

# Annual Report

January to December 2017



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**SDS (Shariatpur Development Society)**  
Sadar Road, Shariatpur

## MESSAGE CHAIRMAN



I am pleased to present the Annual Report 2017 which gives an account of SDS. In 26 years of development journey, we find that our program interventions and campaign are humbly contributing to desired changes in the community. The Executive Board and General body both are now well established. Certain reforms in internal governance were taken up basing on its confidence and experience.

Over the years we have made friends and partners in our endeavor to realize our vision of a just society. We firmly intend to continue and nurture this elective collaboration with all the stakeholders. I appreciate the contribution made by SDS staff and its senior management in keeping our promises and implementing commitments.

I am thankful to the members of the General and Executive Bodies of SDS for their support and contribution. I am appreciative of the efforts of our staffs in implementing the programs efficiently, providing quality services to the program participants and donors and counterparts and honest work, so crucial to ensure the purposeful journey of SDS towards realizing its vision and mission.

My sincere gratitude to all our grants resource sharing donor and lead agencies at national and international level including the micro-financing support organizations for their continued support and guidance to SDS.

I also acknowledge the commitment of Mr. Mozibur Rahman, Executive Director of SDS and give my sincere thanks for bonding the staffs members, program participants, government bodies, civil society, national and international donors and lead agencies together in one string for development of the poor and disadvantaged communities in this central southern part of Bangladesh.

I hope readers will find it useful as a source of knowledge and information related to the concerned fields and also, relevant to some of the things that they may be doing or thinking about all of us, working from our respective vantage points, can together build an inclusive, prosperous, and happy Bangladesh.

Gawher Noyem Wahra  
Chairman, SDS





## MESSAGE

EXECUTIVE DIRECTOR

Over 26 years SDS working in the remotest most deprived communities in 8 districts in central southern parts of Bangladesh. In order to manage, internalize and control the growth, we had to have a focused vision and an extremely focused code of conduct that every member of the SDS family had to adhere to. We made sure that the growth achieved during this period was in accordance with SDS's principles and values. It is always too easy to take shortcuts and the easy way out but I am proud to note that we have never compromised on our beliefs. SDS has been successful in instituting values pertaining to transparency, accountability, efficiency and especially a passion to serve the poor at all levels of its management. It will keep on moving with demand-driven sustainable progressive programs for social empowerment, climate change adaptation, social justice and poverty alleviation. The upcoming challenge of SDS will be mobilizing necessary resources for its various development activities. This was a year of working towards greater social, cultural, gender and age-based equality and dignity from all sectors, aims to combat all social injustice and inequalities particularly women and socially disadvantage people for improving food security and adapt to climate change vulnerability. SDS implements the program activities under the four thematic areas: social empowerment; economic empowerment; quality basic services; Capacity development and environment sectors. In this year SDS turn into a new dimension and inaugurated the SDS enterprise for the social business purpose that will be contributed to the organizational financial development. During the reporting period, SDS awarded 06 projects from different donors to work for the poor and vulnerable com. These are; 1) Promoting Sustainable Agricultural Technologies for Vulnerable char dwellers (PSAT); 2) Sandbar cropping in the sandy Charlands; 3) Promoting Agricultural Commercialization Enterprise (PACE); 4) Conservation of generic quality of Black Bengal Goat, 5) School feeding program for poverty prone area of Bangladesh, and 6) Sports and Cultural program. Besides that, a project was phased out during the reporting period. SDS is currently implementing 13 projects covering 23 Upazilas of 8 districts and a total of 104000 program participants are involved with implementation activities and thus contributing to different dimensions of the community development.

Mozibur Rahman  
Executive Director  
SDS





## Governance, Policy Formulation and Management Structure

SDS General Committee (GC) consists of 31 members (male 20, female 11). The members were brought from various segments of society. They include educationists, social thinkers, professionals and development actors. During the year, the Annual General Meeting of SDS GC was held on 26 December 2017. The tenure of the running GC is 1st January 2015 to 31st December 2017.

SDS Executive Committee (EC) consists of 9 members, elected by the general Committee for three years term which provides policy guidelines to SDS. The General Secretary (Executive Director) of the EC takes care of constitutional affairs of SDS and convenes the meeting of GC and EC. SDS EC meets on quarterly basis or bi-monthly if so required discussing on policy and macro planning issues. Total 07 EC meetings were held during the year 2017.

The names of the executive committee members are given below



Chairman  
Mr. Gawher Nayeem Wahra



Vice Chairman  
Mr. Md. Ab Sobhan



Treasurer  
Mr. Md. Abul Kalam Azad



Member  
Mr. Md. Abul Hossain Sarder



Member  
Mrs. Rasida Begum



Member  
Mrs. Ranu Bibi



Member  
Mr. MM Jahangir



Member  
Mrs. Alya Begum



Member Secretary  
Mr. Mozibur Rahman  
Executive Director  
SDS  
Shariatpur



## Central Management Team (CMT)

For ensuring governance and smooth operation, SDS formed a Central Management Team (CMT) that works to ensuring transformation of SDS's mission and vision. The mandate of CMT are to coordinate and facilitate programme activities, sharing, mentoring, supporting and understanding the needs of beneficiaries and designing new projects; and also decide, modify and implement internal policy decisions. The CMT consists of 11-senior staff members (9-male & 2-female) including Directors and coordinators of the organization led by the Executive Director. Usually the Central Management Team sits once in a month for monthly meeting where the monthly issues are discussed and decisions taken for execution. However need based meeting also organized.

### CMT Members:

Mr. Mozibur Rahman	Executive Director
Mrs. Rabeya Begum	Director of Programs
Mr. BM Kamroul Hassan,	Director-Micro Finance
Mrs. Amala Das	Deputy Director- HR
Mr. Easin Khan	Deputy Director- Finance
Mr. Sarder Abdus Salam	Coordinator- Audit
Mr. MM Hafiz	Coordinator Microfinance
Mr. Mostofa Kamal Elias	Coordinator- Monitoring
Mr. Tanvir Ahmed Kamal	Coordinator-Training
Mr. Jamal Uddin	Assistant Coordinator -ICT
Mr. Nazmul Haque Sarder	Assistant Coordinator –R & D



SDS Head office Staff Meeting

## Abbreviations

A4EDVAW	Action for Ending Domestic Violence Against Women	MDG	Millennium Development Goal
ACC	Adibashi Cultural Center	MMWW	Making Market Works for Women
ANC	Anti-Natal Care	MNP	Micro Nutrient Powder
ARI	Acute Respiratory Infection	NDPD	National Disaster Preparedness Day
AGM	Annual General Meeting	NLO	Natural Leader Organization
CAP	Community Action Plan	NLASO	National Legal Aid Service Organization
CBO	Community Based Organization	NGO	Non-government Organization
CC	Community Clinic	NFPE	Non Formal Primary Education
CCCP	Community Climate Change Project	PDMC	Pouroshava Disaster Management Committee
CLP	Chars Livelihood Program	PEP	Poor & Extreme Poor
CLS	Community Legal Service	PKSF	Palli Karma-Sahayak Foundation
CHP	Community Health Promoter	PG	Producer Group
CMT	Central Management Team	PNC	Post Natal Care
CRA	Community Risk Assessment	PRIME	Programmed Initiative for Munga Eradication
DLAC	District Legal Aid Committee	PMSD	Participatory Market System Development
DMC	Disaster Management Committee	REE-CALL	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning
DDMC	District Disaster Management Committee	RRAP	Risk Reduction Action Plan
DPHE	Department of Public Health Engineering	RTI	Rights To Information
DRR	Disaster Risk Reduction	SDMC	School Disaster Management Committee
ECPSP	Enhancing Community Participation on Social Protection Program	SAWR	South Asia WASH Result Program
ECCD	Early Childhood Care and Development	SME	Small & Medium Enterprise
EKATA	Empowerment, Knowledge and Transformative Action	SMC	School Management Committee
EMG	Early Married Girl	SRHP	Sexual and reproductive health and rights
ENRICH	Enhancing Resource and Increasing Capacities of Poor Households Towards Elimination of their Poverty	SWC	Strengthening Women's Collective
FGD	Focused Group Discussion	SCLS	Strengthening Community Legal Service
FMD	Foot & Mouth Disease	SHS	Solar Home System
GO	Government Organization	SETU	Social and Economic Transformation of the Ultra Poor
GMP	Growth Monitoring & Promotion	SLOSA	Strengthening Livelihoods Options and Social Advancement
HHN	Health Hygiene Nutrition	UDMC	Union Disaster Management Committee
ICS	Improved Cook Stove	UDCC	Union development coordination committee
IDDR	International Day of Disaster Risk Reduction	ULAC	Union Legal Aid Committee
IFA	Iron Folic Acid	UzLAC	Upazila Legal Aid Committee
IFSL	Improving Food Security and Livelihoods	UMC	Urban Micro Credit
IMAGE	Initiative for Married Adolescent Girls' Empowerment	UN	United Nations
IWD	International Women Day	UNO	Upazila Nirbahi Officer
IGA	Income Generation Activities	UNDP	United Nations Development Programme
ILS	Integrated Livelihood Security	UP	Union Parishad
LAC	Legal Aid Committee	UFSP	Union Forum of Safety Nets Programs
LEB	Local Elected Bodies	VDC	Village Development Center
LGI	Local Government Institute	VAW	Violence Against Women
MAG	Married Adolescent Girl	VGf	Vulnerable Group Feeding
MCHN	Maternal Child Health and Nutrition	VSLA	Village Savings and Loan Associations
MRA	Microcredit Regulatory Authority	USHA	Urban Sanitation, Hygiene Education And Water Advancement
M&E	Monitoring & Evaluation	WASH	Water, Sanitation and Hygiene





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*Women Empowerment and Reduction of Gender Disparity*

*Legal/social justice*

*Empowerment of Disadvantaged People*

*Institutionalization for Empowerment*

##### Quality Basic Service Sector

*Primary Health Care and Hygiene systems*

*Access to Water and Sanitation*

*Pre-Primary and Public Primary Education*

*Women and Children Nutrition*

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*Productive Human Resource Development*

*Agriculture Productivity and Marketing*

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*Financial Services for the poor households*

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##### Projects of the Reporting Period [July 2015-June 2016]

*Associated with Networks*

##### External Auditor's Report

Editorial Advisor

**Mozibur Rahman**  
Executive Director

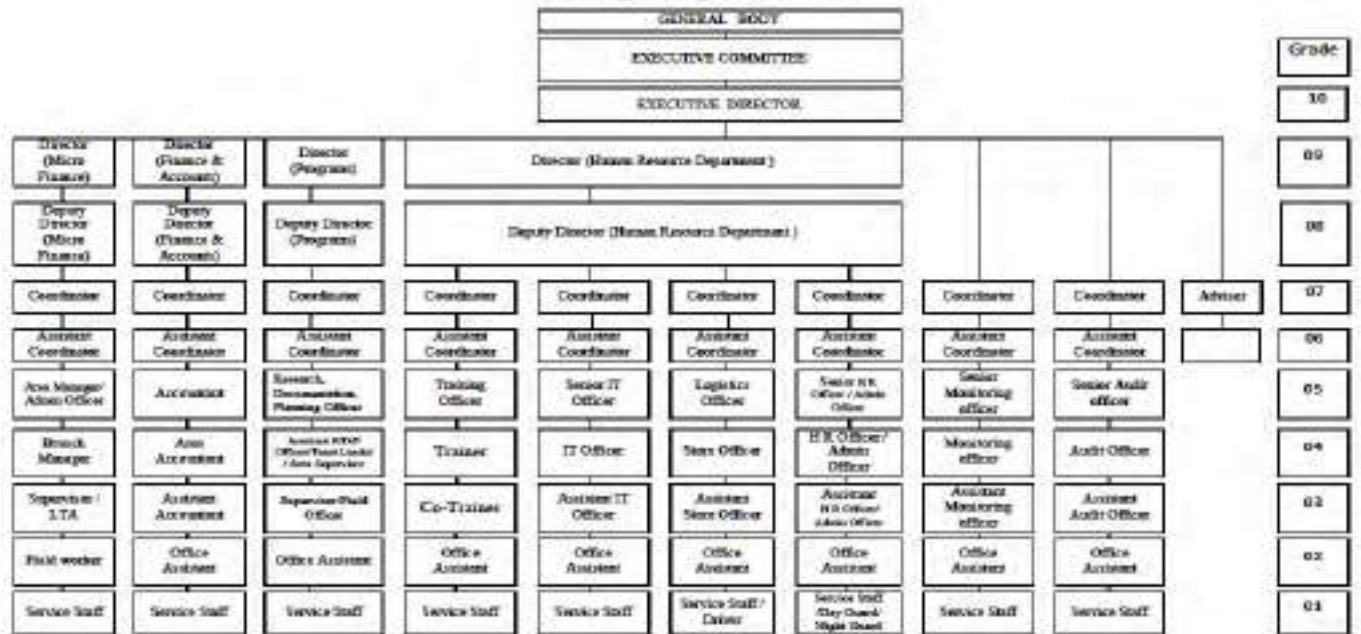
Editorial Team

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**BM Kamroul Hassan**  
**Amala Das**  
**Easin Khan**  
**Abdus Salam**  
**Mostafa Kamal Elias**  
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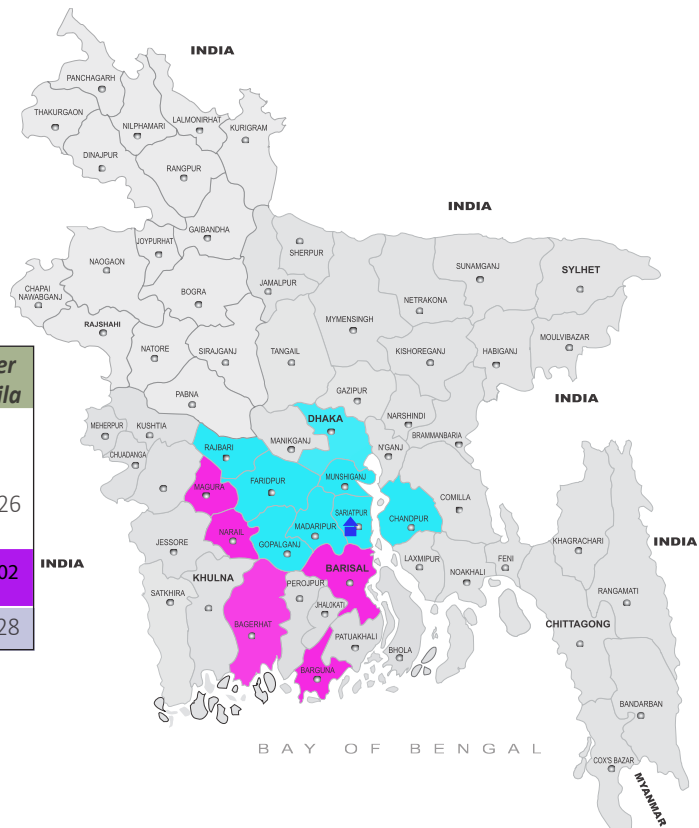
# SDS Organogram



## Geographical Coverage in Bangladesh (Year 2017)

Division	Name of District	Number of Upazila
Dhaka	Dhaka Munshiganj Faridpur Rajbari Gopalganj Madaripur Shariatpur	26
Chittagong	Chandpur	02
2	8 Districts	28

- Current Working Area
- Previous Working Area
- Head Office





SDS was established in the year 1991 as a non government voluntary organization with the initiative of some local dedicated & committed people who are connective with social service activities for overall development of disaster victim people by giving humanitarian supports and its proper utilization for income generation and rehabilitation at Shariatpur district of Bangladesh. The founder of the organization was taken initiative in collaboration with the like-minded Red-cross workers to launch an organization for the development of disadvantaged people after the devastating flood of 1988. Some lawyers, journalists, businessmen and women workers were the front line initiator to establishment SDS. The organization formally starts its work on 1st September, 1991 and after getting registration from social welfare department in 1992.

### Legal status

Department	Registration Number's	Registration Date	Year
Social Welfare	Shari - 77/92	10/08/1992	1992
NGO Affairs Bureau	794/93	29/12/1993	1993
Joint Stock Company Act	S-6456(700)/07	26/02/2007	2007
Micro credit Regulatory Authority	03074-04616-00229	29/04/2008	2008
PADOR number	BD-2009-BYT-2903665052		
DUNS number	731579160/ SAM-SVB13		

### Human Resources

Number of Staff's	Female	Male	Total
Management Level	4	9	13
Mid Level	12	56	68
Field Level & others	125	141	266
Part time/Volunteer	151	162	313
<b>Total</b>	<b>192</b>	<b>290</b>	<b>660</b>

### Programme Participants

No	Name of Program	Male	Female	Total
01	Micro Finance Sector	309	70379	70688
02	Development Project	1800	28650	30450
	<b>Total</b>	<b>2109</b>	<b>99029</b>	<b>101138</b>

### Total Budget of 2017

BDT 355 crore

### **SDS Vision**

A just society without poverty, equality for everyone, decent place to live

### **SDS Mission**

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

### **Strategic Objectives**

- (a) Enhance easily accessible, cost effective and sustainable financial services to the people living in the SDS project area that would enable increased investment in income generating activities resulting in an increase of their income levels for financial development as well as social development.
- (b) Solidarity and collective action by community members and action by duty bearers towards realizing the rights of women and men and reducing gender discrimination, exploitation and violence against women and girls.
- (c) Increased involvement of women and men to ensure the enrolment and retention of girls in school, and increased access of women and men to life management education required for secure livelihoods and personal development
- (d) Boost agricultural sustainability, adoptability, food security and good nutrition
- (e) Reduce risk and build resilience to disasters and climate change with a focus on adaptation
- (f) Diminish health vulnerability including child mortality, maternal mortality, water, sanitation and hygiene
- (g) Ensure equal participation and effective representation of marginalized groups, thereby strengthening inclusive democratic governance

## Organizational Aim

SDS will continue ensuring a reputable and quality organization through optimal use of organizational resources with innovation, professionalism and effective external relations.

The specific aims are:

- ◆ To maintain and continue reputation of the organization
- ◆ To promote innovation and professionalisms
- ◆ To maintain and continue effective external relations
- ◆ To ensure optimal use of organizational resources
- ◆ To maintain and continue to keeping good governance at all level



## Thematic Programs Sectors



Considering the country context and donor priorities and utilizing the strength and opportunities of the organization, SDS will mainstream its programs into four major thematic sectors and priorities, which are complementary to each other. The thematic programs sectors are: i) Social Empowerment Sector ii) Economic empowerment Sector iii) Quality Basic Service Sector iv) Environmental Sector

## Focus Group

Considering previous experience and the current context of the country while taping the donor priority, SDS works with the following categories: Marginalized poor/lower middle class farm families, Landless, marginal and small farmers, char/riverine communities, ethnic minorities, Horizon communities, climate change /disaster- affected people and deprived rural and urban communities. Particular focus in categories on:

- Women, widow, divorcee, women scared by husband
- Women headed households
- Youth (with special focus on adolescents)
- Mother and children
- Differently able people
- Community-based organizations
- Dolit/Horizon/Fish folk



## Major accomplishment of 2017



### Social Empowerment Sector



- ▶ Rights and governance
- ▶ Women empowerment and reduction of gender disparity
- ▶ Legal / social justice
- ▶ Empowerment of disadvantaged people
- ▶ Institutionalization for empowerment



### Quality Basic Service Sector



- ▶ Primary health care and hygiene systems
- ▶ Access to water & sanitation
- ▶ Women and children nutrition
- ▶ Pre-primary and public primary education systems
- ▶ Technical education systems



### Economic Empowerment Sector



- ▶ Productive human resource development
- ▶ Resource mobilization and multiplication
- ▶ Employment generation
- ▶ Agriculture productivity & marketing
- ▶ Financial services for the poor households



### Environment Sector



- ▶ Adaption to climate change vulnerabilities
- ▶ Promotion of disaster resilient activities
- ▶ Conservation of natural resources
- ▶ Disaster mitigation structure
- ▶ Promotion of environment friendly technology

Various services and development activities of SDS are displayed in the development fair 2017 organized by the Deputy commissioner Shariatpur. SDS has been rewarded for the contribution of national development through various activities.







## Social Empowerment Sector

Our Social Empowerment Sector programs aims at achieving socio-political empowerment of the rural poor, particularly women, marginalized and disadvantage, by enabling them to build, secure and use socio-political assets to improve their wellbeing, exercise their rights, take advantage of new opportunities and play a more active role in public life. The major focused interventions under the sector are:

- Rights and Governance
- Women Empowerment and reduction of gender disparity
- Legal / social justice
- Empowerment of disadvantaged people
- Institutionalization for empowerment

SDS envisions a society promoting human rights and social justice where people can live with dignity and where there will be no discrimination among human beings. It is one of the four core sectors of SDS. The projects and programs of the sector targets women, men, children, adolescents, elderly people, marginalized, socially excluded and person with disability and groups. During the reporting year, the social empowerment interventions are implemented by different projects like as ENRICH, Elderly People, PACE etc.



Promoting good governance and accountability is critical to advancing economic growth, health, education, and the ability to provide high-quality public services. SDS has taken different program initiatives to improve the governance practices and attain the rights of citizen. The projects have been organized different awareness session, rally and capacity building initiatives for bringing attitudinal changes in local government service providing institutions, government and non-govt. duty bearers. The projects support different level institutions capacity to include civil society participation in its planning, policy formulation and operations. SDS works for advancing democratic governance toward human rights in the community as critical components for sustainable development. Most of these projects are taking so many initiatives to enhancing peoples' participation in different levels for establishing their rights and governance. SDS has undertaken the following activities for establishing rights and governance



## Education Sector:



Since the beginning, almost 10 projects on education expansion initiatives have been accomplished to ensure quality education facilities among the marginalized community.

In 1994 to 1996 SDS had implemented non-formal education initiative of the Primary and Mass Education Ministry of GoB. After that different donor organizations like Concern Worldwide, European Union, OXFAM GB, OXFAM Novib, Big Lottery Fund, have invested their funds to promote education through SDS.

From 2007 SDS has managed a school "SDS Academy" and this school is now extended its education facilities up to class 7. SDS has continued its formal and non-formal education for children living in different char areas. Out 14 non-formal education center, 1 has been transformed into a government Primary School through SDS's advocacy efforts.

During the last 26 years journey of SDS, a total of 76,000 (approx.) children got the opportunity to engage themselves in different child focus initiatives. Around 800 children awarded by education scholarship, 6,000 have been provided education materials like the textbook, exercise book, school bag, school dress, etc. Besides those, a total of 83 Schools received educational materials, 93 schools received water and sanitation facilities, 16 schools got infrastructural support, 19 schools got renovation support and 63 school playground and entrance roads have been raised.

## Women Empowerment and Reduc?on of Gender Disparity

SDS is giving special emphasis on the right of the women and children. "Protection of women and children rights" is one of the mandatory principal out of eight basic principal of the organization. Since inception of the organization is implementing different projects to ensure the protection women and children. In every projects about 70 project, the organization consider the rights issue of the women and children with special importance. Women participation and increasing the number of women involvement in the primary school management committee, the existing GoB policy has been rectified through the advocacy initiatives along with other like-minded organizations. The violence against women and children, child marriage incidence have been improve through different preventive initiatives. With the support GoB administration and SDS initiatives all of the upazills of Shariatpur have been declared as child marriage free district.



A total of 24 girls sports team with the participation of adolescent girls have been formed and they are regularly practicing football, hand ball and 150 girls have been trained on karate training which make self-confident, this is a significant achievement of SDS. Approximately 70,000 change maker have been grown up to strengthen the social movement in protecting women and children and the change makers are making noise when they notice any incidence happen in their area.

SDS are focuses on giving women the power and authority they need to be men's equals, violence against women must also stop, Women need to gain a lot more power over their decision making process. Empowerment is a multi-dimensional process. Gender inequality exists across different dimensions (social, economic, political and psychological) and in various domains of women's lives. Women empowerment is the reflection of gender equality which is the precursor to moving the country forward, towards middle income status, towards inclusive and sustainable development. Through the program interventions, increasing contribution of women in every sphere of the society and family, increasing active participation in all sectors ranging from agriculture to politics has made great impact to the national development.

Women and girl's empowerment is one of the major elements of SDS program implementation. Through different program interventions we are promoting women empowerment in political, economical and social empowerment considering the domains. SDS prioritized and ensured women's involvement and active participation in all development activities. SDS also facilitates special sessions for both men and women, advancing women, legal aid support, engaging civil society, developed and display IEC materials, bill board and observe days. Gender is an important cross-cutting issue in projects and programs; SDS prioritized the theme and implemented projects such as Girl Power, ENRICH, PSAT, PACE. For women empowerment and reduction of gender disparity, SDS focused the following initiatives:



To expedite women's social and political empowerment, comprehensive initiatives have been undertaken by providing extensive training, organizing women groups, ensuring participation in decision making process and create women leadership.

For the economic empowerment of disadvantage and poor women, collateral free micro-credit is given and providing support to small women entrepreneurs.

Awareness and sensitized on sexual and reproductive rights of women especially for adolescent girls and sensitized on child rights.

To improve the socio status SDS provides life skill training to the girls and young women.



## International Women's Day Observance 2017

SDS observed International Women's Day 2017 in different project areas. This year, SDS organized events to raise awareness of gender equality in personal and professional lives. Associating with local administration and community based organizations allowed our events to create a greater impact on a wider audience. Through observation of the day some of the union Chairman declared early marriage free unions. The International Women Day was observed at different unions, upazila and districts level with collaboration of UP, Upazila and district administration where also participated Mohila parishad women activist and community people. SDS observed the day in 8 places to aiming the message in different level but more focused on union/community level. The UP chairmen and members participated in the union level events. SDS also organized Press Conference on International Women Day (IWD), rally, game competition, cultural program and human chain.



## Legal/social justice

In Bangladesh, injustice and insecurity is originate due to lack of knowledge, proper information, awareness of legal rights, political interference, elite biasness, poor capacity of formal justice system and high cost involvement. SDS initiated legal/social justice related activities for aiming to make the justice system more accessible for the poor people and to improve access to justice for the marginalized and vulnerable groups especially women and adolescent girls. SDS's projects are implementing through participation of grassroots level community people; engaging in negotiation and peaceful persuasions with the duty bearers/services providers. For leveraging the result, SDS building relationship among Legal Aid Committees, other GoB institutions, legal service providers and others.

SDS is implementing Strengthening Community Legal Services in Central south part of Bangladesh (Girl Power) by its own fund. The Key objective of implementing Girl Power project is to improve access to Justice for the marginalized and vulnerable groups especially women and adolescent girls of Naria and Shariatpur sadar Upazilas of Gaibandha district. Through this project activity, SDS is trying to activate and build capacity of CSO and CBO as well as to provide legal services support for marginalized and vulnerable women and girls in the project areas. During the reporting period the following initiatives has been taken under legal/social justice component:

- Formed 300 women groups, 60 adolescent groups. In the group meeting, different issues reviewed and discussed regarding legal aid services act 2000, Violence against women, Muslim marriage, Hindu marriage, Divorce & Dowry and during this quarter discussed regarding agenda Maintenance, who are responsible and entitled for maintenance, Guardianship-wards & Custody of the children.
- Capacity building and sensitized 250 grass root level groups through 60 courtyard meeting, folk song in village level spots, leaflet and bill board installation.
- Organized 15 religious leader orientations, organized 17 folk songs and drama on legal aid issues, 14 bill board installations, 5500 poster printing & distribution and other mass awareness programs were organized for mass sensitization.
- In the reporting period 07 poor and marginalized victims filed case through government legal aid support and 70 cases were dissolved in local arbitration.



## SDS initiatives for Agricultural development

The agricultural development initiatives have contributed a lot in the community as well as in the country. Especially the women farmers were involved in the productive agricultural through 14 different projects implemented by SDS women groups. In 2013 a woman farmer namely Shefali Begum was obtained national awarded as best women farmer. SDS has introduced the modern technology among the farmers which inspired them to do better farming, the new variety of seeds have also been enhanced by the new strategy of production. In 1998 through a project, the women farmers have introduced a profitable vegetable production in Zazira upazilla. The direct project beneficiaries were motivated to cultivate profitable vegetable production which called as vegetable production revolution in the community. The produced vegetable are now fulfilling the local demand and another part of the country including the capital city Dhaka. Besides the government agriculture officials, SDS's 4 Agronomist and 15 Diploma Agronomist continued their intensive support to the farmers living in working areas. Currently, SDS is emphasizing the safe and toxicity-free vegetable cultivation and there are 5700 farmers are involved in the process.



## SDS Micro finance Program

The micro-finance program is started with a view to the sustainable development and women's empowerment through the proper coordination of the women especially considering the women's backwardness. Women's economic development is the main focus of the Microfinance program. The organization obtained the registration certificate from the Joint Stock Company in 2007 and the 2008 Micro Credit



### *This year's achievement:*

Jagaran: 94,422,36,000 / -  
Agroshar: 77,83,76,000 / -  
Buniad: 5,00,63000 / -  
Sufalan: 120,09,47,000 / -  
KGF Sufalan: 1,93,55,000 / -  
Shahos: 1,27,04,000 / -  
Probasi kalyan: 71,50,000 / -  
Enrich IGA: 4,15,95,000 / -  
Enrich AC: 24,05,000 / -  
Enrique LI: 13,25,000 / -  
LIFT: 4,57,55,000 / -  
Startup Loans: 4,00,000 / -  
Housing Loans: 2,25,00,000 / -  
Total: 312,68,11,000 / -

### *Cumulative achievement*

Jagaran-719,37,43,500/-  
Agrasar: 309,96,26,000/-  
Buniad: 40,38,50,000/-  
Suphalan: 306,00,00,000/-  
KGF-suphalan: 19,71,19000/-  
Sahas: 2,84,08,000  
Probasi kalyan: 71,50,000/-  
Enrich IGA: 23,95,40,000/-  
Enrich AC: 1,19,80,000/-  
Enrich LI: 82,65,000/-  
LIFT: 15,01,53,000/-  
Startup loan: 4,00,000/-  
Housing loan: 8,27,75,000/-  
MFTS: 84,95,21,000/-  
LRP: 2,01,40,500/-  
Rescue: 10,15,87,500/-  
Shahos old: 3,00,00,000/-  
EFRRAP : 90,55,000/-  
RLF: 7,86,95,500/-  
Bio-Gas: 14,99,000/-  
Total 1557,34,92,000/-



# SDS ENRICH Project





# SDS ENRICH Project



The Palli Karma-Sahayak Foundation (PKSF) launched the development program (ENRICH) in 2010. Initially, 21 organizations with the help of 21 associate organizations of the whole country started the foundation. Among them, SDS is one of the major. As a cooperative organization, in July 2010, the program started in Kancharkata union of Bhedarganj upazila of Shariatpur district. Presently, Alawalpur of Gosairhat upazila and Algje Union under Chadpur Sadar Upazila has been brought under the program.

Sl No	Name of Activities	Kanchikata			Alaolpur			
		Target of this year	Achievement of this year	Cumulative achievement	Target of this year	Achievement of this year	Cumulative achievement	
1	Health card sales	600	319	4269	1000	319	2189	
2	Static clinics organized	480	169	2674	280	169	1125	
3	Number of service takers in the static clinic	4800	1328	13871	4800	1328	7659	
4	Satellite clinics organized	48	16	224	48	16	142	
5	Number of service takers in the satellite clinic	3000	1283	17445	2000	1283	4207	
6	Arrangement of the yard meeting	380	132	983	380	132	1005	
7	Current students at Enrich School	Boys	25	525	588	525	588	525
		Girls	25	575	607	575	607	575
8	Monthly average attendance rate	85	86	86	88	86	90	
9	Collection of fees	170000	68920	248715	120000	42205	112465	
10	Parental meetings organized	516	602	2107	480	602	1480	

During this reporting period, SDS organized and conducted different training and orientation events with community groups and leader to make them prepare on raising voice and have to play a positive role in sustainable social empowerment. The major training events are highlighted as below:

Name of Training	Number of Batch	Male participants	Female participants	Total participants
Institutional management	24	125	475	600
Women Leadership	3	0	71	71
Reduction of Gender disparity	12	25	272	297
Training on justice and law	1	12	12	24
Lifeskill training for girls and young women	8	0	198	198

#### Institutional Governance and people's access to services:

The main objective of this intervention was to create increased access of people to the information and services of public institutions for which they are entitled. The major strategy and approaches followed were: community capacity building; institutional capacity building; extend limited supports & services and networking and advocacy. The major focus was creating access to information and services on health, education, agriculture, safety net and disaster-related service of union Parishad, Upazila Parishad for which the people are entitled. These have contributed to reduce dependency on others for information and knowledge, reduce child and maternal mortality rate, reduce stunting growth of children, reduce the loss of life and property through disaster preparedness, increased school enrollments, increased primary school completion rates, more deserving adults and school children were brought under safety-net and stipend program. SDS also mobilized 64 girl clubs in the Shariatpur district.







## SDS Agricultural Unit

Various activities related to agriculture are being conducted in six unions under two branches of Jazira upazila (Kunda Char and Baker Nagar branch) under the. Providing training on the activities of the beneficiary members on agriculture, various exhibitions were implemented by the members by providing various instrument support to implement timely and appropriate agricultural technology. Resulting, the farmers are benefiting from this, while the expansion of agricultural technology is being done on the other.

### Achievements of 2017

- 50 beneficiaries are provided training on vegetable cultivation in the homestead.
- 30 beneficiaries were trained up on "production of compost".
- Demonstration of Rice cultivation by using Guti urea in 5 plots.
- 4 high yielding new crop varieties were demonstrated.
- Demonstration of Vegetable cultivation by using Guti urea in 10 plots.
- Arranged the demonstration of safe vegetable cultivation by using the pheromone trap in 30 plots.
- Conducted 2 Fields Day is celebrated
- 4 agricultural counseling meetings were held
- Demonstration of 15 safe crops plots in integrated pest management
- Conducted 11 batches training on safe crop production (25 participants in a batch)

**“সান্না বহুলা সবজি চাষে, অর্থ পুষ্টি দুই আসে”**

**“সবজি বাড়ানোর ক্ষেত্রে পাশে করে দে আই সনালি চাষে”**





# SDS initiatives for Livestock development



SDS is conducting activities on various issues of livestock unit under Kunderchar and BK Nagar branches of Jajira Upazila of Shariatpur district. SDS provided training to the members on cow rearing and beef fattening, goat rearing in the cage system. Besides that provided training on worm-fertilizers and training of broiler and layer chickens turkey production.

## Achievement of 2017

- 50 beneficiaries were given training on Cow rearing.
- 50 beneficiaries were given training on Goat rearing
- Established 5 demonstration farm of the turkey-
- 50 demonstration farm of goats rearing in the cage system

Demonstrated hydroponic fodder cultivation techniques -5

-- Support for 15 Poultry farms

Kector Display - 50

The cow show-20

The goats have been introduced in the field in the field of goats

The popularity of Ceko fertilizers is increasing.





## Quality Basic Service Sector

Access of girls and boys to primary education is no longer an issue. However, equity is a major concern in the aspects of gender and inclusiveness for disadvantaged children. The quality of the teaching-learning process, the school environment, and children's learning achievements are also major challenges in Bangladesh. Health care is a fundamental human right and ensuring healthcare service is a constitutional obligation of the government. There prevails an inter-linkage between health and poverty that poor people are victim to ill health and people with ill health are more prone to poverty. A healthy nation is necessary for poverty reduction, economic development, social harmony, national integrity, and national dignity and attainment of health target accessibility of the common people to the existing system should be ensured first. Our Quality Basic Service Sector programs aim at achieving quality services special priorities on health and education to the rural poor, particularly women, marginalized and disadvantage, by enabling them to access in services. The interventions have been initiated to improve access to and quality of basic services for the poor people:

- = Primary health care and hygiene systems
- = Access to Water & Sanitation
- = Women and children nutrition
- = Pre-primary and public primary education systems
- = Technical education systems



## Health Care and Hygiene promotion

From 1994 through 19 projects on life and livelihoods, the health issues were given special attention by SDS. Health is widely accepted as human rights and the importance of basic health care for all is hardly controversial, yet a woman dies from pregnancy or childbirth-related conditions, children under five years old are malnourished. To address the social, political, environmental and economic determinants of illness as a means to improve public health and achieve Health for All. Besides the government, SDS provided health care services to the poor people through organized health camps, satellite and static clinic. SDS has organized campaigns focused on raising awareness of antenatal and postnatal care, safe delivery practices, maternal nutrition, breastfeeding, newborn care, and birth spacing. SDS conducted courtyard session on child caring, exclusive breastfeeding, ANC, PNC, immunization, Family Planning, Reproductive Health, sanitation, safe water includes hygiene practices, immunization, common childhood illness, and micronutrients for raising awareness on Health Hygiene and Nutrition issues. Through courtyard session community people learned more & more on HHN issues, increased health hygiene & nutrition knowledge & awareness at the community level, they are practicing hand washing at six critical moments, drinking safe water, and using the sanitary latrine. Mothers are practicing ANC during pregnancy, iron tablet receiving during pregnancy and lactation period, timely immunizing their children, hand washing practice increased among the beneficiaries. As a result, child immunization rate increased pre and/or post natal complication, disease prevalence especially waterborne disease reduced which reduced child mortality. In collaboration with the Government of Bangladesh and other stakeholders, SDS observed World Health Day and World Population Day in order to increase health awareness across the community; Also support vaccination campaign and National Immunization Day, polio vaccines and Vitamin A supplements to children.

By using the organization's own fund 4 paramedics were assigned to provide health support through different branch offices of SDS. Presently 2 paramedic and 12 health volunteers are continued their support health especially reproductive health issues to the people living in the remote char areas. A total of 500 Traditional Birth Assistant (TBA) have been trained to provide support during the pregnancy period. Those health initiatives motivated people to take care during the sickness and they are now going to the government health center. A total of 30,000 poor patients were provided free treatment support by the MBBS doctor.





## Water & Sanitation:

In 1994 SDS has started its first time water and sanitation initiatives throughout the municipality area of Shariatpur. Later on, the activity launched in all upazillas of Sariatpur district, Madaripur, Norial, Bagerhat, and Barguna district. Since the inception of this activity, the organization was able to establish more than 2000 shallow and deep tub wells through 19 different projects, around 200,000 people of those communities are enjoying the benefit by getting water supply. Parallel SDS has distributed and builds 10,000 sanitary latrines among 200,000 families and this initiative contributed a lot to the declaration 100% sanitation by the GoB. In SDS's working areas the open depiction rate has been decreased up to 1% which was initially 60%. Around 85% of general peoples are now doing positive behavior about their personal hygiene.

### World Water Day Observation

SDS observed World Water Day on 22 March 2017 at in collaboration with government water board Shariatpur. The day aims to raise awareness for water related issues and inspire people to take action and make a difference. SDS is works in remote locations and those living there may not have learnt about water safety and hygiene. That's why we continue to run WASH projects educating children, women and men on how best to keep their water clean as well as themselves. This year's World Water Day theme focuses on the waste water.





## Environment and Climate Change

Bangladesh is one of the most climate vulnerable countries in the world and will become even more so as a result of climate change. Floods, tropical cyclones, storm surges and droughts are likely to become more frequent and severe in the coming years. Bangladesh is a low-lying riverine country along with vast Bay of Bengal sea basin in south. The country has modest weather however; the rapid climate changes become impact the ecological imbalance. The climate change challenge in Bangladesh threatens to undermine the significant advancements achieved through more than two decades of development which has seen a reduction in extreme poverty and increasing self-sufficiency in the production of staple food crops. Since inception, SDS has been working at the areas of remote chars and flood vulnerable areas of central south belt of Bangladesh to aware people on climate change issues, community based action planning to adapt with climate change, advocacy of climate issue, Disaster Risk Reduction, capacity building and training for Preparedness and Emergency Response to disaster situation, Disaster Committee Strengthening and Activation, Disaster Voluntary Group Formation, Resource Mapping, Contingency Planning, Functioning early warning system, small scale mitigation works, Rural infrastructure development for disaster risk reduction, livelihood development to cope with disaster and climate change, education, health, nutrition, water, sanitation, food security in emergencies, tree plantation are the major interventions under this sector.



Adaptation remains a strategy that is advocated by mostly humanitarian groups that argue it is necessary to protect development and vulnerable populations. Community-based adaptation takes the approach of adaptation as development. Responding to the concept that adaptation is local and place-based it addresses the locally and contextually specified nature of climate change vulnerability because it takes place at local levels where people encounter impacts, build adaptive capacity, and respond. A community-based approach considers that adaptation strategies must be generated through participatory processes, involving local stakeholders and development and disaster risk-reduction practitioners, rather than being restricted to impacts-based scientific inputs alone.

SDS's projects are emphasis on community-driven approaches which reflects of local needs, keeping communities central to decision and planning processes. SDS is working intensely to enhance people's capacity to cope up with affects of climate change to adapt with situation. The adaptation to climate change vulnerabilities, SDS works in different aspects like awareness raising, involve community people in risk assessment and mitigation planning, small scale mitigation structure and creating confidence building of local support structures (UDMC, UzDMC, Volunteers, etc) and communities.



Tree plantation to protect environment and climate change

Tree plantation is very necessary to the environment to protect the global warming. Trees are the main source of oxygen and also give us shelter, shade, foods, fruits etc. They help our environment in many ways. They prevent soil erosion. They make our land fertile. They save us from droughts, floods, cyclones etc. Plantation is one of the major interventions to protect environment degradation. SDS motivated the community to plant different tree sapling including nursery development. For conservation of natural resources and environment protection SDS promoted tree plantation. In char context, communities have no more trees in their homestead because of water logging condition during flood. But our project raised many clusters and no water logging condition occurred during flood. Now our community had planted tree saplings in their raised plinth and those trees are in

### Capacity building and make responsible for Disaster support Structures:

The local community is the center of sustainable disaster risk reduction initiatives. The disaster management committee has been formed by the local community at the local level. The direction of Government policy and SoD have established DMC, UzDMC, PDMC, and UDMC. Generally, most of the disaster management committees of Bangladesh are not active or no sufficient capacity. SDS is committed to running on disaster preparedness, disaster risk reduction and raises effectiveness, participation, and the decision of the community people. During the committee formation or re-activation we ensured participation old age people, women, and physically challenged people for the inclusion of committee by open discussion in the meeting. SDS organized the regular meeting, orientation and training to UDMC, PDMC, UzDMC and capacitate them. After that the committees are inspired by Institutionalization of disaster risk reduction before this activity; Increase of leadership on local marginalized people and they are contributing in future; Increase responsibilities of local DMCs which change of community will be day by day on disaster mitigation with resilience livelihoods and expansion of





## Case Study

**Lead Farmer Mst. Samraj is a success vermicompost producer; She is contributing to reducing chemical uses in crops production.**

Farmer Mst. Samraj is the inhabitant of Kachikata union under Bhedorgonj Upazila of Shariatpur district. Before her marriage, she has completed class eight. Her age is 30 years. After her marriage, she helps her husband 's for cultivation. Now she is a member of PSAT project. After joining PSAT project she attends more courtyard session and got a vermin compost production training and logistic support. She cultivated chili, sweet gourd, bottle gourd, ash gourd, red amaranth. The yield of her land is more than others due to use of cow dung and recommended the dose of fertilizer. Already she started vermin compost production and a few days ago she has harvested vermin compost. Coming season she will be used vermin compost of his own field. And if her compost production is increasing day by day, she will be sold her compost to another farmer. Besides this, her excess vermin sell to another farmer As a result vermin compost production is being increased in this area. So farmers will be used available form of organic manure of their cultivable land. Ultimately farmers production cost will be reduced and soil will be protected from the harmful effect of the excess use of chemical fertilizer. We seem that it is the successful strategy of Farmers Samraj. If it is ongoing, the agriculture of this area will be increased. So it is helpful for removing the hunger and poverty in this area.

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## Emergency response 2017

Shariatpur is one of the disaster prone districts in Bangladesh. One-third of the district is surrounded by rivers, which are isolated from mainland due to communication problems. River erosion and floods are regular events every year here. River erosion has started in the Padma basin in huge areas of Zajira and Naria upazilas of Shariatpur district from 25th of this year. According to a survey report, in the last 12 years, 74 villages of 15 unions of Zajira, Naraia and Vedragganj upazilas of Shariatpur situated on the southern bank of Padma were abolished.



At least 8000 acres of land, 40 educational institutions, 160 km: many establishments and social institutions including roads go into the destructive Padmanadi womb. At least 63,000 families have lost their accommodation and resources. Nearly 200,000 people have been transferred elsewhere; Many people, including those in Dhaka, who have gone to different parts of the country, still do not have the opportunity to return to their ancestral home. In July-September this year, the disruption situation in zajira upazila in Shariatpur was the worst in the last 100 years.

On the other hand, the horrific floods of the history in this year's northern region arose. A few days ago, different media of the country have been reported from all over the world, breaking all records of the two centuries has caused a severe flooding from the upland to Bangladesh that will be severe than 1988. In some areas, his samples were also seen in the northern region of the country.

At one stage the situation in the northern and central regions continued to deteriorate in the middle and south regions. Faridpur, Rajbari, Madaripur, Munshiganj, and Shariatpur districts are flooded with flood water. Thousands of thousands of families of Jajira, Naria and Bhedarganj districts of Shariatpur district were flooded. Of these, there were about 2000 families who fall in the extreme panic situation.

Considering the disaster situation, SDS emergency response team calls an emergency meeting Under the chairmanship of Ms. Rabeya Begum, Director of the Program of SDS. According to The meeting decision; SDS has distributed relief among 1500 families of the disaster-affected community. The details of relief distribution are given below;



District	Upazila	Union	Households	Description of the Relief
Shariatpur	Naria	Mokterer Char	100	2 kg of pulses 1 kg sugar
		Kedarpur	200	1 kg of salt
	Zanjira	Bilashpur	200	1 liter of oil
		Zanjira	200	5 kg of potatoes
		Kunderchar	300	1 packet cm
Zajbari	Goaland	Debgram	500	



## SDS Technical Training Institutes



SDS established a well equipped training center namely SDS Technical Training Institutes (STTI) at Kashabhog, Shariatpur Sadar nearby Sahriat police line which is 3 km far from Shariatpur district town and SDS head office. The training center is located with rural natural views. There are a large campus and charming scenery surrounding of green environment and full of different trees. Full time security and Wi-Fi connectivity services are available. The STTI has live in accommodation for those attending training courses here but it also allows for GO and NOGO official guests. The accommodation is quiet basic, but has LED TV, laundry service, en-suite with shower and hot water. STTI provides excellent facilities & professional service with natural green atmosphere with a water cottage in a pond.

There are a total of 30 guest rooms including two VIP (AC) room with well decoration. Each guest room has modern facilities, presenting guests with a feeling of approaching the nature. There is a water cottage in the campus pond which is a beautifully rest and recreation place. STTI is committed ensure standard atmosphere of hospitality, good facilities our friendly & attentive staff will provide the best service.

### MEETINGS & EVENTS:

The large multi-function hall with the most advanced facilities is regarded as the first choice for holding large-scale conference and banquet. The training center is well equipped with 3 training rooms and one big conference room, necessary materials and logistic



**RECREATION :** There are gym corner for fitness, play ground, swimming pool, fishing area, barbecue area, children corner, outdoor training center, etc, in the recreation center. With the scenery of the pond and the buildings and facilities being in harmony, this center does not only have the advanced fitness and resting function, but also the natural elements.

**DINING: There is** Incomparable choice of foods, drinks and desserts served by nice people with delicious item. Guests can also arrange B-B-Q in open air with wonderful view.

**OTHER FACILITIES :**

- The training centers are located close to the district town.
- The campus is large and with the natural beauty.
- Available firefighting systems
- Noise-free environment.
- Location and accessibility.
- Adequacy of water supply and drainage.
- Air pollution-free area.





### Associated with Networks

- Climate Action Network South Asia (CANSA)
- National Alliance of Humanitarian Actors, Bangladesh (NAHAB)
- Start Fund Bangladesh
- Disaster Forum
- River Basin Forum
- Network for Information, Response and Preparedness Activities on Disaster (NIRAPAD)
- Campaign for Sustainable Rural Livelihood (CSRL)
- Menstrual Hygiene Management (MHM) Platform
- Women and Gender Caucus at the UNFCCC
- Credit Development Forum (CDF)
- Campaign for Good Governance (SUPRO)
- Peoples Forum on MDG (PFM)
- Election working group (EWG)
- We Can Campaign
- National Budget Working Group (NBWG)
- Forum for Regenerative Agricultural Movement (FoRAM)
- Campaign for popular education (CAMPE)
- Amar Odhikar Forum (AOF)

## Conclusion:

During the reporting period SDS completed the major tasks and achievements of different projects are significant which contributing the social change. This was a year of working towards greater social, cultural, gender and age-based equality and dignity from all sectors. Dignity took greater strides into becoming integrated in perspective through the project interventions. All of the works are really contribute to sustainable development with the presence of dignity in our lives.



## Previous Track Record of Thematic Area or function

DISASTER RISK REDUCTION PROJECTS						
	Name of Project	Issues addressed	Funding Agency	Total budget (indicate currency)	Duration	Operational level
1	Disaster Risk Reduction & Vulnerable Livelihood Program (DRR&VLHs)	Coping Capacity building, Livelihood promotion, Resilience, Food security	Oxfam GB	1,03,22,250	2011-2014	<input type="radio"/> National <input type="radio"/> District <input type="radio"/> Local
2	Disaster Risk Reduction & Climate Change Adaptation Project	Coping Capacity building, Livelihood promotion, Resilience, Food security	Christian Aid Bangladesh	89,51,066	2012-20116	<input type="radio"/> National <input type="radio"/> District <input type="radio"/> Local
3	Regenerative Agriculture and Sustainable Livelihood for Vulnerable Ecosystems(RESOLVE)	Coping Capacity building, Livelihood promotion, Resilience, Food security	Oxfam Novib	1,72,60,000	2010-2012	<input type="radio"/> National <input type="radio"/> District <input type="radio"/> Local
4	River Basin Program (RBP)	Coping Capacity building, Livelihood promotion, Resilience, Food security	Oxfam GB	3,11,56,209	2000-2010	<input type="radio"/> National <input type="radio"/> District <input type="radio"/> Local
5	Capacity Building of Ultra Poor (CUP)	Livelihood promotion and Climate change adaptation Education, Advocacy, Disaster risk reduction	Oxfam Novib	4,62,00,000	2007-2015	<input type="radio"/> National <input type="radio"/> District <input type="radio"/> Local
6	DipECHO-5 Project	Disaster preparedness, Livelihood promotion.	EC/OXFAM GB	6265554	2009-10	<input type="radio"/> National <input type="radio"/> District <input type="radio"/> Local
7	Disaster management project	Coping Capacity building, Livelihood promotion, Resilience, Food security	Care Bangladesh	30,00,000		<input type="radio"/>
8	Bangladesh Urban Disaster mitigation project	River embankment development	Care Bangladesh	6,00,000		<input type="radio"/>



EMERGENCY RELIEF PROJECTS						
	Name of Project	Issues addressed	Funding Agency	Total budget (indicate currency)	Duration	Operational level
1	Relief Work of Flood 1995	Relief & Rehabilitation Livelihood recovery	OXFAM-GB,	55,00,000	1995	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
2	Relief Work of Flood 1998	Relief & Rehabilitation Livelihood recovery	OXFAM-GB	60,00,000	1998	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
3	Relief Work of Flood 2004	Relief & Rehabilitation work	OXFAM-GB, WFP, CARE, Asia foundation, Save the children and UNICEF	300,00,000	2004	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
4	Relief Work of Flood 2007	Relief work	OXFAM-GB, Oxfam-Novib, WFP, UNICEF, UNDP, ACF	300,00,000	2004	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
5	Relief & Rehabilitation Work for SIDR & Flood 2007	Relief & Rehabilitation Livelihood recovery	UNDP	BDT: 1,80,23,204	2007-08	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
6	Relief Work of Flood 2007	Relief & Rehabilitation Livelihood recovery	WFP, UNICEF,	WFP package for 25000 beneficiaries	2007-08	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
7	Rehabilitation activities of Flood 2007	Rehabilitation Livelihood recovery	OXFAM-GB, OXFAM Novib and UNDP	4,28,42,263	2007-08	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
8	SIDR response and Rehabilitation	Relief & Rehabilitation Livelihood recovery	OXFAM Novib, UNDP	1,49,44,806	2007-08	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
9	Core Family Shelter Construction	Relief & Rehabilitation Livelihood recovery and Shelter	UNDP	5,66,41,916	2008-09	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
10	Education in Emergencies	Education support during emergency	Save The Children	30,00,000	2009-10	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local

OTHER DEVELOPMENT PROJECTS						
	Name of Project	Issues addressed	Funding Agency	Total budget (indicate currency)	Duration	Operational level
1	WATSAN & Livelihood Recovery Program	Water, Sanitation, hygiene and livelihoods development	Action Contrae La Faim (ACF)	2,85,74,150	2007-09	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
2	Voter and Civic Education and observation 9 <sup>th</sup> Parliamentary Election	Public awareness on free and fair election and voter awareness.	The Asia Foundation	6496837	2006-2010	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
3	To promote Women & Youth Electoral & Political Participation	Civic rights, Free and Fair Election observation, Voter awareness.	EU	1,82,00,000/-	2006-2007	<input type="radio"/> National <input type="radio"/> District <input type="radio"/> Local
4	Community Mobilization and End Violence Against Women	Women rights, Initiatives to stop Violence Against Women	OXFAM GB	9,84,84,350	2007-2010	<input type="radio"/> National <input type="radio"/> District <input type="radio"/> Local
5	Amader School Project	Child education (Excess, retention and quality education)	Concern Worldwide	89,51,066	2006-2011	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
6	WASH for schools campaign	Water and Sanitation, Personal Hygiene.	Concern Worldwide	8500000	2009-10	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
7	Nutrition and Recovery intervention Project	Food and nutrition	FAO & WFP	7,45,56,240	2009-2010	<input type="radio"/> National <input type="radio"/> District <input checked="" type="radio"/> Local
8	Capacity Building of VGD holders	Livelihood promotion,	Ministry of the women affairs--GOB	21,80,000	2010-2011	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
9	Strengthening Non State Actors (NSA) project	Human rights	Oxfam GB	1,03,85,524	2010-2013	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local



10	ENRICH Project	Integrated development project (Livelihood , Education, Rights, Health, Social, infrastructure development, Youth mobilization etc.)	PKSF	45,00,000	2010 to Running	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
11	SDLG Project	Good governance Tax mobilization, Strengthening local government Authority	USAID, Tetra Tech, ARD	4,28,00,000	2012-2014	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
12	WATSAN Project	Community and institution based Water, Sanitation, and hygiene	MAX Foundation	2,41,00,000	2011-2015	<input type="radio"/> National <input type="radio"/> District <input checked="" type="radio"/> Local
13	Girl Power Program	Women empowerment, Child rights, Stop child marriage, Life skill development of girls, Stop violence against women & child	International Child Development Initiatives (ICDI)	5,65,00,000	2011-2016	<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local
14	Agricultural Value Chain	Pro-poor market development, Agricultural production development	USAID (DAI)	2015-2015		<input type="radio"/> National <input checked="" type="radio"/> District <input type="radio"/> Local

**AUDITOR'S REPORT  
&  
CONSOLIDATED ACCOUNTS  
OF  
SHARIATPUR DEVELOPMENT  
SOCIETY (SDS)**

for the year ended 30<sup>th</sup> June, 2017

**FAMES & R**

Chartered Accountants  
3/1, 3/2, Bhojnagar I<sup>st</sup> Floor, Flat-2A  
SHARADA MAC  
Delhi-1100



**INDEPENDENT AUDITOR'S REPORT  
TO  
THE MANAGEMENT  
OF  
SHARIATPUR DEVELOPMENT SOCIETY (SDS)**

We have audited the accompanying Consolidated Financial Statements of **Shariatpur Development Society (SDS)** which comprise the Consolidated Balance Sheet as at 30 June 2017 and related Consolidated Statement of Income & Expenditure and Consolidated Statement of Receipts & Payments for the period from 01 July 2016 to 30 June 2017. The preparation of these financial statements is the responsibility of the project's management. Our responsibility is to express an independent opinion on these financial statements based on our audit.

**Management's responsibility**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the accounting policies described in the note # 3.00 to the financial statements and for such internal control as management determines in necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

**Auditors' responsibility**

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

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

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

**Opinion**

In our opinion, the financial statements have been prepared in accordance with accounting policies mentioned in notes to the financial statements in note # 3.00 and give a true and fair view of the state of Project's affairs as at 30 June 2017 and of the results of its operations for the year then ended and comply with the applicable laws and regulations.

**We also report that**

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- b) In our opinion, proper books of account have been kept by the organization management so far as it appeared from our examination of those books.
- c) The financial statements of the project dealt with by the report are in agreement with the books of accounts; and
- d) The expenditure incurred was for the purposes of the project.

Date : 19, October, 2017  
Place : Dhaka



  
**FAMES & R**  
Chartered Accountants

Shariatpur Development Society (SDS)  
Consolidated Balance Sheet  
As at 30 June 2017

Particulars	Notes	30 June 2017			30 June 2016
		MF	Development Projects	Total	Total
		Amount (Tk.)	Amount (Tk.)	Amount (Tk.)	Amount (Tk.)
<b>Assets:</b>					
<b>Non Current Assets:</b>					
Property, Plant and Equipment	4.00	94,379,065	23,359,383	117,738,448	81,906,368
<b>Current Assets:</b>					
Investments on FDR	5.00	87,881,400	56,757	87,938,157	68,481,651
Loan to beneficiaries	6.00	1,592,213,842	-	1,592,213,842	1,298,056,952
Other Assets	7.00	20,168,454	1,294,346	21,462,800	21,786,158
Internal Loan	8.00	10,007,120	11,575,630	21,582,750	-
Cash and Bank Balance	9.00	31,328,795	1,363,818	32,692,613	19,820,940
<b>Total Current Assets</b>		<b>1,741,599,611</b>	<b>14,490,551</b>	<b>1,756,090,162</b>	<b>1,408,145,791</b>
<b>Total Assets :</b>		<b>1,835,978,676</b>	<b>37,849,934</b>	<b>1,873,828,610</b>	<b>1,490,052,069</b>
<b>Current Liabilities:</b>					
Members Savings Deposit General	10.00	367,255,598	-	367,255,598	296,490,412
Members Savings Deposit Voluntary	11.00	98,106,076	-	98,106,076	58,224,490
Loan Loss Provision	12.00	44,258,276	-	44,258,276	49,830,148
Apothekin Fund	13.00	17,412,358	-	17,412,358	10,415,755
Disaster Management Fund	14.00	-	-	-	-
Provision for Expenses	15.00	1,834,791	-	1,834,791	1,940,916
Others Payable	16.00	65,276,240	18,000	65,294,240	12,612,062
<b>Non Current Liabilities:</b>					
Loan from PRSF	17.00	547,116,654	-	547,116,654	483,349,965
Commercial loan	18.00	318,144,356	-	318,144,356	228,519,143
Internal Loan	19.00	-	21,582,750	21,582,750	-
Loan From Others	20.00	-	-	-	-
<b>Capital and reserves:</b>					
Retained Surplus	21.00	338,916,894	15,967,755	354,884,649	315,529,867
Reserve fund	22.00	17,657,433	281,429	17,938,862	33,139,311
<b>Total Capital &amp; Liabilities</b>		<b>1,835,978,676</b>	<b>37,849,934</b>	<b>1,873,828,610</b>	<b>1,490,052,069</b>

Annexed notes form an integral part of the financial statements.

  
Chairman  
SDS

  
Executive Director  
SDS

  
Deputy Director (P&A)  
SDS

Signed in terms of our separate report of even date annexed

Date : 19 October, 2017  
Place : Dhaka

  
FAMES & R  
Chartered Accountants



**Shariatpur Development Society (SDS)**  
**Consolidated Statement of Income and Expenditure**  
For the period from 01 July 2016 to 30 June 2017

Particulars	Notes	30 June 2017			30 June 2016
		MF	Development Projects	Total	Total
<b>Income:</b>					
Service Charge Received	23	299,652,830	-	299,652,830	247,076,221
Grant Received	26	20,629,562	11,098,127	31,637,689	36,416,358
Bank Interest		830,900	71,175	902,075	818,847
Interest on FDR		3,438,223	-	3,438,223	3,772,774
Sale Of your Book		569,560	-	569,560	322,180
SDS Academy Inc.		-	1,574,413	1,574,413	1,236,959
Sale of Capital Assets		490,000	-	490,000	-
Others income		371,388	185,130	556,518	46,724
<b>Total Income</b>		<b>326,082,483</b>	<b>12,838,845</b>	<b>338,921,328</b>	<b>289,748,065</b>
<b>Expenditure:</b>					
Service charge paid to PKSF & Bank	27	56,633,399	-	56,633,399	40,143,384
Salary & Allowances		133,937,382	7,385,986	141,323,368	118,383,047
Traveling & Conveyance		8,842,130	733,636	9,575,766	3,188,078
Printing & Stationery		2,573,578	133,897	2,707,475	2,416,604
Telephone & Postage		1,258,088	66,800	1,324,888	1,188,923
Entertainment		2,082,510	64,865	2,147,375	1,458,342
Office Rent		5,493,063	224,850	5,717,913	4,255,032
Utility Bill		694,357	232,734	927,091	727,278
Training Expenses		348,498	222,791	571,289	2,289,066
Fuel		2,716,925	68,148	2,785,073	2,279,882
Repair & Maintenance		3,198,958	655,773	3,854,731	3,340,641
Lunch Subsidy /Food cost		2,528,073	1,538,728	4,066,801	-
Paper Bill		197,871	4,160	202,031	194,227
AGM Exp		2,742,597	-	2,742,597	-
Others Expenses		44,100	389,495	433,595	-
Legal support		112,833	-	112,833	116,018
Direct Tax Exp		1,034,976	469,287	1,504,263	766,220
Soft ware Maintenance Exp		979,200	-	979,200	892,800
Donation		737,430	-	737,430	391,426
Advertisement & Recruitment Exp		112,397	-	112,397	65,457
Audit Fee		417,500	110,000	527,500	307,475
Bank Charge		677,450	20,541	697,991	611,387
Loan Loss Provision Expenses		9,997,960	-	9,997,960	7,692,557
Depreciation Expenses		2,000,295	2,988,717	4,989,012	4,531,387
Interest on Savings		21,248,271	-	21,248,271	18,290,303
Administrative exp		17,500	26,487	43,987	616,348
Development Project Expenses (MF)	28	22,602,617	741,678	23,344,295	20,474,560
Direct Development Activities Cost	29	-	2,364,266	2,364,266	11,003,353
<b>Total Expenditure</b>		<b>381,200,928</b>	<b>18,442,875</b>	<b>399,643,803</b>	<b>247,778,084</b>
Excess of income over expenditure		43,881,555	(5,604,030)	38,277,525	41,969,981
<b>Total :</b>		<b>326,082,483</b>	<b>12,838,845</b>	<b>338,921,328</b>	<b>289,748,065</b>

Annexed notes form an integral part of the financial statements.

  
Chairman  
SDS

  
Executive Director  
SDS

  
Deputy Director (F & A)  
SDS

Signed in terms of our separate report of even date annexed

Date: 19 October, 2017  
Place: Dhaka

  
FAMES & R  
Chartered Accountants





**Shariatpur Development Society (SDS)**  
**Consolidated Receipts and Payments Statement**  
**For the period from 01 July 2016 to 30 June 2017**

Particulars	Notes	30 June 2017			30 June 2016
		MF	Development	Total	Total
		Amount (Tk.)	Amount (Tk.)	Amount (Tk.)	Amount (Tk.)
<b>A: Receipts:</b>					
Opening Balance:		17,579,486	2,241,484	19,820,970	22,314,047
Cash in Hand		1,382,225	35,725	1,417,950	2,250,882
Cash at Bank		16,197,231	2,205,759	18,402,990	20,062,165
MCP Loan Received from PKSF:	24.00	476,000,000	-	476,000,000	419,086,000
Loan Realized from Beneficiaries	25.00	2,355,028,620	-	2,355,028,620	1,899,628,548
ID Grant Received		1,579,604	12,011,985	13,591,589	18,471,067
Internal Loan		18,858,641	15,128,600	34,987,241	30,021,614
Service charge received	30.00	296,696,905	-	296,696,905	244,739,735
Members Savings Deposit (General)	31.00	165,195,443	-	165,195,443	117,013,071
Members' Savings Deposits Collection	32.00	68,953,303	-	68,953,303	48,292,762
Apoekain Fund	33.00	13,461,226	-	13,461,226	9,054,591
Earned Premium Micro insurance	34.00	-	-	-	654,982
Grant Fund Received from PKSF	35.00	14,752,064	-	14,752,064	8,813,162
<b>Loan &amp; Others A/c:</b>					
Staff Loan A/C: Motor cycle		55,974	-	55,974	83,175
Staff Loan A/C: By cycle		-	-	-	12,570
Party cash		-	-	-	1,419,311
Receivable A/C: Other Projects		27,807,297	-	27,807,297	2,315,531
Advance A/C		13,417,075	630,301	14,047,376	3,729,249
<b>Other Receipts:</b>					
Sale of Capital Assets		490,000	-	490,000	-
Others Income		371,386	148,963	520,349	6,029,861
Sale Of pass Book & Form		569,560	-	569,560	322,180
Bank Interest		830,083	68,413	898,498	818,847
Suspension		793,237	-	793,237	304,428
Others Project Income		-	322,687	322,687	-
Interest on FDR	36.00	2,977,377	-	2,977,377	3,763,083
FDR Encashment	37.00	232,704,201	-	232,704,201	190,499,755
Receivable Interest on FDR	38.00	86,406	-	86,406	362,244
VAT & Tax		4,499,743	-	4,499,743	1,856,554
SDS Academy Inc.		-	1,931,213	1,931,213	1,236,959
Sale of Potato		-	1,277,120	1,277,120	-
General & Admin		-	644,918	644,918	2,663,170
Loss from resources		272,500,000	-	272,500,000	200,000,000
<b>Total</b>		<b>3,885,207,601</b>	<b>35,405,664</b>	<b>4,020,613,267</b>	<b>3,234,110,496</b>
<b>B. PAYMENTS:</b>					
Loan Disbursement to Beneficiaries	39.00	2,691,496,000	-	2,691,496,000	2,216,093,000
MCP Loan Refunded to PKSF (Principal)	40.00	595,108,098	-	595,108,098	441,052,778
Service charge paid to PKSF & Bank	41.00	56,683,597	-	56,683,597	38,871,268
Purchase of Fixed Assets	42.00	20,091,759	1,133,723	21,225,482	20,585,063
Members Savings Refund (General)	43.00	87,490,913	-	87,490,913	72,712,064
Members Savings Refund (Voluntary)	44.00	27,742,729	-	27,742,729	11,213,003
Investment	45.00	251,763,885	-	251,763,885	193,941,823
Apoekain Fund	46.00	6,426,868	-	6,426,868	540,020
<b>Loan &amp; Others A/C</b>					
Staff Loan A/C: Motorcycle		1,916,584	-	1,916,584	2,077,456
Loan A/C: Bi cycle		179,000	-	179,000	332,000
Gratuity Fund		-	-	-	13,300

CONT...



Particulars	Notes	30 June 2017			30 June 2016
		MF	Development	Total	Total
		Amount (Tk.)	Amount (Tk.)	Amount (Tk.)	Amount (Tk.)
Receivable from Other Project		9,707,447		9,707,447	30,497
Interest Loan		21,276,843	10,339,120	31,615,963	29,061,614
Advances A/C		31,308,216	3,382,494	34,690,710	16,156,577
Suspension A/C		378,100	-	378,100	-
Provision for Expenses		868,455	69,636	938,091	2,335,696
Petty cash		-	-	-	1,615,996
Fund Transfer to Others		148,271	110,913	259,184	18,111,210
<b>Operating expenses:</b>					
Salary & Allowances		97,499,084	7,258,586	104,757,570	91,001,278
Traveling & Conveyance		5,529,821	683,716	6,213,537	4,696,288
Printing & Stationary		2,573,438	221,146	2,794,584	2,446,910
Telephone & Postage		1,252,067	66,800	1,319,467	1,239,918
Honoraria		-	25,500	25,500	247,500
Entertainment Cost		1,057,518	73,796	2,031,314	1,454,532
Office Rent		4,475,163	198,850	4,674,013	3,336,141
Utility		674,837	232,774	907,331	712,733
Training Expenses		334,918	72,957	407,875	1,129,287
Fuel		2,622,518	68,148	2,690,666	2,143,537
Repair & Maintenance		1,956,769	514,326	2,470,895	2,270,105
Paper Bill		197,871	3,890	201,761	194,227
Donation		732,763	-	732,763	455,952
VAT & Tax Exp		1,034,976	432,818	1,467,794	783,030
VAT & Tax		4,499,560	-	4,499,560	1,966,693
Holding Instruments		-	-	-	324,615
Claim Settlement exp.		-	-	-	1,895,000
AGM Exp		1,472,770	-	1,472,770	-
Soft ware Maintenance Exp		979,200	-	979,200	895,800
Advertisement & Recruitment Exp		95,092	-	95,092	65,457
Lunch Subsidy/Food cost		2,216,941	847,301	3,064,242	4,237,802
Legal Exp		109,833	-	109,833	114,818
FDR A/C		-	-	-	4,273
Audit Fee		217,500	110,300	327,500	187,475
Transfer to GF		-	841,157	841,157	-
Administrative exp		17,590	25,887	43,587	758,788
Bank charge		676,471	20,541	697,012	611,187
Development Project Expenses (MF)		17,627,630	113,195	17,740,825	9,934,694
Group Insurance		2,073,561	269,205	2,342,766	395,634
Direct Development Activities Cost		-	2,337,714	2,337,714	15,792,840
Consultancy Fee		-	-	-	296,500
Others Expenses		44,100	347,855	431,955	1,149,857
<b>Sub Total</b>		<b>3,953,878,806</b>	<b>33,841,848</b>	<b>3,987,720,654</b>	<b>3,214,289,556</b>
<b>Closing Balance:</b>		<b>31,328,795</b>	<b>1,543,818</b>	<b>32,872,613</b>	<b>19,820,940</b>
Cash in Hand		3,336,713	12,468	3,349,181	1,417,950
Cash at Bank		27,992,082	1,531,350	29,523,432	18,402,990
<b>Total</b>		<b>3,985,207,601</b>	<b>35,405,666</b>	<b>4,020,613,267</b>	<b>3,234,110,496</b>

Annexed notes form an integral part of the financial statements.

  
Chairman  
SDS

  
Executive Director  
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Deputy Director (F & A)  
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Signed in terms of our separate report of even date annexed

Date : 19 October, 2017  
Place : Dhaka

  
FAMES & R  
Chartered Accountants





**Shariatpur Development Society**

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