



# ANNUAL REPORT

2023-24

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**SDS**  
Shariatpur Development Society



# IMPRINT

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**BY SDS DOCUMENTION DEPARTMENT**

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**Gawher Nayeem Wahra**  
**Chairman of Executive Committee**

## MESSAGE

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|| This year, SDS has remained steadfast in its mission to drive transformative change, empower communities, and promote sustainable development. Through collaborative efforts, we have tackled pressing challenges in agriculture, education, health, climate adaptation, and humanitarian response, while uplifting vulnerable populations. In this report, covering the period from July 2023 to June 2024, we are proud to share our accomplishments, reflect on challenges, and outline our vision for the future.

## MESSAGE

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**Rabeya Begum**  
**Executive Director**

|| This year, SDS continues its journey of creating transformative change, empowering women as well as the communities, and advancing sustainable development. Through collaborative efforts, we have addressed critical challenges in agriculture, education, health, climate adaptation, and humanitarian response while empowering vulnerable populations. We proudly share our achievements, challenges, and future aspirations in this report for the period of July 2023 to June 2024.

# SDS Management Team

## SDS Executive Committee



**Chairman**  
Gawher Nayeem Wahra



**Vice Chairman**  
M M Jahangir



**Treasurer**  
Advocate Amir Hossain



**Member**  
Anik Ghatak Chowdhury



**Member**  
Rasida Begum



**Member**  
Khaleda Akter



**Member**  
Ranu Bibi



**Member**  
Ad. Rashida Mirza



**Member**  
Md Amin

## Senior Management Team



**Executive Director**  
Rabeya Begum



**Director**  
BM Kamroul Hassan



**Deputy Director-HR**  
Amala Das



**Deputy Director-Finance**  
Md Eyasin Khan

# SDS'S OVERVIEW

## WHO WE ARE

The (SDS) Shariatpur Development Society was established in 1991 as a non-profit, non-political, non-governmental voluntary organization. It was founded through the initiative of a group of local, dedicated individuals committed to social service activities, particularly for the overall development of disaster-affected communities in the Shariatpur district of Bangladesh. The organization focuses on providing humanitarian support, income generation opportunities, and rehabilitation for vulnerable populations. The founder of SDS, **Mozibur Rahman**, took the lead in establishing the organization in collaboration with like-minded Red Cross workers. This initiative was inspired by the devastating flood of 1988, which highlighted the urgent need for development programs targeting disadvantaged communities. The establishment of SDS was also supported by a diverse group of individuals, including lawyers, journalists, businessmen, and women workers, who played a pivotal role in its inception. The then-Deputy Commissioner, Abdur Rahim, was a key influencer in the formation of the organization. The organization formally starts its work on 1st September 1991 and after getting registration from social welfare department in 1992 it Extended its actions on child health and family planning surrounding villages of Shariatpur Sadar Upazilla. During at interment on family planning for a year it was observed that Family planning recipients especially women were malnourished, deprived of their families And neglected by their husbands. Above all, women were also tortured by their husbands as they were accepting family planning methods. Additionally, on the survey report, it was Unanimously agreed by the General committee, Executive committee, Advisory Committee and workers of the organization that steps needs to be taken to implement Family law and women rights in the society. Therefore, SDS started with group formation, Organized weekly meetings for women. Groups of women started to learn about their Rights from weekly meetings and discussions. At this stage, OXFAM (UK & I, presently GB) came forward to assist "SDS". At present, SDS is working in the field of Disaster Management, Climate Change Adaptation, Poverty alleviation, Training, Education, Agriculture, Health & Nutrition, Advocacy, Arbitration and Legal support, Environment, Water & Sanitation (WATSAN) Climate change adaptation, HIV/AIDS, Micro Finance & Women and Child Rights.

## OUR VISION

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

## OUR MISSION

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

**Our Core Values:** 1. Honesty 2. Gender-sensitive 3. Each other respect 4. Democracy 5. Non-judgmental in religious beliefs 6. Friendly workplace 7. Always learn from the community

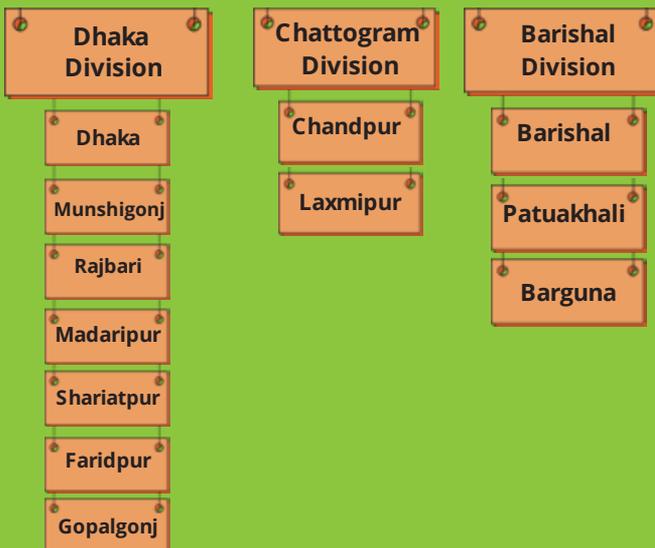


# Genesis & Coverage



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. In 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 51 Upazillas of 12 Districts with its blended approach of service delivery and rights-based program.



## Legal Status

### **Social Welfare Department:**

Registered on 10/08/1992, Registration No. Shari-77/92.

### **NGO Affairs Bureau:**

Registered on 29/12/1993, Registration No. 794/93.

### **PADOR Number:**

BD-2009-BYT-2903665052.

### **DUNS Number:**

UEID: HGQEGL3MJYCS, **CAGE/NCAGE Code:** SPET7

### **Microcredit Regulatory Authority:**

Registered on 29/04/2008, Registration No. 03074-04616-00229.

### **Bangladesh Technical Education Board):**

Registered on 04/01/2016, Registration No. 43030.

## Affiliation of the organization:

### **International:**

◆ CANSA, ◆ NEAR, ◆ INAFI), ◆ GNB, ◆ Start Network Bangladesh, ◆ GNDR

### **National:**

- CANSA
- Start Network,
- INAFI,
- GNB
- SFB; Start fund Bangladesh
- GNDR
- Climate Justice Alliance-Bangladesh;
- National Alliance for Humanitarian Action in Bangladesh (NAHAB)
- Association for Land Reform and Development (ALRD)
- Disaster Forum (DF);
- Credit Development Forum (CDF);
- Network for Information Response and Preparedness Activities on Disaster (NIRAPAD),
- We Can Campaign;
- Campaign for Sustainable Rural Livelihood (CSRL);
- Menstrual Hygiene Management (MHM) Platform &
- National Girl Child Advocacy Forum (NGCAF);
- Needs Assessments Working Group,
- Localization Technical Working Group,
- UN Food Security Cluster and
- UN WASH Cluster.
- SUPRO



# SDS's Project Implementation Track Record Summary:

SDS has a diverse portfolio of projects implemented since 1994 across various domains:

1. Women Empowerment and Social Justice: Legal aid, combating violence against women, Capacity Building and promoting civic rights (e.g., OXFAM, EU, USAID projects).
2. Disaster Management, Relief and Rehabilitation: Extensive disaster response and rehabilitation for floods, River Erosion, SIDR, and COVID-19 (e.g., WFP, START Fund Bangladesh, UNDP).
3. Water, Sanitation, and Health (WASH): Multiple WATSAN projects with donors like ACF, Max Foundation, and Concern Worldwide.
4. Education: Non-formal education, civic awareness, and school safety initiatives (e.g., GoB, EDUCO, The Asia Foundation).
5. Livelihoods and Food Security: Agricultural innovation, sustainable practices, and economic upliftment of vulnerable groups (e.g., USAID, Christian Aid, CIAT/IFPRI, gain and GoB).
6. Advocacy and Governance: Election monitoring, voter education, Public hearing and strengthening local governments (e.g., The Asia Foundation, USAID).
7. Climate and Environmental Initiatives: DRR & CCA, and sustainable agricultural technologies for climate-vulnerable areas (e.g., Christian Aid, CARE Bangladesh).
8. Youth and Child Development: Projects like Girl Power, youth electoral participation, and combating child marriage (e.g., ICDI Netherlands, CARE).
9. Specialized Programs: Biogas production, river erosion mitigation, and safe vegetable production (e.g., IDCOL, PKSf).
10. Research and Publications: SDS conducted few research and studies on Climate induced loss and damages, River eroded displacement and migration.

## Present Partners:

- ◆ PKSf,
- ◆ WFP,
- ◆ Chemonics International,
- ◆ USAID,
- ◆ Winrock International,
- ◆ Educo Bangladesh,
- ◆ gain,
- ◆ HEKS/EPER,
- ◆ IFAD,
- ◆ World Bank.

# Summary of SDS's ongoing Activities

## 1. Education and Skills Development:

- SDS Technical Training Institute (STTI): Provides vocational training for employment readiness.
- SDS Academy (School): A primary education institution emphasizing quality education.
- Skills for Employment Investment Program (SEIP): Skills training to improve employability.

## 2. Housing and Infrastructure:

- Low-Cost Housing Project: Affordable housing solutions for low-income families.
- Abason: Housing initiatives under microfinance programs.

## 3. Livelihood and Microenterprise Development:

- Rural Microenterprise Transformation Projects: Focus on poultry and fisheries enterprises.
- Agriculture, Livestock and Fisheries Unit: Promotes safe and sustainable agriculture, livestock rearing and Fish culture.
- Sustainable Enterprise Projects (SEP): Focused on beef fattening and metallic utensil production.
- Promoting Agricultural Commercial Enterprise (PACE): PACE E-Commers project focused on ME's business development.
- LIFT : Enables ultra-poor households to lease land for livelihood activities (Field crop and Goat rearing )
- RAISE (Recovery and Advancement of Informal Sector Employment): Supports informal sector workers.

## 4. Health and Well-being:

- WASH (Water, Sanitation, and Hygiene): Ensures access to clean water and improved sanitation.
- Probin Project: Services for senior citizens to enhance their quality of life.
- ENRICH (Samriddhi) Project: Holistic development initiatives for impoverished communities.

## 5. Empowerment Programs:

- EMPOWER Project : Focuses on capacity building and empowerment of vulnerable groups.
- Koishore Program: Aims at adolescent development and engagement.

## 6. Environment conservation and Climate Change adaptation:

- **Advancing Resilience through Forecast-Based Actions:** SDS has implemented forecast-based response initiatives in collaboration with the WFP, enabling communities to prepare and act before disasters strike.
- **Non-Economic Loss and Damage Advocacy:** SDS has been at the forefront of advocating for the recognition of non-economic loss and damages caused by climate change.
- **Climate-Resilient Livelihoods:** SDS has promoted climate-resilient livelihood programs, such as introducing saline-tolerant crops, drought-resistant farming practices, and sustainable livestock rearing techniques, including the distribution of Black Bengal goats.
- **Youth Engagement and Environmental Awareness:** Through adolescent Youth (A&Y) Clubs, SDS has empowered young people to take an active role in combating climate change. Initiatives include awareness campaigns on reducing plastic pollution, promoting eco-friendly alternatives, and educating communities about sustainable practices.
- **Innovative Anticipatory Action Projects:** SDS's collaboration with the World Food Programme for the Resilience Innovation Programme and the Anticipatory Action initiative reflects its dedication to proactive disaster response.

7. **Policy and Partnership Contributions:** SDS has engaged with networks like climate justice alliance and Start Network aligning its initiatives with broader climate action goals.

8. **Community-Led Adaptation Models:** SDS has championed community-led adaptation initiatives, ensuring that local perspectives are integrated into climate action plans.

# Major Changes 2023-24

- **Expansion of Activities:** This year, activities have been expanded to five new Upazilas in Patuakhali and Barguna districts, making a total of seven Upazilas in these districts. Overall, activities are now operational in 51 Upazilas.
- **Branch Growth:** Nine new branches have been opened, increasing the total number of branches to 90
- **Successfully completed:** Six projects have been Successfully completed:
  1. SEP Beef Fattening
  2. SEP Metallic Utensil
  3. Feed the Future
  4. PACE
  5. G2P
  6. DRR
- **New Project Initiatives:** Agreements have been signed for the implementation of six new projects:
  1. Anticipatory Action
  2. Shock Responsive Social Response (SRSP)
  3. Awareness and Prevention Program for Human Trafficking
  4. Ashshash Phase II: For Men and Women Who Have Escaped Trafficking
  5. B-PEMS Augrajatra
  6. Feed the Future
- **New Recruitments:** A total of 199 new staff members have been recruited (146 Men and 53 women).
- **Staff Turnover:** 105 staff members (68 men and 37 women) have left for other opportunities.
- **Capacity Building:** Training programs were conducted for 261 staff members to enhance their skills (200 men and 61 women).



## Programmatic Area And Highlights

### Agriculture for Food Security and Food Safety

#### Associate Projects/Activities:

- Feed the Future
- Agriculture, Livestock, and Fisheries Unit
- RMTP (Fish and Poultry)
- SEP (Beef Fattening)

#### Major Achievements:

- Supported 1,400 farmers with technical assistance and demonstrations on safe vegetable cultivation, safe fish culture and modern livestock farming methods.
- Trained 6,000 farmers under Feed the Future, focusing on safe vegetable production different clusters.
- Distributed agricultural inputs and supported climate-resilient practices.
- Supported 10000 farmers with technical assistance for modern poultry rearing and 6000 farmers with technical assistance for modern safe fish culture & 400 demonstrations on safe poultry rearing and fish culture.
- Chicken coop model house 10 farmer.
- Halal & hygienic poultry chain shop development 10 shop.
- Ready to cook & ready to eat processing plant & outlet 08 Entrepreneurs.
- Floating restaurant & eco-tourism 01 restaurant.

#### Challenges:

- Limited market access for safe food products.
- Insufficient policy-level support for climate-smart agriculture.

#### Recommendations:

- Establish direct market linkages between farmers and buyers.
- Advocate for subsidies for climate-smart technologies.

#### Future Plans:

- Scale up training programs to 10,000 farmers and establish cooperative networks for better market reach.



## Pesticide and Chemical Fertilizer-Free Squash Production by Jamal Sheik

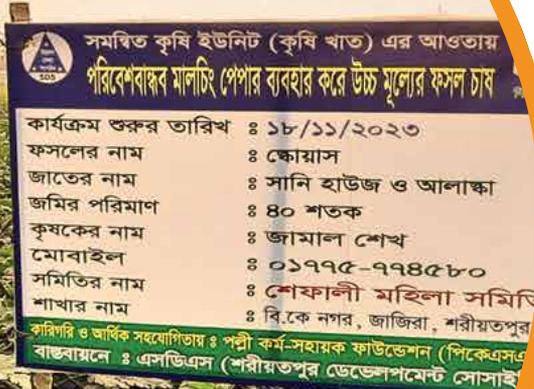


Jamal Sheik, a resident of BK Nagar Union in Zanjira Upazila is a progressive farmer known for his innovative approach to agriculture. Concerned about the harmful effects of chemical fertilizers and pesticides on health and the environment, Jamal decided to adopt eco-friendly farming practices for squash cultivation. Jamal replaced chemical fertilizers with organic compost and bio-fertilizers, focusing on enriching soil health naturally. For pest management, he utilized natural methods like neem oil, pheromone traps, and other biological controls. Despite initial challenges, his dedication and knowledge helped him produce high-quality squash without relying on harmful chemicals.

### Impact and Benefits

- 1. Healthier Produce:** The pesticide-free squash gained popularity for being safe, nutritious, and fresh, attracting health-conscious consumers.
- 2. Environmental Conservation:** Organic farming methods improved soil fertility, reduced water contamination, and promoted biodiversity.
- 3. Economic Success:** The demand for his eco-friendly squash grew in local markets, allowing Jamal to achieve higher profitability compared to conventional farming.

Jamal aims to expand his organic farming practices to other crops and inspire fellow farmers in his community to adopt sustainable agriculture. He plans to participate in farmer training programs and create awareness about the benefits of chemical-free farming. Jamal Sheik's story demonstrates the potential of organic farming in promoting health, environmental sustainability, and economic growth, setting a remarkable example for others to follow.



## Programmatic Area And Highlights

### Poverty Alleviation through Income-Generating Activities



#### Associate Projects/Activities:

- Sustainable Enterprise , RAISE, SEIP and RMTP

#### Major Achievements:

- Trained 475 young women under the RAISE and SEIP program in vocational trades like sewing, caregiving and electrical work.
- Provided financial assistance to 1,674 small entrepreneurs and youths.
- Supported 788 farmers in eco-friendly beef production practices.
- Supported 60 Entrepreneurs in eco-friendly metallic utensils factory.
- 196 Youth's trained on Fashion Design, EEE, Care giver & Mobile servicing trade

#### Challenges:

- Inadequate financial literacy among beneficiaries.
- Difficulty accessing capital for start-ups.
- Women's contributions are often undervalued, and even when they assist as family helpers, their work goes unrecognized by society.

#### Future Plans:

- Increase entrepreneurial training to 1,000 youth and promote eco-friendly business models.



## From Hobbyist to Entrepreneur – Farzana Tabassum



Farzana Tabassum, a homemaker from Goroya village, Shariatpur, turned her crafting hobby into a thriving business. Inspired by YouTube tutorials, she started creating oxidized bead necklaces, earrings, and other ornaments. Encouraged by her family and husband, she promoted her designs through a Facebook page, "Amar Panno," which gained quick popularity among fashion-conscious women. With support from SDS's E-commerce Project, Farzana improved her product packaging and boosted her Facebook promotions, expanding her customer base. Now managing her business with two assistants, she dreams of exporting her handcrafted jewelry globally. Farzana credits SDS for helping transform her passion into a successful entrepreneurial journey.

## Programmatic Area And Highlights

### Environment Conservation, Climate Change, and Adaptation



#### Associate Projects/Activities:

- Yes4Eco, B-PEMS Augrojatra, Ecological Farming, and SEP

#### Major Achievements:

- Established three environmentally sustainable villages.
- Trained 440 farmers including 126 females on climate-smart agriculture.
- Conducted disaster risk management campaigns in 26 schools and 44 communities.
- Conduct 159 group meetings across Shariatpur districts, engaging 2973 out of 3081 participants at Shariatpur Sadar, Zanjira and Goshairhat Upazila where Male 381 & Females 610.
- Promoted sustainable practices in climate smart-agriculture.
- Awareness raising on climate change, biodiversity, the environment, the child rights/protection through A&Y-led campaign and meeting at the local level and on social media platforms.

#### Challenges:

- Frequent climate-induced disasters.
- Low community awareness of climate adaptation strategies.

#### Recommendations:

- Invest in flood-resilient infrastructure.
- Develop local early warning systems

#### Future Plans:

- **Sourcing funds to** Expand the projects like Yes for Eco program to ten unions and strengthen community-led adaptation projects.



## Programmatic Area And Highlights

### Health for All

#### Associate Projects/Activities:

- ENRICH Health Program and SDS Health Service Unit



#### Major Achievements:

1. Primary Healthcare Services
  - Conducted health camps offering free consultations, medicines, and diagnostic services, benefiting over 10,000 individuals annually.
2. Maternal and Child Health Improvements
  - Increased safe childbirth through skilled birth attendants and partnerships with healthcare facilities, reducing maternal and neonatal mortality rates.
  - Distributed nutritional supplements and provided health education to pregnant women, ensuring healthy pregnancies and births.
3. Disease Prevention and Awareness Campaigns
  - Organized mass awareness drives on communicable diseases, such as tuberculosis, dengue, and waterborne illnesses.
  - Vaccination campaigns have reached over 5,000 children, significantly contributing to immunization coverage in the target areas.
4. Specialized Services for Elderly and Disabled Populations
  - Provided physiotherapy and assistive devices such as wheelchairs and walking aids to more than 500 elderly and disabled individuals.
  - Conducted regular health check-ups and home visits for elderly patients, ensuring continuous care.
5. Eye Care and Vision Restoration
  - Organized free cataract surgeries for 135 individuals, restoring sight and enhancing their quality of life.
  - Distributed eyeglasses to over 1,000 community members in need.
6. Women's Health and Family Planning Services
  - Promoted reproductive health education, ensuring access to family planning methods for over 2,000 women annually.
  - Screened and referred women for cervical and breast cancer, supporting early detection and treatment.
7. Youth and Adolescent Health Initiatives
  - Conducted school health programs focusing on nutrition, hygiene, and menstrual health, benefitting over 7,000 adolescents.

#### Future Plans:

- Launch digital health records and expand telemedicine services.



## Restoring Vision – Amena Begum’s Journey



Amena Begum, a resident of Alaolpur Union in Gosairhat Upazila struggled with vision problems that significantly impacted her daily life. Her deteriorating eyesight made it difficult to manage household tasks and maintain her independence. Limited financial resources prevented her from seeking proper medical attention, leaving her condition untreated.

### Support from SDS ENRICH Project

The SDS ENRICH project identified Amena's plight during a community health outreach program. The project arranged for her to receive a comprehensive eye examination and facilitated her treatment. With financial and logistical support from ENRICH, Amene underwent the necessary medical procedures, including vision correction.

### Outcomes

- Improved Vision:** The treatment restored Amena’s eyesight, allowing her to regain her independence and lead a normal life.
- Enhanced Well-being:** With her vision restored, Amene experienced improved quality of life and renewed confidence in her daily activities.
- Community Inspiration:** Amena’s story inspired others in the community to prioritize eye health and seek timely medical intervention.

### Acknowledgment

Amena Begum expressed her heartfelt gratitude to SDS ENRICH for their timely support and compassionate care. Their intervention not only restored her vision but also brought hope to her and her family.



## Programmatic Area And Highlights

### Education for All

#### Associate Projects/Activities:

- ENRICH Education Assistance
- SDS Academy

#### Major Achievements:

Access to Education for Vulnerable Groups

- Established 25 community-based schools in remote and underserved areas, ensuring access to education for over 5,000 children from marginalized communities.
- Provided scholarships to 2,000 economically disadvantaged students, enabling them to continue their education.

#### Reduction in Dropout Rates

- Implemented innovative programs to reduce dropout rates, particularly among girls, by addressing barriers such as early marriage and financial constraints.

#### Promoting Girl's Education

- Successfully enrolled over 1,500 girls in primary and secondary schools through targeted campaigns and community engagement initiatives.
- Distributed free sanitary pads and conducted menstrual health education, creating a supportive environment for adolescent girls to continue their studies.

#### Early Childhood Education

- Launched early childhood development (ECD) centers benefiting over 1,000 young children with foundational learning, cognitive development, and nutrition support.

#### Inclusive Education for Children with Disabilities

- Integrated over 300 children with disabilities into mainstream schools, supported by specialized training for teachers and the provision of assistive devices.

#### Quality Improvement in Education

- Distributed learning materials, including textbooks and digital content, to over 1000 students, enhancing the quality of education delivery.

#### Youth and Adolescent Skill Development

- Organized vocational training programs in fields such as tailoring, computer skills, and handicrafts, empowering 2,000 adolescents with employable skills.
- Conducted life skills and leadership development workshops, fostering self-confidence and critical thinking among youth.



## SDS Majherchar School – A Beacon of Hope for Island Children



Majherchar, a remote island in the Meghna River, was long deprived of access to education. With no government schools available, over 1,000 children in the area faced the prospect of growing up without basic literacy. The island's inhabitants, primarily fishermen, struggled to provide educational opportunities for their children due to financial and logistical constraints.

### Establishment of SDS Majherchar School

Recognizing the dire need for educational facilities in this isolated community, the SDS Majherchar School was established. The school became a vital initiative, providing primary education to children who otherwise would have been excluded from formal learning.

### Impact and Achievements

1. Access to Education: Over 300 children now attend the school, gaining access to quality education for the first time in their lives.
2. Improved Quality of Life: Education has empowered children and families to envision a brighter future beyond traditional fishing.
3. Community Engagement: The school has fostered greater awareness among parents about the importance of education, encouraging them to support their children's learning journey.
4. Breaking Barriers: The initiative addresses gender equity, ensuring that both boys and girls receive equal opportunities to learn.

### Challenges and Overcoming Them

Operating in a remote, scattered island poses unique challenges, including limited infrastructure, transportation difficulties, and lack of resources. Despite these obstacles, SDS has successfully maintained the school through strong community support and a commitment to making education accessible.

### Future Goals

The school aims to expand its capacity and resources to accommodate more children, introduce technology-based learning, and provide vocational training for older students to support sustainable livelihoods.

## Programmatic Area And Highlights

### Women Empowerment

#### Associate Projects/Activities:

ENRICH , Girl Power Project, Ashashash

#### Major Achievements:

##### Economic Empowerment

- Trained over 5,000 women in income-generating activities such as tailoring, handicrafts, poultry farming, and small business management.
- Created access to local and regional markets for women entrepreneurs, leading to a 40% increase in household incomes among participants.

##### Leadership Development

- Organized leadership training for 1,200 women, many of whom now hold key positions in local government bodies, community organizations, and cooperatives.
- Supported the formation of 200 women-led self-help groups to foster collective action and advocacy for community development issues.

##### Gender-Based Violence Prevention

- Conducted awareness campaigns on gender-based violence (GBV), reaching over 50,000 community members.
- Established support services for survivors of GBV, including counseling, legal aid, and referral systems.
- Partnered with law enforcement and local leaders to implement community mechanisms to prevent violence against women.

##### Promoting Girls' Education

- Advocated for girls' education, resulting in a 60% increase in school enrollment rates among girls in SDS intervention areas.
- Provided scholarships to 1,200 girls from marginalized communities to reduce financial barriers to education.

##### Social Awareness and Advocacy

- Facilitated community dialogues and training programs on gender equality, reaching 30,000 community members on norms and practices.

##### Recognition of Women's Contributions

- Organized annual events to honor outstanding women leaders, entrepreneurs, and community change-makers, inspiring others to follow their path



SDS initiated Karate training for the Girls to improve their self defense capacity



## Programmatic Area And Highlights

### Child Rights



#### Associate Projects/Activities:

- Girl Power Project, EMPOWER and Adolescent Project

#### Major Achievements:

- Established 468 adolescent clubs with 10,346 members.
- Delivered leadership training to 204 adolescents.
- About 1000 girls from 10 villages have been made aware about ministerial hygiene, child marriage, child abuse, women abuse, child labor.
- One Karate team with 55 A&YC members & One Cricket team with 30 A&YC members have been formed & trained them in three month.

#### Challenges:

- Child labor persists in vulnerable areas.
- Inadequate enforcement of child rights laws.

#### Recommendations:

- Partner with child protection agencies.
- Raise awareness through school programs.

#### Future Plans:

- Advocate for policy changes to combat child labor.
- We want to establish a mobile free zone study center in every A&YC (Adolescent & Youth Club).



## Maria Jahan – Overcoming Child Marriage and Empowering Girls



Maria Jahan, a 14-year-old from a rural village, was known for her lively spirit and mischievous nature. She was an active student until one day her father, Mamun Sardar, a van driver, informed her of his intention to marry her off. Despite Maria's protests and her desire to continue her education, her family pressured her to accept the decision, causing significant distress and family unrest.

### Intervention by SDS Adolescent Program

One day, Maria attended a program organized by the SDS Adolescent Program at her school. After the session, she shared her situation with the Adolescent Program Officer, who then visited her home. The officer explained the detrimental effects of child marriage and the importance of education for girls. Persuaded by the officer's advice and Maria's determination, her parents ultimately decided not to force her into marriage.

### Maria's Journey and Achievements

1. Education: Maria resumed her studies with renewed focus and is now in her final year of HSC, aspiring to study at Dhaka University.
2. Leadership: She became the President of the Adolescent Club under SDS's program. Through training and orientation, Maria gained knowledge on social issues, including gender violence and women's rights. She works with her club to address problems faced by girls and women in her community.
3. Employment: Maria is currently the Unit Manager of Angaria Small Business Cooperative Society Limited. She supports her family financially and ensures her two younger sisters continue their education.

### Challenges and Resilience

Maria faced severe societal criticism and harsh words for resisting child marriage and stepping into leadership roles. However, she remained steadfast, overcoming obstacles with courage and determination.

### Vision for the Future

Maria dreams of obtaining a degree from Dhaka University and dedicating her life to improving the lives of neglected girls in society. She aims to empower others to fight against injustices and pursue their dreams.

### Acknowledgment

Maria attributes her success to the SDS Adolescent Program. She says, "SDS has contributed a lot to my journey. It taught me to understand society and stand up against injustices. Now, I am helping my family and inspiring other girls to protest against injustices and move forward."

Maria's story is a testament to the power of education, determination, and the impact of community-based interventions like the SDS Adolescent Program. Her journey inspires hope and change for many young girls facing similar challenges.

## Programmatic Area And Highlights



### Youth Empowerment

#### Associate Projects/Activities:

- EMPOWER
- ENRICH Youth Program

#### Key Achievements

##### 1. Skill Development Programs:

- Provided vocational training to 2533 youth in areas such as tailoring, IT, agriculture, and handicrafts.
- Equipped participants with marketable skills, enabling them to secure employment or start their own businesses.

##### 1. Entrepreneurship Support:

- Facilitated access to microfinance for aspiring young entrepreneurs.
- Supported the establishment of small businesses, particularly in rural and underserved areas, fostering economic independence among youth.

##### 1. Leadership and Civic Engagement:

- Conducted leadership training programs to nurture young leaders who actively contribute to their communities.
- Promoted civic participation by involving youth in community development projects and decision-making processes.

##### 1. Youth Clubs and Networks:

- Established youth clubs to provide safe spaces for learning, networking, and peer engagement.
- Organized awareness campaigns on critical issues like health, environment, and social justice, led by youth leaders.

##### 1. Job Placement and Internships:

- Collaborated with local industries and organizations to provide job placements and internships for trained youth.
- Helped bridge the gap between education and employment, addressing local labor market needs.

#### Future Plans:

- Equip 1,000 youth with technical skills for self-employment.

# Vocational training student of SDS Technical training institute (STTI)



## Programmatic Area And Highlights

### Legal Support and Advocacy



#### Associate Projects/Activities:

- Ashshash, Girl Power, BPEM-Augrojatra

#### Preventing Child Marriage

- Conducted extensive community campaigns, leading to the prevention of over 800 child marriages in collaboration with local authorities and child protection committees.
- Worked with schools and families to empower adolescent girls, providing awareness on legal rights and alternative opportunities through education and skill-building.

#### Strengthening Alternative Dispute Resolution (ADR)

- Trained 300 community leaders and local mediators on ADR techniques, human rights principles, and conflict resolution skills.

#### Legal Literacy and Awareness Campaigns

- Organized legal literacy workshops for 20,000 community members, focusing on women's rights, labor rights, inheritance laws, and protection against GBV.
- Published and distributed 10,000 legal literacy booklets in local languages, simplifying complex legal issues for the general public.

#### Advocacy for Policy Change

- Collaborated with national and regional networks to advocate for policies addressing land rights for marginalized communities and protection of indigenous populations.

#### Support for Survivors of Human Trafficking

- Provided legal and psychosocial support to 200 survivors of human trafficking, facilitating safe repatriation, reintegration, and legal proceedings against perpetrators.
- Partnered with regional networks to raise awareness on cross-border trafficking issues and support victims through regional cooperation.

#### Capacity Building for Community Leaders

- Trained 500 grassroots leaders and women advocates on legal frameworks, community mobilization, and rights-based approaches to strengthen local advocacy efforts.

#### Future Plans:

- Establishment of Community Advocacy Platforms
- Formed 50 community advocacy groups to monitor and report on local justice issues, ensuring accountability and transparency in legal processes

## Ferdous Matabar's Path to Recovery



Ferdous Matabar, a 21-year-old from Dadpur, Shariatpur, worked as a mason to support his family. Lured by the promise of a better life in Italy, his family sold their land and borrowed 11 lakh BDT to fund his journey through a broker. However, his migration attempt turned into a nightmare.

### Trafficking Ordeal

Ferdous was taken through several countries, eventually landing in Libya. There, he endured confinement, forced labor, and torture by traffickers demanding more money. His family borrowed an additional 11 lakh BDT for his release, but he was instead imprisoned. After two months in a Libyan jail, Ferdous was repatriated to Bangladesh on November 28, 2023, in a critical state.

### Intervention by SDS ASHSHASH-II Project

The ASHSHASH-II project, supporting trafficking survivors, stepped in to aid Ferdous. The project:

- Medical Care: Arranged his hospitalization and covered all expenses for his recovery.
- Psychosocial Support: Provided counseling to help him overcome trauma.
- Skill Development: Enrolled him in life skills training and career counseling.

Ferdous chose to become an auto mechanic, starting hands-on training at Madina Motors in July 2024. The project facilitated his training expenses, travel allowance, and mentorship.

### Outcome

Ferdous is now rebuilding his life, armed with new skills and hope for a sustainable future. His journey from despair to recovery underscores the critical role of holistic rehabilitation programs for trafficking survivors.

This case demonstrates the transformative impact of support systems like ASHSHASH-II in helping individuals reclaim their dignity and purpose.





### Disaster Risk Reduction (DRR)

#### Associate Projects/Activities:

- Anticipatory Action to Vulnerable People at the Padma River Basin:
- Focused on forecast-based early response to protect vulnerable communities from flooding.
- Ground Research and Advocacy on Loss and Damages from Climate Change:
- Investigating climate disaster impacts to inform policy and response measures.
- BPEM-Augrojatra:
- Reducing human trafficking among climate-affected agricultural families by improving resilience.

#### Major Achievements:

##### Community-Based Disaster Preparedness

- Reactivated 186 community disaster management committees (CDMCs), empowering local stakeholders to lead disaster preparedness, response, and recovery efforts.
- Developed a list of 25,700 at-risk families for timely flood responses.
- Conducted 33+ simulation exercises and training sessions for community members on early warning systems, evacuation plans, and first aid.
- Reached 35000+ individuals with awareness campaigns on disaster preparedness and climate resilience.

##### Strengthening Early Warning Systems

- Installed 150 community-operated early warning systems, including sirens and digital communication platforms, enhancing disaster alert mechanisms in rural areas.
- Trained 1600 community volunteers to interpret and disseminate early warning messages effectively.

##### Infrastructure Development for Disaster Resilience

- Constructed 148+ flood shelters and retrofitted schools to serve as dual-purpose disaster shelters.

##### Capacity Building and Training

- Trained 1900 women and youth in disaster preparedness, leadership, and risk reduction measures, fostering inclusive community resilience.
- Conducted DRR training programs for local government officials and school teachers, integrating risk reduction into development planning and education.

##### Integration of DRR into Schools

- Implemented DRR education programs in 30 schools, benefiting 1000 students with knowledge on disaster preparedness and response.
- Provided school safety kits and facilitated mock drills to build a culture of resilience among students and teachers.

##### Innovative Risk Reduction Projects

- Piloted innovative solutions like solar-powered water pumps and floating vegetable gardens, benefiting 3,000 households in flood-prone areas.
- Collaborated with global networks to test and implement anticipatory action models for disaster preparedness.

# Flood Preparedness Mockdrill



# Humanitarian Response

## Associate Projects/Activities:

- Anticipatory Action
- Recovery and Advancement for Informal Sector Employment (RAISE)
- SDS ICR Fund

## Major Achievements:

- Provided financial assistance to 2,000 flood-affected families.
- Distributed 10,000 tree saplings to promote ecological recovery.
- Supported 50 families affected by river erosion.

## Challenges:

- Insufficient funding during crises.
- Coordination issues between local and national agencies.

## Recommendations:

- Invest in disaster-resilient infrastructure.
- Develop local early warning systems
- In-depth research / study on river erosion

## Future Plans:

- Develop community resilience plans in five additional disaster-prone districts (Barisal, Barguna, Patuakhali, Laxmipur, and Chandpur).



## Programmatic Area And Highlights

### Social Business and Entrepreneurship



#### Associate Projects/Activities:

- Sustainable Enterprise project, ENRICH, SDS Microfinance, RAISE

#### Major Achievements:

##### Empowering Entrepreneurs

- Supported 5,000+ small and medium-sized entrepreneurs, particularly women and marginalized groups, with access to capital, skill development, and market linkages.
- Provided training on business planning, financial literacy, and product development to help entrepreneurs establish sustainable businesses.

##### Access to Affordable Financing

- Developed microfinance programs tailored to small-scale entrepreneurs, disbursing over Tk. 5 million in loans with low-interest rates and flexible repayment terms.
- Introduced a profit-sharing model that reinvests revenues into community development projects, ensuring shared benefits.

##### Market Expansion and Value Chain Development

- Facilitated partnerships with local and national markets, increasing the visibility and demand for products made by SDS-supported businesses.
- Established value chains for agriculture and fisheries, enhancing income opportunities for 2,000+ rural farmers and fisherfolk.

##### Innovation in Agro-Business

- Introduced organic farming initiatives and aquaculture programs, benefiting 1,500+ farmers with higher yields and sustainable practices.
- Provided technical training on climate-resilient farming techniques to enhance productivity in disaster-prone areas.

##### Women-Led Businesses

- Empowered 1,500+ women entrepreneurs through skills training, seed funding, and mentoring programs, enabling them to run successful home-based and small-scale businesses.
- Promoted the creation of women-led cooperatives, fostering collaboration and economic independence.

##### Youth-Led Innovation and Startups

- Supported 200+ youth entrepreneurs through startup funding, mentoring, and business incubation programs.
- Encouraged the adoption of digital tools and e-commerce platforms, enabling youth-led businesses to thrive in competitive markets.

##### Sustainable Livelihood Projects

- Piloted eco-friendly businesses such as solar-powered irrigation systems, organic product lines, and bamboo furniture production, directly benefiting 3,000 households.
- Assisted communities in transitioning from traditional to sustainable income-generating activities, reducing dependency on exploitative labor practices.



# Organizational Sustainability

## Policy Development and Institutional Strengthening

- Developed and implemented robust organizational policies, including a PSEA Policy, Anti-Corruption Policy, and Staff Code of Conduct Manual, ensuring transparency, accountability, and ethical operations.
- Established a dedicated Monitoring and Evaluation (M&E) system, enabling the effective assessment of project outcomes and organizational performance.

## Diversified Funding Base

- Successfully secured funding from national and international donors, including the World Food Programme (WFP), PKSF, and membership in platforms like GNDR, CANSA, and Start Network.
- Generated significant revenue through social enterprises, reducing reliance on donor funding and creating a self-sustaining revenue model.

## Capacity Building

- Conducted regular training programs for staff to enhance expertise in disaster management, CCA, gender inclusion, PSEA, and other critical development areas.
- Strengthened partnerships with key stakeholders, fostering knowledge sharing and collaborative growth.

## Community Ownership and Participation

- Empowered community members to participate in program planning and decision-making, ensuring locally-led solutions that enhance sustainability.
- Introduced innovative programs like community-managed savings schemes and enterprise cooperatives, promoting self-reliance among beneficiaries.

## Infrastructure and Technology

- Upgraded SDS's physical and digital infrastructure to improve efficiency, including modernized communication systems and project management tools.
- Adopted cloud-based data management systems for better monitoring and reporting of activities.

## Recognition and Visibility

- Increased SDS's visibility through participation in global platforms like COP28 and SB 60, regional networks, and advocacy events.
- Built a strong reputation as a reliable implementing partner for resilience, disaster risk reduction, Climate Change adaptation and social development programs.

# Economic development program

## Project wise Disbursement-2023-24

(Lac in BDT)

Jagoron	27035.57
Agrosor	28928.29
Buniad	104.94
Sufalon	5407.98
Kuwait Goodwill Fund (Sufalon)	1547.05
LIFT	1484.29
Start-up	16.60
ENRICH (IGA)	1716.63
ENRICH (AC)	81.31
ENRICH (LI)	13.86
Probasi Kallan	14.00
LIFT-Goat rearing	245.50
RMTP Special Loan-ME	516.50
Abason	2767.20
Special Loan-Leasing-ME	13.00
Agrosor-SEP	194.40
Agrosor-CSL-SEP	60.00
Agrosor-SEP-2	75.00
Agrosor-CSL-SEP2	7.00
Agrosor-RAISE	1528.29
Agrosor-MDP	12.00
Agrosor-MDP-AF	116.30
Agrosor-MFCE	2097.00
LEPIG Loan	28.85
Household Sanitation	728.53
Household Water	93.75
Asset Creation	1541.62
Total	76375.46

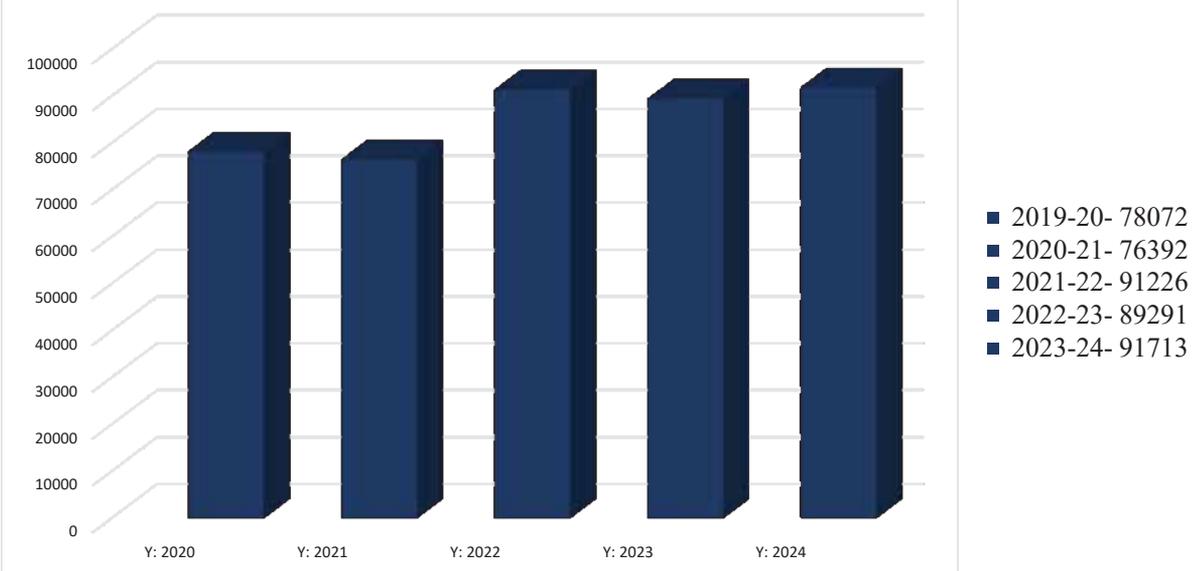
# Micro-finance program

As on 30th June 2024

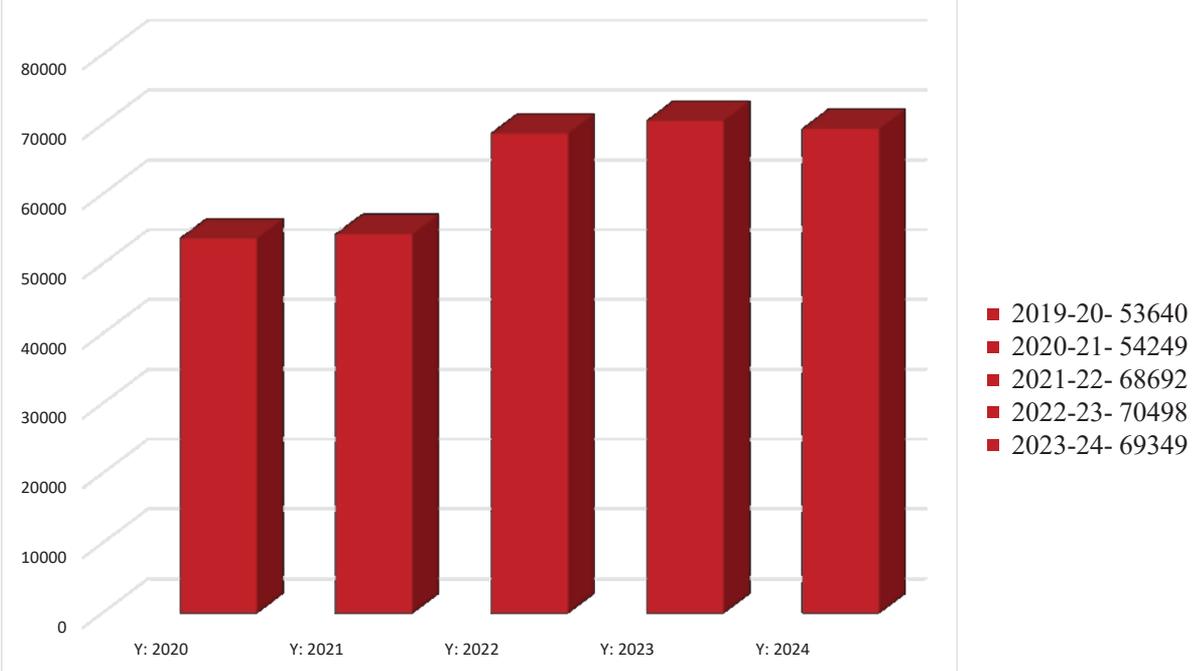
- Borrowers: 69,349 Persons
- Savings Balance: BDT.155.37 Crore
- Distribution in this year: BDT. 763.75 Crore
- Recovery in this year: BDT. 718.55 Crore
- Client Loan balance: BDT. 487.37 Crore
- OTR-96.66%
- CRR-99.37%
- Employment Generation Full time- 84,295 Persons
- Employment Generation Part time-32,947 Persons



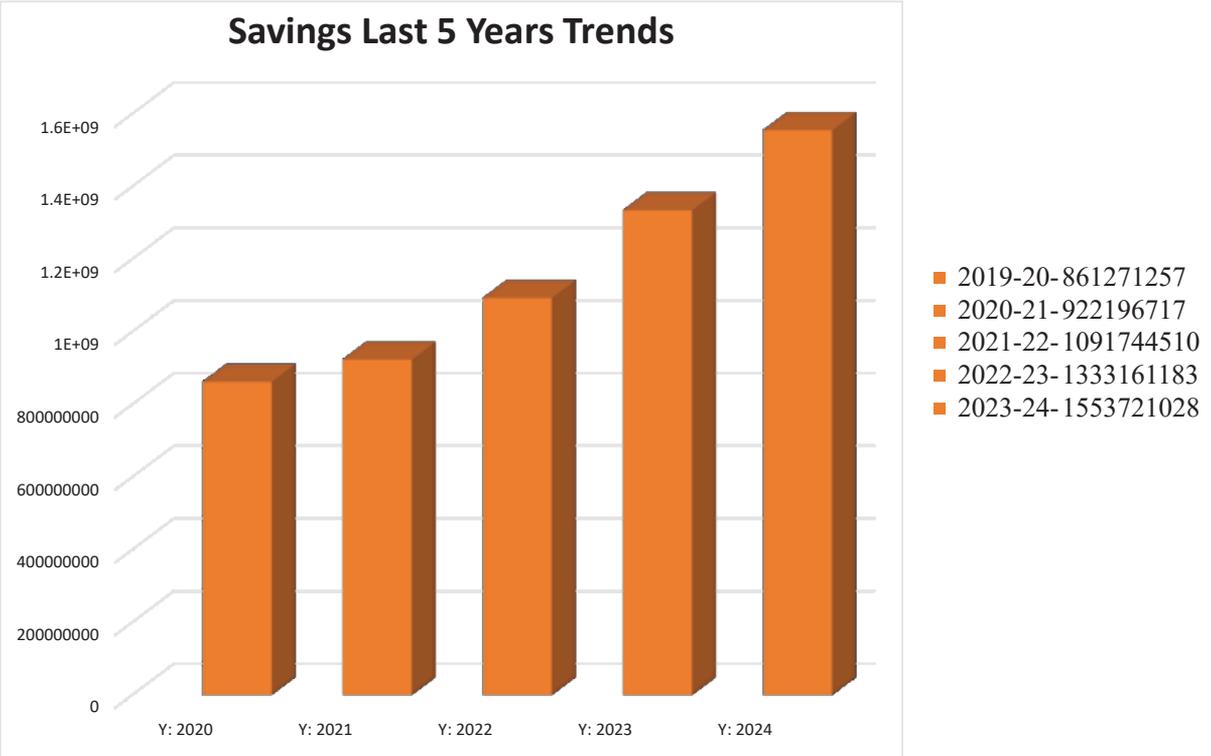
### Members Last 5 Years Trends



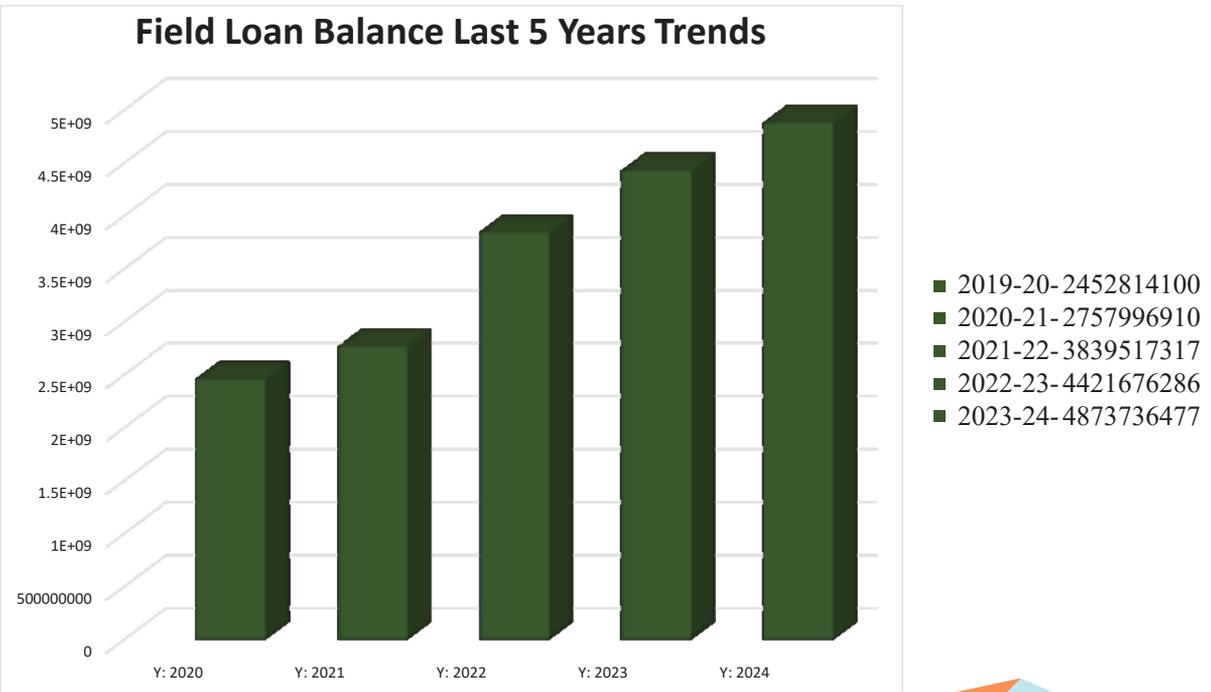
### Borrower Last 5 Years Trends



### Savings Last 5 Years Trends



### Field Loan Balance Last 5 Years Trends



## Microfinance Program Trend Last 3 Years

Indicator	June'22	June'23	June'24	Achievement
Branch	81	81	90	+9
Member	91226	89359	91713	+2354
Borrower	68692	70498	69349	-1149
Coverage	75%	79%	76%	-4%
Active Borrower	55317	61380	58700	-2680
Total Staff	543	708	762	+54
Total CO	331	356	381	+25
Field Portfolio (BDT in crore)	383.95	442.17	487.37	+45.20
PKSF Portfolio (BDT in crore)	127.05	146.69	170.09	+23.40
Capital Fund (BDT in crore)	74.85	101.14	128.75	+27.61
Savings (BDT in crore)	109.17	133.32	155.37	+22.05
Bank Loan (BDT in crore)	74.68	64.93	62.86	+2.07
Others Loan (BDT in crore)	17.21	15.12	-	+15.12
Total Overdue (BDT in crore)	22.66	16.50	27.30	+10.80
LAR	19.47%	13.15%	15.36%	+2.21%
PAR	10.66%	6.83%	7.09%	+0.26%
OTR	96.49%	96.23%	96.66%	+0.43%
Debt to Capital	4.65	3.93	3.42	-0.51
ROTA	3.53	5.26	4.86	-0.40
CO : F Portfolio	116	124.20	127.92	+3.72

# Financial Statement 2023-24

**SDS (Sharlatpur Development Society)**  
**Project Consolidated Statement of Receipts and Payments**  
**For the period from 01 July 2023 to 30 June 2024**

Particulars	Notes	30 June 2024	30 June 2023
		Total Amount	Total Amount
<b>A: Receipts:</b>			
<b>Opening Balance:</b>			
Cash in Hand		35,645	54,364
Cash at Bank		3,789,976	5,252,928
Grant Received	19.00	75,788,381	39,081,999
<b>Loan &amp; Others A/c:</b>			
Other receipts	20.00	10,364,558	6,171,850
Internal Loan		20,451,000	68,788,021
Advance A/C		1,942,251	741,911
Others Income		106,900	46,350
Sale Of pass Book & Form		198,500	363,812
Bank Interest		78,155	36,401
SDS Academy Inc.		3,516,455	2,416,476
Member Fee		18,600	18,600
<b>Total</b>		<b>116,290,421</b>	<b>122,972,712</b>
<b>B. Payments</b>			
Purchase of Fixed Assets:	21.00	5,605,726	2,567,082
Investment:	22.00	25,000	-
<b>Loan &amp; Others A/C</b>			
Others Assets	23.00	187,024	45,000
Internal Loan		20,451,000	69,963,021
Advances A/C		2,169,131	875,442
Salary & Allowances		19,035,263	1,835,066
Traveling & Conveyance		832,901	44,450
Printing & Stationary		284,287	131,772
Telephone & Postage		87,193	-
Entertainment Cost		6,700	30,927
Office Rent		712,667	-
Gas and Electricity		86,290	83,900
Training Expenses		138,857	65,300
Repair & Maintenance		5,220	35,323
Donation		10,000	83,623
Tax Expenses		102,965	219,521
Advertisement & Recruitment Exp		57,702	14,780
Audit Fee		10,000	10,000
Administrative exp		-	39,890
Bank charge		40,772	20,091
Direct Development Activities Cost		15,230,779	3,666,857
Development Project Expenses	24.00	36,670,732	32,269,532
Others Operating Expenses	25.00	5,278,374	4,823,534
SDS Academy Exp.		3,405,309	2,321,980
<b>Sub Total</b>		<b>110,433,892</b>	<b>119,147,091</b>
<b>Closing Balance:</b>			
Cash in Hand		10,518	35,645
Cash at Bank		5,846,011	3,789,976
<b>Total</b>		<b>116,290,421</b>	<b>122,972,712</b>

Annexed notes form an integral part of the financial statements.



Chairman  
SDS



Deputy Director (F & A)  
SDS

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



Executive Director  
SDS

Signed for & on behalf of  
MABS & J Partners  
Chartered Accountants



**S H Talukder FCA**  
Partner  
ICAB Enrollment No: 1244

Place: Dhaka, Bangladesh  
Dated: 15.11.2024

# Financial Statement 2023-24

**SDS (Shariatpur Development Society)**  
**Project Consolidated Statement of Profit/Loss and Others Comprehensive Income**  
**For the period from 01 July 2023 to 30 June 2024**

Particulars	Notes	30 June 2024	30 June 2023
		Total Amount	Total Amount
<b>Income:</b>			
Grant Received	16.00	102,723,392	76,629,707
Bank Interest		77,157	54,824
Interest on FDR		26,833	-
Sale of pass Book & Form		683,250	4,858,687
SDS Academy Inc.		3,517,453	2,416,476
SDS Contribution		4,381,737	-
Member Fee		18,600	18,600
Others income		106,900	46,350
<b>Total Income</b>		<b>111,535,322</b>	<b>84,024,644</b>
<b>Expenditure:</b>			
Salary & Allowances		19,035,263	1,835,066
Traveling & Conveyance		851,316	48,400
Printing & Stationary		284,287	131,772
Telephone, Internet and Postage		149,418	-
Entertainment		6,700	30,927
Office Rent		442,217	-
Electricity and Gas		-	83,900
Training Expenses		138,857	85,450
Repair & Maintenance		5,220	35,323
Others Operating Expenses	17.00	367,130	479,653
Income Tax Expenses		105,493	116,556
Donation		10,000	83,623
Advertisement & recruitment exp		102,935	14,780
Audit Fee		10,000	10,000
Registration & MRA Yearly fees		24,950	27,000
Loss on Disposal		337,415	-
Administrative exp		208,764	75,496
Bank Charges and Commission		40,772	20,091
Development Project Expenses	18.00	80,882,526	71931082
SDS Academy Exp		4,386,510	2321980
Depreciation Expenses		771,050	382,472
<b>Total Expenditure</b>		<b>108,160,823</b>	<b>82,030,452</b>
Excess/(Deficit) of Income Over Expenditure before tax		3,374,499	1,994,192
Provision for Income Tax		249,642	548,402
Excess/(Deficit) of Income Over Expenditure before tax		3,124,857	1,445,790
<b>Total :</b>		<b>111,535,322</b>	<b>84,024,644</b>

Annexed notes from an integral part of these financial statements

  
 Chairman  
 SDS

  
 Deputy Director (F & A)  
 SDS

  
 Executive Director  
 SDS

Signed in terms of our separate report of even date annexed

Signed for & on behalf of  
 MABS & J Partners  
 Chartered Accountants

  
**S H Talukder FCA**  
 Partner  
 ICAB Enrollment No: 1244

Place: Dhaka, Bangladesh  
 Dated: 15.11.2024

# Financial Statement 2023-24

**SDS (Shariatpur Development Society)**  
**Project Consolidated Statement of Financial Position**  
**As at 30 June 2024**

Particulars	Notes	30 June 2024	30 June 2023
		Total Amount	Total Amount
<b>Assets:</b>			
<b>Non Current Assets:</b>			
Property, Plant and Equipment	4.00	11,812,405	7,935,273
<b>Current Assets:</b>			
Long term Investments	5.02	417,337	369,529
Short term Investments	6.00	4,600,000	4,600,000
Other Assets	7.00	688,523	574,323
Advance Income Tax	8.00	184,025	102,965
Internal Loan	9.00	-	-
Loan to Enterprise	10.00	-	-
Cash and Bank Balance	11.00	5,856,529	3,825,621
<b>Total Current Assets</b>		<b>11,746,414</b>	<b>9,472,438</b>
<b>Total Assets :</b>		<b>23,558,819</b>	<b>17,407,711</b>
<b>Current Liabilities:</b>			
Others Payable	12.00	5,520,523	2,494,272
Internal Loan	14.00	-	-
<b>Capital and reserves:</b>			
Retained Surplus	15.00	18,038,296	14,913,439
<b>Total Capital &amp; Liabilities</b>		<b>23,558,819</b>	<b>17,407,711</b>

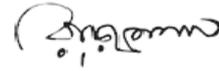
Annexed notes form an integral part of the financial statements.



Chairman  
SDS



Deputy Director (F&A)  
SDS



Executive Director  
SDS

Signed in terms of our separate report of even date annexed

Signed for & on behalf of  
MABS & J Partners  
Chartered Accountants



**S H Talukder FCA**  
Partner  
ICAB Enrollment No: 1244

Place: Dhaka, Bangladesh  
Dated: 15.11.2024

# Financial Statement 2023-24

SDS (Shariatpur Development Society)  
Consolidated Statement of Financial Position  
As at 30 June 2024

Particulars	Notes	30 June 2024			30 June 2023
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
<b>Assets:</b>				1 72,469,763	
<b>A. Non Current Assets:</b>		160,657,358	11,812,405	1 72,469,763	155,422,111
Property, Plant and Equipment	4.00	1 60,657,358	11,812,405	<b>5,465,858,196</b>	155,422,111
<b>B. Current Assets:</b>		<b>5,454,111,782</b>	<b>11,746,414</b>	355,727,369	<b>4,783,381,552</b>
Long term Investments	6.00	355,310,032	417,337	8,212,345	173,134,943
Short term Investments	7.00	3,612,345	4,600,000	-	6,598,508
Loan to beneficiaries	8.00	4873736477	-	4873736477	4,421,676,286
Other Assets	9.00	44,808,877	688,523	45,497,400	51,685,088
Advance Income Tax	10.00	3,747,349	184,025	3,931,374	3,742,100
Internal Loan	11.00	-	-	-	-
Loan to Enterprise	12.00	-	-	-	-
Cash and Bank Balance		172,896,702	5,856,529	1 78,753,231	126,544,627
<b>Total Assets : Current Liabilities:</b>		<b>5,614,769,140</b>	<b>23,558,819</b>	<b>5,638,327,959</b>	<b>4,938,803,663</b>
Members Savings Deposit General					
Members Savings Deposit: Voluntary		<b>1,997,737,167</b>	<b>5,520,523</b>	<b>2,003,257,690</b>	<b>1,645,141,032</b>
Loan Loss Provision		1,311,832,596	-	1,311,832,596	1,161,554,074
Un-Earned Premium Micro & Livestock insurance	13.00	2 41,888,432	-	2 41,888,432	171,607,109
Provisions for Interest on SMS	14.00	2 65,996,422	-	2 65,996,422	171,714,754
Provision for Expenses	15.00	34,138,900	-	3 4,138,900	88,051,251
Others Payable	16.00	2,837,453	-	2,837,453	27,137,770
	17.00	31,402,003	-	3 6,922,526	601,948
	18.00				24,474,126
	19.00				
<b>Non Current Liabilities:</b>		<b>2,329,510,664</b>		<b>2,329,510,664</b>	
Loan from PKSF		1,700,910,398	5,520,523	1,700,910,398	2,267,384,550
Commercial loan		6 28,600,266	-	6 28,600,266	1,466,891,517
Internal Loan		-	-	-	800,493,033
<b>Capital and reserves:</b>					
Retained Surplus	20.00	-	-	-	-
Reserve fund	21.00	-	-	-	-
<b>Total Capital &amp; Liabilities</b>		<b>1,287,521,309</b>	<b>18,038,296</b>	<b>1,305,559,605</b>	<b>1,026,278,081</b>
	2 3.00	1,158,684,704	18,038,296	1,176,723,000	925,141,617
	2 4.00	1 28,836,605	-	<b>5,638,327,959</b>	101,136,464
		<b>5,614,769,140</b>	<b>23,558,819</b>	<b>5,638,327,959</b>	<b>4,938,803,663</b>

Annexed notes form an integral part of the financial statements.

  
Chairman  
SDS

  
Executive Director  
SDS

  
Deputy Director (F & A)  
SDS

Signed in terms of our separate report of even date annexed

Signed for & on behalf of  
**MABS & J Partners**  
Chartered Accountants

  
**S H Talukder FCA**  
Partner  
ICAB Enrollment No.: 1244  
DVC:

# Financial Statement 2023-24

**SDS (Shariatpur Development Society)**  
**Consolidated Statement of Profit/Loss and Others Comprehensive Income**  
**For the period from 01 July 2023 to 30 June 2024**

Particulars	Notes	30 June 2024			30 June 2023
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
<b>Income:</b>					
Service Charge Received	25.00	1,040,761,693	-	1,040,761,693	880,293,728
Grant Received	26.00	533,412	1,027,233,392	1,032,568,804	76,632,707
Bank Interest		3,417,580	77,157	3,494,737	1,839,013
Interest on FDR		16,456,898	26,833	16,483,731	10,316,131
Sale of pass Book & Form		1,169,001	683,250	1,852,251	6,154,287
SDS Academy Inc.		-	3,517,453	3,517,453	2,416,476
Traning Center Income		8,074,861	-	8,074,861	11,483,244
SDS Contribution		204,000	4,381,737	4,585,737	12,698,462
Member Fee		-	18,600	18,600	18,600
Others income		1,135,075	106,900	1,241,975	934,365
<b>Total Income</b>		<b>1,071,752,520</b>	<b>111,535,322</b>	<b>1,183,287,842</b>	<b>1,002,787,013</b>
<b>Expenditure:</b>					
Service charge paid to PKSf					
Service charge paid to Bank	27.00	980,654	-	980,654	77,983,504
Interest on Savings	28.00	748,341	-	748,341	67,601,997
Salary & Allowances	29.00	740,824	-	740,824	61,713,066
Traveling & Conveyance		352,905,690	19,035,263	371,940,953	264,199,806
Printing & Stationary		13,190,141	851,316	14,041,457	9,082,515
Telephone, Internet and Postage		4,329,778	284,287	4,614,065	4,102,264
Entertainment		3,024,653	149,418	3,174,071	2,341,878
Office Rent		3,197,638	6,700	3,204,338	2,318,846
Electricity and Gas		11,599,232	442,217	12,041,449	10,328,262
Training Expenses		2,227,413	-	2,227,413	1,627,538
Fuel Cost & Maintenance		561,634	138,857	700,491	780,588
Repair & Maintenance		574,934	-	5,749,341	3,138,032
Lunch Subsidy /Food cost		587,396	5,220	5,879,187	4,943,376
Newspapers and Periodicals		692,518	-	6,925,158	3,511,228
Others Operating Expenses		6,968	-	6,968	9,414
Legal support	30.00	180,413	139,352	1,943,486	5,691,749
Vat Expenses		862,428	-	862,428	187,327
Income Tax Expenses			105,493	105,493	-
Softwear Maintenance Expenses		-	-	-	116,556
Donation		186,615	-	1,866,156	1,599,920
Advertisement & recruitment exp		630,871	10,000	640,871	328,818
Audit Fee		81,470	102,935	184,405	195,724
Registration & MRA Yearly fees		320,000	10,000	330,000	130,000
Loss on Disposal		2,116,650	24,950	2,141,600	1,842,884
COVID-19 Response & Humanitarian Activities		338,623	337,415	3,723,647	-
Administrative exp		330,563	-	330,563	209,195
Bank Charges and Commission		-	208,764	208,764	254,636
Development Project Expenses (MF)		2,108,834	40,772	2,149,606	2,164,671
	31.00	9,936,828	65,619,707	75,556,535	76,802,256

# Financial Statement 2023-24

Particulars	Notes	30 June 2024			30 June 2023
		MF	Development	Total	Total
		Amount	Projects	Amount	Amount
		Amount	Amount	Amount	Amount
Direct Development Activities Cost	32.00	-	15,490,597	15,490,597	4,017,650
Traning Center Exp		9,249,828		9,249,828	10,283,592
SDS Academy Exp		-	4,386,510	4,386,510	2,321,980
Loan Loss Provision Expenses		94,191,668	-	94,191,668	107,019,296
Depreciation Expenses	33.00	7,455,446	771,050	8,226,496	8,840,817
<b>Total Expenditure</b>		<b>7 90,912,603</b>	<b>1 08,160,823</b>	<b>8 99,073,426</b>	<b>7 35,689,385</b>
Excess/(Deficit) of Income Over Expenditure before tax		<b>2 80,839,917</b>	<b>3,374,499</b>	<b>2 84,214,416</b>	<b>2 67,097,628</b>
Provisionn for Income Tax		<b>3,838,503</b>	<b>2 49,642</b>	<b>4,088,145</b>	<b>3,078,256</b>
Excess/(Deficit) of Income Over Expenditure before tax		2 77,001,414	3,124,857	2 80,126,271	
<b>Total :</b>		<b>1,071,752,520</b>	<b>1 11,535,322</b>	<b>1,183,287,842</b>	2 64,019,372
					<b>1,002,787,013</b>

Annexed notes from an integral part of these financial statements

Excess of income over expenditure

  
Chairman  
SDS

  
Executive Director  
SDS

  
Deputy Director (F & A)  
SDS

Signed in terms of our separate report of even date annexed

Signed for & on behalf of  
**MABS & J Partners**  
Chartered Accountants

  
**S H Talukder FCA**  
Partner  
ICAB Enrollment No.: 1244  
DVC:

# Financial Statement 2023-24

**SDS (Shariatpur Development Society)**  
**Consolidated Statement of Receipts and Payments**  
**For the period from 01 July 2023 to 30 June 2024**

Particulars	Notes	30 June 2024			30 June 2023
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
<b>A: Receipts:</b>					
<b>Opening Balance:</b>					
Cash in Hand		10,141,822	35,645	10,177,467	12,447,743
Cash at Bank		1 12,577,183	3,789,976	116,367,159	114,376,357
MCP Loan Received from PKSF	34.00	1,009,000,000	-	1,009,000,000	955,500,000
Loan Realized from Beneficiaries	35.00	6,936,493,577	-	6,936,493,577	6,146,243,070
Service charges received	36.00	1,001,696,786	-	1,001,696,786	861,598,706
Members Savings Deposit (General)	37.00	6 72,916,849	-	672,916,849	579,934,686
Members' Savings Deposits Collection (Voluntary)	38.00	164,661,549	-	164,661,549	83,289,398
Risk Fund/Appodkalin Fund	39.00	57,548,310	-	57,548,310	50,986,867
Loan Received from Bank	40.00	1,070,000,000	-	1,070,000,000	1,066,385,000
Grant Received	41.00	49,212,900	75,788,381	125,001,281	54,657,566
Advance Grant Recived	42.00	-	-	-	19,450,000
<b>Loan &amp; Others A/c:</b>					
Others Project Income	43.00	14,038,344	-	14,038,344	5,251,719
Other receipts	44.00	75,742,365	10,364,558	86,106,923	101,198,882
Interest on FDR	45.00	12,844,553	-	12,844,553	8,388,758
FDR Encashment	46.00	1 43,876,446	-	143,876,446	147,322,972
Internal Loan		-	20,451,000	20,451,000	68,788,021
Advance A/C		4,590,330	1,942,251	6,532,581	2,903,079
Others Income		-	106,900	106,900	46,350
Sale Of pass Book & Form		1,169,001	198,500	1,367,501	1,659,412
Bank Interest		3,417,580	78,155	3,495,735	1,820,590
SDS Academy Inc.		-	3,516,455	3,516,455	2,416,476
Member Fee		-	18,600	18,600	18,600
<b>Total</b>		<b>11,339,927,595</b>	<b>116,290,421</b>	<b>11456218016</b>	<b>10284684252</b>
<b>B. Payments</b>					
Loan Disbursement to Beneficiaries	47.00	7,637,546,000	-	7,637,546,000	6,973,275,000
MCP Loan Refunded to PKSF (Principal)	48.00	7 74,981,119	-	774,981,119	759,112,828
MCP Loan Refunded to Bank & Others (Principal)	49.00	1,246,757,934	-	1,246,757,934	1,172,259,177
Service charge paid to PKSF	50.00	98,065,445	-	98,065,445	77,983,504
Service charge paid to Bank & Others	51.00	69,969,023	-	69,969,023	67,601,997
Purchase of Fixed Assets:	52.00	23,745,111	5,605,726	29,350,837	24,962,235
Members Savings Refund (General)	53.00	3 54,888,467	-	354,888,467	287,237,700
Members Savings Refund (Voluntary)	54.00	72,200,950	-	72,200,950	49,919,465
Investment:	55.00	3 26,421,064	-	326,446,064	130,765,880
<b>Loan &amp; Others A/C</b>			25,000		
Others Assets		1 52,964,468	187,024	-	-
Internal Loan	56.00	-	20,451,000	153,151,492	167,253,333
Advances A/C		-	2,169,131	20,451,000	69,963,021
Provision for Expenses		20047011	-	22,216,142	19,650,928
Transport cost		-	-	-	-
<b>Operating expenses:</b>		-	-	-	-
Salary & Allowances		-	-	-	-
		2 93,481,134	19,035,263	312,516,397	224,642,251

# Financial Statement 2023-24

Particulars	Notes	30 June 2024			30 June 2023
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Traveling & Conveyance		12,854,434	832,901	13,687,335	8,771,027
Printing & Stationary		4,329,778	284,287	4,614,065	4,101,398
Telephone & Postage		3,023,453	87,193	3,110,646	2,336,578
Entertainment Cost		3,181,397	6,700	3,188,097	2,312,206
Office Rent		10,438,482	712,667	11,151,149	9,129,370
Gas and Electricity		2,227,413	86,290	2,313,703	1,577,538
Training Expenses		5,00,998	138,857	639,855	379,602
Fuel Cost & Maintenance		5,358,539	-	5,358,539	2,695,383
Repair & Maintenance		5,410,857	-	5,410,857	4,088,815
Paper Bill		6,968	5,220	6,968	9,414
Donation		626371	-	636,371	328,818
Tax Expenses		-	10,000	102,965	853,674
Software Maintenance Expenses		-	102,965	1,719,996	1,599,920
Advertisement & Recruitment Exp		1719996	-	139,172	197,924
Lunch Subsidy/Food cost		81470	57,702	6,732,795	3,371,642
Legal Expenses		6732795	-	842,428	184,085
Audit Fee		842,428	-	130,000	10,000
Administrative exp		1,20,000	10,000	-	39,890
Bank charge		-	-	-	2,778,331
Direct Development Activities Cost		2,108,834	40,772	2,149,606	3,666,857
Development Project Expenses		-	15,230,779	15,230,779	67,584,495
Others Operating Expenses	57.00	26,469,254	36,670,732	63,139,986	7,863,588
SDS Academy Exp.	58.00	3,837,130	5,278,374	9,115,504	2,321,980
Traning Center Exp.		-	3,405,309	3,405,309	7,309,772
<b>Sub Total</b>		<b>6,092,570</b>	<b>-</b>	<b>6,092,570</b>	
<b>Closing Balance:</b>		<b>11,167,030,893</b>	<b>110,433,892</b>	<b>11277464785</b>	<b>10158139626</b>
Cash in Hand					
Cash at Bank		18,733,170	10,518	18,743,688	10,177,467
<b>Total</b>		<b>1,54,163,532</b>	<b>5,846,011</b>	<b>1,60,009,543</b>	<b>1,16,367,159</b>
		<b>11339927595</b>	<b>116,290,421</b>	<b>11456218016</b>	<b>10284684252</b>

Annexed notes form an integral part of the financial statements

  
Chairman  
SDS

  
Executive Director  
SDS

  
Deputy Director (F & A)  
SDS

Signed in terms of our separate report of even date annexed

## Next plan to improve Organizational Sustainability

### Strengthening Financial Sustainability

- Diversify revenue streams through new social enterprises and partnerships with private-sector organizations.
- Build an endowment fund to support long-term financial stability and flexibility for emergency responses.

### Digital Transformation

- Expand the use of digital tools for program delivery, including mobile-based solutions for training, data collection, and community engagement.
- Invest in AI and big data analytics to improve disaster forecasting and program targeting.

### Staff Development

- Introduce a talent retention program to attract and retain skilled professionals.
- Provide advanced training in areas like climate finance, advocacy, and gender-sensitive program design.

### Enhancing Community Engagement

- Scale up participatory approaches in program planning and implementation to ensure that community needs drive interventions.
- Strengthen partnerships with local governments and community-based organizations to improve program sustainability.

### Climate Resilience and Green Initiatives

- Integrate green technologies into operational processes and projects, aiming for a carbon-neutral footprint by 2030.
- Promote community-led climate adaptation projects, such as mangrove restoration and solar energy adoption.

### Global Networking and Advocacy

- Increase SDS's involvement in global development platforms to share experiences and advocate for issues relevant to its focus areas, such as non-economic loss and damage and community-driven resilience.
- Align with international frameworks like the SDGs and Sendai Framework to ensure global recognition and support.

### Innovative Program Expansion

- Develop new initiatives focusing on youth leadership, inclusive education, and entrepreneurship for marginalized groups.
- Pilot scalable models for resilience-building programs that integrate DRR, livelihoods, and health interventions.

## List of Acronyms and Abbreviation

SDS= Shariatpur Development Society  
ED= Executive Director  
WATSAN = Water & Sanitation  
UK= United Kingdom  
WASH = Water Sanitation & Hygiene  
CANSA= Climate Action Network South Asia  
INAFI = International Network of Alternative Financial Institutions  
GNB= Girls not Brides  
SFB= Start Fund Bangladesh  
GNDR= Global Network of Civil Society Organizations Disaster Reduction  
CJAB= Climate Justice Alliance-Bangladesh;  
NAHAB = National Alliance for Humanitarian Action in Bangladesh;  
ALRD= Association for Land Reform and Development  
DF=Disaster Forum  
DRR = Disaster Risk Reduction  
CDF= Credit Development Forum  
CCA = Climate Change Adaptation  
ICDI-Netherlands = International Child Development Initiative-Netherlands  
NIRAPAD= Network for Information Response and Preparedness Activities on Disaster  
CSRL= Campaign for Sustainable Rural Livelihood  
MHM= Menstrual Hygiene Management  
NGCAF = National Girl Child Advocacy Forum  
NAWG = Needs Assessments Working Group,  
LTWG = Localization Technical Working Group,  
UNFSC = United Nations Food Security Cluster  
STTI= SDS Technical Training Institute  
SEIP = Skills for employment Investment Program  
SEP = Sustainable Enterprise Project  
PACE = Promoting Agricultural Commercial Enterprise  
RAISE = Recovery and Advancement of Informal Sector Employment  
ENRICH = Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty  
G2P = Grow Green to Protect the Planet  
B-PEMS = Bangladesh Programme to End Modern Slavery (B-PEMS)  
EEE = Electrical and Electronic Engineering  
YES 4 ECO = Youth Environmental Stewardship for Eco-friendly Communities  
ECD = Early Childhood Development  
GBV = Gender Based Violence.  
A&YC = Adolescent and Youth Club  
ADR = Alternative Dispute Resolution  
CDMC= Community Disaster Management Committee  
M&E = Monitoring and Evaluation  
OTR= On Time Recovery  
CRR= Cumulative Recovery Rate



# Development Partners

## International Partners



## National Partners



BY SDS DOCUMENTATION DEPARTMENT

# ANNUAL REPORT

2023-24



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**SDS**  
Shariatpur Development Society