

# Annual Report

2020-2021



**SDS**

SHARIATPUR DEVELOPMENT SOCIETY

### **Imprint**

SDS (Shariatpur Development Society)  
Sadar Road, Shariatpur, Post Box-8000  
Telephone: +8802478815405  
E-mail: [sds.shariatpur@gmail.com](mailto:sds.shariatpur@gmail.com), [info@sdsbd.org](mailto:info@sdsbd.org)  
Web: [www.sdsbd.org](http://www.sdsbd.org)

### **Editor**

Rabeya Begum  
Executive Director-SDS

### **Review Editors**

BM Kamroul Hassan, Director, SDS.  
Shahriar Mahir, Associate, SDS

### **Special Inputs from**

Amala Das, Deputy Director, HRM  
Md. Eiyasin Khan, Deputy Director, Finance and Accounts

### **Contributors**

Mostofa Kamal  
Tanvir Ahmed Kamal  
Md. Mosleh Uddin  
Md. Saiful Islam,  
Md. Jamaluddin

### **Content Design and Coordination**

Md. Nazmul Haque Sarder  
Documentation Officer-SDS

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SDS gratefully acknowledges and sincerely thanks all of its stakeholders and development partners, network, and advocacy partners without whose financial support, encouragement, and motivation it would have not been possible to implement many of the rights-based and service delivery programs at the community level. SDS would like to put on record the very helpful policy directives and guidance of the members of its General and Executive Committee to keep SDS's program interventions aligned to its goals, as well as the development aspirations of the government of Bangladesh. SDS sincerely acknowledges the uninterrupted efforts of its staff members who have always been proactive with the professional aptitude to serve and support the community people for their social, economic, and cultural empowerment.

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## SDS Overview

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
- Decent workplace
- Learning from the community

## Strategic 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 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 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 guidelines on governance and program implementation in line with organizational vision, mission, and objectives.

## Executive Committee



**Prof. Md. Serajul Haque**  
Chairman



**M M Jahangir**  
Vice Chairman



**Md. Amin**  
Member Secretary



**Rashida Begum**  
Treasurer



**Anik Ghatak Chowdhury**  
Executive Member



**Adv. Rasida Begum**  
Executive Member



**Adv. Md. Amir Hossain**  
Executive Member



**Kalo Rani Baidy**  
Executive Member



**Farida Begum**  
Executive Member



## CHAIRMAN'S Statement

I am very much pleased and privileged to present the Annual Report 2020-2021 which features the major accomplishments of SDS's program implemented from July 2020 to June 2021. During this time period, SDS implemented a 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 has 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 2020-21, 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 a number of rights-based service delivery programs for facilitating increased access of the marginalized and socially excluded people to quality basic services and promoting their sociocultural integration.

I appreciate the efforts of SDS's staff members for their professionalism and dedication to 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 Ms Rabeya Begum, Executive Director of SDS, and give her my sincere thanks for her valuable contributions and leadership in continuing SDS's growth and development as a people-centric organization with a 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 a transparent and accountable organization, especially to its beneficiaries, local administration, and the national government.

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

A handwritten signature in black ink, appearing to read 'Md. Serajul Haque'.

**Prof. Md. Serajul Haque**  
Chairman of Executive Committee

## EXECUTIVE DIRECTOR'S Statement

Over the last 30 years, from 1991 to 2021, 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 guided code of conduct that every member of the SDS family had adhered to. We made sure that the growth had been achieved during the last couple of years in accordance with SDS's principles and values. It is always too easy to take shortcuts without acquiring its values but I am proud to note that we have never compromised our values. That's 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 July 2020 to June 2021, SDS implemented a 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 changes. SDS implemented those programs 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 2020-21, SDS implemented 10 donor-supported development projects.

During the period, we covered about 5 lakh people in 30 unions of 10 districts of the working area have spread an awareness message to prevent the spread of covid-19. We provided Oxygen cylinders, Nebulizers, and PPE to 10 Upazila health complexes of 10 Upazilas, among them 6 in the Shariatpur district, 2 in the Faridpur district, and 2 in the Madaripur district. All the accomplishments were done by the financial support of the World Food Program (WFP), PKSF, MJF, Educo, Inclusive Home solutions-Netherlands, Start fund Bangladesh, and SDS's own fund.

During the reporting period, we also conducted research in collaboration with the Center for Participatory Research and Development (CPRD), on 'LOCALLY-LED ADAPTATION PLANNING COMMUNICATING GROUND REALITIES TO BANGLADESH'S NAP PROCESS'.

The research result recommended some specific issues like; Consistent Endeavor in Up-scaling Adaptation Technologies; Climate Resilient Cropping and Climate Sensitive Land Use Planning; Combating Corruption and Governance Failure; Facilitating a Progressive Path towards Resilience and well-being; Climate Adaptive Governance and Service Delivery; Strengthening Local Institutions for Socially Just Adaptation; and Making NAP Gender-inclusive and Gender-responsive.

I humbly acknowledge the contributions, support, and encourage all of our development partners, network members, and micro-finance supporting organizations that helped us facilitate transformational changes in the lives and livelihoods of the disadvantaged community.



**Rabeya Begum**  
Executive Director



## List of Abbreviations

ARI	Acute Respiratory Infection	NDPD	National Disaster Preparedness Day
AFLU	Agriculture, Fisheries and Livestock Unit	NLASO	National Legal Aid Service Organization
CAP	Community Action Plan	PACE	Promoting Agricultural Commercialization Entrepreneur
CCCP	Community Climate Change Project	PDMC	Pouroshava Disaster Management Committee
CLP	Chars Livelihood Program	PKSF	Palli Karma-Sahayak Foundation
CLS	Community Legal Service	PMSD	Participatory Market System Development
CHP	Community Health Promoter	PSAT	Promoting Sustainable Agricultural Technologies for Climatic vulnerable Char dwellers
CMT	Central Management Team	RAISE	Recovery and Advancement of informal Sector Employment
DLAC	District Legal Aid Committee	RMTP	Rural Micro-enterprise Transformation Project
DMC	Disaster Management Committee	SDMC	School Disaster Management Committee SDMC School Management Committee
DDMC	District Disaster Management Committee	SEIP	Skills for Employment Investment Program
DPHE	Department of Public Health Engineering	SEP	Sustainable Enterprise Project
DRM	Disaster Risk Management	SFP	School Feeding Project
EFP	Ecological Farming project	SRHR	Sexual and Reproductive Health and Rights
EMG	Early Married Girl	STTI	SDS Technical Training Institute
ENRICH	Enhancing Resource and Increasing Capacities of Households Towards Elimination of their Poverty	STAY	Social Transformation Through Adolescence & Youth
EWG	Election Working Group	UDMC	Union Disaster Management Committee
FMD	Foot & Mouth Disease	UDCC	Union development coordination committee
GMP	Growth Monitoring & Promotion	ULAC	Union Legal Aid Committee
G2P	Grow Green to Protect the Planet	ULAC	Upazila Legal Aid Committee
HHN	Health Hygiene Nutrition	UMC	Urban Micro Credit
IDDR	International Day of Disaster Risk Reduction	UFSP	Union Parishad Union Forum of Safetynet Programs
INSAF	Initiative for socio-economic advancement of fishers on the Padma and Meghna River Basin	VDC	Village Development Center
LICHSP	Low-Income Community Housing Support Project	VAW	Violence Against Women
IFA	Iron Folic Acid	VGF	Vulnerable Group Feeding
IWD	International Women Day		
ILS	Integrated Livelihood Security		
LIFT	Loan for land leasing of ultra-poor		
LAC	Legal Aid Committee		
LGI	Local Government Institute		
MAG	Married Adolescent Girl		
MRA	Microcredit Regulatory Authority		
GNB	Girls Not Brides		



# Executive Summary

During 2020-2021 overall anxiety was a constant companion amid the COVID-19 pandemic. But instead of being stuck amid stagnation, the triumphant songs of life were also spread. In the second year of being under the grip of Corona-bandits, the feelings that impact the mirror of people's minds most are what will happen next?

The beginning of the reporting year 2020-2021 has been challenging for SDS. Foreign funds have been withdrawn from many projects. Sources of own income also almost faced a hard constraint. However, with the blessings of Almighty Allah and the efforts of all staff members and well-wishers, we have reached a somewhat advanced stage by fighting all the crises. The implementation of the organization's regular activities, given the Sustainable Development Goals (SDGs) and the National Vision 2021 and 2041, is gradually re-started. The financial growth of the organization is being restarted somewhat stagnant. During the reporting period, SDS and donor agencies signed three new project implementation agreements this year. Annual increments of employees of the organization have been re-introduced, considering the cost of goods and contemporary cost of living. To prevent the spread of covid-19 infection, the activities of SDS are being implemented generally by the regulations of the government of Bangladesh like other public and private institutions.

For ideological reasons, SDS continues to provide humanitarian responses to needy people who are jobless and penniless due to the COVID-19 situation this year. SDS declared solidarity with the steps taken by the government to prevent the COVID-19 crisis and took various steps on its initiative. On behalf of the organization, awareness of people, assistance in the registration of vaccines, and distribution of various equipment helpful in corona treatment such as oxygen cylinders, nebulizers, PPE, masks, etc. have been handed over to various government healthcare institutions. SDS, in collaboration with PKSF and Educo Bangladesh, provided emergency humanitarian assistance. At the beginning of the year, 5700 families were distributed cash at the rate of 5000 Tk. for purchasing food with the help of the World Food Program (WFP).

Despite the Corona situation, SDS staff and volunteers have implemented regular activities, including humanitarian response, with excellent efficiency and transparency, even at the risk of their own lives. We express our gratitude to the SDS management for creating an opportunity to provide such a humanitarian response. We have received full cooperation from all levels of public representatives, including the district and Upazila administrations, to fully cooperate in implementing the program. We express our sincere gratitude to them.

SDS working areas are the most ecologically fragile and poverty-stricken areas. Monsoon flooding and riverbank erosion are like an 'everyday disaster' in the Shariatpur district. Besides, the frequency of tropical cyclones and the gradual increase of salinity are becoming phenomenal with their persistent impact on lives 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 a 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 on their own, also to empower them to lobby with the local authorities (e.g. UPs and Local Administration) for ensuring better governance, distributive justice of the public servants 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.

SDS primarily emphasizes sustainable management of agricultural land and agricultural practices to keep the means of production (land, water). SDS started promoting environment-friendly technology while emphasizing the use of organic fertilizers by gradually decreasing the excessive use of chemical substances e.g. chemical fertilizers and pesticides that cause long-term impacts on soil health and productivity . SDS also introduced solar irrigation and Bhonguru technology to ensure efficient use of the groundwater. To promote solar irrigation in the out-reach char areas, SDS developed solar irrigation-based women entrepreneurs.

Besides, SDS promoted tree plantation activities in households focusing on bio-intensive gardening through community participation. Considering forestation as one of the major means to protect environmental degradation, SDS continues to campaign an awareness program on tree plantation along with plant nursery development. In the outreach Chars, SDS helped the development of the community-based raised platform and household plinth for saplings production and plantation.

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. SDS trained farmers of the reverie and char areas on the climate adaptive-cropping technique which has now become a popular practice among the farmers in the char areas.

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, Upazilla, union, and village and school level and disseminate knowledge on disaster preparedness. SDS to 0.5 million people during last two years considering the river erosion, Flood and COVID-19 pandemic situation.

# Genesis & Coverage

The establishment of SDS took shape from an initiative of some benevolent people who were united to respond to humanitarian crises in Shariatpur District caused by the massive flood devastation in 1988. The 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. Now the organization legally known as SDS (Shariatpur Development Society)

It’s the 30th year of SDS’s establishment. Over the years, SDS reached a milestone of directly serving 3.4 million people in 28 Upazillas of 9 Districts with its blended approach of service delivery and rights-based program.



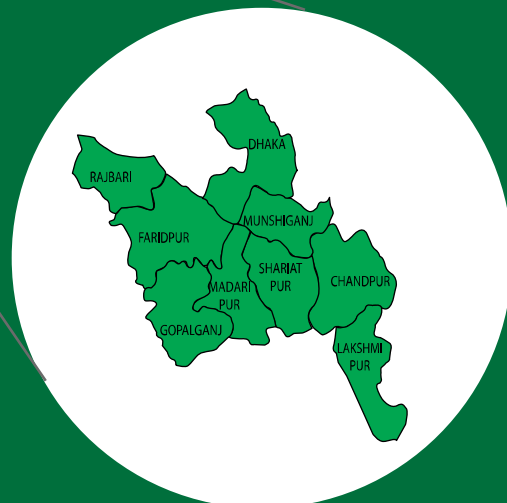
**SDS's Working Districts**

**Dhaka Division**

**Dhaka  
Munshiganj  
Faridpur  
Rajbari  
Gopalganj  
Madaripur  
Shariatpur**

**Chattogram Division**

**Chandpur  
Laxmipur**



## Themes

SDS implements its programs under five thematic areas:

- Rights and Social Empowerment
- Economic Empowerment,
- Quality Basic Services for Human Development,
- Environment Friendly and Climate Resilient Development and,
- Organizational Sustainability

## Approaches

- Human Centric & Rights Based
- Community Driven
- Innovation for Transformational Change
- Knowledge Generation & Capacity Building

# Themes & Approaches



## Key Achievements

### Journey from 1991 to 2021

- 1.5 million households
- 3.5 million direct beneficiaries
- 1.3 million men
- 2.0 million women
- 0.1 million adolescent
- 0.3 million children
- 19 service delivery programs
- 17 rights based programs
- 223 micro-enterprises development programs
- 01 skills development institute
- 03 regional offices
- 63 branch offices
- 675 staff members



# Activity Focus

## 2020-21

- Training & Research
- SDS Academy (School)
- Low Cost Housing Project
- INSAF (Initiative for socio- economic advancement of fishers on the Padma and Meghna River Basin)
- Harvest-plus BD project-Phase-5
- Social Transformation and through Adolescent and Youths Development (STAY),
- Strengthening Community Resilience to Disaster through School Safety Initiative,
- Grow Green to protect the Planet (G2P)
- Agriculture & Livestock Unit
- LIFT (Loan for land leasing of ultra-poor)
- Promoting Agricultural Commercial Enterprise (PACE)
- Skills for Employment Investment Program (SEIP)
- ENRICH (Samridi) Project
- Sports & Cultural program
- Probin Project
- Sustainable Enterprise Project (SEP)-Beef Fattening
- Sustainable Enterprise Project (SEP)-Metallic Utensil
- Rural Micro-enterprise Transformation Project (RMTP)
- Recovery and Advancement of Informal Sector Employment (RAISE)
- Ecological Farming Project
- Short research on Loss & Damage of River eroded people

### Microfinance Program

- Abason
- Agrosor
- Agrosor-MDP-AF
- Agrosor-MDP
- Agrosor-SEP-2
- Buniad
- EFRRAP
- ENRICH (IGA)
- ENRICH (AC)
- ENRICH (LI)
- LIFT-Goat rearing
- LICHSP-Abason
- Jagoron
- Kuwait Goodwill Fund (Sufalon)
- LIFT (Land Leasing)
- LEPIG ( Probin loan)
- LRL (Covid loan)



## THEME-1 Rights & Social Empowerment



- 2,677 people got legal counseling and support
- 4245 adolescents are sensitized to 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 assistive devices
- 20000 people are mobilized for ending child marriage
- 63 adolescent girls club are activated who successfully stopped the attempt of 57 child marriages
- 200 girls received Karate training
- 6060 Fishersfolk got support from InSAF project



## Humanitarian response

SDS specializes in humanitarian response and often has robust procedures to enable efficient and effective operations. SDS ensures that the answer is tailored to the particular needs of the affected community.

SDS has also developed various strategies for collecting and analyzing data. This data helps to inform decisions about how best to respond to a humanitarian crisis. It can also provide insight into the effectiveness of the response and the needs of the affected communities.

Our response to a humanitarian crisis manages the affected population's cultural context and local circumstances. We consider a host of factors, such as the political environment, the strength of local governance structures, and the availability of resources. We also consider the psychological and social needs of those affected by a crisis.

During the reporting period, the world has witnessed the Covid-19 pandemic. The working area of SDS also faced the Flood and river erosion crisis along with Covi-19.

To respond to the associated humanitarian crises, SDS has developed innovative approaches to meet the needs of affected communities.

The significant accomplishments of the reporting period are;

With the support of the World Health Program (WFP), cash was distributed among 5700 flood victim families.

10 Oxygen cylinders, 24 sets of nebulizers, and 24 sets of PPE are provided to 10 Upazila health complexes (UHC). Among them, 6 UHCs in the Shariatpur district, 2 UHCs in the Faridpur district, and 2 UHCs in the Madaripur district.

SDS conducted an awareness campaign to prevent the spread of covid-19, covering about 5 lakh people in 30 unions of 8 districts of the working area.



## Initiative for Socio-economic Advancement of Fishers

The project has been implemented in Alaolpur, Kodolpur, and Kuchaipatti Unions of Gosairhat Upazila of Shariatpur District to protect the socioeconomic rights of fisher family members living in the Padma and Meghna river basins, especially women, with financial support from the Foundation for People (MJF). July 2019-March 20120 achievements of the project are;

- 6000 people from Fishers communities are organized and capable of claiming their rights and entitlements (Financial services, Khas land, water bodies, social safety net, basic health, Agricultural, primary school, legal services, etc.)
- Duty-bearers of public service institutions are more sensitized to providing services and resources to 3000 people of Fishers communities. (Financial services, khas land, water bodies, social safety net, basic health, Agricultural, primary school, legal services, etc.)
- Fisher folk communities are more aware of gender equality and VAWG issues.
- Improved the skill and capacity of the people of the fisher folk community especially the women on the IGA and different trades.
- Fisher folk communities are having financial support from government and non-government financial institutions.
- People's opinion building at local levels for implementing the policies related to the fisher folk community.

From April 2020, regular activities were disrupted due to the COVID-19 situation. However, humanitarian response and awareness activities continue. Through the revision of the plan, 2500 families were given cash assistance of Tk 2500 every 3 months.





## Adolescent Program

Now a days, the children and adolescents are growing up within the four walls of family boundaries. Instead of organizing regular sports and club-organization in the neighborhood, they build groups on Facebook-Twitter-Viber. They spend their time in a different inconsistent world of their own making, as they do not participate in the field festival and are not involved in creative activities. They are becoming lonely due to a lack of association with people of different ages, including peers, for various reasons, including poor social system, risky environment, unsatisfied education system, and free family environment. Growing up in loneliness, they cannot cope easily with stress, so they tend to make wrong decisions and rush to commit suicidal intentions. This situation has become risky during the COVID-19 pandemic. Therefore, there is a need for this important generation of the country to adopt a program suitable for them to grow up well. In this context, Pally Karo Foundation (PKSF) has adopted the Program for Adolescents. SDS is implementing the program as a partner of PKSF.

Due to the Corona situation, the normal activities of the project have been suspended. Masks have been distributed to 700 girls as health protection products from the project. In order to increase social awareness and develop humanitarian values in adolescent Clubs, discussions and quiz competitions are being organized on the speech of the Holy Prophet (PBUH).

Different meetings organized on the issues such as childhood, drugs, prostitution, dowry, women's rights, child rights, nutrition and health issues were discussed.

# SDS

## Achievement on Stop Child Marriage

SDS has long hands-on experiences in inspiring support for action on violence against women and girls. SDS did huge advocacy and lobbying with local government institutions aiming to stop child marriage. Through different projects; there are activities to provide technical support to the community for raising awareness. SDS also facilitated a 'Helpline' under the Girls Power project with the support of the Government of Bangladesh as well as other stakeholders such as the marriage registrar, religious leaders, teachers, and parents. SDS also has implemented capacity-building activities, gender, and development.

SDS has a strong relationship among community people and CSOs and government institutions mainly the office of the Deputy Commissioner, UNO offices, Police Stations, Offices of Women's Welfare, and union Parishad and Girl forum are actively involved in this implementation process. Civil Society members are involved in various committees like CBO, CSO, Upazila level steering committees of girls forum, etc., and play positive roles on stop child marriage. SDS has associated CSOs where they were scattered and worked separately. Due to collective efforts, the strength of CSOs has been enhanced and effective more. Strong networking among CSOs has been built up which helped them to take collective and joint efforts in reducing violence against girls.

SDS is an active member of the Girls Not Brides national coalition and it is working to end child marriage by taking initiatives at the local and national levels. The organization engaged and incapacitated the community people, especially CBOs and CSOs to protect child marriages. Besides that, SDS raise awareness of the harmful impact of child marriage by encouraging open, inclusive, and informed discussion at the community, local and national level. We also share learning and coordination between the GNB network members and secretariats.



### Highlights:

- **Increased Self-protection** through Karate Training
- **06 numbers girls** have been directly involved in Income Generating Activities and **10 numbers of girls** are working as associates of different private enterprises after receiving the **IGA Training**.
- SDS has ensured job placement for 76 adolescents in **different private sectors**.
- **A CPG (Child Protection Group)** is working actively
- 12 Child Marriage has been stopped in **the working area**.
- **Most Girls are** aware of demerits of Child Marriage
- Girls Sports Group are directly involved in sports and participate in **football Inter-School Football and Cricket tournament**.
- **6 school teachers** are discussing the negative effect of Child Marriage during school time.
- **The CPG members** are providing awareness to their friends who are yet to be part of the **forum which is eventually advancing society**.

## Probin Project

We are implementing a total of 5 unions including 2 unions of Sadar Upazila of Shariatpur district, 1 union of Vedarganj upazila, 1 union of Gosairhat upazila and 1 union of Haimchar upazila of Chandpur district.

Under the scheme, a total of 5 unions (Chitlia, Kanchikata, Alaolpur, Algi and Tulasar) were being provided senior citizen allowance at the rate of Tk 500 per month to 100 indigent poor senior citizens. Financial assistance at the rate of Tk 4000 per month was provided to 1 familyless senior citizen in each union to provide accommodation through his close relative. Apart from this, health care, sports and recreation are arranged for the elderly considering their mental and physical health of the elderly. Currently, since the Bangladesh government has started providing senior citizen allowance to 100% of the senior citizens (subject to conditions) in some districts, the senior citizen allowance has been suspended from August 2020 on the advice of donors.



## Social Transformation through Adolescent and Youths Development (STAY)

This project is being implemented with the aim of social development through adolescent and youth development in 20 secondary schools of Sadar Upazila of Shariatpur district.

### Major achievement:

- Formation of 20 clubs for teenagers and young adults (100 club members in each school, 70 adolescents and 30 youth)
- Provided Rights and welfare training to 440 Adolescents and Youth.
- Establishment of 10 resource centre.
- Provided Self protection and Gender equality training to 4 batches of Adolescents and Youth comprising 123 participants.
- Girls Karate Training - 1 Batch (20 Girls)
- Provided Life Skills Training to 22 batches of Adolescents and Youth comprising 557 participants.
- 2000 copies of Information Education Communication (IEC) materials distributed at 20 Batches Awareness Session comprising 1200 participants.





## THEME-2 Economic Empowerment

- 9600 women got involved in income generating activities 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.





## Agriculture & Livestock Unit

The activities of the Agriculture and Fisheries and Livestock Unit of SDS started from FY 2013-14 to improve the quality of life of the rural farming community. Under the unit, 8 officers (B.Sc. Agriculture) and 14 field officers (Diploma Agriculture) are providing continuous services for the development of agriculture, fisheries, and animal resources of the area.

Notable activities carried out in agriculture units –Introduced of trichome-compost, pheromone trapping, high-yielding new crop varieties, year-round vegetable and fruit production at homesteads, crop demonstration, production of vegetable/fruit seedlings using coco dust, Floating vegetable gardening agricultural advisory center, etc.

Livestock Sector- Introduced Goat rearing in semi-intensive systems, Cattle rearing by ensuring good management practices, Livestock waste management (vermicompost/others), Khaki Campbell/ Jinding breed for eggs, Commercial fodder production, Goat rearing/Sheep rearing, training of members on animal husbandry, training of members on vermicompost, training of members on golden chicken, provision of various types of vaccines and anthelmintic pills etc.

In the fisheries sector - various types of demonstrations, fish farming in cages, fish fry production in ponds, fish farming of extinct species, mixed fish farming, high-value fish farming in tanks, the release of fish-fry in open water etc. Besides, the bio-flocks method of fish farming has been introduced in this area.

## HarvestPlus Project

The project is being implemented with the aim of eliminating zinc deficiency in women and children by increasing the supply and availability of zinc-fortified rice through mobilizing small and marginal farmers and encouraging them to produce zinc-fortified rice.

During the reporting period, free zinc-fortified rice seeds were provided to 65 farmers. Besides that, the project conducted 6 workshops, 13 batches of training, 30 no.s farmer meetings maintaining a physical distance. 20 video shows were performed in project areas in Shariatpur and Madaripur districts.







## Promoting Agricultural Commercial Enterprise (PACE)

To increase Farmers' Income through Safely Growing Common and High-Value Vegetable Sub-Project. During this reporting period, the notable achievements so far under the project are; 75 High-Value Vegetable Cultivation plots and 82 Safe Method Common Vegetable Cultivation plots have been demonstrated. Provided technical, technological, and financial support to the farmers for the installation of 130 micro-level Vermicompost Production and 5 small-scale commercial Vermicompost Production plants.

160 batches of training have been conducted comprising 4000 Lead Farmers on the subject of safe & High-Value Vegetable Production and Marketing.

In addition, 3 Demo-plots displayed pest control using lighting techniques. 3 billboards have been installed in public places, and those contain messages about the health risk of consuming unsafe vegetables. Moreover, other 3 billboards were installed containing messages about safe vegetable cultivation procedures for the public interests grow to safe vegetables.



## Sustainable Enterprise Project (SEP) Beef Fattening

The project has been implemented at 4 Unions (Lauhajong, Srinagar, Bhagyakul, and Mawa) under Lauhajong, and Srinagar Upazila of Munshiganj District.

The project has provided Tk. 7 crore loans to 788 farmers to ensure safe production of beef. In addition, the project has implemented various pieces of training to help farmers develop their skills and expertise. Overall, the project aims to promote sustainable and Eco-friendly practices in beef production while providing farmers with the necessary resources to achieve commercial success.

Firstly, by promoting Eco-friendly practices in beef production, the project aims to reduce the environmental impact of the industry. This includes encouraging the use of sustainable farming practices that minimize the use of harmful chemicals and reduce greenhouse gas emissions.

Secondly, the project emphasizes the importance of proper waste management in beef production. This includes the responsible disposal of animal waste and the implementation of recycling practices to reduce waste.

Thirdly, the project provides training to farmers on environmental conservation and biodiversity. This includes educating them on the importance of protecting the natural habitats of local flora and fauna.

Composting is a popular waste management technique that involves converting animal waste into nutrient-rich organic matter that can be used as a natural fertilizer for crops.

The project's efforts to regenerate the local cow breed "Mirkadim" involves several key strategies aimed at promoting the breed's population growth and genetic diversity.

One strategy is to identify and select high-quality breeding stock from the existing Mirkadim cow population. This involves selecting cows that exhibit desirable traits such as high milk production, disease resistance, and adaptability to local climatic conditions. These cows are then bred to produce offspring with similar characteristics, which can help maintain and improve the Mirkadim breed's genetic diversity.

Another strategy is to establish breeding programs to encourage Mirkadim cow reproduction. This involves providing farmers with training on breeding techniques such as artificial insemination and ensuring that veterinary care is available to promote the health of the cows and their offspring.

The project also aims to raise awareness among farmers on the importance of preserving the Mirkadim breed's genetic diversity. This includes promoting the use of Mirkadim cows for breeding, rather than cross-breeding with other cow breeds that can dilute the Mirkadim's unique genetic traits.

By focusing on the preservation and growth of the Mirkadim cow breed, the project aims to promote sustainable and Eco-friendly beef production while preserving the cultural heritage of the local community. The Mirkadim breed is well-adapted to the local environment and requires less intensive management than other breeds, making it an ideal candidate for sustainable beef production in the region.



## Sustainable Enterprise Project (SEP) Metallic Utensil

Once upon a time, Palang, Bilashkhan, Baghia, Dasarta, and Khelsi villages of Sadar upazila were famous for the brass industry. In course of time, this industry was disappearing from the Shariatpur district. Where once there were more than 500 small and big factories, now there are only a few factories existing.

To re-generate this industry, SDS has taken initiatives by implementing a project titled “Sustainable Enterprise-Metallic Utensils”. SDS aims to grow this sector as sustainable and eco-friendly.

During the reporting period;

One polishing unit has been established for brassware polishing in the cluster,

A demonstration center has been established for brassware display,



Completed setting up of one model brassware factory,

Developed a website/e-platform to promote the industries.

Completed one batch of training in environmental development.

## LIFT (Loan for land leasing to ultra-poor)

From June 2018, the project on 'Black Bengal goat rearing' is being implemented in 3 branches of Sadar Upazila of Shariatpur district. Under this program, 65 mother goats were purchased on the breeding farm, which later increased to 146 goats on the farm including kids. Besides that, during the reporting period,

- 36 fodder production plots have been demonstrated,
- Conducted 12 batches of training on goat management,
- Provided technical services to 186 goat rearers,
- Conducted goat vaccination and deworming campaigns comprising 300 farmers.
- 30 group meetings are organized with members.





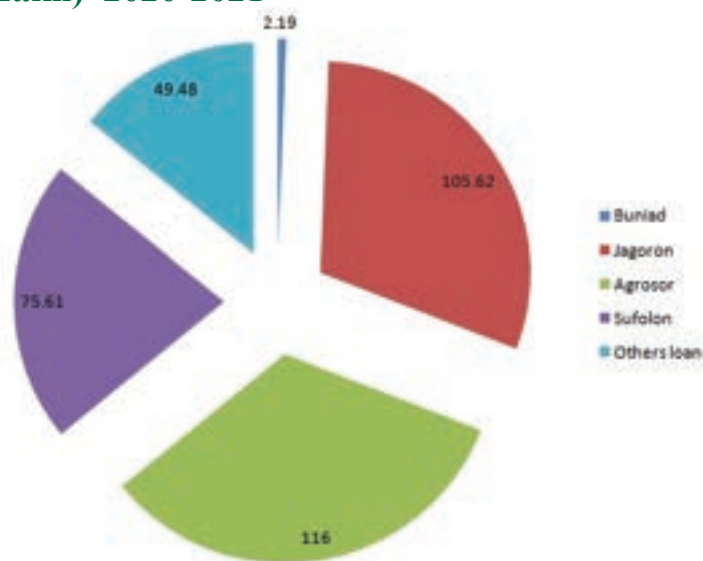
## Micro-finance

### Vision for change

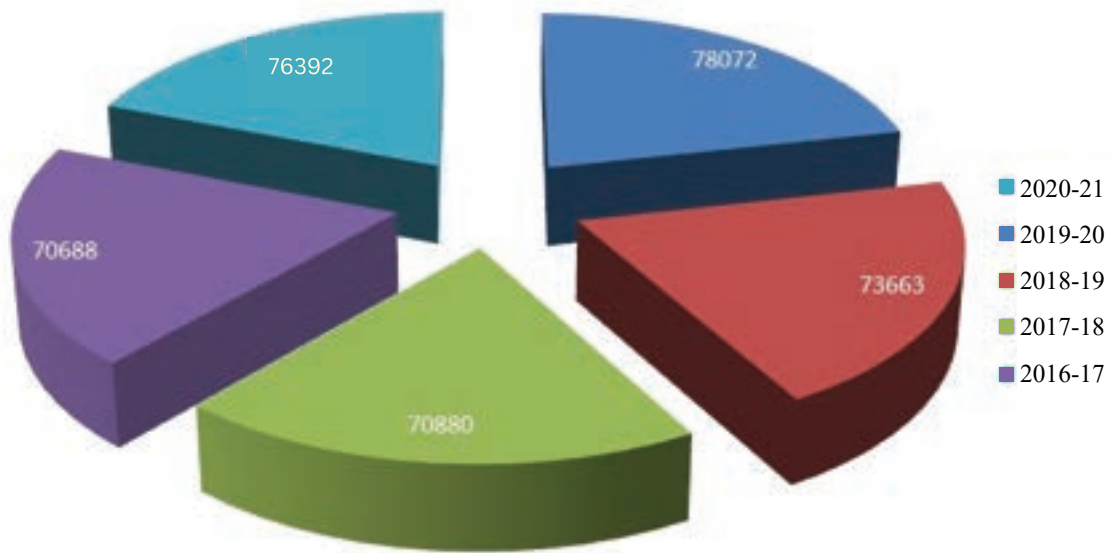
SDS's financial services revolve around its vision to eradicate poverty. With a view to ensuring dignified living, SDS assists the target audience to have access to credit without any administrative and bureaucratic hassle. They do not need to pledge any form of collateral in order to secure a loan. SDS's microfinance has a number of innovative and effective loan products which have been designed to cater to the needs of people from different walks of life. Besides offering credit facility to the target people, SDS extend varied supports such as forming community organizations, raising awareness on issues relating to development, imparting training on skills development, management, and leadership, etc.

- Borrowers 54249
- Saving 92.22 (in crore)
- Disbursement 2759.56 (in crore)
- Outstanding 275.80 (in crore)
- Recovery 2483.86 (in crore)
- OTR 94.81%
- CRR 98.75%
- Employment generation Full time-89186
- Part time-46440

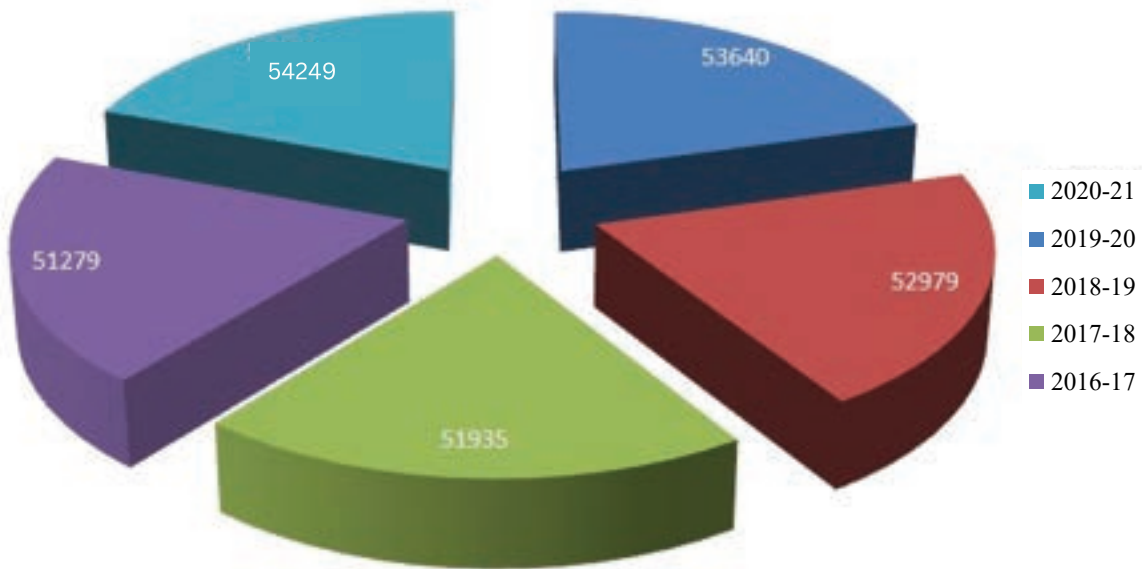
### Disbursement in BDT (Lakh) 2020-2021



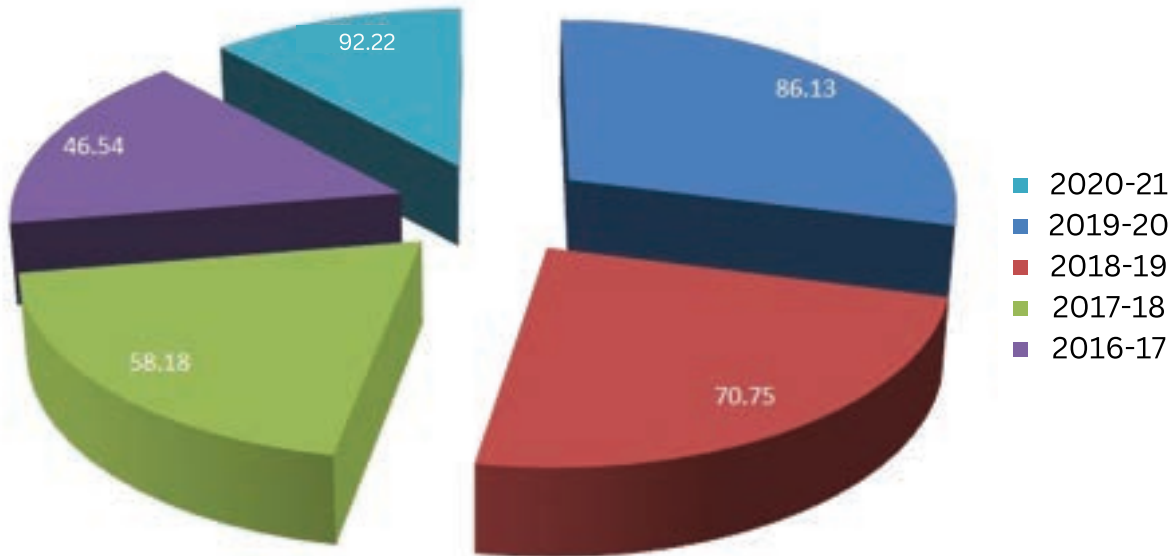
## Member last 5 years trends



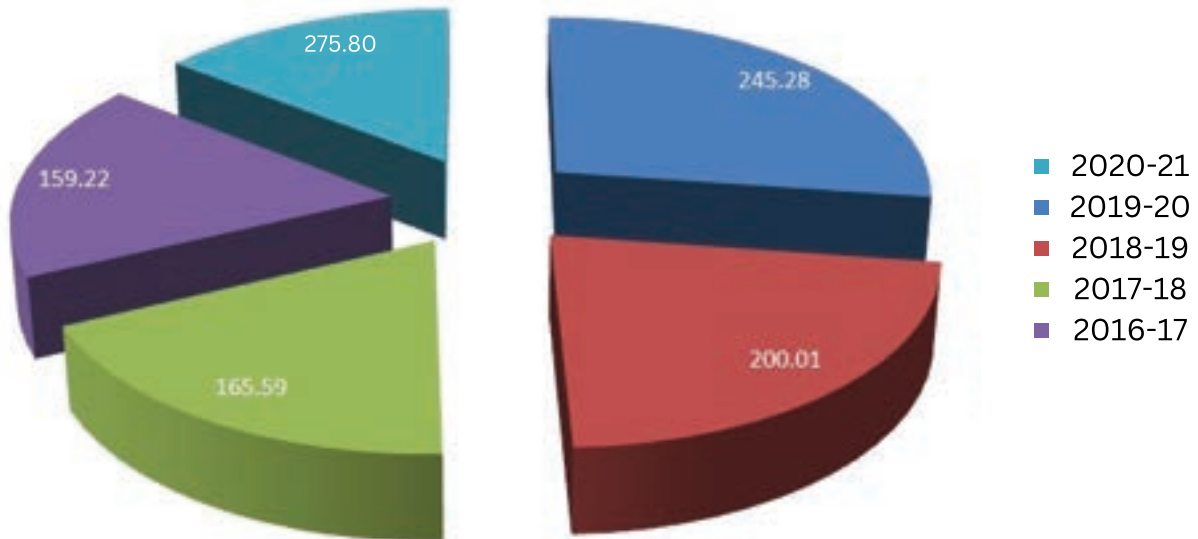
## Borrower last 5 years trends



### Savings last 5 years trends



### Field loan balance last 5 years trends





## Micro-finance

### BUNIAD

Buniad is a credit product with special features that caters to the credit need of the extreme poor.

- Loan Limit : Up to BDT 40000
- Borrowers : 378
- Amount disbursed : BDT 486498000

### JAGORON

As a credit product Jagoron is specially designed to serve the moderately poor.

- Loan limit up to BDT 60,000
- Borrowers : 33300
- Amount disbursed : BDT 10,887,029,500

### AGROSOR

Agrosor is a microfinance initiative to meet the prime aim of this initiative is to develop the credit need of middle-income borrowers entrepreneurs who in addition to their own business persons and medium entrepreneurs. employment would create additional wage employment.

SDS's entrepreneurship development initiative through the Agrosor financing reached to a new height this year as more than 9206 new enterprises were supported this year alone. The potential entrepreneurs were provided with financial assistance and other services in the form of offering relevant training and technical knowledge so that they could choose, plan and execute their plan with optimal efficiency. SDS also helped them in building networks with market actors. A total of Tk.6755.41 million has been invested in these ventures which created a total of 17,081 full-time and 9,263 part-time employments. The categories with Agrosor loan include. Agriculture, Commercial livestock and poultry farming, mechanized paddy thrashing business and a whole range of cottage/ small industries.

- Loan Limit : Up to BDT 25,00,000
- Borrowers : 13911
- Amount disbursed : BDT 6,755,408,000



## Sufalon Loan

There are many variations in the nature of the weather throughout the year in our country. Seasonal and country climate can be divided into 3 seasons mainly on the basis of production of agricultural products or other economic activities such as Robi, Kharif-1, and Kharif-2. These three seasons are centered around various agricultural products in our country (such as rice, wheat, onion, chili, jute, etc.), vegetables (such as potatoes, tomatoes, carrots, cauliflower, cabbage, coriander, lentils, spinach, etc.) and various seasonal fruits. On the other hand, considering on Eid-ul-Azha, cow fattening activities and fish farming are popular in our various working areas. So there are several times of the year when the poor people involved in all these activities have a special need for money. In the light of the experience of microfinance activities implemented under the pilot program conducted by SDS so far, it has been seen that it takes about 6 months to complete a phase of these seasonal agricultural activities and product production at the beneficiary stage. Beneficiaries involved in all these activities have to provide the necessary preparation of their work, production, and marketing of the product in each case at the beginning of the season or at a specific time. Therefore, after analyzing the overall aspect, the loan payable for a maximum period of 6 months and recoverable in one or more installments as per the requirement of the beneficiaries for other similar activities including the above activities will be termed as “Sufflon, KGF-Sufflon Loan”. Basically, it is considered as a support program for the beneficiaries of microfinance activities.

Sufalon is designed to serve the seasonal credit need of marginal and middle farmers. It is a loan designed mainly to promote seasonal agricultural crop production.

- Up to BDT 5,00,000
- Borrowers: 7379
- Amount disbursed : BDT 5584017000

## Probashi Kalyan Loan (PKL)

The main condition of the immigration welfare loan scheme is that the borrower must have a valid Visa/work permit residence permit. SDS introduced from 2017 Probashi Kalyan Loan (PKL) for foreign remittance fighters who are trying to go foreign country but have no money.

- Lone limit : Up to BDT 10,00,000
- Borrowers : 122
- Amount disbursed : BDT 49460000

## Land leasing loan

Land leasing loan backward charanchal poor people who have no any cultivate the land.

- Lone limit : Up to BDT 50,000
- Borrowers : 1768
- Amount disbursed : BDT 435563000

## Abason (Housing) loan

Abason loan for low-income people who are not capable to build a house.

- Lone limit: Up to BDT 10,00,000
- Borrowers: 588
- Amount disbursed: BDT 113375000

## LEPIG Loan

LEPIG for senior citizen

- Lone limit : Up to BDT 60,000
- Borrowers :125
- Amount disbursed : BDT 8385000

## Enrich Loan

The Palli Karma-Sahayak Foundation (PKSF) continues to explore new ways to diversify its microfinance activities. PKSF is providing financial assistance to the poor and landless people of the country, especially in rural areas through micro-credit to help them improve their financial status and standard of living. But even then the standard of living of the poor is not being raised to the desired level. Poor families are not able to meet many needs for their livelihood. Public / private assistance is needed to improve the living standards of the poor and to meet their basic needs. SDS has formulated a policy of 'Living Standards Improvement Loan' to improve the quality of life of the target families under the Prosperity Program as per the policy of PKSF.

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of Poverty (ENRICH) is a whole family development

program funded by the PKSF. Along with covering education and health areas it also facilitates for the best utilization of existing resources and capabilities of poor households. ENRICH extends loans for conducting multiple activities simultaneously. The Asset Creation Loan has been designed to assist the households in acquiring any form of productive asset and the Livelihood Improvement Loan offers a credit facility to meet up family consumption, purchase of needed household gadgets and undertaking other actions related to livelihood development.

Lone limit : Up to BDT 10,00,000

Borrowers : 2603

Amount disbursed : BDT 671377000

Others: Probasi Kalyan Loan, Land Leasing Loan for char-land poor people, Abason (LICHSP), LEPIG, etc.



## THEME-3

### Quality Basic Services for human development

- SDS health care services reached 32663 families
- SDS Education development program reached 37000 children
- SDS food security program covered 9677 families
- SDS Agriculture program reached 17500 farmers
- WASH program ensured access to safe drinking water for 2300 families, besides that, 3700 families got access to a hygienic latrine
- 860 families are availing of comfortable houses with the support of SDS
- SDS ensured employment for 3800 youth and young women





## SDS Education Program

The SDS Education program aims to create opportunities for students from the underprivileged community to get a quality education. The program focuses on creating inclusive learning environments where students from all backgrounds can succeed.

It encourages students to be self-directed and take ownership of their learning by offering them various resources and tools. In addition, the program emphasizes developing strong relationships between students and their peers and teachers.

The program also seeks to promote a culture of collaboration and collaboration-based learning in the classroom. The program also promotes student-led activities such as debates, projects, and discussions to further enhance student collaboration and learning.

However, the SDS Education program focuses on providing support to the students. This includes providing access to mental health resources, as well as providing tutoring and mentoring services. The program also seeks to create a safe space for students, where they can freely express themselves and their concerns. All of these measures are designed to ensure that the students can receive the best possible education and have the best chance at achieving their goals.





## SDS Academy

### SDS Academy Shariatpur

SDS started its socially responsive education venture through establishing the ‘SDS Academy’ in 2007. The Academy envisions providing 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 502 students from Play to VII grades are getting education under the efficient mentorship of 18 female and 5 male teachers. SDS has a plan to expand the educational facilities to the higher secondary school level. SDS is determined to ensure a better educational atmosphere, with the cooperation of the School Managing Committee, guardians, teachers, and students.

During the reporting period, the School was closed from 18 March 2020 to 12th September 2021 due to the Corona situation.

### SDS Academy Alaolpur

The current number of students in the school is 242. School is closed from 18 March 2020 due to the Corona situation.

### SDS Learning Center

SDS Facilitates 108 Learning centres. The current number of students in the school is 3240. Learning centres are closed from 18 March 2020 due to the Corona situation.

## School feeding project

The School Feeding Programme promotes educational outcomes by enabling children to attend classes consistently and improving their ability to learn when they are in school. Nearly all countries around the world have some form of school feeding programme. The project is being implemented through SDS in Gosairhat Upazila of Shariatpur district and Kalukhali Upazila of Rajbari district. The project works to improve the school environment, including the distribution of nutritious biscuits to about 39,000 children in a total of 170 primary schools in the two districts. About 430 MT biscuits have been distributed during the reporting period. Besides, Midday-meal has been introduced for students in Kalukhali Upazila of Rajbari district on a piloting basis. It has contributed to significantly higher enrollment rates, improved attendance and a higher number of primary education completions. It also reduces absenteeism and dropout rates even in poverty-prone areas. The fortified biscuits provided through the School Feeding Programme, minimize students' short-term hunger, and create a more positive learning environment and allow students to better concentrate in class.

Biscuit distribution had been stopped at the school level because of the closure of schools in March 2020 due to the Corona situation. So students are also provided biscuits at home. As per the plan, 430 MT of biscuits is supplied to the school level, and 430 MT of biscuits is distributed to the students at the home.



## Low-Income Community Housing Support Project (LICHSP)

The Low Income Community Housing Support Project (LICHSP) is a five-year project (October 2016 to December 2021), co-funded by the World Bank and the Government of Bangladesh, and is being jointly implemented by PKSF and the National Housing Authority (NHA). The project is divided into five parts. NHA is responsible for Part 1, 2, 4 and 5 (Community Mobilization and Planning, Urban Community Improvements and Upgrading, Monitoring and Evaluation, Horizontal Lending and Supervision Project Management, Technical Assistance and Strategic Studies) of the project. PKSF is responsible for Part 3 (Shelter Support and Lending) of the project. As an implementing partner of PKSF, SDS is implementing this project at Shariatpur Pourshava.

- Total LICHSP Borrowers: 1258
- LICHSP Loan Outstanding: 11.27Core 57
- Current Borrowers: 806
- Total House Hold = 1258
- New House Construction: 303
- House Repair: 879
- House Extension: 76

**Before**



**After**



**House No- SDS0035**

### **Jhuma Paul**

LICHSP ID : 70049, Dhanuka, Sadar, Shariatpur

Loan Amount : 400,000, Duration : 3 Years

# SDS Health Program

## 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 centres, the health professionals also regularly visit the outreach households to ensure services are at the doorstep. In 2020-21 some 32663 people took services from the medical centres. On the other hand, the visits of the Center staff (doctor, health assistant, volunteers) served 23,000 people with health advice to pregnant and lactating mothers, distributed iron tablets and immunized children on the government-declared immunization day. SDS's comprehensive health care services resulted in an increased rate of child immunization, reduced level of ante-natal and post-natal complications, and reduced the frequency of disease prevalence, especially waterborne diseases, resulting in the reduction of child mortality. Aside from providing maternal health care services, SDS provided a supplementary food package (comprising of wheat, vegetable oil and yellow peas) for fulfilling the nutritional requirements of pregnant and lactating mothers and children aged below 2 years. The package also includes 'Growth Monitoring and Promotion (GMP)' sessions to regularly monitor the weight growth curve of the pregnant mother and the children aged below 2 years.

## Reproductive Health Care and Health Education for the Adolescents

In 2020-21, SDS facilitated the establishment of 'Student Cabinets' in schools and organized 96 Orientation Sessions, which include physiological changes in the 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, the importance of breastfeeding, menstrual hygiene and management, care of pregnant and lactating mothers, micronutrient 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 2020-21 provided need-based health care services e.g. antenatal and post-natal health check-ups, nutritional education, orientation on personal health and hygiene etc. to some 300 married adolescent girls etc.

## Primary Health Care Services:

SDS provides community-based healthcare services through Satellite Health clinics, Community Health Camps, and Eye Camps by partnering with public and private healthcare 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 9000 patients through 89 Satellite Clinics organized at the 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 the quality of the services of the Community Health Clinics.





## SDS WASH Program

### **Water Sanitation and Hygiene (WASH) Support:**

SDS's WASH interventions are basically 'community-led' and 'school-led' initiatives, wherein SDS sensitizes LGIs and respective government departments and stakeholders for ensuring WASH services as the responsible and accountable duty-bearing organizations. SDS organizes different programs like symposiums, rallies, art & debate competitions etc. on World Water Day and other relevant National Days in different educational institutions, Upazila, and Union Parishads and organizes to raise widespread community understanding of the health benefit of WASH. SDS also observes National Sanitation Month in October and organizes different campaigns and awareness-raising activities throughout the month. SDS takes initiatives to renovate community toilets in urban areas wherein water facilities, menstrual hygiene management (MHM) chamber and disable-friendly facilities etc. are included in the toilets. In 2018, the campaign and awareness activities of SDS reached 12000 people including students, teachers & SMCs and representatives of the respective government departments.



## SDS Legal Aid Program

SDS Legal Support Program is an initiative to ensure all individuals can access legal resources and advice. In addition to providing legal advice, the Legal Support Program SDS also offers legal document preparation, referrals to legal aid providers, and other educational services.

During the reporting period, The legal Support Program has successfully provided individuals with access to legal advice and resources. The program reached over 504 victims of gender-based violence at the family and community levels and provided them with legal advice and document preparation services.

SDS has also been successful in providing legal assistance to underserved communities. It has provided legal services to individuals who can not avail from elsewhere. This has been especially true for individuals in rural areas, where legal resources are often hard to come by.

The Legal Support Program has faced several challenges at some times. One of the biggest challenges is that the program is still in its infancy and is still trying to figure out what works and doesn't. There have been issues with communication between the government and local NGOs, as well as with the level of resources being provided to individuals.

The program has also been limited in reaching individuals in need. Due to budget constraints, the program has been unable to expand its reach to more rural areas. This has made it difficult for individuals in these areas to access legal resources.

Overall, the SDS Legal Support Program has been successful in its initial stage. It has provided individuals with access to legal resources and advice that they might not have been able to access otherwise. However, it has faced several challenges, such as communication issues and a lack of resources. In the future, the program must address these challenges to continue providing legal assistance to those who need it most.

## THEME-4

### Environment Friendly & Climate Resilient Development, and Disaster Risk Reduction

- 207 units of SHS (Solar Home System) and 5 units of SIS (Solar Irrigation System) are installed that replaced the monthly consumption of 500 litre kerosene/ diesel oil.
- 5053 climatic-displaced families are supported with **BDT 20.2 million**
- **11, 539 floods affected families** received cash support of **BDT 46.5 million**
- 2730 families affected by Covid-19 are supported with **BDT 23.9 million**
- **105,564 people of 20330 disaster-affected families** got free medical support
- 25187 people are sensitized to community based adaptation and **low-carbon development practices.**
- **20000 seedlings and saplings** are distributed among the school children
- 15000 people are trained on **DRR and adaptation practices**





## Ecological Farming Project

In December 2019, a value chain sub-project titled 'Increasing Income of Grassland Entrepreneurs

In December 2019, a value chain sub-project titled 'Increasing Income of Grassland Entrepreneurs through Extension of Ecological Farming Systems' was initiated with financial and technical support from IFAD and PKSf.

The goal of this project is to promote and encourage ecological farming practices that are beneficial for the environment and for local communities. The objectives are:

- To increase awareness of the environmental and economic benefits of ecological farming.
- To encourage and motivate local communities to implement ecological farming practices.
- To provide training and resources to farmers and other stakeholders on implementing ecological farming practices.
- Establish agricultural networks and collaborations among local farmers, communities, and other stakeholders.
- To develop and promote research and development on ecological farming practices.
- To promote sustainable rural development through the implementation of ecological farming.

The project started with 4,000 farmers of Naria, Vedarganj and Jajira upazilas of the Shariatpur district with the aim of increasing the production of common and high-value crops through natural farming techniques and expanding the market by reducing production costs and extending the duration of the project again in 2021. As a result, 2,000 more farmers joined the project, bringing the total number of members to 6,000.

## Meet with Mr. Moti Sardar A successful summer onion producer

In 2018 Mr Moti Sardar became a member of the project. He participated in skill development training on safe vegetable cultivation and the use of vermin-compost/organic fertilizers under the project. After that, he applied his training knowledge for growing vegetables on his land using pheromone traps, yellow boards and cow dung manure.

However, every day, many willing crowds has visited his onion field and ask him about those onions. Onion cultivation in the 15 decimals costs about 11400tk for everything including seeds, fertilizers, and Pesticides. In the 15 decimals of land onion production was about 1118 kg. He sells these onions wholesale at 45tk per kg. His total sale was about 50300tk.

His net income excluding expenses is around 38900tk. Normally, onion cultivators in a conventional way get a profit of about 22000tk from the same land-use setting that's approximately 29% from traditional cultivation.

So, He is quite happy as he gets more profit at less cost and time using new technology practices. Seeing that, many people have replicated summer onion cultivation.



IFAD

Promoting Agricultural Commercialization and Enterprise (PACE) Project এর আওতায়

**বারি পেয়াজ-৫ উৎপাদন প্রদর্শনী**

সদস্যের নাম : মতিউর রহমান সরদার  
রোপনের তারিখ : ০৭/০৯/২০২০  
জমির পরিমাণ : ১৫ শতাংশ  
দলের নাম : চর জিংকিং নিরাপদ সবজি চাষী দল  
ঠিকানা : চর জিংকিং, কাচিকাটা, ভেদরগঞ্জ, শরীয়তপুর।

অর্থায়নে : পশ্চী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)  
বাস্তবায়নে : এসডিএস (শরীয়তপুর ডেভেলপমেন্ট সোসাইটি)

## Strengthening Community Resilience to Disaster through School Safety Initiative,

This project is being implemented with the aim of social development through adolescent and youth development in 20 secondary schools of Sadar Upazila of Shariatpur district.

### Major achievement:

- Formation of 20 clubs for teenagers and young adults (100 club members in each school, 70 and 30 youth)
- Training on rights and welfare among club members - 440 people
- Establishment of resource centre- 10
- Training of club members on protection and gender equality - 4 batches (123 people)
- Girls Karate Training - 1 Batch (20 Girls)
- Life Skills Training for Adolescents and Youth - 22 batches (557 people)
- Printing and distribution of Information Education Communication (IEC) materials – 2000 copies
- Awareness Session on Covid-19 - 20 Batches (1200 People)



## How ‘Pedakandi’ a village of Domshar union having Polythene free

The situation was very hard, deteriorating and concerning in the context of health, environment and livelihood issue at Dhomshar union, Shariatpur District for using Polythene bag and other tiny plastic bag before the project start actually for the lack of education, awareness and gap of recycling plastic bag, tiny Polythene bag or randomly through it to and fro around the village.

One of our members of A & Y club name Moni Akter said that “the peoples of their village were very unaware about the fact of using plastic bags or polythene bags that harm our health, environment and livelihood but after started the project around the village”. As a whole we from the Youth Club spread the message about negative impacts of using plastic bags or polythene bag and do raising awareness campaigns with communities.

Beside that we introducing bag made from jute that help to protect the environment as well as human health as it is environment friendly product and easily decomposable.



Mr. Unuos hawladar is a community member of this union tell us that “before the project they use polythene bags or plastic bags but after the project by hearing the harmful effects of using polythene bags they realize the harmful impacts of polythene bags then they dam polythene bags and promise not to use it forever for their home and community as well.”

So, above all the discussion it shows the scenario before and after the project and the mind set of this community peoples regarding polythene bags use.

And this is the success history of Grow green to protect the planet (G2P) project.



## Meet With Hazera

### Triumphant Vermicompost Producer

In May 2018, Hazera Begum was a member of a sub-project to increase farmers' income through the safe cultivation of common and high-value vegetables under the PACE project in Charatra Union.

However, She received training on safe methods of vegetable cultivation, preparation, and use of vermicompost. After receiving the training, initially, she started small-scale compost production to meet her demand.

She continued to use compost on her farm and got tremendous results. When other farmers noticed about benefits of vermicompost, they also became interested and looked for vermicompost from her.

Therefore, she started commercial production of vermicompost. Now she produces approximately tons of vermicomposting and sells at 12tk per kg. She earned an extra 135000tk per annul.

However, Hazer's husband is a Person with a vision disability and her family totally depends on her. They are now availing a family with minimum income standard with the help of a vermicomposting business.





## SDS tree Plantation Program

The tree-planting project began in March 2020 and has achieved significant progress in its goals of increasing the amount of green space on the river bank and roadside. The project has planted 125,000 trees in various areas, including parks, open spaces, and private properties.

SDS has also initiated planting more trees by providing subsidies to individuals, businesses, and organizations willing to plant trees in various locations. SDS has already offered subsidies to 2000 people, businesses, and organizations this year.

Furthermore, we continue to focus on providing information and education about the importance of planting trees. Through our various campaigns, seminars, and public lectures, we have reached many people and made them aware of the importance of tree plantation and its benefits.

Overall, the tree-planting project has been a great success, and we have managed to achieve a lot in a short period. We are confident that we will be able to continue to build upon this success and reach our goals of significantly increasing the amount of green space in our city.

## Emergency humanitarian response for the River eroded and COVID-19 affected people

- Awareness messages have been spread among more than 5 lakh people in 30 unions of 6 districts of the work area to prevent the spread of COVID-19 through online and printed materials.
- Establishment of handwash points at 60 Public places in Shariatpur, Faridpur, Rajbari, and Madaripur districts.
- Disinfection of public transport.
- Cleaning materials were distributed among 6469 families which included; 12 bath soaps, 8 laundry soaps, 1 packet of sanitary napkins, 1 bucket with lid and faucet, 1 mug, 50 masks, and awareness leaflets.
- Oxygen cylinders, nebulizers, and PPEs were provided to 10 Upazila health complexes in 6 Upazilas of Shariatpur district, 2 Upazilas of Faridpur district, and 2 Upazilas of Madaripur district.
- The Start Fund Bangladesh and the Foundation for the People have provided cash assistance to 6969 families, and with the help of the World Health Organization (WHO), work is underway to distribute cash to another 5,600 families.
- Food items have been provided to 6,000 families with the help of Educo Bangladesh, Inclusive Home Solutions and PKSF.



## THEME-5 Organizational Sustainability

- 600 children are getting quality education from SDS Academy
- 2500 people got technical education from SDS Technical Training Institute
- SDS Training Centers are well equipped to run 2 simultaneous training sessions with modest accommodation facilities





## Organizational Sustainability

Organizational sustainability is a top priority for development in the modern world. Companies strive to develop sustainable practices that will ensure the longevity of their operations and the well-being of their stakeholders. This progress report will provide an overview of the steps that have been taken to ensure organizational sustainability.

To begin with, a sustainability policy was created to outline the goals and objectives of the organization. This policy includes a number of guiding principles, such as reducing the impacts of operations on the environment, increasing energy efficiency, and minimizing waste. The policy also sets out goals to be achieved within a given time frame and establishes ways to measure and monitor progress.

The organization has also identified several areas of focus for its sustainability efforts. These include increasing the use of renewable energy sources, reducing the environmental impact of transportation, and improving the efficiency of waste management. To implement these initiatives, the organization has invested in new technologies and taken measures to educate staff and the public about sustainable practices.

Furthermore, the organization has taken steps to engage stakeholders in the sustainability process. This has included conducting surveys to identify the needs and concerns of stakeholders, holding workshops to learn more about their perspectives, and creating an online platform to receive feedback.

Finally, the organization has developed a system for monitoring progress and assessing outcomes. This system includes regular reporting on energy usage, emissions, and waste management, as well as metrics to measure the success of initiatives.

Overall, the organization has made meaningful progress towards sustainability, but there is still much work to be done. Going forward, the organization will need to continue to develop and implement strategies to reduce the environmental footprint, engage stakeholders, and monitor progress.

## SDS Technical Training Institute (STTI)

SDS Technical Training Institute (STTI) SDS established a well-equipped training centre 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 is facilitated with security and 24 hrs Wi-Fi/internet facilities. Having the capacity to accommodate 120 people, the STTI has all the facilities for organizing residential/ non-residential training, workshops, seminars etc. It's also open for other guests from the government, nongovernment and private sectors. The Institute has 30 well-decorated guest rooms and 2 VIP rooms with air conditioning facilities. STTI offers basic accommodation amenities like LED TV, laundry service, and an en-suite with shower and hot water facilities reasonable cost. The other facilities include a fitness centre, playground, swimming pool, fishing area, barb-Q area, children's corner, outdoor training centre, and beautifully placed cottage in the middle of a nearby pond. The friendly and attentive staff of STTI are committed to providing a standard atmosphere of hospitality all year round.



# SDS Training Institute

## Skills for Employment Investment Program (SEIP)



ISDS Technical Training Institute has been implementing the project activities since January 2016.

Training programs were started in 4 trades from January this year but due to the Corona virus situation, the government announced the closure of the training programs from March 2020.

In the current year, 16 batches of training were completed in 5 trades. The 5 trades are: 1. Electrical installation and maintenance, 2. Swing Machine Operations, 3. Mobile phone servicing and 4. Graphics design and 5. plumbing. 25 trainees are admitted in each trade. 125 trainees have been admitted in 5 trades this year.





## ENRICH (Samridi) Project

A total of 3 unions including 1 union of Bhedarganj upazila of Shariatpur district, 1 union of Gosairhat upazila and 1 union of Haimchar upazila of Chandpur district are the working area.

The objective of this project is integrated development through implementation of family based development plan. Generally, one member per family is considered as a member of the project, including microcredit and other development projects. But in this project, all members of the family are involved and support is provided from the project to implement their own activities. This project has loan assistance for health, education, water and sanitation and skill development along with income generating activities.





## Promoting living standards of the elderly people

There are 5 unions including 2 unions of Sadar Upazila of Shariatpur district, 1 of Gosairhat Upazila, and 1 union of Haimchar Upazila of Chandpur district.

Under the project, for each of the 5 unions (Chitlia, Kanchikata, Alaolpur, Algi, and Tulasar), 100 helpless poor senior citizens were being given an old age allowance at the rate of BDT. 500 per month. In addition, sports and entertainment are provided for the elderly considering the protection of the mental and physical health of the elderly. At present, the government of Bangladesh has started providing an old-age allowance to 100 percent of senior citizens in some districts of the country.





## The Glorious Tale of Aleya Begum

Aleya Begum, father's name is Abdur Rahman Sheikh and lived in Upsi village under Naria upazila. She lost her father at the age of three and became more helpless. The mother of the poor father's only daughter has to live with a lot of hardships. With the help of the locals, she married the girl to Mr. Asman Khan, a resident of Qurashi village in 02 wards of Shariatpur Municipality. Asman Khan was a day laborer. Within a few years of marriage, Aleya gave birth to 6 sons and 1 daughter. She also gave birth to twins. Due to lack of economic condition, Aleya gave one of her children to her sister. As the children get older, so does the cost of living. There is no way of what to do, how to run the family. Nowhere in society she does not get a chance to talk about herself. She feels that she has no status in the society. She is emotionally broken. When she was in this condition, she talked to SDS worker Fatema Aktar sitting in the samity of the house next door. She advised her to join the samity of SDS. On her advice, she joined the SDS Rangtuli Mahila Samiti in 1993. At first Aleya deposited savings at the range of 2 taka. After depositing savings for some time, she took a loan of Tk. 5000 / -. With that money she let his son run a grocery store business and she herself runs a fried rice business and marketing her product to different grocery store. She makes good money from this business. The eldest son earns 2/3 hundred taka daily by working in a garden of beetle leaves. Aleya borrowed Tk. 10,000 / - and Tk. 15,000 / - in the 2nd and 3rd phase. She used that loan to buy a cow. She repaid the loan installments with the monthly income. Again she took a loan of about 3 lakh taka. This time she bought 4 cows for fattening. Thus, Aleya's

now has 12 cows, big and small. She built a barn to keep the cows. At present, Aleya's earns an average of 45/50 thousand taka per month. Excluding his family expenses, his net income is tk. 20,000 per month. Aleya enrolled her two young sons in school. They have all passed SSC / HSC now. One boy is doing business with Borkar (Veil) shop in the city and has signed an agreement to take another shop for business in Dubai Plaza Market. One boy is in the business of buying and selling cows. The girl has also passed HSC. Aleya give her daughter married to aristocratic family. Aleya has bought 31 decimals of the land in her area at a cost of tk 8 lakh. She borrowed Tk. 1.5 lakh from SDS's house repairing component (LICHSP) and built a four-room brick building. It has cost her about 18 lakh taka.


Aleya's dream is to decorate her building beautifully. Her 6 children will arrange big business for her son and educate his grandchildren in higher education.


Aleya said, "I have been struggling for half of my life. I am living in a small house with my children and husband. I did not get any status due to lack of economic conditions in the society. SDS has turned my life around. SDS has taught me to live anew. I heartily bless SDS. Now I am very happy. Now I have a house, the boys all earn income, they are also buying land to make the boys home. The eldest son is building a separate house. Everything that has happened to me now has happened through SDS. Today I have a building house, cows are always herded at 12/14, and I have my own smart mobile. There is no more trouble in my life. I am very happy with my children. "

SDS (Shariatpur Development Society)  
Consolidated Statement of Financial Position  
For the year ended 30 June 2021

Particulars	Notes	As at			Amount in BDT
		30 June 2021			As at
		MF	Development Projects	Total	30 June 2020
				Total	
<b>Assets:</b>					
<b>Non Current Assets:</b>					
Property, Plant and Equipment	4.00	133,674,314	6,740,495	140,414,809	152,567,584
<b>Current Assets:</b>					
Long term Investments	5.00	183,294,811	335,779	183,630,590	81,037,231
Short term Investments	6.00	1,323,001	3,475,000	4,798,001	52,777,621
Loan to beneficiaries	7.00	2,757,996,899	-	2,757,996,899	2,452,814,100
Other Assets	8.00	32,370,361	605,348	32,975,709	37,387,649
Internal Loan	9.00	-	-	-	-
Cash and Bank Balance	10.00	89,398,566	2,678,721	92,077,287	87,122,441
<b>Total Current Assets</b>		<b>3,064,383,638</b>	<b>7,094,848</b>	<b>3,071,478,486</b>	<b>2,711,139,042</b>
<b>Total Assets :</b>		<b>3,198,057,952</b>	<b>13,835,343</b>	<b>3,211,893,295</b>	<b>2,863,706,626</b>
<b>Current Liabilities:</b>					
Members Savings Deposit General	11.00	778,665,064	-	778,665,064	707,934,941
Members Savings Deposit: Voluntary	12.00	143,531,653	-	143,531,653	153,336,316
Loan Loss Provision	13.00	110,114,163	-	110,114,163	82,062,533
Un-Earned Premium Micro & Livestock Insurance	14.00	58,563,354	-	58,563,354	50,089,444
Provisions for Interest on SMS	15.00	22,419,329	-	22,419,329	15,467,810
Provision for Expenses	16.00	1,268,624	-	1,268,624	7,773,986
Others Payable	17.00	56,225,713	2,441,479	58,667,192	10,457,854
<b>Non Current Liabilities:</b>					
Loan from PKSF	18.00	1,113,957,621	-	1,113,957,621	1,055,295,840
Commercial loan	19.00	299,631,151	-	299,631,151	246,464,655
Internal Loan	20.00	-	-	-	-
<b>Capital and reserves:</b>					
Retained Surplus	21.00	552,313,153	11,393,864	563,707,017	482,207,064
Reserve fund	22.00	61,368,127	-	61,368,127	52,532,558
<b>Total Capital &amp; Liabilities</b>		<b>3,198,057,952</b>	<b>13,835,343</b>	<b>3,211,893,295</b>	<b>2,863,623,001</b>

The annexed notes form an integral parts of these financial statement.


  
Prof. Md. Sirajul Hoque  
Chairman

  
Rabeya Begum  
Executive Director

  
Md. Eiyasin Khan  
Deputy Director (F & A)

Signed in terms of our separate report of even date annexed.

22 November 2021  
Dhaka

  
Sign for and on behalf of  
Aziz Halim Khair Choudhury  
Chartered Accountants


Signed by,  
Md Aftab Uddin Ahmed FCA  
Senior Partner  
ICAB Enrollment No# 804  
DVC# 2111230804AS592423

SDS (Shariatpur Development Society)  
Consolidated Statement of Profit/Loss and Others Comprehensive Income  
For the period from 01 July 2020 to 30 June 2021

Particulars	Notes	Amount in BDT			
		As at 30 June 2021			As at 30 June 2020
		MF	Development Projects	Total	Total
<b>Income:</b>					
Service Charge Received	23.00	526,477,946	-	526,477,946	597,444,431
Grant Received	24.00	-	75,087,226	75,087,226	71,249,324
Bank Interest		1,651,659	71,904	1,723,563	1,491,832
Interest on FDR		2,886,823	-	2,886,823	3,780,790
Sale of pass Book & Form		884,878	414,385	1,299,263	509,337
SDS Academy Inc.		-	1,577,401	1,577,401	2,044,924
Traning Center Income		6,140,049	-	6,140,049	6,888,102
Write off Loan		174,310	-	174,310	534,194
SDS Contribution		505,720	719,000	1,224,720	-
Member Fee		-	18,600	18,600	7,440
Others income		355,168	45,000	400,168	655,425
<b>Total Income</b>		<b>539,076,553</b>	<b>77,933,516</b>	<b>617,010,069</b>	<b>484,605,799</b>
<b>Expenditure:</b>					
Service charge paid to PKSF	25.00	66,850,192	-	66,850,192	53,079,559
Service charge paid to Bank	26.00	16,456,450	-	16,456,450	21,751,254
Interest on Savings	27.00	37,574,403	-	37,574,403	30,545,856
Salary & Allowances		233,389,200	6,909,919	240,299,119	187,550,211
Traveling & Conveyance		6,862,084	267,243	7,129,327	7,170,078
Printing & Stationary		2,299,673	98,618	2,398,291	2,833,193
Telephone, Internet and Postage		1,805,879	7,772	1,813,651	1,560,319
Entertainment		1,062,747	-	1,062,747	1,368,387
Office Rent		7,144,507	-	7,144,507	6,948,696
Electricity and Gas		1,182,671	52,574	1,235,245	1,138,550
Training Expenses		10,500	32,047	42,547	1,072,907
Fuel Cost & Maintenance		3,020,659	1,383	3,022,042	2,739,321
Repair & Maintenance		2,903,760	47,925	2,951,685	2,561,589
Lunch Subsidy /Food cost		1,803,329	34,801	1,838,130	3,063,269
Newspapers and Periodicals		33,056	-	33,056	170,379
Others Operating Expenses	28.00	2,568,188	628,562	3,196,750	3,955,009
Legal support		22,900	-	22,900	26,497
Income Tax Expenses		1,754,232	1,023,166	2,777,398	4,870,045
Software Maintenance Expenses		1,229,760	-	1,229,760	1,209,600
Donation		214,930	138,000	352,930	310,810
Advertisement & recruitment exp		-	20,496	20,496	4,140
Audit Fee		337,500	30,000	367,500	312,500
Registration & MRA Yearly fees		900,720	155,100	1,055,820	-
COVID-19 Response & Humanitarian Activities		137,638	-	137,638	-
Administrative exp		-	527,471	527,471	379,793
SDS Academy Exp		-	1,664,830	1,664,830	2,155,001
Bank Charges and Commission		1,076,022	40,061	1,116,083	916,665
Loan Loss Provision Expenses		28,051,630	-	28,051,630	7,002,642
Development Project Expenses (MF)	29.00	9,650,764	31,462,024	41,112,788	48,032,793
Direct Development Activities Cost	30.00	-	34,024,155	34,024,155	21,924,003
Traning Center Exp	31.00	5,767,840	-	5,767,840	6,434,791
Depreciation Expenses	32.00	15,182,415	696,635	15,881,050	18,496,099
<b>Total Expenditure</b>		<b>449,293,649</b>	<b>77,864,782</b>	<b>527,158,431</b>	<b>439,584,166</b>
Excess of income over expenditure		89,782,904	-	89,782,904	45,021,633
<b>Total :</b>		<b>539,076,553</b>	<b>77,933,516</b>	<b>617,010,069</b>	<b>484,605,799</b>

The annexed notes form an integral parts of these financial statement.


  
Prof. Md. Sirajul Hoque  
Chairman

  
Rabeya Begum  
Executive Director

  
Md. Eiyasin Khan  
Deputy Director (F & A)

Signed in terms of our separate report of even date annexed

22 November 2021  
Dhaka

  
Sign for and on behalf of  
Aziz Halim Khair Choudhury  
Chartered Accountants

Signed by:  
Md Aftab Uddin Ahmed FCA  
Senior Partner

**SDS (Shariatpur Development Society)**  
**Consolidated Statement of Receipts and Payments**  
**For the period from 01 July 2020 to 30 June 2021**

Particulars	Notes	As at			Amount in BDT
		30 June 2021			As at
		MF	Development Projects	Total	30 June 2020
				Total	
<b>A: Receipts:</b>					
<b>Opening Balance:</b>					
Cash in Hand		3,070,983	33,283	3,104,266	2,998,730
Cash at Bank		79,330,123	4,688,052	84,018,175	82,896,334
MCP Loan Received from PKSf	33.00	788,300,000	-	788,300,000	657,500,000
Loan Realized from Beneficiaries	34.00	3,573,354,930	-	3,573,354,930	3,000,114,830
Service charges received	35.00	512,490,928	-	512,490,928	394,183,945
Members Savings Deposit (General)	36.00	326,027,660	-	326,027,660	303,974,018
Members' Savings Deposits Collection (Voluntary)	37.00	50,055,037	-	50,055,037	58,600,696
Risk Fund/Appodkalin Fund	38.00	27,965,377	-	27,965,377	24,234,845
Loan Received from Bank	39.00	356,070,000	-	356,070,000	227,575,000
Grant Received	40.00	4,778,671	59,353,410	64,132,081	53,175,510
<b>Loan &amp; Others A/c:</b>					
Others Project Income	41.00	956,284	-	956,284	5,048,851
Other receipts	42.00	38,840,243	1,705,750	40,545,993	41,021,071
Interest on FDR	43.00	1,269,820	-	1,269,820	3,734,316
FDR Encashment	44.00	205,901,308	-	205,901,308	223,711,668
Internal Loan		-	14,584,532	14,584,532	16,515,901
Advance A/C		831,266	1,114,581	1,945,847	2,048,492
Write off Loan		-	-	-	534,194
Others Income		-	102,200	102,200	621,780
Sale Of pass Book & Form		871,103	126,135	997,238	509,337
Additional Service charge Income		4,252,875	-	4,252,875	-
SDS Contribution		-	719,000	719,000	-
Bank Interest		2,361,845	51,543	2,413,388	1,488,554
SDS Academy Inc.		-	1,577,401	1,577,401	2,044,924
Member Fee		-	18,600	18,600	7,440
<b>Total</b>		<b>5,976,728,453</b>	<b>84,074,487</b>	<b>6,060,802,940</b>	<b>5,102,540,436</b>
<b>B. Payments</b>					
Loan Disbursement to Beneficiaries	45.00	3,964,921,000	-	3,964,921,000	3,489,001,000
MCP Loan Refunded to PKSf (Principal)	46.00	729,638,219	-	729,638,219	408,611,858
MCP Loan Refunded to Bank (Principal)	47.00	302,903,504	-	302,903,504	263,168,688
Service charge paid to PKSf	48.00	66,850,192	-	66,850,192	53,079,559
Service charge paid to Bank	49.00	16,456,450	-	16,456,450	21,751,264
Purchase of Fixed Assets:	50.00	3,080,398	337,895	3,418,293	10,518,011
Members Savings Refund (General)	51.00	212,679,941	-	212,679,941	151,021,930
Members Savings Refund (Voluntary)	52.00	51,529,544	-	51,529,544	45,867,609
Investment:	53.00	257,373,608	-	257,373,608	235,536,711
Risk Fund/Appodkalin Fund	54.00	121,686	-	121,686	4,254,099
<b>Loan &amp; Others A/C</b>					
Others Assets	55.00	50,210,365	-	50,210,365	31,896,623
Staff loan (Vehical)		-	-	-	544,478
Internal Loan		-	16,784,532	16,784,532	14,305,271
Advances A/C		-	4,179,083	4,179,083	17,768,737
Provision for Expenses		-	12,000	12,000	1,484,133
Transport cost		-	1,831,154	1,831,154	296,939
<b>Operating expenses:</b>					
Salary & Allowances		161,472,500	6,909,919	168,382,419	154,326,449
Traveling & Conveyance		6,729,498	262,043	6,991,541	9,718,829

Particulars	Notes	As at			Amount in BDT
		30 June 2021			As at
		MF	Development Projects	Total	30 June 2020
Printing & Stationary		2,295,673	98,618	2,394,291	2,771,704
Telephone & Postage		1,801,079	7,772	1,808,851	1,560,219
Honorarium		-	30,000	30,000	126,512
Entertainment Cost		1,035,028	-	1,035,028	1,368,387
Office Rent		6,486,407	-	6,486,407	6,066,051
Gas and Electricity		1,137,386	52,574	1,189,960	1,101,550
Training Expenses		-	28,037	28,037	803,302
Fuel		2,267,543	1,383	2,268,926	2,712,311
Repair & Maintenance		2,640,517	39,316	2,679,833	1,961,630
Paper Bill		33,056	-	33,056	170,379
Donation		214,930	138,000	352,930	310,810
Tax Expenses		1,175,426	6,337	1,181,763	2,750,422
Receivable		-	-	-	285,867
Software Maintenance Expenses		1,024,800	-	1,024,800	1,209,600
Advertisement & Recruitment Exp		11,036	20,496	31,532	318,781
Lunch Subsidy/Food cost		1,759,104	34,801	1,793,905	2,749,841
Legal Expenses		22,900	-	22,900	20,997
Audit Fee		-	30,000	30,000	62,500
Administrative exp		243,358	527,471	770,829	374,202
Staff Group Insurance		-	-	-	2,169,237
Bank charge		1,163,805	40,061	1,203,866	916,546
Direct Development Activities Cost		-	30,053,417	30,053,417	17,671,524
Development Project Expenses	56.00	19,764,988	15,636,153	35,401,141	37,799,646
Others Operating Expenses	57.00	15,785,738	2,669,874	18,455,612	14,828,788
SDS Academy Exp.		-	1,664,830	1,664,830	2,155,001
Training Center Exp.		4,500,208	-	4,500,208	-
<b>Sub Total</b>		<b>5,887,329,887</b>	<b>81,395,766</b>	<b>5,968,725,653</b>	<b>5,015,417,995</b>
<b>Closing Balance:</b>					
Cash in Hand		2,795,101	16,787	2,811,888	3,104,266
Cash at Bank		86,603,465	2,661,934	89,265,399	84,018,175
<b>Total</b>		<b>5,976,728,453</b>	<b>84,074,487</b>	<b>6,060,802,940</b>	<b>5,102,540,436</b>

The annexed notes form an integral parts of these financial statement.

Prof. Md. Sirajul Hoque  
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Rabeya Begum  
Executive Director

Md. Eiyasin Khan  
Deputy Director (F & A)

Signed in terms of our separate report of even date annexed

22 November 2021  
Dhaka

Sign for and on behalf of  
Aziz Halim Khair Choudhury  
Chartered Accountants

Signed by,  
Md Aftab Uddin Ahmed FCA  
Senior Partner  
ICAB Enrollment No# 804  
DVC# 2111230804AS592423

# Development Partners

## International Partners



## National Partners



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 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**





### Head Office

Sadar Road, Shariatpur  
Post Box 01, Post code No-8000  
Telephone : 02478815405,  
: 08802478815406  
E-mail: sds.shariatpur@gmail.com  
info@sdsbd.org  
Website: www. sdsbd.org

### Dhaka Office

House 554 (1 st Floor)  
Road 9, Adabor, Dhaka 1207  
Telephone : 08802-9131602  
E-mail: sds.shariatpur@gmail.com  
info@sdsbd.org  
Website: www. sdsbd.org