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SDS
SHARIATPUR DEVELOPMENT SOCIETY

Imprint

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*SDS envisions a **JUST** society,
without **POVERTY**, with **EQUALITY**
for everyone, and a **DECENT PLACE** to live*



Mission

SDS facilitates community-based initiatives to uplift socio-economic conditions of the underprivileged people, while also establishing their economic, social, cultural, health, political and environmental rights under an accountable and transparent governance system.

Values

Honesty
Gender sensitivity
Respecting each other
Democracy
Secularism
Decent work place
Learning from the community

Goals

Enhance easily accessible, cost effective and sustainable financial services with an aim to facilitate socio-economic development and cultural integration of the disadvantaged people living in the SDS's working areas.

Ensure and facilitate people's access to the quality basic services to make them enable for enjoying a healthy and decent life.

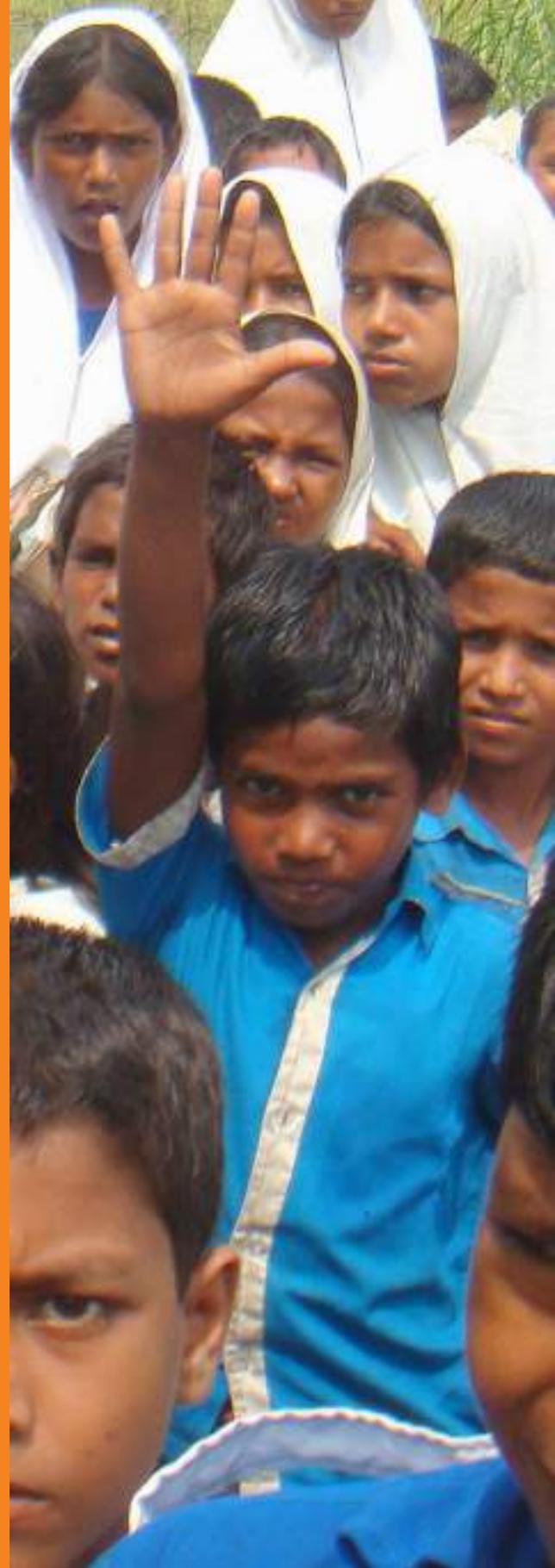
Facilitate community involvement and dialogue with the duty bearers to ensure that the excluded community people get increased access to the basic services; to ensure that all sorts of social discrimination are eliminated, and exploitation of and violence to women and girls come to an end.

Increase enrollment and retention of girls in primary and secondary education, increase access of women and men to the skill based education required for their livelihoods security and economic empowerment.

Enhance agricultural sustainability, food security and balanced nutrition for all.

Reduce disaster risk and build resilience to the impacts of climate change

Ensure equal participation and effective representation of marginalized groups, thereby strengthening inclusive democratic governance from local to national levels.



Governance and Management

SDS practices two-tier governance and management system; the General Committee and the Executive Committee. The Executive Committee (EC) comprising of 9 members are elected for a 3-year term from the members of the General Committee (GC) comprising of 31 members. The Executive Committee (EC) is the highest policy making body and governing entity. The EC members meet quarterly and provide overall organizational policy guideline on governance and programme implementation in line with organizational vision, mission and objectives. The Member Secretary (Executive Director) of the EC takes care of constitutional affairs of SDS and convenes the meeting of GC and EC.

The Executive Committee



Md. Serajul Huq
Chairperson



Md. Ab Sobhan
Vice Chairman



Md. Abul Kalam Azad
Treasurer



Asimom Begum
Member



Md. Abul Hossain
Member



Mahamuda Begum
Member



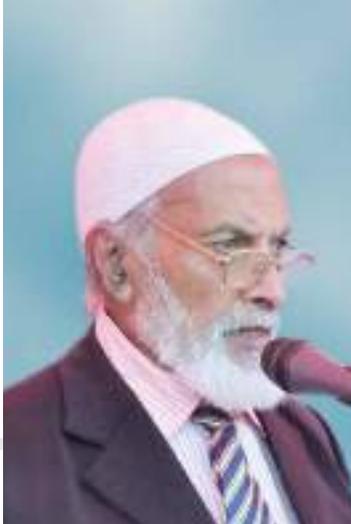
Anik Ghatak Chowdhury
Member



Safali Begum
Member



Mozibur Rahman
Member Secretary



Message from the **CHAIRPERSON**

I am very much pleased and privileged to present the Annual Report 2018 that features the major accomplishments of SDS's program implemented from January to December 2018.

During this time period, SDS implemented number of service delivery and rights-based programs for economic development and socio-cultural empowerment of the disadvantaged community people. Since 1991, the year of SDS's establishment, the organization made remarkable contributions to the development of the disadvantaged, marginalized and socially excluded community people, however yet to do a lot for establishing a just society, without poverty and inequality that SDS envisions. In 2018, SDS made visible progress in realizing its desired goals. The program interventions include; raising awareness on different social issues, boosting local agricultural production, developing agro-based enterprises, facilitating women's involvement in agricultural production systems and so on. SDS also implemented number of rights-based service delivery programs for facilitating increased access of the marginalized and socially excluded people to the quality basic services and promoting their socio-cultural integration.

I appreciate the efforts of SDS's staff members for their professionalism and dedication of serving the disadvantaged community people. My sincere gratitude to all our development partners, network members and micro-finance supporting organizations for their continued support and guidance. I also acknowledge the commitment of Mr. Mozibur Rahman, Executive Director of SDS and give him my sincere thanks for his invaluable contributions and leadership for continuing SDS's growth and development as a people-centric organization with its strong footprint in the central southern part of Bangladesh.

I am thankful to the SDS's General Committee and Executive Committee members for their meaningful policy guidance for making SDS as a transparent and accountable organization, especially to its beneficiaries, local administration and to the national government.

I firmly believe that SDS's endeavor of establishing a just society, without poverty and inequality will be fulfilled someday.

Md. Serajul Huq
Chairperson, SDS



Message from the **EXECUTIVE DIRECTOR**

Over the last 28 years, from 1991 to 2018, SDS has been working in the remotest and most deprived communities in 8 districts in the central southern parts of Bangladesh. In order to manage, internalize and control the growth, SDS undertook a focused vision and an extremely focused code of conduct that every member of 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 our values. That is why, SDS has been successful in instituting values pertaining to transparency, accountability, efficiency, professionalism and especially the passion for serving the poor at all levels of its management.

During this reporting period, from January to December 2018, SDS implemented comprehensive development program to enhance greater social, cultural, gender and age-based equality and dignity, to combat all social injustice and inequalities, to improve food security through increased crop production and, to support community initiatives of building resilience to the impacts of climate change. SDS implemented those program under its five thematic areas: Rights and Social Empowerment; Economic Empowerment; Quality Basic Services for Human Development; Environment Friendly and Climate Resilience Development; and Organizational Sustainability. In 2018, SDS implemented 06 donor supported projects namely, 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 areas of Bangladesh, and 6) Sports and Cultural Program for Social Inclusion and Cohesion.

Currently, SDS is implementing 13 other projects in 23 Upazilas of 8 districts, also initiated socially responsive enterprise development program for its own sustainability. SDS will continue implementing programs for social empowerment, climate resilience development social justice and poverty alleviation.

I humbly acknowledge contributions, supports and encouragements all our development partners, network members and micro-finance supporting organizations that helped us in facilitating transformational changes in the life and livelihoods of the disadvantaged community people.

Mozibur Rahman

Executive Director, SDS

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Abbreviations

ARI	Acute Respiratory Infection	MRA	Microcredit Regulatory Authority
AFLU	Agriculture, Fisheries and Livestock Unit	M&E	Monitoring & Evaluation
CAP	Community Action Plan	MMWW	Making Market Works for Women
CCCCP	Community Climate Change Project	MNW	Micro Nutrient Powder
CLP	Chars Livelihood Program	NDPD	National Disaster Preparedness Day
CLS	Community Legal Service	NLASO	National Legal Aid Service Organization
CHP	Community Health Promoter	PACE	Promoting Agricultural Commercialization Entrepreneur
CMT	Central Management Team	PDMC	Pouroshava Disaster Management Committee
DLAC	District Legal Aid Committee	PKSF	Palli Karma-Sahayak Foundation
DMC	Disaster Management Committee	PMSD	Participatory Market System Development
DDMC	District Disaster Management Committee	PSAT	Promoting Sustainable Agricultural Technologies for Climatic vulnerable Char dwellers
DPHE	Department of Public Health Engineering	SDMC	School Disaster Management Committee
EMG	Early Married Girl	SDMC	School Management Committee
ENRICH	Enhancing Resource and Increasing Capacities of Households Towards Elimination of their Poverty	SEIP	Skills for Employment Investment Program
EWG	Election Working Group	SFP	School Feeding Project
FMD	Foot & Mouth Disease	SRHR	Sexual and Reproductive Health and Rights
GMP	Growth Monitoring & Promotion	STTI	SDS Technical Training Institute
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	ULAC	Upazila Legal Aid Committee
IWD	International Women Day	UMC	Urban Micro Credit
ILS	Integrated Livelihood Security	UFSP	Union Parishad Union Forum of Safety Nets Programs
LAC	Legal Aid Committee	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		



Genesis & Coverage

The establishment of SDS took shape from an initiative of some benevolent people who were united to respond humanitarian crises in Shariatpur District caused by the massive flood devastation in 1988.

Aftermath of the flood, the dire need for recovery and rehabilitation activities provoked the local 'benevolent group' for establishing a voluntary development organization by its name 'Shariatpur Development Society-SDS; formally launched on the 1st September, 1991 and legally established in 1992 under the social welfare department of the government of Bangladesh.

It's the 28th year of SDS's establishment. Over the years, SDS reached a milestone of directly serving 3.4 million people in 28 Upazillas of 8 Districts with its blended approach of service delivery and rights-based program.



Division	District	No of Upazilla
Dhaka	Dhaka	26
	Munshiganj	
	Faridpur	
	Rajbari	
	Gopalganj	
	Madaripur	
	Shariatpur	
Chattogram	Chandpur	2
2 Divisions	8 Districts	28 Upazillas

SDS's Working Districts



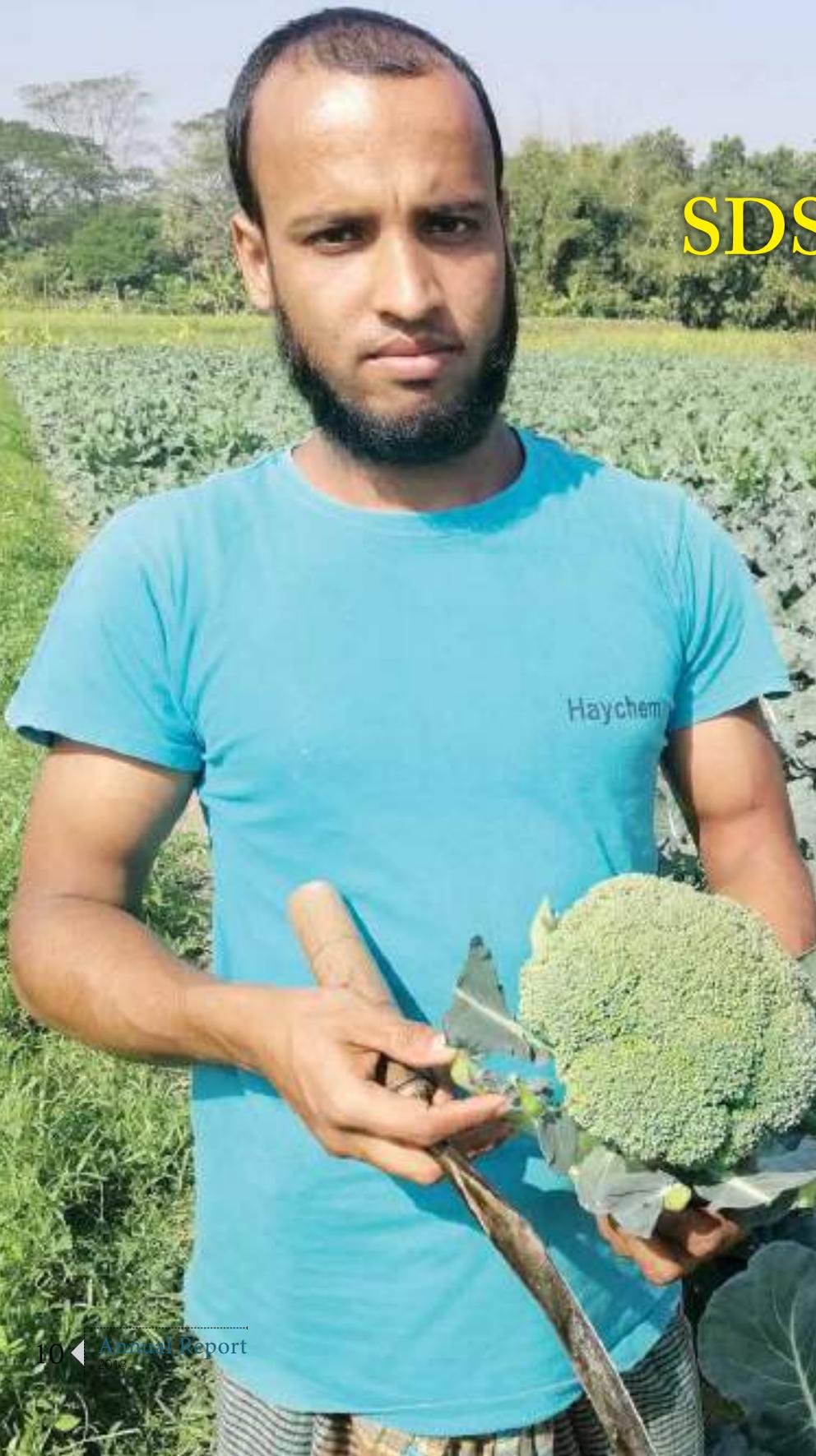
1991 to 2018

looking back to the achievements

Milestone

- 1.2** million households
- 3.4** million direct beneficiaries
 - 1.2 million men
 - 1.8 million women
 - 0.1 million adolescent
 - 0.3 million children
- 15** service delivery programs
- 15** rights based programs
- 15** micro-enterprises development programs
- 01** skills development institute
- 03** regional offices
- 63** branch offices
- 625** staff members

SDS in 2018



Activity Focus 2018



Started with responding to the humanitarian crises, SDS has been consistent in addressing the root causes of socio-economic marginalization, and thus progressively scaled-up its program interventions while integrating service delivery to the rights based program approach. Along with the SDS's tireless efforts of facilitating people's socio-economic empowerment, SDS started supporting peoples' endeavor in micro entrepreneurship development so that the initiatives of social empowerment are sustained by the economic empowerment. Such initiatives ranges from off farm skill development to promoting high-value crop farming, from farm-based product diversification to promoting cooperative marketing system etc. In all aspects of development activities, SDS takes into account the localized vulnerability to the impacts of climate change so that the community initiatives and technological solutions could be upscaled for resilience building.

In respect to addressing climate change, SDS implemented a number of projects aligning to the overarching pillars of the Paris Climate Agreement e.g. greenhouse gas (GHG) emission reduction, resilience building and addressing loss and damage. On resilience building, SDS supported more than 5,319 families with multi-dimensional adaptation activities under its 'healthy household development' program. The adaptation activities under this program include promoting climate resilient agricultural practices, raising plinth of the risk exposed households, building community infrastructures and flood shelters etc.

Along with the consistent effort in resilience building, SDS always keeps it ready with a start-up funding and skilled human resources to respond to disaster emergencies with relief, recovery and rehabilitation support. In 2018, SDS efficiently responded to the humanitarian crisis caused by the devastating impacts of river erosion at Naria Upazila of Shariatpur district. With a week of this humanitarian crisis, SDS started its emergency response program; supported 4600 displaced families with BDT 29 million along with hygiene kits to each of the displaced families, provided



750 physically challenged people got assistive devices

assistive devices to 750 physically challenged persons, ensured free medical support to 2150 families. Besides, SDS supported the district administration in implementing household surveys on disaster loss assessment and responding the crisis in an integrated manner. SDS mobilized emergency funding of BDT 2.92 million from the START Fund Bangladesh through Christian Aid Bangladesh, Handicap International and Helpage International.

On other aspect of addressing climate change e.g. emission reduction, SDS adopted a 'whole organizational approach' of reducing carbon foot print, go-green livings, also promoted solar home systems (SHSs) and solar irrigation systems (SISs) integrating to its micro finance program. So far, SDS distributed 2,207 units of SHS and 5 units of SIS that replaced monthly consumption of 500 liter kerosene/ diesel oil.

While several projects are directly contributing to resilience building and GHG emission reduction, SDS also raised awareness of 20,835 people on community based adaptation and low carbon lifestyle and development practices. SDS introduced an innovative 'self-learning session' for building resilience to the impacts of climate change and associated slow and sudden onset disasters.

In parallel to this, SDS continued implementing various rights-based programs for facilitating social empowerment and defending human rights. In 2018, SDS provided counseling and legal support to 2,677 people under its rights and governance program. So far, SDS educated 4000 children and adolescents on the negative consequences of early marriage, dowry and polygamy; mobilized 9600 women to facilitate

their involvement in agro-based production and marketing systems; facilitated establishment of Women Federations, CBOs, VDCs, Youth Groups, Old-aged (Probeen) Social Centers, Cooperative Marketing Committees etc; and organized number of social and cultural events to aware people about their civic rights and entitlements, especially rights to the basic services e.g. education, health & nutrition, information etc.

Aside with mobilizing grassroots peoples' voice for establishing rights and justice, SDS also provided quality basic services e.g. primary health care, education, water and sanitation etc. to the most underprivileged and deprived community people. In 2018, SDS provided health care services to 9174 people through 7 health camps and 89 satellite and static clinics; provided water sanitation and hygiene facilities to 1290 people in Bhedarganj upazila of Shariatpur district; supported 'school cum flood shelters' in the remote char areas; introduced afternoon education session for the dropped out and left behind students to help reintegration of the dropped-out children to the formal education system. In all the informal educational centers and in the community-based organizations, SDS organized campaigns and public meeting for raising awareness on WASH, antenatal & postnatal care, safe childbirth and motherhood, maternal nutrition, breastfeeding, neonatal care, birth spacing etc.

In 2018, SDS developed 104 'Change Agents' who are now playing a pivotal role in organizing awareness and campaign activities. The Change Agents, along with the community people, organized several campaign and lobby events for facilitating peoples' access to the WASH services. Those events resulted extended coverage of



Change Agent meets the community women to raise awareness on different issues



Children of 170 primary schools are provided with the mid-day meal

WASH services to 9527 people in Shariatpur district.

While SDS considers social empowerment as the key dynamism towards just and human rights-based development, however, social empowerment may neither be achieved nor be sustained unless the economic development is achieved in parallel. Given the context, SDS continued to promote economic development of the marginalized community people with different livelihoods diversification programs blended with the micro credit support. In 2018, SDS trained 7, 415 people on tailoring, poultry and livestock farming and management, homestead gardening and sapling production, handicrafts production and marketing, vermi-compost production and marketing, high-value vegetables and crop production etc. More than 73 percent of the trained participants got financial support from SDS's micro-enterprise development program for initiating and running off-farm and on-farm micro-enterprises. So far, the different project components of SDS's Economic Empowerment Sector provided 2878.52 million credit support to 45699 poor & extreme poor either for their household income generation, or income diversification from on-farm and off-farm activities.

SDS also initiated establishment of socially responsive business in service sectors so that quality basic services are available at the poor people's door-step with of affordable cost. The socially responsive businesses are now playing a critical role in ensuring quality basic services to the disadvantaged people at reasonably low cost.

SDS values socio-cultural belief and practices of community people and supports prevailing of congenial atmosphere for cultural practices. SDS organizes different cultural events and campaigns to nurture community togetherness so that the community people hold a mutual belief & respect to culture & customs, stand against drug abuse, fundamentalism & devaluation of social norms. For doing so, SDS maintains a strong collaboration with cultural groups, youth clubs, educational institutes, local administrations, civil society organizations, people's representatives, development partners and so on.

Theme

Rights & Social Empowerment



2, 677 people got legal counselling and support

4245 adolescents are sensitized on the negative consequences of early marriage, dowry and polygamy

104 Change Agents are developed for organizing awareness and campaign activities

17000 women and men are sensitized on social justice, women rights and gender equality

36700 children are sensitized on the protection of Child Rights

258 vulnerable women got access to Social Safety Net Services

750 physically challenged people are supported with the assistive devices.

20000 people are mobilized for ending child marriage

63 adolescent girls club are activated who successfully stopped attempt of **57** child marriages





Inter-school sports competition enhanced social space and cultural integration of the adolescent girls

SDS considers social empowerment as one of the key strategies of enabling disadvantaged community people to their fully access to personal or collective power, authority and influence, and to employ that strength when engaging with other people, institutions or society. SDS believes that people are socially empowered when they could claim their civic and constitutional rights for a dignified living. With this purview, SDS encourages disadvantaged people, aware them on their civic rights and supports peoples' initiatives of overcoming the obstacles they face in the way of their social life.

Under the 'Rights and Social Empowerment' theme, SDS also provides focused attention in facilitating initiatives of achieving socio-cultural rights of women, children, adolescents, youth elderly people, and the rights of socially excluded and physically challenged persons. The specific interventions under this thematic areas include;

Promoting Rights of the Excluded and Marginalized People

SDS promotes rights of the marginalized and excluded people through promoting governance and accountability in the delivery of public services, social cohesion and economic growth. The endeavor is to make the duty bearers accountable to their responsibility of serving the people of all class, but with preferential service delivery to the disadvantaged and socio-economically excluded people. With this view, SDS organizes sensitization workshops and consultation with the local service delivery agencies, also implements advocacy programs to facilitate peoples' concern to the UP's budget, activate UP Standing Committees to make them more responsible. In 2018, SDS implemented and continue implementing six projects e.g. ENRICH, PSAT, EWG, Girl Power, School feeding and PACE, all of which are contributing to

promoting rights of the marginalized people. SDS reached to 3000 people including the LGI representatives and sensitized them on the rights and entitlements of the marginalized people through various activities like training, workshop, lobby meeting, community based discussion etc.

Enhancing Accountability and Governance in the Social Safety Nets Program

SDS implements community level dialogue and lobby meetings with the representatives of local UPs with an aim to enhance poor people's access to the social safety nets. In doing so, SDS facilitates reformation and re-activation of the UPs standing committees, also facilitates inclusion of the representatives of the marginalized communities to the standing committees. In 2018, SDS facilitated establishment of 63 community based citizen committees to work as lobby groups to ensure service delivery, social safety-nets and required social protection measures to the vulnerable People.

Advocacy for Pro-poor National Budget

One of the SDS's prior concerns is to facilitate and promote people's participation in the governance and decision making process of the local government institutions (e.g. UPs) so that the legitimate demands of local citizen are included in the UPs annual development plan. With this view, SDS supported and build capacity of the community based citizen committees so that they could actively participate in the UP budget making process, taxation, local resource mobilization and identifying priority schemes (activities) to be included to the local development plan. In 2018, SDS supported organizing open budget discussion in 3 UPs, wherein people spontaneously shared their views and opinion for making a pro-poor budget.

Combating Social Injustice through Awareness and Legal Aid

SDS combats social injustice through providing legal aid services to the poor and socially marginalized people who often are being subjugated by the local influentials but cannot protest, even feared of claiming justice under the public protection laws and legal systems. To bring every incidence of social injustice and



Community women are being educated on post-natal and maternal health care and nutrition



Awareness raising on the social issues through popular cultural events

oppression, SDS organizes interactive sessions, workshops, dialogues, public hearings, etc. on women and gender rights, violence against women, peoples' rights to the legal services etc. so that people could know their legitimate rights and claim them accordingly. SDS also organizes educational and awareness raising sessions for the religious leaders, change-makers, legal aid professionals on the consequences of child marriage, domestic violence, dowry, etc. to stimulate social movements against those crimes and injustice. Such of SDS's endeavor helped 63 women for getting information & awareness on the governmental legal aid services.

Women Empowerment and Gender Equality

SDS perceives women empowerment from the context of 'empowering women' to that level so that they could enjoy their rights to control and benefit from the resources, assets, income and from their own time, as well as the ability to manage risk and improve their economic status and wellbeing. Such empowerment encompasses women's social, economic, political and psychological dimensions.

While SDS is stimulating social movements for protecting women rights and preventing violence against women, however, SDS feels requirement of doing a lot to promote women's participation in decision-making in family and social level. It's noteworthy to mention that SDS's program intervention so far increased participation of 14000 women and 3000 men in all sectors ranging from family affairs to national policies.

Facilitating Women's Involvement in the Economic Activities

SDS duly acknowledges women's 'unpaid household works', however, considers that such burden of unpaid work should be reduced while creating more opportunities for them to get involved in the income generating activities. Given the context, SDS continues its strive of sensitizing women for promoting their role and engagement in the productive economic activities, e.g. homestead gardening, handicrafts, tailoring, garments business, agricultural production, small business, cattle rearing, establishing small enterprises and so on.

To encourage women's participation, SDS organized different trainings, orientations, sensitization workshops, also organizes different skill-based training so that they feel competent for changing their role from households activities to on/off farm economic activities.



Increased women's involvement in the on-farm income generation activities



Sports competition resulted to social empowerment of the adolescent girls

Facilitating Women's Leadership

SDS undertakes comprehensive initiatives like women group development, organizing sports and cultural events, providing issue based training etc. so that women leadership from the disadvantaged communities are emerged. SDS organizes those events/initiatives in partnership with the local administration & LGIs, and facilitates women's role as the symbol of 'community voice and trust' for claiming rights and justice, and prevent social discrimination and oppression of any form. To promote women's leadership, SDS facilitates establishment/development of Girls Club, Spouse Forum, Change Agents, Community Leadership and organizes formal training for their capacity building. SDS also organizes different informal events like women's gathering, film-show, popular theatre etc. for creating awareness and developing social cohesion.

In 2018, SDS conducted 98 such training events to develop women leadership, women group & CBO, women enterprises etc.

Protecting Child Rights

SDS protects child rights taking it as one of the priority actions of the community development and empowerment program. The child-related issues like education, entertainment, child abuse, child labor etc are addressed through different social activities. SDS implements school feeding program to fulfill nutritional requirement of the children in their growing stage.

Preventing Early Marriage and Protection of the Girl Child's Rights

SDS is in firm position in ensuring rights and preventing every attempts of girl child's rights violation. Aligning to its firm position, SDS organizes different campaign and advocacy events and closely collaborates with the district and Upazila administrations and the allied departments of the Women & Children Affairs Ministry to protect girl child rights. The campaign and advocacy events so far sensitized more than 20,000 people, including the school & college-going adolescents.

SDS also closely works with the Nari Nirjaton Protirodh Committees and ensures its watchdog role in preventing child marriage and gender based violence.

Promoting Social Inclusion and Cohesion

As part social inclusion, SDS continues supporting the Dalit and Bede communities through awareness raising, savings activities, skill development training on handicrafts, preserving their own culture and custom and linking them with the local government institutions for Social Safety Net services. Alongside, SDS promotes joyful living of the elderly people and established 'Village Probeen (elderly people) Social Center' wherein different entertaining and amusing events are organized in regular basis. SDS also organized different social and cultural events for the persons with disabilities.



Pitha Mela (a traditional custom of making and displaying cakes in winter) enhances social cohesion



7415 smallholders, of which 5611 are women, received IGA training and investment capital

Theme

Economic Empowerment



9600 women got involved in production and marketing of the agricultural products

5200 smallholders got access to the distant vegetable markets

7415 smallholders, including **5611** women, received training on the Income Generation Activities

Developed cooperative marketing and value chain for **10** high value crops

BDT **18308** million are disbursed/ invested to support IGAs of **72965** smallholders





5200 smallholders got access to the distant vegetable market



In Bangladesh, NGOs as a whole has long been complimenting governments' efforts of poverty eradication through supporting growth and development of local economic activities, along with providing and facilitating poor people's access to the basic services and to the local governance mechanism. Being one of the progressive and people centered NGOs in Bangladesh, SDS also has been continuously and consistently proving its inclusive supports to its beneficiaries (majority of which are poor women) for their economic empowerment.

SDS provides a range of financial support services to the poor households and smallholders. The supports include micro entrepreneurship development, skill development on off-farm and on-farm IGA activities, value chain development and facilitating cooperative marketing to make sure that the marginal agricultural producers get a fair price of their their products. The services has been increasingly broadening up the scope of investment in the economic activities, while also making the rural women self-employed and self-reliant.

SDS's interventions in economic empowerment includes;

Skills and Capacity Development on the Income Generation Activities

While the NGOs intervention in economic empowerment is generally contextualized from their micro-credit support program but micro-credit cannot be a 'let alone' option of economic empowerment and poverty eradication. Therefore, SDS integrated its micro credit program as a support mechanism of promoting household based income generating activities like pond aquaculture, poultry and livestock farming, homestead gardening, small trading etc. so that even a small credit support is utilized in boosting local economic activities. Aside with providing financial support (both loan and grant), SDS has long been providing skill and capacity building training on tailoring, cow fattening, poultry, goat, sheep & calf rearing, crop production, homestead gardening, nursery mat-making, production and marketing of vermi-compost and other organic fertilizers, production of handicrafts etc. Also providing required input services like high yielding and climate resilient crop seeds, vaccination to poultry and livestock, construction of flood-proof goat



5200 farmers received training and technology support for safe vegetable production (using bio-fertilizers and insects trap)

housing in the char areas etc. In 2018, in collaboration with the Livestock Department of the government of Bangladesh, SDS organized 10 Vaccination Camps and provided vaccines to 7500 poultry and livestock.

Again, in relation to innovation in agricultural practices, SDS introduced safe vegetable production by using bio-fertilizer and organic pesticides. Producers ensure that the products are tested by nitrate tester and obtain certificates from the Entomology department of BARI.

Pro-Poor Market and Value Chain Development

Aside with promoting agricultural production through the integrated credit support facilities, SDS linked the producers with the market to get a fair price of their products. The targeted households get involved in diversified high-value crop production, which also led them to food & economic security. Emphasis has also given to agricultural technology transfer and providing quality input services that, in turn, increased farm productivity as well as income of the smallholders.

To ensure that the farmers get a fair price of their products, SDS established direct business linkage between the producers and the market actors. Following a 'Participatory Market System Development Approach', SDS

organized the producers under different groups to facilitate their collective bargaining for fair prices. During this reporting period, SDS formed 300 producer groups in the char areas and trained them on homestead gardening, high-value crop production, value chain of the agricultural products, ecological agriculture i.e. vermi-compost production, use of organic fertilizer, etc.

ICT based Agricultural Information Center (AIC)

SDS established ICT based Agricultural Information Center (AIC) in different location of the out-reach char areas. Using the Mobile App based technology the centers disseminate updated information on improved agricultural technology; soil related problems and their solutions; integrated pest management (IPM); fertilizer doses and their application methods and timings; HYV seeds, sources of quality seeds and seed production; bio-fertilizer and composting; crop processing and storage; agricultural machinery (use, availability, costs, etc.); livestock rearing; backyard poultry farming; homestead gardening; fish farming, plant nursery, agro-forestry, sericulture and apiculture; success stories of the progressive and innovative farmers; GAP (good agricultural practices) of agriculture for food security, etc.

A photograph showing a man in a blue shirt and a woman in a purple and pink sari standing in a field of green crops. They are both looking at a smartphone held by the man. The background shows a vast field under a clear sky.

24 trained lead farmers are providing agricultural information to 5200 smallholders through using 4 android apps

Promoting Poor People's Access to Informal Financial Services

In contrary to the formal financing institutions, the NGO credit supports are informal as they provide collateral free credit and savings facilities usually to the small farmers and poor households in the rural areas with an aspiration to uplift their socio-economic condition along with providing other support services.

Recognizing the broader role of NGOs in providing informal credit support, SDS continued its micro finance program through its currently functioning as many as 20 financial packages. The beneficiaries of SDS's MF program are largely the women who runs small IGAs on agricultural and non-agricultural activities, small cottage activities, hand loom and handicrafts, cattle rearing etc.

In 2018, SDS disbursed BDT 18307 million to 4365 micro credit group, while BDT1703 million remained as outstanding. This micro finance support contributed to creating employment of 72965 members.



Disbursed BDT 18308 million credit support to 72965 smallholders' to promote IGAs



Meet

Mr. Harun Mridha

a successful high value
vegetable grower

Harun Mridha, a smallholder of having 120 decimal cultivable land, lives in Khoratola village of Zanjira Upazila in Shariatpur district. This small piece of land is the only means of living of his 6 members' family that also include a physically challenged daughter. The other family members- two daughters, one son and his wife- cannot help in income generation as the children are too young and their mother keeps herself busy in household activities. Harun works hard round the year for cultivating different type vegetables, usually in a traditional way, but couldn't make enough returns to maintain his family expenses. Helpless Harun was desperately looking for increased farm production and income to meet the growing living expenses.

The SDS's PACE project that supports farmers for cultivating high value vegetables, motivated Harun to cultivate high value seasonal vegetables following a safe production method and cooperative marketing system. Harun attended several courtyard meetings, as well as in the farmer's skill development training to increase his know how on new cultivation practices. He also received trainings on the production vermi-compost, quick compost and organic pest control method.

In 2018, Harun cultivated Lettuce in his 8 decimal land wherein he followed an out-and-out safe production method. He used vermi-compost and organic fertilizers and instead of pesticide he used sex pheromone trap, yellow board etc. he also used detergent powder with bitter leaf crush in the field and also destroyed insects and egg manually during his routine field visits.

In Lettuce cultivation he invested BDT 9200 and sold the harvest worth of BDT 27580. Harun Mridha is so happy with his increased income and wishes to extend the coverage of Lettuce cultivation in more land areas in the next year.



Every child has the right to education. SDS ensures education facilities for the students living in the outreach riverine Char areas

Theme
Quality Basic
Services
for human
development



9174 people received primary health care services through 7 health camps and 89 satellite clinics

7961 women received comprehensive health care services

2875 children directly received education facilities and educational materials

302 women got antenatal health care services

7400 farmers received agricultural inputs

2000 families got access to safe drinking water





9174 people received primary health care services through 7 health camps and 89 satellite clinics

The quality basic services are considered as the sustainable local solution of poverty reduction. Beyond health, education, water, sanitation, and electricity access, the basic services are also now include social protection, information, transport, financial services and credit markets.

SDS provides its utmost priority to facilitate people's access to the basic services, especially to health and education considering that only a healthy and educated human resource could contribute to poverty reduction, economic development, nurturing social integrity and promoting social harmony. SDS believes that 'health' and 'poverty' are inter-dependent. Poor people are victim to ill-health and people with ill-health are more prone to poverty.

While access to basic services is considered from the rights-based perspective, however people don't have equal and adequate access to those services. There is a growing gap in supply side between rural and urban areas, also in terms of accessibility as the public services are often unreliable and the private services are unaffordable. On the other hand, the availability as well as the quality of services, especially the health, education services, in the out-reach areas is a major challenge. Hence, the nutritional deficiencies and ill health of the unserved and/or under served children living in the out-reach Chars are limiting their learning abilities and made them dropped out from the formal education systems. Given the context, SDS undertook several activities like establishment of community based health care centers and also undertook different projects for providing hygiene, water and sanitation services, primary health care, maternity and nutritional services to the rural poor, particularly to the women & children, marginalized and disadvantaged groups.

To improve the quality of the public services SDS undertook a range of activities to enhance the skills of service providers. The focus are to strengthen planning, implementation and monitoring capacities of the UPs and to develop better performance incentives and accountability mechanisms of the service providing agencies. Specific intervention under this thematic area include;

Maternal Health Care and Nutritional Support

SDS operates 89 satellite clinics and community based health camps for providing medical services to the clients visiting the centers, the health professionals also regularly visit the out-reach households to ensure services at the door-step.

In 2018, some 9174 people took services from the medical centers. On the other hand, the visits of the Center staff (doctor, health assistant, volunteers) served 6,000 people with health advices to the pregnant and lactating mothers, distributed iron tablet and immunized children on the government declared immunization day. SDS's comprehensive health care services resulted to increased rate of child immunization, reduced level of ante natal and post natal complications, and reduced the frequency in disease prevalence, especially water-borne diseases, resulting to the reduction of child mortality.

Aside with providing maternal health care services, SDS provided supplementary food package (comprising of wheat, vegetable oil and yellow peas) for fulfilling nutrition requirements of the pregnant and lactating mothers and children aged below 2 years. The package also includes 'Growth Monitoring and Promotion (GMP)' sessions to regularly monitor weight growth curve of the pregnant mother and the children aged below 2 years.





2000 families got access to the safe drinking water

Water Sanitation and Hygiene (WASH) Support

SDS's WASH interventions are basically 'community-led' and 'school-led' initiatives, wherein SDS sensitizes LGs and respective government departments and stakeholders for ensuring WASH services as the responsible and accountable duty bearing organizations. SDS organizes different programs like symposium, rally, art & debate competition etc. on the the World Water Day and other relevant National Days in different educational institutions, Upazila, Union Parishads and organizes to raise widespread community understanding on the health benefit of WASH.

SDS also observes National Sanitation Month in October and organizes different campaign and awareness raising activities through-out the month. SDS takes initiatives to renovate community toilets in the urban areas wherein water facilities, menstrual hygiene management (MHM) chamber and disable-friendly facilities etc. are included in the toilets.

In 2018, campaign and awareness activities of SDS reached to 12000 people who include students, teachers & SMCs and representatives of the respective government departments.

Reproductive Health Care and Health Education for the Adolescents

In 2018, SDS facilitated establishment of 'Student Cabinets' in schools and organized 72 Orientation Sessions, which include physiological changes in adolescent stage, adolescents health risk & risk protection, nutritional requirement and the symptoms of malnutrition, negative consequence of early marriage and significance of the prevention of early marriage, importance of breastfeeding, menstrual hygiene and management, care of pregnant and lactating mothers, micro nutrient and their function, symptoms, sources, etc. Besides, special orientation sessions were organized to educate adolescent girls on their sexual reproductive health and rights so that they can challenge the social malpractices of dominating women's sexual and reproductive sovereignty.

SDS in 2018 provided need-based health care services e.g. antenatal and post-natal health check-up, nutritional education, orientation on personal health and hygiene etc. to some 300 married adolescent girls etc.

Primary Health Care Services

SDS provides community based health care services through Satellite Health Clinic, Community Health Camps, Eye Camps through partnering with the public and private health care institutions. In 2018, SDS reached to some 9174 people either with health care facilities or health education. Also provided specialized healthcare services by medical professionals (e.g. MBBS doctors) to 6000 patients through 89 Satellite Clinics organized at community level; provided treatment services to 400 people through organizing 7 Health Camps.

Besides, in collaboration with the Government of Bangladesh, SDS observed World Health Day and World Population Day and raised awareness across the community. SDS also organized training/orientation sessions to improve quality of the services of the Community Health Clinics.



246 unemployed women, majority of whom are youth, got skill based training



Improving the Hygiene Behavior

In 2108 SDS organized hand washing campaign and practice session on personal hygiene in the schools, wherein messages on hand washing and hygiene behavior were disseminated through different communication material. SDS promoted menstrual hygiene management services both at households and educational institutions, also organized campaign and awareness on menstrual hygiene management (MHM) issues at different schools. All the academic institutions, including their management committees, played an important role in promoting MHM in the respective schools.

The initiatives reached about 18000 people with the educational materials on personal as well as menstrual hygiene management. SDS, in collaboration with the Upazila Secondary Education Department and Upazila Administration, constructed Inclusive Sanitation Complexes in 30 schools and madrashas, which are now benefiting 9754 students and teachers of the educational institutes.

Formal, Non-formal Education and Skills-based Training

SDS believes that education, irrespective of formal or informal, is key to breaking the cycle of poverty. Though the relationship between poverty and education is complex, but education certainly helps people to make healthier and smarter decisions about their children, their livelihoods and the way they live.

With is perspective SDS gives overriding importance in providing quality educational services to the children of the disadvantaged communities. It's now 15 years since SDS has been providing education of diffident forms e.g. non formal primary education (NFPE), adult education, adolescent education etc. in partnership



Non formal primary education ensured re-integration of dropped out children to the formal education

with government, PKSF and INGOs. As of now (end of 2018) more than 4000 students are graduated from the SDS operated NFPE schools. Many of them completed their secondary and higher secondary education. However, SDS is the only organization that has been running NFPE in the out-reach and remote Chars, wherein NFPE schools are the only educational option for the left behind children.

Currently SDS is running 115 adolescent learning centers under the ENRICH project supported by PKSF. The centers are providing education to 2875 children and adolescents and already resulted to increased literacy rate of the adolescents. The learning centers also created employment of 93 community women.

Aside with providing formal and non-formal educational services, SDS has long been implementing skill development training programs; and so far trained 6,483 people on different market oriented job skills. Particularly for implementing job oriented training SDS established a specialized training institute called SDS Technical Training Institute, STTI, which is legally approved by Bangladesh Technical Education Board (BTEB). SDS aims to develop skilled human resources to make them competent to get employment in national and international level. In 2018 SDS/STTI provided training to more than 246 young women and men. Among them 70% were placed at different job sectors.



194 unemployed and unskilled workforce got job oriented vocational training



477 women received agricultural support services and inputs for year-round vegetable production and marketing

Providing Agricultural Services and Inputs

SDS promotes development of agro-based entrepreneurship through providing agricultural technology inputs and supplies and facilitates smallholders access to the distant and cooperative marketing systems. The support services also include promoting integrated agriculture-aquacultures and standalone animal husbandry and fish cultivation.

Currently SDS is implementing 8 projects under which the agricultural entrepreneurs are being supported with modern agricultural technologies and inputs like using guti-urea fertilizer, AWB technology for paddy production, sex pheromone trap for vegetable production and technology for round the year vegetable cultivation at the courtyard etc. The women farmers are now producing enough vegetables, sufficient to meet household and local market demand and supplying the surplus to the distant market, especially to Dhaka.

Facilitating Poor People's Access to the Public Commons e.g. Khash land and water bodies

SDS has long been advocating for promoting accessibility of the land less people to the locally available public commons e.g. Khash land and waterbodies. In 2018 SDS organized several lobby meetings with the local administration and UPs to sensitize them to provide preferential access of the landless people to the Khash land. SDS also organized awareness events to let people know on their legitimate rights to the public commons.

Collection point of agricultural products for cooperative marketing



Theme

Environment Friendly & Climate Resilient Development



207 units of SHS and 5 units of SIS are installed that replaced monthly consumption of 500 liter kerosene/diesel oil.

4600 disaster displaced families are supported with BDT 29 million

4600 people of **2150** disaster affected families got free medical support

20835 people are sensitized on community based adaptation and low carbon development practices.

14000 seedlings and saplings are distributed among the school children

12000 people are trained on DRR and adaptation practices





Fodder production using Hydroponic Technique: a climate adaptive technology in the flood and salinity prone areas

While SDS's projects and programs are contributing to socio-cultural and economic development of the disadvantaged community people, but the increasing impacts of climate change and the associated high-impact disaster events are becoming a major challenge to make development result sustainable. The impending impacts of climate change and disaster induced loss and damages are being considered as the undeniable challenge to the global goals of sustainable development (SDGs) as the negative consequences of climate change will put more people under extreme poverty line, hunger and inequality.

While the entire country is vulnerable to the impacts of climate change and are already facing devastations of frequent and intense tropical cyclones, monsoon flooding, sea level rise and coastal flooding etc. but the vulnerability of the SDS's working areas are quite different. They are the most ecologically fragile and poverty stricken areas. Monsoon flooding and river bank erosion are like an 'everyday disaster' in Shariatpur district. Besides, the frequency of tropical cyclones and the gradual increase of salinity are becoming phenomenal with their persistent impact on life and livelihoods. The Char people suffer the most as they are forced to move with the flow of the rivers.

Considering, the existing vulnerability context, SDS undertook different project to build adaptive capacity and resilience of the vulnerable communities and households. While building community resilience is a major focus of SDS's project, however SDS considers that the solutions are not only limited to the provision of ensuring adaptive technologies, but also to strengthen, enable and empower local communities to plan and implement adaptation actions by their own, also to empower them to lobby with the local authorities (e.g. UPs and Local Administration) for ensuring a better governance, distributive justice of the public commons so that the climate vulnerable people could diversify their livelihood options. With this broader understanding of addressing climate change and associated disaster events, SDS undertakes several initiatives, they include;

Environmental Conservation and Management:

On environmental management, SDS primarily emphasizes sustainable management of agricultural land and agricultural practices to keep the means of production (land, water) livable. Given the context, SDS started promoting environment-friendly technology while emphasizing use of organic fertilizers through gradually decreasing excessive use of chemical substances e.g. chemical fertilizers and pesticides that causes long term



14000 seedlings and saplings are in the school and office premises

impacts on soil health and productivity. SDS also introduced solar-irrigation and Bhonguru technology to ensure efficient use of the ground water. To promote solar irrigation in the out-reach char areas, SDS developed solar irrigation based women entrepreneurs consisting of 10 female members in a group. Each group is provided with a cost solar irrigation systems (two-inch delivery pump with 1200 watt photovoltaic panel) that could irrigate 5 to 7 acres paddy land, vegetables fields and fish ponds. On the other hand, the Bhonguru technology supplies abundant water in the dry months and also lessens the salt content in the soil.

Besides, SDS promoted tree plantation activities in more than 4000 households focusing bio-intensive gardening through community participation. Considering afforestation as one of the major means to protect environmental degradation, SDS continues campaign and awareness program on tree plantation along with plant nursery development. In the outreach Chars, SDS helped development of community based raised platform and household plinth for saplings production and plantation. In 2018, SDS distributed 10000 fruit and timber saplings in the communities, including in the Char areas.



Seedling production using coco dust:
a climate adaptive technology for the flood and salinity prone areas



4600 disaster displaced (river eroded) families received cash support, food items and hygiene kits

Disaster Risk Reduction

As stated earlier, the establishment of SDS was from the ground of responding humanitarian crises in Shariatpur District caused by the massive flood devastation in 1988. And over the last two and half decades, SDS has been a pioneer in addressing disaster risks and continue to strengthen disaster prevention, disaster risk management, disaster awareness, and local capacity building for disaster response and undertaking relief and reconstruction activities.

To make DRR efforts sustainable SDS provided much efforts in strengthening CBOs and local government institutes (e.g. UPs) and policy influencing in local and national level. SDS established school based Disaster Management Committees, reactivated and established Disaster Management Committees in 64 districts and so far organized 250 special sessions for the School Committees, 23 training sessions for the Union Committees and developed 265 trained volunteers to respond immediately when a disaster strikes.

SDS also regularly collaborates with the concerned government officials/agencies in promoting disaster safety plan to the school, implementing DRR training, organizing mock drill on search and rescue operation, evacuation and safety measures, fire-fighting etc.

SDS observes the national & international days notably the International Day for Disaster Reduction, the National Disaster Preparedness Day etc. in district, upazila, union, and village and school level and disseminate knowledge on disaster preparedness. In 2018, SDS reached to some 12,000 people with DRR education through meetings, rallies and other events.

Disaster Response

Disaster response is integrated to all of the SDS's program and interventions. During this reporting period, SDS responded to river erosion that caused massive devastation in Naria Upazila of Shariatpur district. With the support of START Fund (through Christian Aid Bangladesh and Help Age International) SDS provided rehabilitation cost in cash and distributed hygiene kits to 4600 river eroded families in 5 Unions of Naria Upazila. Besides, 750 person with disabilities (PWD) received assistive devices and 2150 people received free treatment from the SDS operated health camps.

Climate Resilient Agricultural Practices

In the context of growing climate change impacts on agricultural activities, SDS introduced alternative cropping/framing practices that are climate resilient, adaptive to the local ecological context and profitable. One of such climate adaptive cropping practice is pumpkin cultivation in the river beds and char lands.

Though this vegetable can be cultivated throughout the year, it is vastly cultivated in summer and winter seasons when the growers usually start pumpkin farming at the end of the rainy season when water level decreases in rivers and the chars land emerges. SDS trained farmers of the riverine and char areas on the pit-cropping technique for pumpkin farming, which has now become a popular pumpkin practice among the farmers in the char areas. A good number of farmers are making their livings from pumpkin cultivation on sandy lands in different char (landmass emerging from river bed) of Shariatpur district.



Vegetable cultivation in the floating platforms:
a climate resilient agricultural practice in the water logged areas

Theme
**Organizational
Sustainability**



600 children are getting quality education from SDS Academy

2500 people got technical education from SDS Technical Training Institute

SDS Training Centres are well equipped to run **2** simultaneous training sessions with modest accommodation facilities





Youths in the vocational training session at the SDS Technical Training Institute (STTI)

Despite being a non-profit organization, SDS started its socially responsive enterprise development program, along with building office infrastructures, for its long-term sustainability and existence in the community level. With this view, SDS so far; i) Established educational institute called ‘SDS Academy’ in 2007; ii) Established a Technical Training Institute and Training Centers and iii) Constructed a new office building with conference and meeting facilities.

SDS Technical Training Institute (STTI)

SDS established a well-equipped training center namely SDS Technical Training Institutes (STTI) located at Kashavog which is 3 km away from Shariatpur district town and SDS head office located at Sadar Road in Shariatpur. The institute occupies a lush green campus and facilitated with security and 24 hrs Wi-Fi/internet facilities. Having capacity to accommodate 120 people, the STTI has all the facilities of organizing residential/non-residential training, workshops, seminars etc. It’s also open for the other guests from government, non-government and private sectors. The Institute has 30 well decoration guest rooms and 2 VIP room with air conditioning facilities. STTI offers a basic accommodation amenities like LED TV, laundry service, en-suite with shower and hot water facilities reasonable cost. The other facilities include, fitness center, playground, swimming pool, fishing area, barb-Q area, children’s corner, outdoor training center, and beautifully placed cottage at the middle of a nearby pond. The friendly and attentive staffs of STTI are committed to provide standard atmosphere of hospitality all the year round.

SDS Dormitory

SDS is currently operating 2 training centers (SDS Training Center-1 and Training center-2). Established in 2001, the ‘training center-1’ occupies 5 acres of land located in Kashabhog, Angaria of Shariatpur district. The second training center ‘SDS Training Center-2’ established in September 2017 and located in SDS’s Head Office Bhaban, Sadar Road, Shariatpur. Both training centers are well equipped for organizing both residential and non-residential trainings.

SDS Academy

SDS started its socially responsive education venture through establishing ‘SDS Academy’ in 2007. The Academy envisions to provide children from low-income communities with a high-quality education, enabling them to maximize their potential and transform their lives.

The objectives and aims of the school is masterminding the students with quality education, moral values, technological innovation and cultural practices. Currently a total of 600 students from Play to VII grades are getting education under the efficient mentorship of 18 female and 5 male teachers.

SDS has the plan to expand the educational facilities to higher secondary school level. SDS is determined to ensure better educational atmosphere, with the cooperation of the School Managing Committee, guardians, teachers and students.





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AUDITORS' REPORT

We have audited the accompanying Financial Statement of Shariatpur Development Society (SDS) which comprise the Consolidated Statement of Financial Position as at 30 June, 2018 and the related Consolidated Statement of Profit or loss and other Comprehensive Income, Consolidated Statement of Receipts and Payments for the year then ended and a summary of significant accounting policies and other explanatory information.

Management Responsibility :

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Company in accordance with the International Financial Reporting Standards (IFRS) and International Accounting Standards(IAS).This responsibility includes the design, implementation maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatements, whether due to fraud or error.

Auditor's responsibility :

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

We conducted our audit in accordance with International Standards of Auditing (ISA). Those standards require that we plan and perform the audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

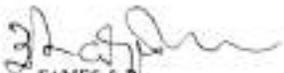
Opinion :

In our opinion, the financial statements give a true and fair view of, in all material respects, the Statement of Financial Position as at 30 June, 2018 and its Financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS).

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 as required by law have been kept by the Organization so far as it appeared from our examination of these books adequate to the purposes of our audit;
- c) The Financial Statements dealt with by the report are in agreement with the books of account.

Date : 20. September, 2018
Place : Dhaka


FAMES & R
Chartered Accountants



Shariatpur Development Society (SDS)

Consolidated Balance Sheet

As at 30 June 2018

Particulars	Notes	30 June 2018			30 June 2017
		MF	Development Projects	Total	Total
		Amount (Tk.)	Amount (Tk.)	Amount (Tk.)	Amount (Tk.)
Assets:					
Non Current Assets:					
Property, Plant and Equipment	4.00	118,824,327	24,306,513	143,130,840	117,738,448
Current Assets:					
Investments on FDR	5.00	101,552,794	56,757	101,609,551	87,938,157
Loan to beneficiaries	6.00	1,655,854,628	-	1,655,854,628	1,592,213,842
Other Assets	7.00	31,877,739	1,262,462	33,140,201	21,462,800
Internal Loan	8.00	17,390,245	8,540,630	25,930,875	21,582,750
Cash and Bank Balance	9.00	103,784,496	2,892,151	106,676,647	32,892,613
Total Current Assets		1,910,459,902	12,752,000	1,923,211,902	1,756,090,162
Total Assets :		2,029,284,229	37,058,513	2,066,342,742	1,873,828,610
Current Liabilities:					
Members Savings Deposit General	10.00	459,161,295	-	459,161,295	367,255,598
Members Savings Deposit: Voluntary	11.00	122,620,885	-	122,620,885	98,106,076
Loan Loss Provision	12.00	65,383,075	-	65,383,075	44,258,276
Un-Earned Premium Micro & Livestock	13.00	27,041,569	-	27,041,569	17,412,358
Provision for Interest on SMS	14.00	3,283,367	-	3,283,367	-
Provision for Expenses	15.00	694,218	-	694,218	1,834,791
Others Payable	16.00	17,918,522	83,024	18,001,546	65,294,240
Non Current Liabilities:					
Loan from PKSF	17.00	610,274,988	-	610,274,988	547,116,654
Commercial loan	18.00	299,222,568	-	299,222,568	318,144,356
Internal Loan	19.00	-	25,930,875	25,930,875	21,582,750
Capital and reserves:					
Retained Surplus	20.00	381,315,368	10,763,185	392,078,553	354,884,649
Reserve fund	21.00	42,368,374	281,429	42,649,803	37,938,862
Total Capital & Liabilities		2,029,284,229	37,058,513	2,066,342,742	1,873,828,610

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 : 20 September, 2018
Place : Dhaka



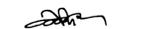
FAMES & R
Chartered Accountants

Shariatpur Development Society (SDS)
Consolidated Statement of Income and Expenditure
For the period from 01 July 2017 to 30 June 2018

Particulars	Notes	30 June 2018			30 June 2017
		MF	Development Projects	Total	Total
Income:					
Service Charge Received	22	352,774,683	-	352,774,683	299,652,850
Grant Received	25	35,106,864	8,431,413	43,538,277	31,637,689
Bank Interest		1,429,369	14,548	1,443,917	902,075
Interest on FDR		7,917,425	-	7,917,425	3,458,225
Sale Of pass Book		348,375	-	348,375	569,560
SDS Academy Inc.		-	2,167,206	2,167,206	1,574,413
Traning Center Income		-	4,279,651	4,279,651	-
Sale of Capital Assets		-	-	-	490,000
Member Fee		-	7,440	7,440	-
Others income		536,110	-	536,110	556,516
Total Income		398,112,826	14,900,258	413,013,084	338,841,328
Expenditure:					
Service charge paid to PKSF	26	36,859,874	-	36,859,874	36,774,739
Service charge paid to Bank	27	23,945,982	-	23,945,982	19,858,660
Salary & Allowances		154,259,722	5,501,963	159,761,685	143,323,568
Traveling & Conveyance		6,178,149	1,057,577	7,235,726	6,575,786
Printing & Stationary		3,190,330	216,771	3,407,101	2,707,475
Telephone & Postage		1,321,158	1,440	1,322,598	1,324,888
Entertainment		2,083,716	2,700	2,086,416	2,117,375
Office Rent		5,996,417	-	5,996,417	5,717,913
Utility Bill		720,728	-	720,728	927,331
Training Expenses		329,451	168,872	498,323	571,289
Fuel		3,010,815	-	3,010,815	2,785,073
Repair & Maintenance		3,231,227	17,248	3,248,475	3,854,731
Lunch Subsidy /Food cost		3,115,510	91,982	3,207,492	4,066,801
Paper Bill		205,039	-	205,039	202,031
AGM Exp		845,191	-	845,191	2,742,947
Others Expenses		986,030	61,351	1,047,381	433,595
Legal support		108,735	-	108,735	112,833
Direct Tax Exp		1,796,291	6,550	1,802,841	1,504,263
Soft ware maintenance exp		1,121,097	-	1,121,097	979,200
Donation		642,882	160,566	803,448	737,430
Advertisement & recruitment exp		84,395	-	84,395	112,597
Audit Fee		292,000	5,000	297,000	527,500
Bank Charge		1,175,263	23,244	1,198,507	697,991
Loan Loss Provision Expenses		21,398,419	-	21,398,419	9,997,960
Interest on Savings		28,599,428	-	28,599,428	21,248,271
Administrative exp		393,626	372,118	765,744	43,983
Development Project Expenses (MF)	28	45,156,119	284,270	45,440,389	23,344,295
Direct Development Activities Cost	29	-	2,891,184	2,891,184	2,364,266
SDS Academy Exp		-	2,152,387	2,152,387	-
Traning Center Exp		-	3,653,279	3,653,279	-
Depreciation Expenses		3,645,579	3,265,212	6,910,791	4,989,012
				-	-
Total Expenditure		350,693,173	19,933,714	370,626,887	300,643,803
Excess of income over expenditure		47,419,653	(5,033,456)	42,386,197	38,197,525
Total :		398,112,826	14,900,258	413,013,084	338,841,328

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 : 20 September, 2018
Place : Dhaka

FAMES & R
Chartered Accountants

SDS works in the lower Ganges-Brahmaputra-Meghna (GBM) river basin areas, at the downward confluence of the Padma and the Brahmaputra rivers and the outreach Chars located in the South-Western part of Bangladesh. While the entire river basin areas are highly vulnerable to the monsoon flooding, river bank erosion and tropical cyclones, the Chars, which many are inhabited, “move with the flow” and are extremely sensitive to changes in the river conditions.

According to the Poverty Maps of Bangladesh 2010, Shariatpur has the highest poverty incidences with maximum poverty rate (52.6) among the 17 districts in Dhaka Division. On the other hand, the Nationwide Climate Vulnerability Assessment Report 2018 of Bangladesh ranked Shariatpur and the adjacent districts most vulnerable to the impacts of climate change as those areas are currently experiencing high impact floods and river bank erosion.

Despite all the geo-physical vulnerabilities and socio-economic challenges SDS is strongly motivated and inspired with of the support and encouragement of all its development partners and stakeholders to continue its journey along with the underprivileged and climate vulnerable community people.

**Join us in the endeavour
of supporting people’s
meaningful survival**





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