with two other friends who also received IGA training from GPP. She has found a way to support herself and her dreams for the future has also changed. Few months ago she didn't have any dreams and used to think that she will be living the rest of her life at other's mercy. By finding a way to support herself financially she has also found new dreams and hopes.

Case study (2)

Tapur, daughter of Dil Mohammad, is a student of grade nine, she is the second born in her family. Her elder sister goes to Burir Hut College (grade eleven) and her younger sister is a student of grade five. The family consisted of five members was doing fairly well until a life altering event happened in the lives of these happy people. On 23rd September 2012 Tapur went to the school Library to collect a book that she needed. Jamal Sardar (45 years old), the caretaker of the school kept on asking her to go inside the school library but Tapur disagreed to go inside the empty library. After this disagreement Jamal Sardar made some bad remarks about her and Tapur left for classes. Seeing Tapur sad, her classmates kept asking if anything happened. After the classmates insisted, she told them everything. Then two of her classmates mentioned that Jamal Sardar has also made bad remarks about them in the past but they didn't share this with anyone before. Some of their boy classmates heard this and informed the teachers of the school. After coming back home Tapur informed her mother. The teachers were given a reminder again on the following day but they didn't respond to this incident as the Chairman of the school managing committee wasn't present. Meanwhile the news was spread among the locals and seeing the delay, Tapur filed a formal complaint on 25th September 2012 to Vegargong Upazila Nirbahi Officer against Jamal Sardar. Soon after receiving the complaint, Upazila Nirbahi officer along with two police officers went to the school premises and instructed the school Headmaster to call the victim girl and Jamal Sardar immediately. Tapur came to school premises immediately but Jamal Sardar was to be found nowhere. After a while, the Chairman of the school managing committee/ Chairman of the Chaygaon Union Parishad, Mr. Hasan Vuttu Majumder and chairman of the Girl Power CBO committee, Md. Soyeb Akand, local elites and students came into the scene. The Chairman of the school managing committee and the Chairman of the CBO committee asked the Upazila Nirbahi officer to give them a chance to resolve the matter with the clause that if the family of the victim thinks that they didn't receive justice then they can go through the formal law and order system. Based on this agreement The Upazila Nirbahi Officer left and the following day at 10 A.M. the school managing committee, CBO committee, Village child protection committee, members of the Union Parishad and local elites sat in a prolonged meeting and unanimously decided that Jamal Sardar will be suspended from his duties for the next three months. At the same time Jamal will receive a strict warning that if in the future any such complaints are heard against him he won't be spared and will have to go through the formal law enforcement system. This issue was thus resolved locally with the involvement from CBO committee and the village protection committee. The girl is continuing her studies now and on the other hand Jamal was given a second chance to improve himself. It was indeed a great initiative by GPP.

Saved from child-marriage with the help of CBO

Md. Al Amin son of NasirBepari residing in Sokhipur Union, Word no 7, Village Patna SardarKandi (17 years old) makes his living by setting CCTV in various institutions throughout the country. Meanwhile he comes to join a marriage celebration of one of his neighbours' where he met Sohagi (13 years old), daughter of Mohan Soiyal from Charsencus Union, Village Balar Bazar. They exchanged cellphone numbers and fell in love. About five months later when her family was trying to marry her off to a relative, she left home and went to Al Amin's work place in Chittagong to marry him instead. But they were unable to get married due to the age restrictions. Alamins' neighbour HanifSeikh also worked in Chittagong and seeing them in trouble, he took Al Amin and Sohagi in. Al Amin's family figured that if they don't arrange for this marriage immediately they might get charged for kidnapping. The CBO Chairman came to know about this marriage and went to Al Amin's house. He told Al Amin's family that this marriage can't happen since neither party are of age. He called the Upazila GPP coordinator and the local journalist to inform them about this possible child marriage.

Being afraid of criminal charges, the Groom's relatives were eager to marry them off immediately. By then, more local people came to Al Amin's house along with the CBO chairman and informed the Bride's family. But the bride's family didn't respond thinking that if they bring back the girl home they won't be able to face the society after this. At the day's end the chairman of the CBO committee Md. Sirajul Islam, MostafijurRahman, (Chairman of Sokhipur Union Parishad) and Anwar bala (Chairman of Charcensus Union Parishad) arranged for the bride and groom to go to Charcensus Union where they sat on a meeting with their guardians. After a long discussion the parents were asked to take their children home and were told that they need to study and become of age before getting married, then everyone will help them in this marriage. Both parties agreed to the terms and till now there has been no misunderstanding between them. This is a successful story of how CBO committee and the civil society can play a role in stopping child marriage. Md. Sirajul Islam in his own words said that, "By stopping this child marriage I feel proud of myself, I feel that I have made a contribution to the society."

Father sent to Jail for arranging to marry off his daughter before age

Rakiba Akhter(12 years old) daughter of MonirHossain from Shariatpur Zilla, Vedargonj Upazila, Union Charvanga, Village Dewankandi was set to marry Sakil, son of AkhterHossain from Charnda Village. When Rakiba's family made all the arrangements for marrying her off at such young age, Harun, a CBO member came to know about this. He along with other CSO members then went to the bride's house and requested her family to not to marry her off at this age. But the Bride's family arranged for the marriage without paying any heed to the request made. The CSO committee then informed the local authority and the authority also requested to set aside the marriage. But when the bride's father ignored all the requests and went ahead with the preparation of marriage, Upazila Nirbahi Officer Md. Alamgir was sent to jail for 15 days. After this incident, everyone in that region became conscious and realized that if they arrange for such child marriage they will also be sent to jail. This incident acted as a positive influence in the society and the local civil society believes that this strict attitude is necessary for preventing child marriage in future.

Name of the project	Capacity Building of Ultra poor (CUP-2) Project.
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Background of the project

Capacity Building of Ultra Poor (CUP-II)” project carried out on behalf of the SDS and Oxfam-Novib, The Netherlands. SDS had received funding for the implementation of the 1st phase of the above mentioned project for two years starting from September 2007. CUP-II started on 1st September 2009 is the extension of the phase one of CUP project which went on for three years.

The Capacity Building of Ultra Poor (CUP) Project, is aimed to improve the livelihood situation of the ultra-poor people particularly women in the char lands of Shariatpur and Chandpur districts. Main components of the Project include mobilization, awareness raising, advocacy, promotion of livelihood, disaster preparedness and non-formal primary education.

Goal

Capacity building of ultra-poor people living in the vulnerable disaster prone areas through promotion of livelihood, developing life skills, resource mobilization and by creating resource provision.

Objectives

Building capacity, increasing livelihood options, preventing domestic violence against women and creating measures for mitigating disaster are some of the main objectives of this project.

Funded by: Oxfam-Novib

Duration: From September-2009 To June-2012

Budget in total: 10272117.00

Working area:

District	Upazila	Union
Shariatpur	Gosairhat	Goshairhat
		Kodalpur
		Gariberchar
	Kochaipatti	
	Damudda	Purba Damudda

Target group: Total direct beneficiaries 3585 ultra poor

Successful intervention:

Village raised:

In Alaulpur union under the Char jalalpur village a village was raised. A total of 23 households raised their houses including a mosque. 23 sets of sanitary latrines were distributed in this village from SDS’s contribution fund. Member of those families now uses health safety latrine and practices hygiene. 22 families migrated to new char due to river erosion.

Media Campagion:

CUP project organized a Media campaign for electronic and print media jurnalists. The purpose the media campign was to support ultra poors and disadvantaged people to get basic services and rights from the service providers. All the journalists picked up the story and featured disadvantage people rights in their respective media fields.



Homestead raising:

15 group members had their houses raised in Kuchiporti union under the Charjanpur Sardankandi under the project component of disaster risk reductiont. Now all those households are protected from flood and other natural disasters. Most of the labors recruited for the homestead raising project were female who used to be seasonally unemployed. All the members migrated to the above mentioned char land due to river erosion.



Case study

Achived of Sakinas Dream

Sakina Begum wife of Babul Dewan.Village: Narayanpur Union: Damudda Upazilla damudda Dist: Shariatpur Bangladesh. Sokina is a group member of Suker Sati somity under the CUP project. Sokina begum lost all her assets during Sidar 2007. Sometimes her family used to starve due to

poverty. Then she found out that Shariatpur Development society (SDS) is implementing a project named capacity building for Ultra Poor (CUP) funded by Oxfam Novib and enrolled as a group member. She received training on making fast food: Chanchur and other food items. Later she introduced the brand name called Nirab Canachur for her production of Chanachur. Sakina Begum and her husband both got involved in this business and started to market these chanachurs door to door. To increase the profit they started producing more and hired some helping hands to run the chanachur factory. Thus she not only changed her life but also created employment opportunities for others. With the profit of her business Sakina Begum purchased 5 decimal lands and leased 15 decimal lands. Now Sakina Begum and her family members are passing days in happiness. Sakina Begum and her husband is grateful to Oxfam Novib and implementing Organization Shariatpur Development organization (SDS) for helping her to change her life.

Changing Life of Noorjahan

Noorjahan Begum wife of late Nazrul Islam Talukder is a group member of Rajani under the CUP 2 project. There are 30 group members in the Rajani group where Noorjahan Begum was identified as the most poor and helpless. Noorjahan was passing life in hardship and poverty. When she was enrolled as a group member of CUP 2 project SDS provided her with a calf. She reared the calf very carefully and after one year when it reached its age it gave birth to another calf. Every day the cow gives 2.5 liters of milk. Noorjahan earned 12000 taka by selling milk. Noorjahan and her family also were able to meet their family demand of milk with that and recovered from malnutrition. She now cultivates vegetable, produces rice and sells milk and thus earns money. She could afford chemical fertilizers for land due to her increased financial capacity. The calf from her cow was handed over to another member named Hosnara wife of Saheen Talukder. She is rearing the cow and would get benefits like Noorjahan. Both Noorjahan and Hosnara are grateful to Oxfam Novib and implementing Organization Shariatpur Development Society (SDS).

Success story of Sajnara Begum

Sajnara Begum (age 30) wife of Dadan Mia (age 40) is from Kanichar village. She is a group member CUP 2 project that is run under Shariatpur Development Society (SDS). She has 7 family members and was living in hardship due to poverty. CUP project 2 motivated her generate income for supporting her family. SDS provided her with technical and financial support for establishing a plant nursery. Different type of seeds were provided to her (woody and fruit trees). She care fully sowed for her nursery and the success rate for the seedlings growing was 90%. Different types of fruits and wood plants are available at her nursery. After one year. she generated a total income of 10,000.00 taka on the second year she earned 7000 taka from her nursery. The varieties available at the nursery are mango, Jack fruit, lebu and payra etc. Now she has gained economic capacity and her present economic condition is better than before. She got rid of her misery by generating income with the help from Oxfam Novib and implementing Organization Shariatpur Development Society (SDS).

Name of the project Strengthen DRR and CCA capacities of the communities exposed to flood hazard and impacted by climate change in Shariatpur district.

Background of the project

The char areas of Naria and Bhedergonj are two underdeveloped regions due to poor communication system and the major physical risks in these areas are associated with rivers. The largest concentration of poor and disaster affected people live in these locations, where flood being an almost annual event has become a part of their life. The char-dwellers particularly women and children are marginalized from benefits enjoyed by the main land Bangladeshi society and their communities are very vulnerable to naturally occurring disasters. These community people do not have much scope to improve their livelihood options and they have little or no access to government services, including agricultural extension services (both government and NGO).

It is proved that if the vulnerable communities of proposed project areas develop proper and effective early warning system, damages and losses from disasters are reduced significantly. Basic services to the poor communities, local agents for establishing links between communities and Disaster Management Committees can save lives and assets. Alongside these initiatives, initiatives for creating awareness at the community level may help stakeholders to plan in advance for incorporating adaptation strategies to reduce impacts of climate change at community and household level.

Goal: To strengthen the disaster affected communities and institutions with the aim to reduce the effects of naturally occurring disasters as well as the impacts of climate change.

Objectives

- ✓ To enhance the capacities of DMCs (Disaster Management Communities) at various levels (community, LGI, upazilla) on DRR and CCA.
- ✓ To enhance the capacities of targeted beneficiaries for making their livelihood resilient to future disaster risks and climate change impacts.

Funded by: Christian Aid

Duration: August 2011 – July 2014

Budget in total: TK. 106, 20000

Working area

District	Upazilla	Union
Shariatpur	Bhedorganj	Khachikhata
	Naria	Noapara
		Charatra

Target group A total of 51000 People living in the above mentioned three unions and will directly or indirectly be benefited from this project.

Successful intervention

Water gage installation at community level to measure the water level during the rainy season/(Community Flood scale 10)

The working area of DRR project is surrounded by the river of Padma, Meghna and Kirtinasha where river erosion and flood is extremely common. The community people were unaware of the water level and in the past there was no mechanism to measure the water level situation. To solve this problem 10 community flood scales were installed with signboards at different spots. The



community flood scale has three stages. Down stage, indicated with green color signifies normal flood which is not a threat. Middle stage, indicated with yellow color signifies measures are to be taken in order to reduce loss of life and assets. The last stage, upper level, indicated with red color signifies danger period. If the water level is past that point, there is to be likely loss of life and assets.

Day long IGA training (Poultry, duck and calf rearing etc)

Almost every year DRR working areas goes under water during the rainy season. The inhabitants of this area are thus very vulnerable, illiterate and poor and have no scope to generate income. Half of the year they are engaged in local works such as chili picking and agriculture. Additionally, most of those people are unskilled due to the lack of skills they can't engage in earning activities. SDS organized 2 batch trainings on poultry, duck and cow rearing at Charatra, Nowpara union that falls within the region of DRR working area. People who participated in those training received calves and ducks for rearing. All 59 participants were female. Mr. Abu Jafor MD. Yousuf, Livestock Officer, Naria conducted this training efficiently and successfully. People, who received Latrine, will get Tube well Support in future and they will also receive this training.

20 homestead garden will raised to safe mode of household assets :

Almost every year DRR working area gets drowned in water during monsoon as it's a low lying area. Considering this situation, SDS raised the base of 20 households in DRR working area. 12 household are raised at Charatra and Nowpara union and 8 households are raised at Kanchikata union. The size of every household is $25 \times 35 \times 3 = 2625$ cft and all of them are at height of 1998 flood level. If a flood like the one in 1998 was to take place, these households now don't be flooded. As a result the owner of this HH can now cultivate various kinds of vegetable products all the year round.

Case study

Suiving to live

Mohormala was the only child of her parents and was raised with intense care by her family. She was married off to Amir Hossain Kha before she reached the age of 18. They lived in a very remote Char land and were passing their lives in extreme hardship. Meanwhile she gave birth to a boy. When the boy reached the age of 15 her husband died and she was at loss of income sources. Then she took up a caretaker job in someone else's house. After a while her son got married and moved to a separate house. These kinds of stories are very common at Char areas. At the age of only 52 when she was a caretaker at the Chairman's house she met a field worker of SDS, DRR project. With the agreement of the local Chairman her house base was raised beyond to (35*25*3) the point of flood mark. After that, though the DRR project she received some vegetable seeds that she planted in her homestead. Since her house was raised the seedbed didn't get drowned during monsoon and all the seedlings survived. This year she sold a total of 35 gourds and 127 kg of snow peas and earned about 6,395/-. Now she doesn't have to work in someone else's house anymore and earns by selling the vegetables she grows in her house. She is very happy now and in her own words, "I never thought, I will have a place to live and I can live my life without working in someone else's house."



Name of the project SDLG (Strengthening Democratic Local Governance)

Background of the project

Bangladesh has two types of local government settings, rural and urban. The rural settings are comprised of a three-tier structure, which includes Zilla Parishad (district office), Upazila Parishad and Union Parishad (UP). The urban govt. settings are comprised of ten largest cities that hold City Corporation status, and rests of the cities are known as Pourashavas or Municipalities. Both urban and local govt. is entrusted with many functions and responsibilities related to local govt. development and community welfare.

The UPs and Municipalities enjoys greater decision making freedom, while the UZP representatives don't have any powerful role to play due to the undemocratic involvement of the Member of the Parliaments (MPs) in the UZP as advisors. The UPs and Municipalities get direct fund allocation from central government and can make decisions with almost with no intervention of any sort. The SDLG project deals with the UPs, the Upazila Parishads (UZP) and the Municipalities and help adopt appropriate and customized implementation strategy to achieve sustainability in all the stages of the project. Participation of the active Jurisdiction Community and women in the SDLG project has been ensured by activating the standing committees at the UPs, UZPs and Municipalities. Local resource generations in the form of holding tax, vehicle tax, fees from trade licenses etc. will be emphasized.

Goal: To improve transparent and participatory public administration at the sub-national level and to enhance legal and policy reform at the national level in order to promote and expand decentralization

Objectives: Enhancing Capacity of LGU and Community for Democratic Local Governance. By the end of this project, local Governments will be more effective in meeting the needs of their constituents through increased transparency of the LGUs activities and through participation of the people in working area.

Funded by: US-AID

Duration: January 15,2012 to January 14, 2014 (2 years)

Budget in total Tk.4,28,14,565/=

Working area (District,
Upazilla, Union)

District	Upazila	P.Shova
Gopalganj	Kashiani	Gopalganj
	Tungipara	Tungipara
Faridpur	Madhukhali	Faridpur
	Nagarkanda	Nagarkanda

Target group: Elected bodies in the Union Parishads along with 90 local citizens from every LGU,U/Z elected bodies,Municipality elected bodies along with 90 local citizens from every municipality area.

Successful intervention

SDS started SDLG project activities on January 15, 2012. Since beginning of the work SDS



provided three primary trainings on Financial Management and revenue Generation (FM), Participatory Strategic planning (PSP) and Service Delivery (SD) trainings for the LGU elected bodies. Before these trainings, all the LGUs formed their Standing Committees ignoring Gov't. law but after receiving the mentioned trainings 50% SDS guided LGUs reformed their Standing Committees following UP act 2009, where 25% male 25% female CIG member are included in each Committees. This was indeed a remarkable achievement of this project.

Before implementing SDS-SDLG project, about 95% LGUs did not take any initiative to collect taxes but after receiving the necessary trainings from SDS under SDLG project 70 to 80 percent LGUs have recruited tax assessors and assessed taxes. Also the unions have taken initiatives to collect taxes where previously, the LGUS did take any initiatives on this issue. They believed that if they collect taxes from local voters, they will lose their popularity. In reality, they had no any knowledge about UP/Gov't rules. After learning the rules, some of the LGUs has collected 80 to 92 percent taxes. Which also is a good achievement for this project.

Starting to collect house taxes in Mahmudpur Union

Mahmudpur is an under-developed, remote union located at the north end of Kasiyani upazila of Vedergonj zila. According to the old tales this union was constructed in 1962; Mr. Azizul Hoque Nannu is the current Chairman of Mahmudpur union. Until this day the UP don't have their own building and all the UP activities are conducted in the union Kallan Parishad. In 2011 the newly elected UPs became worried about the development of the union. They came to realize that it's impossible to accomplish development only with the govt. allocated budgets. With this thought, they decided to increase the UP income by collecting taxes. But they couldn't decide how to collect these taxes since the previous UP members didn't collect any taxes in the fear of lozzing popularity. In 2012 SDS initiated the SDLG project in Mahmudpur union. On the first training session the UPs learned about the finance management and learned about ways to increase the UP income. Though this session they gathered knowledge about tax generation and collection. After the training session all the UP members and GIG members decided unanimously that, since the house taxes could be a great source of income for the UP, these taxes will be collected in future. As the house taxes hasn't been collected for 9 to 10 years but in year 2011-12 initiatives were taken to collect these taxes. In order to collect more funds in a short time the UPs decided to collect double taxes and declared that in order to receive UP services one has to show their tax receipt.

The Chairman of Mahmudpur union said that already 2,52,000 taka of the decided 3,05,000 taka has

been collected and the rest of the money will hopefully be collected within a year. But they are facing difficulty in collecting taxes as the nearby unions are not collecting taxes. To encourage tax collection she accounted that, “ the ward that will collect highest amount of tax, the members of that ward will receive a digital cellphone”

Name of the project **“Strengthening NSAs to claim rights and services for marginalized and socially excluded communities of Bangladesh (NSA).”**

Background of the project

The project NSA is funded by European Union & is supported by OXFAM–GB. Their action is focused on making the local government institutions effective and the socially excluded marginalized communities are the primary target participants of this project. 875 direct beneficiaries were selected under 25 UDCs considering factors such as exclusion and marginalization from the communities of rural areas. Beside this, 200 NSAs are working with UDCs as promoters and advocates of positive changes. UDC and NSA developed a local level community platform, moving forwards obtaining formal access to participate in local government development and budgeting process to incorporate strategies in their development plans.

Goal: To facilitate a comprehensive community development approach, which creates social and economic opportunities for the target population to identify and bring about changes in their socio-economic status.

Objectives To strengthen civil society and community-based organizations to enable the most vulnerable, marginalized and excluded (economically, socially & geographically) women and men to have sustainable access to essential services and economic opportunities

Funded by: European union

Duration: From September,2010 to 30August,2013

Budget in total: 1,12,29,731/-

Working area

District:	Upazila	Union
Shariatpur	Sadar	Domsar, tularsar, Binodpur, Mahamudpur, Chandrapur,
	Damudda	Chitolia, Purbo Damudya, Siddya,Islampur
	Bhedhorgong	,Koneekshwar,Darul-Aman,Dhanokati, Ramvodropur,
	Janjira	Choygaon,Mohisar,DMkhali, Naryonpur Chorvaga, Senerchor,Palerchor, Mulna,Joynogor,Borokandi.Gopalpur

Target group: Direct beneficiary 1075 indirect 26250

Successful intervention

Organize public hearing:

Public hearings were organized in 25 Unions and in 4 upazilas following the month of January and August. with the participation of Union and Upazila Nirbahi Officers, Upazila Chairmen, members,



Agriculture officers, Livestock officers, Upazila health Officers, Family Planning Officers, social welfare officers, Women and children affairs, Upazila Youth Department administration and service providers and the civil society to create mass awareness in favour of excluded & marginalized people's rights. This mobilised a sense of awareness among the local governments, administration and service providers.

The result of the public hearings were then forwarded to relevant organizations, influential person, policy makers to help establish the governance of local and national level service providers. The event was successfully highlighted and received national level electronic media coverage.

Participate in local government budget preparation process:

To initiate the pro-poor participatory local government budget and to provide the technical support in the local government budget preparation process, 25 meetings were conducted at union level. A



total of 1275 of UDC and NSA participated in those budget tracking meetings and learned about incorporating micro planning in the government development process.

Some of the Union Parisads agreed to prepare yearly budget plan accommodating the community demand, specified their responsibilities and the way of tracking. A total of 26 issues were incorporated in UP budget from the micro level action plan.

Campaign on resources and services:

A total of 25 campaigns were carried out on the available resources and services. The spontaneous participation of Government and non government service providers, community people and the local elected bodies promoted awareness of accessing service process.

Name of the project Regenerative Agriculture and Sustainable Livelihood for Vulnerable Echo systems (RESOLVE)

Background of the project

The Oxfam Novib funded RESOLVE project concerns to make communities more resilient towards adverse impacts of climate change and increasing food security. Main components of the project are Climate adaptive agriculture base production at household (HH) level, identification of adaptive techniques and technology for agriculture, promoting new cropping patterns and promoting alternative crop production (sand bar cropping; maize, pumpkin etc), creating alternative employment opportunities in farms for income generation, assessment of productive on-farm, off-farm and non- farm income generating activities , transferring livelihood assets to generate additional income sources, strengthening community resilience through appropriate preparedness, recovery and re-organization measures. Ensuring increased Government (pro-poor and pro-development) responsiveness to climate vulnerable people (include climate vulnerability issues: salinity, flood, river erosion, population of climate hazard risk zone-climate refugees) strengthening participation and engagement in regional and international networks for sharing and creating effective pathways towards change are also come of the core components of this project.

Goal: To make communities more resilient towards adverse impacts of climate change and increasing food security.

Objectives

Specific Objectives

1. To demonstrate food secured adaptive agriculture.
2. To diversify livelihood options for reduction in poverty of the climate vulnerable families, specially the matriarchal families.
3. To strenghten communit resilience to absorb and to recover and reorganize from climatic shocks.
4. To increase pro-poor and pro-development responsiveness of the government to the climate change
5. To amplify linkages, learnings through research based advocacy on cross boarder (regional and international) actions for reduction of impacts of climate change, and low carbon development pathways.

Cross cutting objective

6. To establish adaptive management through scaling up (practicing resilience theory).

Funded by: Oxfam-Novib

Duration: From October'2010 to December'2012

Budget in total: 1,92,00,000/=

Working area

District:	Upazila	Union
Shariatpur	Gosairhat	Nalmuri
		Kuchaipatty

Target group: Total 750 beneficiaries among which 577 are female and 173 are male.

Successful intervention

- Year round vegetable cultivation
- Hanging Vegetables cultivation
- Floating seed production
- Hogla mat production group.
- Reform of community level common properties.



Case study

Nurjahan changed her fortune by utilizing RESOLVE support

Nurjahan Begum, a really skinny and grey haired old woman is just a symbol of vulnerability. Nurjahan is 45 years old and lived in a polyethylene shaded small hut in Kulchuri Patar char village of Kuchaipatty union under Gosairhat Upazila. The house was too small for seven family members (five children and paralyzed husband). The elder son of Nurjahan named Kawsar (14) is only earning member of the family who works in a fishing boat. Managing a single meal everyday used to be a difficult task for them. On top of all the hardship, sudden tidal surge and rainfall damaged their house. Then a RESOLVE staff enlisted her as a RESOLVE member and the project supported her to raise the plinth and homestead of her house. A female goat was also provided for her from the project to provide her with an alternative income source. Nurjahan started vegetable cultivation in her raised homestead and successfully produced different types of vegetables all year round. She and her children developed a model vegetable garden and sell the production in the local market. The goat also gave birth to 3 kids. She is now enjoying a better life style from before and dreams that she will be a model vegetable producer in her village.

Case Study of Mr. Babul Bepari

Babul Bepari, son of A. Motaleb Bepari is a vulnerable poor farmer of Panchkathi village of Nalmuri union under Gosairhat upazila. He is married to Bilkis Begum of the same village and has three daughters and two sons. He lived in a small hut with his seven family members. Babul was struggling to run his large family with his own income. He was an agricultural day laborer and his income was insufficient to manage two meals for his family members. He could not support schooling of his children due to poverty. At that time SDS started RESOLVE project in his village and Babul became a member of RESOLVE project. The resolve team provided various trainings and support to Babul, like homestead raising, vegetable garden, demo plots and water point. Babul used the resources according to RESOLVE instructions and started year around vegetable cultivation and climate adaptive cropping. He gained enough profits from his farms and become financially solvent. Now his children go to school and he runs his family smoothly. In his words, “RESOLVE is heavenly gift for his family.



Name of the project

Promoting Community Based Water Sanitation and Hygiene Practice in the Rural Area of Shariatpur (WATSAN Project)

Background of the project

Access to potable water, proper sanitation and hygiene practices are some of the fundamental human need and inadequate provision of these needs are closely related to many communal diseases (such as diarrhea, cholera, malaria etc.), health risks and environment pollution. The cause of the deaths of the children under the age of five has been largely credited globally to the lack of safe water, sanitary latrines at household levels and hygienic practices. Since the birth of this country, Government and Non-Government organizations (NGO's) have undertaken extensive projects in order to ensure safe water for everyone. However, in early 90's when the government was about to declare the safe water coverage, the detection of arsenic came out like a silent killer.

The increased frequency and intensity of naturally occurring disasters, high population density, low socioeconomic status and lowered groundwater level due to climate change has aggravated the situation of lacking access to clean water.

Despite the sharp decline in mortality rate of infants and children, every year around 140 thousand children, under the age of five die an unnatural death caused by diarrhea and other waterborne diseases (UNICEF, 2011) and the surviving children suffer 3 to 5 episodes of diarrhea each year.

Goal: To improve the public health situation, with the intent of reducing mortality rate of women and children in rural Bangladesh.

Over all Objectives: The main objective of the project is to increase accessibility of water, sanitation and proper hygiene practice to the poor and marginalized people of Shariatpur district (Bangladesh) by 2014.

Funded by: MAX Foundation, The Netherlands

Duration: 3 Years (15 Feb'12 to 14 Feb'15)

Budget in total: 25,207,046 TK.

Working area

District	Upazilla	Union
Shariatpur	Sadar	Mahmudpur
		Chitolia
	Bhedorganj	Uttar tarabunia
		Tarabunia
		Charsensus
		Arshinagor
		Kachikata

Target group: 64529 Poor and Ultra poor of the Rural community

Successful intervention

DTWS Installation: There is an increased demand of Safe water to reduce the mortality and morbidity caused by water bone diseases. Safe water is crucial for the rural poor communities, moreover in many arsenic prone area, the shallow tube wells are not feasible as they become contaminated with arsenic. WATSAN project installs deep tube wells in those areas so that they have access to safe water. A total of 192 DTWs will be installed within the project period and project has taken appropriate measures for sustainability of the support after the project period ends. Therefore, community participation is the key strategy in this project. In the first year, the project has installed 60 DTWs at the Community level, 3 DTWs in Schools and 2 Latrines with DTWs in Schools. Project participants benefitted highly through these interventions.

Ring Slab Distribution for ensuring Sanitary Latrine Among the poor Community:

Shariatpur is a district where the number of ultra poor is much more than many other districts of the country. This project will provide latrine materials free of cost to the people who are ultra poor. In the first phase, the project will prepare a list of ultra poor and they will be verified by the chairmen and members of the UPs, then and only then the latrines will be provided free of cost. The beneficiaries will have to contribute to the installation of these latrines and they will have to provide the fencing of the latrines with their money. A total of 1920 sanitary latrines will be installed during the project period. Until now, the project distributed 420 sanitary latrines (5 ring,1 Slab, 1 Cover, a water seal is make a set.). Through this intervention environment pollution will be reduced significantly and thus the water and sanitation borne diseases will decrease significantly.

TBA Training: In the rural areas of Bangladesh one of the main reasons of child and mother death is unconventional child delivery methods. Therefore neo natal and post natal care is very important. In most of the river chars these kinds of cares are not available and thus the traditional birth attendants (TBA) perform the duties of child delivery, they work on basis of practical experience. Training these TBAs and providing them with simple medical kits can therefore death rates significantly. From each ward 3 TBAs will be identified and a total of 192 Traditional Birth Attendants (TBAs) will be trained. During the first year, the project identified 63 TBAs and trained them with effective collaboration of Family Planning Department. These trainings made them capable to ensure the safe delivery of child and promote pre and post natal care of the pregnant women. The project has conducted 5 day long basic training for the TBAs. Medical Kits will also be provided to them so that they can use them in the field.



Training on Leadership and Management: This training will be provided to the selected leaders of the village development committee (VDC). In this training the importance of the safe water, environmental sanitation and personal hygiene of the participants will be discussed. Trainings on leadership and management will be provided so that they can manage the VDCs in a more functional manner to ensure that the VDCs are sustaining after the completion of the project. The project has organized and conducted the 63 Village WATSAN Committee (VWC) trainings on leadership and management.

Case study

Ms. Amena Bala is a widow and she has three daughters studying in Class seven, six and four respectively and a son who is two and a half year old. She claims to be discriminated by the Union Parishad and other service providers as she blamed the Union Parishad Members and other service providers with deep agony in her voice. He said that, nobody would help her in her vulnerable situation; she has a hang latrine and a severely saline contaminated shallow tube-well. She was uncertain about whether the tube-well is arsenic contaminated or not.

She mentioned that for the past two years she has been collecting deep tube well water from a neighbors' house but now she is too sick to carry water from far away. Instead her daughter often went to collect water from the deep tube well, but she gets teased by some bad boys and local goons. One day after her daughter was seriously teased one day by a local bad boy while collecting water, she begged for justice to the society but no one came forward to help her, she breaks into tears as she describes her situation. After that incident, she has been drinking her own tube well

water, despite the arsenic and saline contamination. She is sicker now and fears for what is going to happen to her teenage daughter and little kid if she dies.

Findings: After hearing her story it was obvious that nobody was going to help her in her situation. She is too poor and sick to live a normal life and is in genuine need of safe water and sanitary latrine.

Recommendation: Sanitary latrine should be given by SDS to ensure her a hygienic life. Community based deep tube-well needs to be installed in her residence, so that she can meet her need of safe water with dignity.



Name of the project Micro Finance Project

Background of the project

SDS is well renowned organization among the NGOs operating in Shariatpur district. SDS started to work formally on 1st September, 1991 and after getting registration from social welfare department in 1992, and got it's registration from NGO beauro in 1993. In 1996 SDS started the micro finance project founded by PKSf for the poor women of the society. In 2007 SDS registered in Jointstock company and in 2008 the organization received the registration papers from Microfinance regulatory Act (MRA).

Goal: To support the poor people of the society specially the women to ensure economic development of them. Which in turn can ensure gender equity, justice for women and economic empowerment of the women?

Funded by: Palli Karma shahayak Foundation (PKSF)

Duration: Continue

Budget in total: 1,255,927,405

Working area

District	Upazilla	Union
Shariatpur	17	151
Madaripur		
Gopalganj		
Faridpur		
Munshiganj		

Target group: The underdeveloped poor people of the society specially the women who are deprived of other govt. and non-govt. support services, those who owns cultivable lands of less than 50 decimals, matriarchal families, widowed women, beggers who are no older than 50 years.

Successful intervention

Loan Component:-

LIFT Project: To increase the food production and to ensure food security for the landless farmers though leasing lands in the remote char areas. The main objective of this project is to involve all the members of the family in income generation activities. Until now a total of 13, 25, 56, 000/- taka has been distributed among 672 land less inhabitants of Charatra and Noupara union of Naria Upazila, Kunderchar union of Jajira Upazila and Kachikata union of Vedergonj Upzaila. Though this intervention food security was ensured, new income generation facilities were introduced and the overall family income has increased. The loan recovery rate is 100% for this project intervention.



Micro Enterprise (ME) Loan: After successful repayment of 2-3 loans some hardworking, innovative and determined entrepreneurs are selected as members of this project. The amount loan ceiling under this project ranges from taka 36,000/- to taka 10, 00, 000/- . The main objective of this project is to facilitate small enterprises to expand and to ultimately contribute to the national economy. This project is being implemented through 18 different branches and so far 6, 978 people received a total loan of taka 53, 91, 30,000/- . This project has been contributing in increasing the income in national level and the loan recovery rate of this project is 100%.

Agriculture Loan: The main objective of this project is to promote development through enabling the beneficiaries to use modern technologies in farming, to promote early vegetable cultivation and to grant them access to high yield crop seeds. Due to the agriculture loan services farmers are now storing their product in different seasons and selling them for higher price later in the season. Until now 4,878 beneficiaries received a total loan of taka 13, 40, 00, 000/- and the loan recovery rate is 100% for this project.



Name of the project/ department Enrich Project

Background of the project

An initiative was taken to start a project that aims to eradicate poverty from the lives of ultra poor people living in some of the backward, less progressive unions around the country. With this in mind, PKSf in collaboration with 21 partner organizations selected 21 unions where this project was initiated on November 2010. SDS selected a remote and isolated char land located in Kachikata union of Vedargonj Upazilla as the working area of the project implemented by them. The main idea of the project is to ensure the best allocation and use the resources and capability that is currently available to different households. SDS with the help of PKSf took the challenge of eradicating poverty permanently and creating livelihood opportunities for the habitats of Kachikata union. It obvious that it's not possible to eradicate poverty with just micro-finance. In order to permanently eradicate poverty health, education, nutrition, human rights, gender equity and other livelihood opportunities.

Goal: To increase the capacity and resource of ultra poor people for eradicating poverty.

- Objectives
- ✓ Build the capacity of the participating poor families so that they can economically move forward.
 - ✓ Ensuring that beneficiaries get easy access to health, education and nutrition services.
 - ✓ To take proper initiatives to bring together the locals and local govt. to fight pre and post disaster situations.

Funded by: PKSf

Duration: On going

Budget in total: 3,40,00000/-

Working area

District	Upazilla	Union
Shariatpur	Vedargonj	kachikata

Target group: Ultra poor people

Successful intervention

Development sector:

Enrich project has constructed 14 bamboo-bridges until now to facilitate better communication in the locality. The project has also constructed 10 sanitary latrines and 6 shallow tubewells for the local people. To increase the comfort of the pedestrians, enrich project has constructed a 5050 feet long pavement which has benefitted thousands of local people.



Health information delivery:

58 nurses and 2 health assistants will be providing direct health facilities in all the villages of Kachikata Union. In addition to this 4 satellite clinics are arranged every month where a govt. MBBS doctor provides health facilities to the poor people free of cost. Until this point 1621 people received health facility though 38 satellite clinics.

Educational facilities:

Enrich is running 33 supplementary educational centers in collaboration with 33 school teachers where 873 students are receiving non formal-primary education. These 873 children are students of govt. run primary schools. The non formal schools basically coaches to students to learn the materials taught in morning school. A remuneration of taka 1000/- is paid to the teachers of the educational centers.



Case study

Abdullah is 5 year old boy living in Dulal Char. He was a student of kindergarten and used to hold 25th place in his class. After few days he got admitted to SDS Sonali educational support center and started taking lesson of Aklima, who was the instructor of that center. In the next term exam he secured the first place in his class and now he admits that though the educational support from SDS he improved himself and securing the first place in class would have never been possible without the help from the support center.

Name of the project **BIOGAS project**

Background of the project

In the rural areas of Bangladesh, 70% of the households rely on kerosene for lighting as the houses are not connected to the grid and most of the villagers use fuel-wood, cow dung, jute sticks or other agricultural wastes for cooking. The poorly ventilated clay stoves used in rural areas of Bangladesh produce particulate matters, carbon monoxide, dioxins and many other carcinogens (ROUSE, 2004). Followed by unsafe water and inadequate sanitation, indoor air pollution is the second largest contributor to illness worldwide (WHO, 2007). The women and children of the house are mainly exposed to this toxic environment for long hours, as they stay indoors. Every year, more than 46 thousand women and children die as a result of indoor air pollution and many more suffers from respiratory diseases, cardiovascular diseases, asthma, eye irritations and lung cancer (WHO, 2002). This this notion in mind SDS initiated the Biogas project.

Goal: Installing 205 biogas plants from year 2012 to year 2016.

Objectives: To provide Green alternative for electricity supply and gas consumption in the remote rural areas of Bangladesh by installing small scale, off grid manure based Biogas plants.

Funded by: Infrastructure Development Company Limited (IDCOL), SNV Netherland. KFW-Germany.

Duration: Continued operation

Budget in total N/A

Working area Shariatpur, Madaripur, Jessore, Khulna, Satkhira, Jenidha, Chuadanga.

Target group: Households in rural areas that are not connected to the national grid of electricity and gas supply.

Successful intervention

All selected clients will have a successfully-functioning biogas plant. The rural community will be developed having access to environmentally friendly energy, biogas and bio-slurry that is to be used as fertilizer. Communities will have adaptation plans for climate change and will be capable of implementing those plans. People will be more informed and aware and will have an overall knowledge of the health and environmental benefits of using biogas. Skills of the interested parties will be developed through education and orientation sessions.

Shariatpur Development Society (SDS)
Consolidated Balance Sheet
As at June 30, 2012

PARTICULARS	NOTES	FY 2011-2012					FY 2010-2011
		MF	OXFAM Novib	XFAM GB	Others Project	TOTAL	TOTAL
A. Fixed Assets (written down value) :	8.00	12,737,879	863,751	-	14,498,366	28,099,996	24,581,343
Fixed Assets at cost		15,355,784	1,415,970	-	21,274,194	38,045,948	33,167,198
Less: Accumulated Depreciation		2,617,905	552,219	-	6,775,828	9,945,952	8,585,855
B. Investments on FDR:	9.00	28,678,433	-	-	-	28,678,433	19,667,775
FDR A/C: Savings	9.01	17,792,154	-	-	-	17,792,154	15,500,000
FDR A/C: DMFI	9.02	4,949,050	-	-	-	4,949,050	3,650,000
LLPI	9.03	227	-	-	-	227	398
DMFI	9.04	47,159	-	-	-	47,159	158,676
DFI	9.05	-	-	-	-	-	875
Reserve	9.06	5,400,000	-	-	-	5,400,000	-
Interest Receivable on FDR	9.07	489,843	-	-	-	489,843	357,826
C. Current Assets:		595,861,518			18,877,489		

516,539 605,159 605,481,498 539,043,401

Loan to beneficiaries:	10.00	569,411,300	-	-	-	569,411,300	486,201,656
Rural Micro credit (RMC)	10.01	384,153,712	-	-	-	384,153,712	295,308,386
MFTS	10.02	11,146,147	-	-	-	11,146,147	96,986,649
Micro enterprise (ME)	10.03	107,215,862	-	-	-	107,215,862	60,151,403
Ultra Poor (UP)- GOB	10.04	17,394,662	-	-	-	17,394,662	8,330,702
SAHOS	10.05	1,543,698	-	-	-	1,543,698	1,882,601
Seasonal	10.06	6,835,000	-	-	-	6,835,000	412,000
LRP	10.07	101,055	-	-	-	101,055	143,256
RESQUE	10.08	2,955,171	-	-	-	2,955,171	3,590,152
EFRRAP	10.09	6,000	-	-	-	6,000	2,273,507
Agriculture	10.10	26,212,993	-	-	-	26,212,993	16,568,000
LIFT Project	10.11	4,347,000	-	-	-	4,347,000	555,000
ENRICH (IGA)	10.12	7,500,000	-	-	-	7,500,000	
Other Assets :							
Advance Account	11.00	1,309,649		28,975	2,802,531	4,141,155	1,735,978
Suspension A/C	12.00	1,833,329					

					1,833,329	
Staff Loan A/C: Motor cycle	13.00	3,466,798			3,466,798	2,433,168
Staff Loan A/C: Bi-cycle	14.00	257,890			257,890	232,326
Receivable A/C Other	15.00	1,939			1,939	86,763
Project						
DSRA Account Reserve	16.00	143,623			143,623	137,483
Group Insurance	17.00	-		50,668	50,668	83,440
Internal Loan		5,780,380		4,598,827		
Others Loan	18.00	155,000		1,000,000	1,155,000	1,155,000
Cash and Bank Balance	19.00	13,501,610	516,539	576,184	10,425,463	25,019,796
Cash in hand		1,737,409	-	3,339	73,643	1,814,391
Cash at Bank		11,764,201	516,539	572,845	10,351,820	23,205,405
Total Assets : A+B+C		637,277,830	1,380,290	605,159	33,375,855	662,259,927
D. Current Liabilities		218,365,999	2,515,000	46,500	10,198,073	220,746,365
Members Savings Deposit	22.00	183,467,073				183,467,073
Loan Loss Provision	23.00	24,493,303				24,493,303
Security Fund (Apodkalin)	24.00	2,973,810				2,973,810
Disaster Management Fund	25.00	4,975,070				4,975,070
Depreciation fund (DF)	26.00					

		236,858				236,858	236,858
Provision for Expenses	27.00	248,841			20,000	268,841	355,060
Internal Loan			2,515,000		7,864,207		
Others Payable	30.00	1,971,044		46,500	2,313,866	4,331,410	8,515,767

E. Long Term Liabilities:

Loan from PKSF	31.00	290,656,745	-	-	-	290,656,745	291,103,578
RMC	31.01	144,500,000				144,500,000	118,000,000
MFTS	31.02	33,500,000				33,500,000	59,800,000
ME	31.03	69,000,000				69,000,000	58,250,000
RESCUE	31.04	-				-	33,333,333
SAHOS	31.05	-				-	5,000,000
Ultra Poor Program (UPP)	31.06	16,999,996				16,999,996	7,999,995
EFRRAP	31.07	2,500,000				2,500,000	5,000,000
Agriculture	31.08	15,000,000				15,000,000	-
ID Loan MFTS	31.09	406,750				406,750	-
LIFT Project	31.10	1,249,999				1,249,999	1,220,250
ENRICH (IGA)	31.11	7,500,000				7,500,000	2,500,000
Loan From Others	32.00	6,448,771	-	-	-	6,448,771	6,448,771
Loan From IDCOL (RMC)	32.01	1,133,771	-	-	-	1,133,771	1,133,771
Oxfam GB	32.02	315,000	-	-	-	315,000	315,000
SDS (Own)	32.03	5,000,000	-	-	-	5,000,000	5,000,000

F. Capital and reserves:

		121,806,315	(1,134,710)	558,659	23,177,782	144,408,046	85,746,339
Retained Surplus	33.00	121,806,315	(1,134,710)	558,659	23,177,782	144,408,046	85,746,339

TOTAL LIABILITIES

637,277,830 1,380,290 605,159 33,375,855 662,259,927 583,292,519

Annexed notes from 1.00 to 49.00 form an integral part of the financial statements.



Executive Director



Accounts & Finance Coordinator

Signed in terms of our separate report of even date annexed

Date: September 29,2012



M A Quader Kabir FCA
Partner