

ANNUAL REPORT

2019-2020



SDS

SHARIATPUR DEVELOPMENT SOCIETY

Imprint

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Acknowledgment

SDS gratefully acknowledges and sincerely thanks to all of its stakeholders and development partners, network, and advocacy partners without whose financial support, encouragement, and motivation it would not have 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 Committee and Executive Committee to keep SDS's program interventions aligned to its goals, as well as to 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 bi-monthly and provide overall organizational policy guidelines on governance and program implementation in line with organizational vision, mission, and objectives. The Executive Director of SDS takes care of the constitutional affairs of SDS and convenes the meeting of GC and EC.

Executive Committee



Md. Serajul Huq
Chairman



M M Jahangir
Vice Chairman



Md. Amin
Member Secretary



Rashida Begum
Treasurer



Anik Ghatak Chowdhury
Executive Member



Rashida Begum
Executive Member



Md. Amir Hossain
Executive Member



Kalo Rani Baidy
Executive Member



Farida Begum
Executive Member



Message from the CHAIRMAN

I am very much pleased and privileged to present the Annual Report 2019-2020 that features the major accomplishments of SDS's program implemented from July 2019 to June 2020. 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 2019-2020, 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 socio-cultural 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 for 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 endeavor of establishing a just society, without poverty and inequality will be fulfilled someday.

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

Shirajul Haque
Chairman of Executive Committee

Message from the EXECUTIVE DIRECTOR

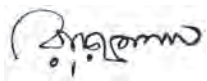
Over the last 30 years, from 1991 to 2020, SDS has been working in the remotest and most deprived communities in 8 districts in the central-southern parts of Bangladesh. In order to manage, internalize and control the growth, SDS undertook a focused vision and an extremely focused code of conduct that every member of the SDS family had to adhere to. We made sure that the growth achieved during this period was in accordance with SDS's principles and values. It is always too easy to take shortcuts and the easy way out but I am proud to note that we have never compromised our values. That is why, SDS has been successful in instituting values pertaining to transparency, accountability, efficiency, professionalism, and especially the passion for serving the poor at all levels of its management.

During this reporting period, from July 2019 to June 2020, 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.

SDS also implemented 4 Numbers of Emergency response projects during the reporting period.

Currently, SDS is implementing 10 other projects in 28 Upazilas of 9 districts except mentioned above. The organization also initiated a socially responsible enterprise development program for its own sustainability. SDS will continue implementing programs for social empowerment, climate resilience development social justice, and poverty alleviation.

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



Rabeya Begum
Executive Director





Commemorating Mujib Borsho 2020

A year to be etched in all of the world's memories, 2020, also marks the commencement of the centennial birth anniversary for our Father of the Nation, Bangabandhu Sheikh Mujibur Rahman. Born on March 17, 1920, in Tungipara, Gopalganj, his magnanimous persona, infectious courage, visionary leadership and determined stance to do right by his people has not only catapulted him as the greatest leader in the history of Bangladesh but also as one of the greatest in the world; deeply revered by the then & present heads of various countries & states even till this day. The Government of Bangladesh announced 2020-2021 as "Mujib Borsho" for the commemoration of this historical feat and a moment of great pride for the nation. The year had been marked for celebrations throughout the months at various levels and capacities, many of which had to be curbed given the workforce onslaught of the pandemic and to avoid the further proliferation of the virus. While the celebrations continue at heart and limited scales, we traverse through 2020 to reach March 26, 2021, which would mark 50 years of the independence of Bangladesh since March 26, 1971. The acknowledgment & celebration of Mujib Borsho has reached far and wide.

The UN General Assembly, UNESCO, in presence of all UNESCO members on November 25, 2019, in Paris, decided to jointly celebrate the centennial birth anniversary of Bangabandhu, with Bangladesh at the 40th General Assembly of UNESCO. Washington DC Mayor Muriel Bowser has issued a proclamation about Mujib year. In the proclamation he has declared Mujib Year from March 17, 2020, to September 30, 2020, marking the birth centenary celebration of Bangabandhu Sheikh Mujibur Rahman.

In 2020, the Province of Alberta and Edmonton issued a ministerial letter stating Alberta Province of Canada welcomes 'Mujib Borsho' on February 18, 2020, by Leela Sharon Aheer. Minister of Culture, Multiculturalism, and Status of Women. In line with the decisions taken at the discussion facilitated by the MRA, we have handed out the "Bangabandhu Uchchoshikha Britti" scholarship to three deserving underprivileged students. To mark the "Mujib Borsho" in a positive connotation and to help increase employment opportunities we have taken steps to disburse loans to SMEs at a far wider geographic scope. We have also enhanced our fund mobilization to cater to Agro loans in the spirit of Bangabandhu's dream of creating a self-sustaining & secure agricultural nation. In all our training programs spanning from March 17, 2020, to March 26, 2021, we have incorporated a section titled "Dukhi Manusher Mukhe Hashi" under which our workforce is educated on Bangabandhu's economic vision and thoughts. The January 2020 edition of our quarterly newsletter Prottoy was published in commemoration of 100 years of Bangabandhu along with which all following publications through the year would have write-ups dedicated to Bangabandhu. We have also enriched the libraries across all our training centers with books written on Bangabandhu, both locally & internationally. For our ongoing Water Credit Program, under the Basic Health Education Project, we have increased our previously allocated budget to accommodate an additional 7 lakh members from 1 lakh 62 thousand families on top of pre-planned 13 lakh members of 2 lakh 75 thousand families in line with our efforts to make the project even more impactful on the occasion of "Mujib Borsho". We at SDS, unanimously, with all Bangladeshis, wholeheartedly welcome, commemorate & celebrate the centennial birth anniversary of our Father of the Nation, Bangabandhu Sheikh Mujibur Rahman. May Bangabandhu Sheikh Mujibur Rahman live on through his teachings, guidance, and conscientiousness amongst all of us, in mind & in spirit.

Remembering Sir Fazle Hasan Abed



Sir Fazle Hasan Abed KCMG, founder of BRAC, a figure of guidance and patronage for social development & Microfinance in Bangladesh passed away on December 20, 2019, leaving a great void in our hearts and minds, unlikely to be ever filled. Sir Abed, affectionately known as Abed Bhai to his near, dear & compatriots, was born in 1936 in Baniachong village, then in Bengal province. He was one of eight children of Siddiq Hasan and Syeda Sufia Khatun, prominent landowners in the Sylhet region of British India. He had studied Accountancy in London, qualifying as a Cost Management Accountant in 1962 after which he returned in 1972 to establish BRAC to address the needs of the refugees returning to Bangladesh from India post the liberation war. The journey, from addressing refugee needs, eventually grew over the years, and under his supervision, BRAC became one of the largest Non-Government organizations in the world. He has always been a strong proponent of women empowerment & women's active contribution to society's propagation. His fundamental belief that poor people were poor because they were powerless but that, given the right conditions, they would work hard to become agents of change has been a driving force in alleviating poverty through microfinance. SDS has always shared a great camaraderie with BRAC and Sir Abed has always been generous with his guidance and counsel for us. His collaborative demeanor, strong belief in people, and their abilities resonate strongly in the ethos shared by SDS. Sir Fazle Hasan Abed shall always remain in our hearts as an avid supporter, well-wisher, and guide for SDS. We are honored to have had the privilege of working by his side with the collective aim of building the nation and empowering the poor.

List of Abbreviations

ARI	Acute Respiratory Infection	MNW	Micro Nutrient Powder
AFLU	Agriculture, Fisheries and Livestock Unit	NDPD	National Disaster Preparedness Day
CAP	Community Action Plan	NLASO	National Legal Aid Service Organization
CCCP	Community Climate Change Project	PACE	Promoting Agricultural Commercialization Entrepreneur
CLP	Chars Livelihood Program	PDMC	Pouroshava Disaster Management Committee
CLS	Community Legal Service	PKSF	Palli Karma-Sahayak Foundation
CHP	Community Health Promoter	PMSD	Participatory Market System Development
CMT	Central Management Team	PSAT	Promoting Sustainable Agricultural Technologies for Climatic vulnerable Char dwellers
DLAC	District Legal Aid Committee	SDMC	School Disaster Management Committee SDMC School Management Committee
DMC	Disaster Management Committee	SEIP	Skills for Employment Investment Program
DDMC	District Disaster Management Committee	SFP	School Feeding Project
DPHE	Department of Public Health Engineering	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	UDMC	Union Disaster Management Committee
EWG	Election Working Group	UDCC	Union development coordination committee
FMD	Foot & Mouth Disease	ULAC	Union Legal Aid Committee
GMP	Growth Monitoring & Promotion	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
IFA	Iron Folic Acid	VDC	Village Development Center
IWD	International Women Day	VAW	Violence Against Women
ILS	Integrated Livelihood Security	VGF	Vulnerable Group Feeding
LAC	Legal Aid Committee		
LGI	Local Government Institute		
MAG	Married Adolescent Girl		
MCHN	Maternal Child Health and Nutrition		
MRA	Microcredit Regulatory Authority		
M&E	Monitoring & Evaluation		
MMWW	Making Market Works for Women		

Executive Summary

The world has delved into chaos since late 2019 with the onslaught of the novel COVID-19 virus taking over our lives & livelihoods. While infections remain unrestrained and the count keeps increasing by the millions globally, we move forward with a strong gleam of hope of the anti-virus making the leap from the laboratories to medicine counters within the foreseeable future. The crisis has been unprecedented & the resulting stagnation is unheard of, over the last century. While the virus indomitably cruised its way across the world from all directions, Bangladesh took the hit starting early March 2020 with the government announcing official lockdowns with effect from March 27, 2020.

The country came to a halt, weary with uncertainties of lives, livelihoods, businesses, rations & even supplies chain of basic necessities. It is imperative to mention that the Government of Bangladesh (GoB) had shown exemplary resolve & commitment in handling this unrivaled crisis that escalated into a global pandemic in a record time.

In compliance with GoB's directives, the country & SDS went on a lockdown from late March 2020 till June 2020. While our branches & offices remained closed, our commitment to our employees & our customers remained unraveled.

Aligned with government & regulatory directives our customers were informed of the "Payment Holiday" (PH). From the employee front, a majority of our employees were advised to stay home from the beginning of the GoB stipulated lockdown till June 2020 while we carefully observed the developing situation across the country. Considering, we are the custodians of the hard-earned savings of our customers; select employees of our Branches had gone above and beyond to ensure that customers have access to their funds to cater to their needs during this exceptional crisis.

In order to ensure the safety of these employees, we have taken all possible measures including but not limited to socially distanced transportation to & from work to ensure all employees & their families have adequate access to masks, sanitizers & emergency health care should it be required. While our offices and branches have opened across the country since July 2020, the stress regarding WHO advised health & safety measures remains a priority. While our best intent and effort remains to support our employees and customers through these unprecedented times, the reality of the numbers also dawns upon our financial performance through 2020 with signs of spillover well into 2021.

While SDS's projects and programs are contributing to the socio-cultural and economic development of the disadvantaged community people, but the increasing impacts of climate change and the associated high-impact disaster events are becoming a major challenge to make development result sustainable

Over the last three decades, SDS has been a pioneer in addressing and disaster risks reduction climate change adaptation (DRR & CCA) to strengthen disaster prevention, disaster risk management, disaster awareness, and local capacity building.

The impending impacts of climate change and disaster-induced loss and damages are being considered as the undeniable challenge to the global goals of sustainable development (SDGs) as the negative consequences of climate change will put more people under the extreme poverty line, hunger, and inequality.

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 through gradually decreasing 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.

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.

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.

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.

It's the 29th year of SDS's establishment. Over the years, SDS reached a milestone of directly serving 3.4 million people in 28 Upazillas of 8 Districts with its blended approach of service delivery and rights-based program.



Dhaka Division

Dhaka
Munshiganj
Faridpur
Rajbari
Gopalganj
Madaripur
Shariatpur

Chattogram Division

Chandpur

SDS's Working Districts



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 1991 to 2020

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





Activity Focus 2019-2020

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

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

Along with the consistent effort in resilience building, SDS always keeps it ready with contingency funds and skilled human resources to respond to disaster emergencies with relief, recovery, and rehabilitation support. In the reporting period, SDS efficiently responded to the humanitarian crisis caused by the devastating impacts of river erosion and the COVID-19 situation. The organization has provided support to more than 9 thousand families by distributing hygiene kits and cash. Besides, SDS assists the district administration in implementing household surveys for assessing loss and damages by the disaster and responding to the crisis in an integrated manner. SDS mobilized emergency funding of BDT 2.92 million from the START Fund Bangladesh through Christian Aid Bangladesh, Handicap International, and Helpage International.



THEME Rights & Social Empowerment

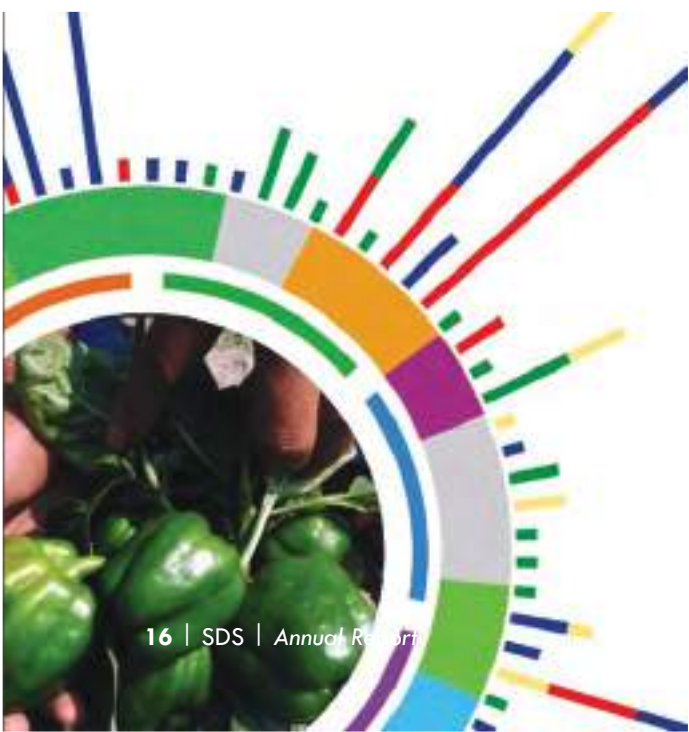


- 2, 677 people got legal counseling and support
- 4245 adolescents are sensitized to the negative consequences of early marriage, dowry and polygamy
- 104 Change Agents are developed for organizing awareness and campaign activities
- 17000 women and men are sensitized on social justice, women rights, 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



THEME **Economic Empowerment**

- 9600 women got involved in production and marketing of the agricultural products
- 5200 smallholders got access to the distant vegetable markets
- 7415 smallholders, including 5611 women, received training on the Income Generation Activities
- Developed cooperative marketing and value chain for 10 high value crops
- BDT 1830 million are disbursed/ invested to support IGAs of 72965 smallholders
- 5200 smallholders got access to the distant vegetable market





THEME

Quality Basic Services for human development



- 11173 people received primary health care services through 7 health camps and 89 satellite clinics
- 9960 women received comprehensive health care services
- 3871 children directly received education facilities and educational materials
- 421 women got antenatal health care services
- 7500 farmers received agricultural inputs
- 2300 families got access to safe drinking water
- 11170 people received primary health care services through 16 health camps and 72 satellite clinics



THEME
**Environment Friendly &
Climate Resilient
Development**



- 207 units of SHS (Solar Home System) and 5 units of SIS (Solar Irrigation System) are installed that replaced monthly consumption of 500 liter kerosene/ diesel oil.
- 5053 disaster displaced families are supported with BDT 20.2 million
- 11, 539 flood affected families are supported with 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 on 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



THEME

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





Activity Focus

2020

- Emergency humanitarian response for the flood, River erosion, and COVID-19 situation affected people
- Formal and Non-formal Education Development
- Vocational Skills for Employment Investment
- Low-Cost Housing Initiatives
- Promoting Agricultural Commercial Enterprise
- Initiative for socio-economic advancement of fishers on the Padma and Meghna River Basin
- Promoting Zink fortified rice production and consumption
- Initiatives for Agriculture & Livestock extensions
- Loan for land leasing of ultra-poor
- Introduce modern technologies for Goat and Tarki rearing
- ENRICH (Samridi) Project
- Sports & Cultural program
- Promoting living standards of the elderly people
- Sustainable Enterprise Project (SEP) of Beef Fattening
- Ecological Farming Project
- School Feeding Project for poverty prone area of Bangladesh
- Training & Research

Microfinance Program

- Jagoron Loan Program
- Agrosan Loan Program
- Buniad Program
- Livelihood Restoration Project (LRP)
- ENRICH IGA
- Asset Creation (AC)
- Livelihood (LI)
- Sufolon
- KGF Sufolon
- Housing loan project (IHS)
- Start-Up Capital
- Abason
- LICHSP-Abason
- MDP Loan
- LRL project
- BB-RSL (Pronudona)
- SEP-Beef Fattening
- SEP-Metallic utensil (Brass ware)

How was

THE YEAR 2019-2020?



The beginning of the year was very good for SDS. With the Sustainable Development Goals (SDGs) and the National Vision 2021 and 2041 in mind, the implementation of the organizations regular activities was proceeding at a normal pace. The financial growth of the company was satisfactory. Considering the cost of goods and contemporary living expenses, at the beginning of the year, the salary allowance of the employees was increased to a maximum of 56% (field workers) and a minimum of 36% (to top officials). Due to the disaster, like all national and international organizations, the next days have to be spent in a lot of tension. In order to prevent the spread of COVID-19 infection, the scope of activities of SDS, like other government and non-government organizations, was also limited in accordance with the rules and regulations of the Government of Bangladesh. Due to the lockdown situation across the country, all the regular activities of the organization were disrupted. As a result of the closure of regular activities of the company for a long period of two months, it has to face huge financial losses. While the COVID-19 crisis is at its peak, two consecutive floods have hit the north and central parts of the country, and the SDS's work area has also been hit by the floods. Due to the Corona situation, the condition of the unemployed and the needy people is very bad. Ideologically, SDS is responding very quickly to the humanitarian response, which is still ongoing. It may be mentioned that after the first corona infection was detected in the country on March 6 this year, SDS declared solidarity with the steps taken by the government to prevent its spread and took various steps on its own initiative

SDS's campaign on the COVID-19 by raising awareness in Shibchar of Madaripur district and Naria Upazila of Shariatpur district were declared high risk due to detection of corona patients and various areas were locked down including restricting public gatherings.

As a result, the low-income people of these areas live a dehumanized life without jobs and without income. Within just two weeks of the onset of the crisis due to the Corona situation, SDS, as a non-governmental organization, started providing an emergency humanitarian response to the affected people of Shariatpur Madaripur and Faridpur districts with the help of First Start Fund Bangladesh, SDS did the same, later, when the floods started.

Humanitarian response activities are still ongoing. Significant steps were taken to prevent the spread of corona and to provide a humanitarian response;



1. Implements awareness programs to prevent the spread of COVID-19 among more than 5 lakh people in 30 unions of 6 districts in the work area.
2. Establishment of handwash points at 60 gathering places in Shariatpur, Faridpur, Rajbari, and Madaripur districts.
3. Disinfection of public transport.
4. 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.
5. 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; with the support of Start Fund Bangladesh, Inclusive Home Solutions, and PKSF.

SDS staff and volunteers have been carried out the humanitarian response activities with utmost efficiency and transparency even at the risk of their lives in the Corona situation. We are grateful to SDS Management for providing the opportunity for such a humanitarian response. In order to provide overall cooperation in the implementation of the activities, we have received full cooperation from the people's representatives of all levels including the district and Upazila administration. We are sincerely grateful to them.

On the occasion of the 100th Birthday of Bangabandhu in the year 2020, (6 students @ Tk 12,000 each) have been given Tk 72,000 higher education scholarships on the occasion of Special Service Week. Besides, a speech-impaired student studying at Gopalganj Bangabandhu University is being given a regular scholarship of Tk 12,000 per annum. Besides, with the help of PKSF, 8 students have been given scholarships worth Tk 9.36 lakh at the rate of Tk 12,000 this year.

This year SDS established new relationships with three foreign donor agencies. Besides, more than 6 project agreements have been signed with various donor agencies this year. A brief description of various projects under implementation through SDS was given.

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.



School Feeding Programme in Poverty Prone area

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 the 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 42,000 children in a total of 170 primary schools in the two districts. About 480 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.

Formal and Non-formal Education Development

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

With this perspective SDS gives overriding importance in providing quality educational services to the children of disadvantaged communities. It's now 15 years since SDS has been providing education of different forms e.g. non-formal primary education (NFPE), adult education, adolescent education, etc. in partnership with the government, PKSF, and INGOs. As of June 2020, more than 4000 students are graduated from the SDS-operated NFPE schools. Many of them completed their secondary and higher secondary education. However, SDS is the only organization



that has been running NFPE in the out-reach and remote Chars, wherein NFPE schools are the only educational option for the left-behind children. Currently, SDS is running 115 adolescent learning centers under the ENRICH project supported by PKSF. The centers are providing education to 2875 children and adolescents and already resulted in an increased literacy rate of the adolescents. The learning centers also created employment of 93 community women.





Vocational Skills for Employment Investment

Aside from providing formal and non-formal educational services, SDS has a long experience in implementing skill development training programs; and so far trained 6,483 people on different market-oriented job skills. Particularly for implementing job-oriented training, SDS established a specialized training institute called SDS Technical Training Institute, STTI, which is legally

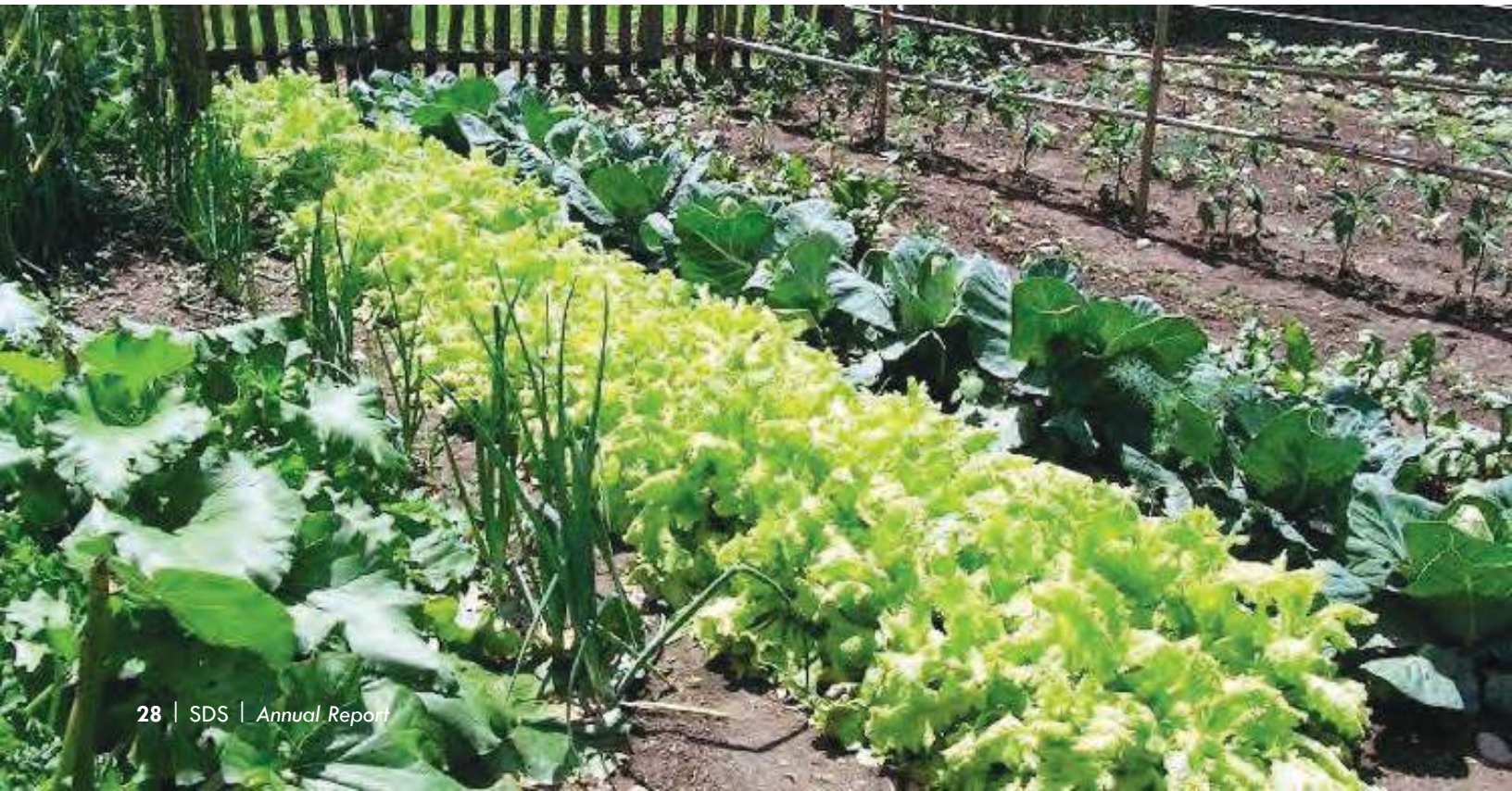
approved by Bangladesh Technical Education Board (BTEB). SDS aims to develop skilled human resources to make them competent to get employment at the national and international levels. In 2019-2020 STTI provided training to more than 246 young women and men. Among them, 70% were placed in different job sectors

Promoting Agricultural Commercial Enterprise

The goal of the project is to create employment and increase the income of farmers by producing and marketing high-value and harmful chemical-free vegetables adopting modern techniques and commercial methods. Farmers currently invest about BDT 30,000 per bigha every season for vegetable cultivation. If production is usual, then each farmer gets about 2.8 tons of vegetables from that land that he can sell at 56,000.00 BDT and earn a net profit of 26,000.00BDT. The project has been provided training to the farmers on different techniques and methods of modern and safe vegetable cultivation such as applying the appropriate amount of good quality seeds by soil testing; applying the optimal amount of chemical fertilizers and pesticides; proper method of vegetable collection; use of Vermicompost; crop grading and packaging; farmers exposure visit; and branding of vegetables. Besides, the project also provided marketing support to the farmers; organize different awareness-raising and orientation workshops with different stakeholders; take part in the different local and national fairs, and



establish selling outlets. As a result, safe vegetable production has increased at least by 300%. Total production from 4,000 project farmers has increased up to 2000 metric tons from 67200 metric tons, of which market value will increase from 134 crore taka to 240 crore taka. The use of chemical fertilizers and pesticides has been reduced by increasing the use of vermicompost and usage of the appropriate amounts of chemical fertilizers and pesticides reduced production costs by 20%.





Meet Hossain Bepary

Hossain Bepary, a farmer changed his luck by cultivating poison free high value vegetables through safe method. He lives at Char Chapila village of Kachikata Union under the Bhederganj Upazila inof Shariatpur district. Though he cultivates in others land but he is self-relient now. More over he is now an inspiration for others farmer to cultivate high value vegetables in safe method. Even 3 years back, Hossain Bepary was unemployed. That's time Hossain found his life difficult to survive. He decided to do something and its continuation, he took some money in credit and cultivated cucumber in a small piece of land. Due to apply pesricides and chamilal fertitizers at a large scale in unplanned way and not getting proper price in market, he faces great loss. As a result he couldnt pay the credit amount even he failed to collect the money for land tax. So he fall in great danger to maintain his family. Also he bound to stop sending his child to go to school too.

One usual day Hossain came to know about the `Increasing the income of farmers through cultivation of seasonal and high value vegetables following safe production method and marketing under PACE project of SDS from an agriculture officer of that project. He knew from the officer

about the cultivation of high value vegetables in safe method. After having information from the office he became interested to cultivate high value vegetable according to project instruction. Then he received traing from project and decided to cultivate Broccoli. In next week in a group meeting he expresses his wish to the officer. After hearing the interest of Hossain Bepari `PACE project officer advised him to cultivate Broccoli in 10 decimel lands and he did so. To cultivate Broccoli he spent comparatively less cost and got technical and advisory services from `PACE project. He applied organic fertilizer and vermi compostwith nominal chamilal fertilizer in his land. Instead of pesticide he used sex feroman trap, yellow board and organic pest killing method. In his Broccoli field, his total cost was about 18,000 taka where his selling amount was 53,000 taka. That means, his profit was 35,000 taka. From this money he abled to repay his loan and also re-admitted his child in school. He is very grateful for the cordial support of `PACE project office and he thinks due to the advisory dervice and technical support of this project , cultivation of high value vegitables in safe method becoms a revulationary.



Initiative for socio-economic advancement of fishers on the Padma and Meghna River Basin

The project has been implementing in Alaolpur, Kodalpur, and Kuchaipatti Unions of Gosairhat Upazila of Shariatpur District to protect the socio-economic rights of fisher family members living in the Padma and Meghna river basins, especially women, with financial support from the Foundation for People (MJF). Major achievements of this project (July 2019-March 2020) 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.)

- Fisherfolk communities are more aware of gender equality and VAWG issues.
- Improved the skill and capacity of the people of the fisherfolk community especially the women on the IGA and different trades.
- Fisherfolk 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 fisherfolk community.

From April 2020, the regular activities are 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 Rs. 2500 every 3 months.

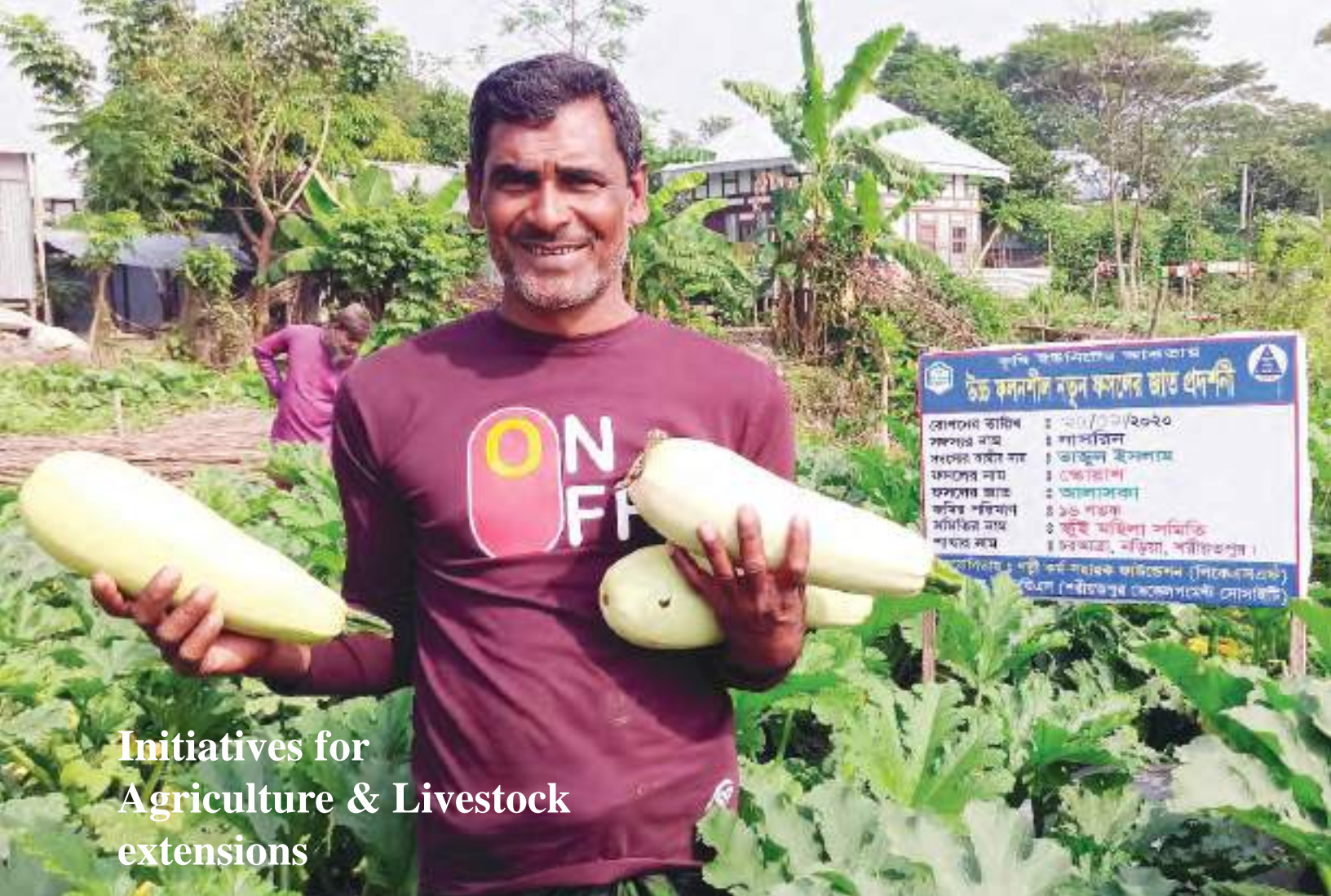


Promoting Zink fortified rice production and consumption

The project is being implemented with the aim of alleviating zinc deficiency in the bodies of women and children by providing zinc-rich rice seeds to small and marginal farmers and increasing their acceptance and encouraging them to consume zinc-rich rice.

Zinc-rich rice seeds have been provided to 600 farmers this year. Besides, 2 batches of training and 4 workshops have been organized for the seed sellers keeping physical distance. The kit has been distributed among 74 stakeholders on COVID-19. Miking has been done in the work areas of Shariatpur and Madaripur districts on the benefits of zinc rich rice.





Initiatives for Agriculture & Livestock extensions

The Agriculture and Fisheries & Livestock Unit The activities of the Agriculture and Fisheries and Livestock Unit with PKSF SDS for improving the living standards of the rural agricultural population started in FY-2013-14. Under the unit, 3 officers (BSc Agriculture, Fisheries and Livestock) and 3 field officers (Diploma Agriculture) are continuously providing services in the development of agriculture, fisheries, and livestock in the area.

Notable activities carried out in Agriculture Unit- Tricho-Compost, Pheromone trap, Yellow Trap, Introduction of High Yielding Varieties, Home yard and Year round Vegetable and Fruit Production, Grain Exhibition, Vegetable /Fruit Seedling Production by using Cocodust, Arrange training on Vegetable, Fruits, and other crop, Agricultural Advisory Center, etc.

In the livestock sector- Goat rearing on semi-incentive method, cow rearing by ensuring good management practices, livestock waste management (vermi compost/other), khaki Campbell / grinding breed for eggs and pekin duck, turkey for meat production, commercial fodder production, Beneficiaries training on goat /sheep/cow/poultry/duck/pigeon rearing, training on vermi compost, training on the layer/broiler, native chicken and golden hen, provision of various types of vaccines and de-worming campaign etc.

In the fisheries sector- various demonstration on fish culture, fish culture in cages, fish fry production in ponds, extinct species of fish farming, mixed farming of giant fish, high-value fish farming in RS tanks, various types of training, the release of fry in open water bodies, etc. In addition, the bio-flask method of fish farming has been introduced in the area

Introduce modern technologies for Goat and Tarki rearing

It is being implemented in 7 branches of Sadar Upazila of Shariatpur district. The project budget is BDT 59.60lac and out of this, PKSF has given a grant of Tk. The construction work of the farm has already been completed. Besides, a loan of Tk83.0 lac has been allocated by the foundation. Out of which distribution of Tk 45.90 lac has been completed. Since last June 2018, 75 mother goats were purchased in the breeding farm. At present, the number of goats on the farm is 156. This year, he has earned Tk 2.50 lac by selling goats. Till now the income is 42.60 lac rupees. It is to be noted that the total cost of the farm so far was 84.53 lac net loss: 21.92



Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)



The overall goal of ENRICH is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards the total elimination of poverty and beyond poverty sustainable development at the household level in the unions under the program. The vision is that the goal would eventually be achieved for all citizens of the country. Specifically, a key objective is to unlock the latent potentials of the poor and to encourage and assist them in improving their socio-economic status. The underlying dynamics of ENRICH are that the PKSF, the PO, the Union Parishad, and other concerned service providers work with the people included in the program to empower them to take charge of their destiny. Hence, it is important that the people themselves are fully committed to shaping their own future, reaching a level of humanly dignified living. Awareness-raising among the people is, therefore, an important ENRICH activity to help the people to

make that commitment and work accordingly. The specific objectives of the ENRICH are to:

- Attain total development of each household as well as the whole community participating in ENRICH;
- Ensure freedom from all 'unfreedoms and human dignity for all members of all households under ENRICH;
- Empower the poor households so that they can pursue a pathway that would lead them towards the goal of human freedom and dignity;
- Ensure access of all participants in ENRICH to all capacity enhancing activities such as education, skill training, and health services; essential institutional facilities; appropriate financing for their chosen economic undertakings; necessary market and other information; appropriate technologies; and so on.

Promoting Sports & Cultural program

The aim of this project is to keep the people of the area as well as the youth involved in a fair cultural stream. Normal activities of the project have been suspended due to the Corona situation. The project has provided health care to 214 adolescents. Among them were 2 bath soaps, 1 packet of sanitary napkins, 8 masks, and awareness leaflets. Awareness activities are ongoing while maintaining a physical distance.



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.





Sustainable Enterprise Project (SEP) of Beef Fattening

Louhjong and Srinagar Upazilas of Munshiganj district have 4 unions (Louhjong, Srinagar, Bhagyakul, and Mawa).

The main task of the project is to improve the skills of farmers in commercial beef production in commercial areas along the banks of the Padma and to provide technical and financial services.

Significant progress:

In addition to regular activities, work is underway to increase awareness about COVID-19.

A loan of Taka 6 crore has been provided to 6 farmers for safe beef production. In addition, written training has been implemented;

- 6 training related to the prevention and control of environmental pollution has been completed.
- 5 training on eco-friendly cow fattening has been completed.
- Advanced Grass Cultivation Training-1.
- Training on modern methods of mowing grass
- Vaccination and De-worming Campaign.
- Training on drying of cow dung and cow urine-1.
- Marketing Training for Small Entrepreneurs-4.
- 5 Training on Business Certification for Small Entrepreneurs.

Ecological Farming Project

The conventional agricultural system of Bangladesh is becoming largely dependent on chemical fertilizers and pesticides, resulting in various public health and environmental problems. The project is contributing to solving the following problems;

- Reducing food security threats.
- Reduced 80% of pesticides used in paddy cultivation. b
- Reduce the use of unplanned and expired pesticides that develops tolerance to harmful insect pests.
- Safe the beneficial insects.
- Safe humans from the pesticide's toxicity
- Most of the vegetables available in the market are poisonous as a result of mixing pesticides in water, fish in rivers and ponds die
- Soil microorganisms are destroyed and soil fertility is lost
- Excessive reliance on chemical fertilizers and pesticides is increasing the cost of agriculture in the north.
- The marginal farmer does not get the right price for his produce as there is no good warehousing and communication system for the products produced during the season.
- Climate change Most of the mentioned problems can be solved through production in an ecological farming system.



SDS Achievement on Stop Child Marriage 2019-2020

SDS has long hands-on experiences in inspiring support for action on violence against women and girls. SDS did huge advocacy and lobby 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 is an active member of the Girls Not Brides national coalition and it is working to end child marriage through taking initiatives at the local and national levels. The organization engaged and capacitated 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 network members and secretariats.

- 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 been ensured jobs placement for 76 adolescents in different private sectors).



- A CPG (Child Protection Group) is working actively
- 12 number of Child Marriage has been stopped in the working area.
- Girls are alert about Child Marriage
- Girls Sports Group are directly involved in sports and participate in football Inter-School Football tournament
- Building 2 Peer Group and all groups are working among the community people for awareness-raising
- 6 schools teachers are discussing the bad effect of Child Marriage during schools time.
- The CPG members are spreading the messages and their learning to their other friends who are yet to be part of the forum which is eventually advancing society.



The Tale of Adolescent Girl, Maria

Ms. Maria Jahan is a 14-year-old girl. She goes to school and makes all the village drunk with his mischief. Suddenly one day his father Mamun Sardar called Maria and said her daughter” I want to marry you. The girl said to her father, "Dad, what is this game again? I have never played this game." This time the father threatened her and said, "I will marry you and send you to your husband's house." She's serious this time, I want to study, I don't want to get married. She is under pressure from his family. I don't understand what to do. One day after going to school, she saw a program of SDS adolescence program. At the end of the program, Maria discussed about her family with the Adolescent Program Officer. Maria took him home. The program officer explained to her parents about the evils of child marriage. They decided not to give her girl child marriage after listening to the program officer and considering their daughter's reluctance. Maria's father was a van driver and her mother was housewife. Maria's refusal to marry puts pressure on her father and causes family unrest. She is studying in the HSC final year this year and besides studying, she is working as the unit manager of Angaria Small Business Cooperative Society Limited. Maria is president of the Adolescent Club under SDS's Adolescent Program. Through this club, Maria gained knowledge on various subjects through later training and orientation and would go

ahead with any problem related to girls and women in the society around her and try to solve it with everyone in her club. If girls and women in the society confessed to any violence, they would go ahead. The people around Maria said different things. She had to listen to various harsh words of the society. That time was very bad for her. She avoids all kinds of harsh words of the society and moves forward. Finally overcoming all the obstacles of the society she is successful today, she is now established. Maria's dream is to work for the betterment of the neglected girls in the society by obtaining a degree from Dhaka University, the highest educational institution in the country.

Maria said, “SDS has contributed a lot to my coming this far. I was pressured to have a child marriage but I never agreed. At one time the Adolescent Club was formed in our area under the Adolescent Program by SDS and I am the President of that Adolescent Club. It wasn't until I got involved with the club that I learned to understand in the society. I am currently employed and with my income I am helping my father financially to run the family and also educating my two younger sisters. I want the girls of my country to move forward protesting all the injustices that have happened to them.”



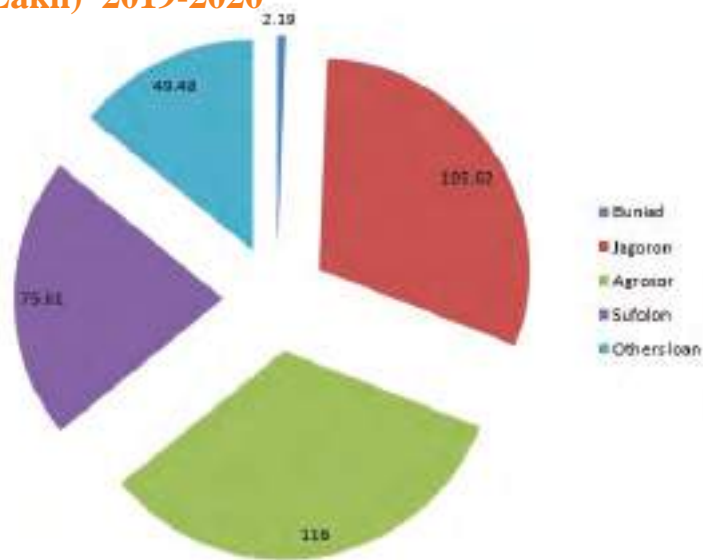
Microfinance

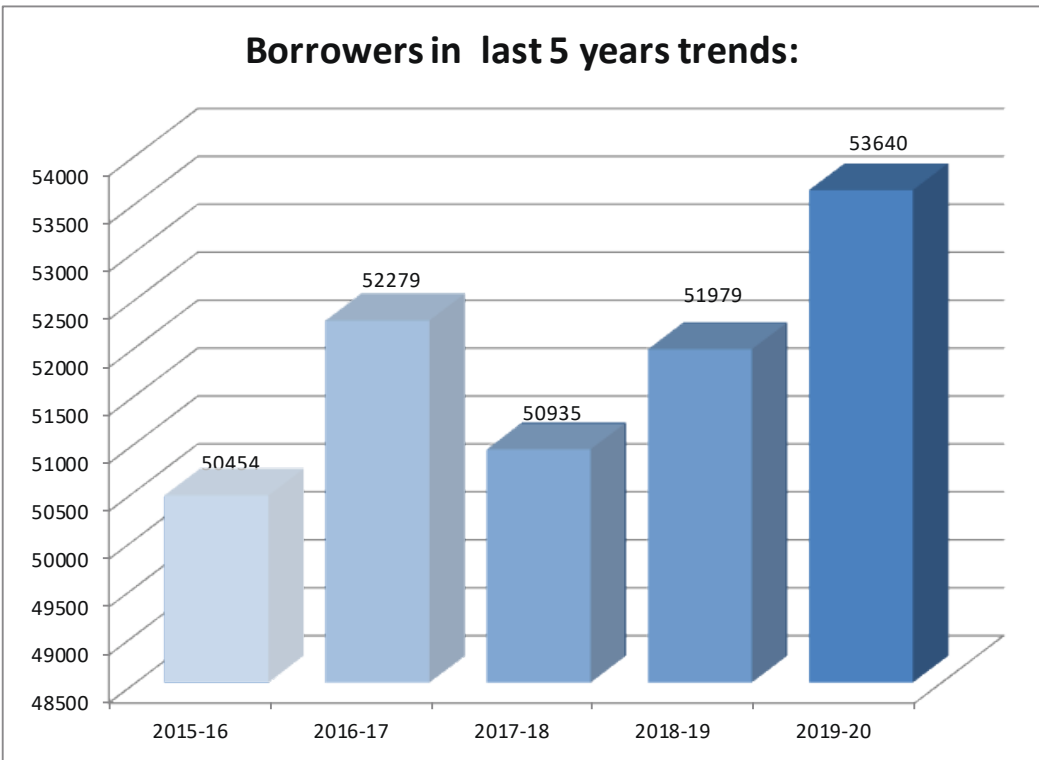
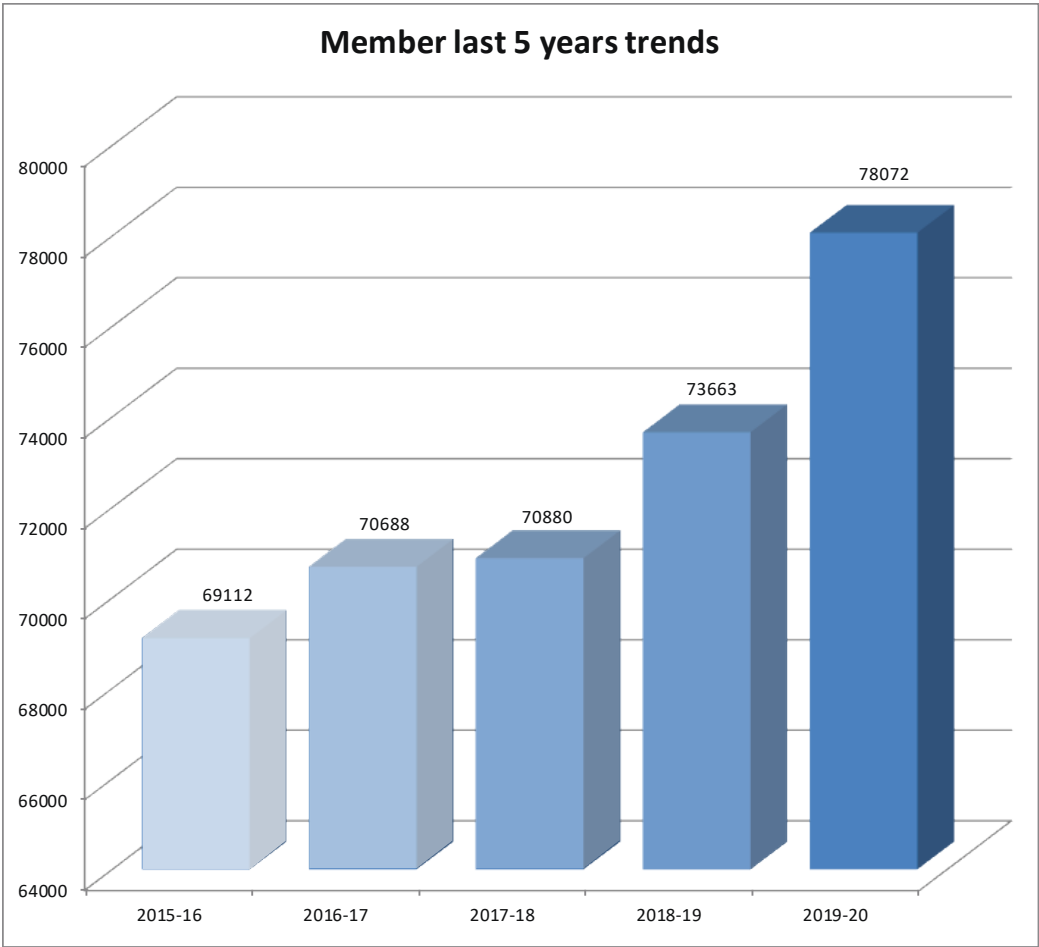
Vision for change

SDS's financial services revolve around its vision to eradicate poverty. With a view to ensure 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, raise awareness on issues relating to the development, impart training on skills development, management, and leadership, etc.

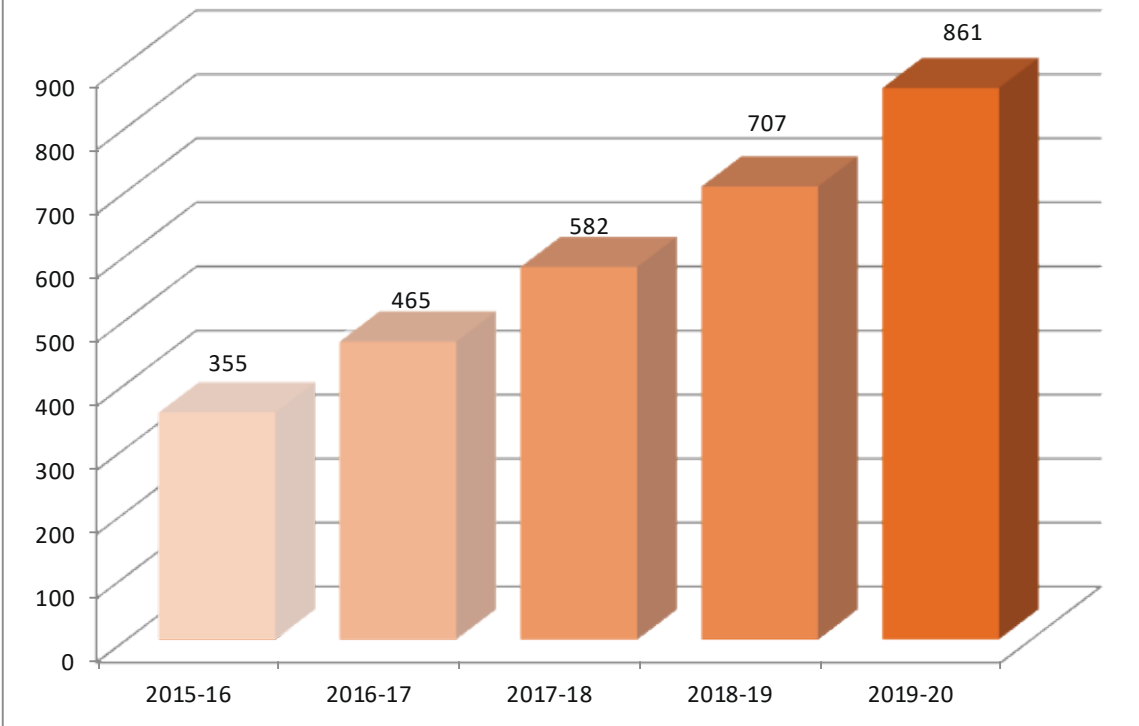
- Borrowers 53,640
- Saving 86.13 (in crore)
- Disbursement 2363.07 (in crore)
- Outstanding 245.28 (in crore)
- Recovery 2117.79 (in crore)
- Savings 86.13 (in crore)
- OTR 100%
- CRR 99.71%
- Employment generation Full time-79,196
- Part time-42,735

Disbursement in BDT (Lakh) 2019-2020

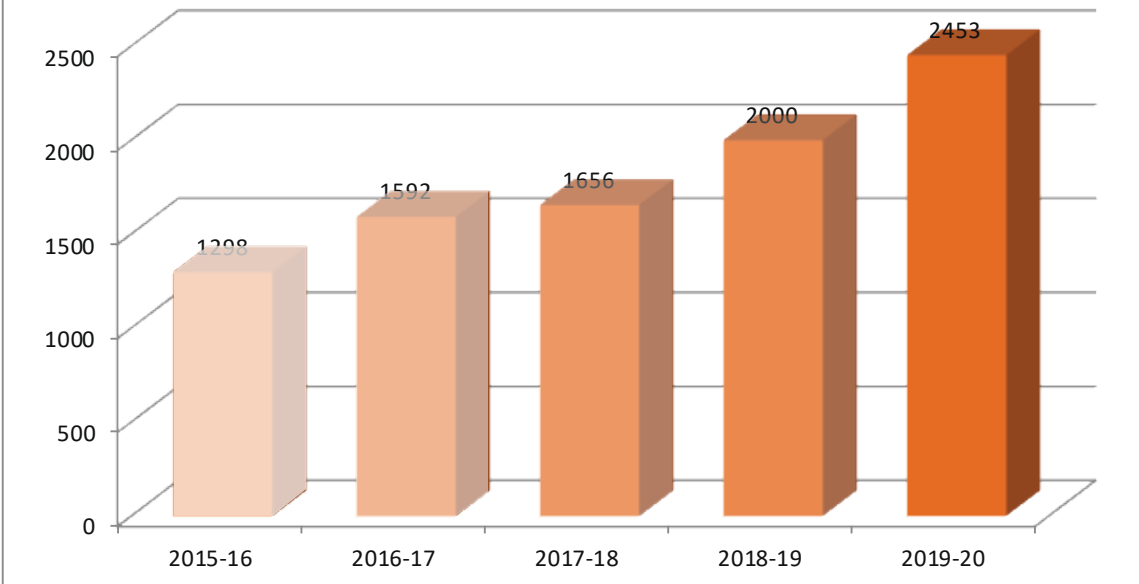




Savings last 5 years trends (in Million Tk)



Field loan balance last 5 years trends (Million Tk)





Microfinance

BUNIAD

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

This package is for the ultra poor people. The loan is provided for highest two years and the loan is being paid back in 44 installments per year. The rate of interest is 20%, grace period is 21 days, highest ceiling is Tk. 30,000 but considering the income activities it may be increased up to Tk. 99,000 and advance repayment provision is 15 weekly installments.

- Loan Limit : Up to BDT 30000
- Borrowers : 1305
- Amount disbursed : BDT 2,19,00,000

JAGORON

The rural and urban poor people are getting credit service under this package and they invest the money in different agricultural and non agricultural income generating activities. The loan is provided for one year and follows weekly installments (total 46 installments). The rate of interest is 25%, grace period is 15 days, highest ceiling is Tk. 60,000 and advance repayment provision is 15 weekly installments.

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

- Loan limit up to BDT 60,000
- Borrowers : 34,620
- Amount disbursed : BDT 105,62,35,000

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.1160.00 million has been invested in these ventures which created a total of 15,091 full-time and 8,326 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 20,00,000
- Borrowers : 11,525
- Amount disbursed : BDT 116,00,02,000



Meet Yasmin Begum

Golden Cock Rearing turns into Lakhopoti

Yasmin Begum got married with Mr. Delowar Bepari at Khoshal Sikder Kandi under Janjira upazila in Shariatpur Distrcit. Her husband went to Malaysia for changing of economic condition of her family. Her husband sent poor sum of money to maintain her family and kids school expenses. But it is not sufficient to maintain her family. Economic problem of her family was continue. Yasmin try to develop her fate in alternatives way. A field Day was organized in 2018 at koel Mohila Samity under Janjira MF Branch with the help of Fisheries and Livestock Unit of SDS. Yasmin was invited of the Field Day. Here discussed about self-developed in rearing golden cock in the Field Day under livestock unit of SDS. Yasmin got a chance to continue lead her life from the Field Day. She expects to assist for forming/establishing a farm of golden cock from livestock officer of SDS. She started to rearing golden cock to prepare a farm more than 200 cocks rearing with the help of SDS and funded by PKSF. SDS provided cock rearing equipment to Yasmin without any cost and give her 30 thousand taka only as a loan for medicine and feed. The 1st time she was earned 42 thousand taka and expenses 28 thousands taka. Her net income is

12 thousand taka. The 2nd time she started golden cock rearing and she was earned 20 thousand taka. Then she started to see her dream her farm bigger than before. She consults her husband about it and she was requested to her husband to return home. Her husband returns home with her advised and was taken 1 lakh taka. They established a big farm which is able to rear 2500 cock. 1st time they earned 70 thousand taka. 2nd time they earned 150 thousand taka. At present sixth lot is continuing. Each lot, they are earning 60/70 thousand taka.

Yasmin express her feelings to us” Now I am very happy with my husband. 60/70 thousand earned per lot. I was dreamt to come back by own labor during my husband staying in Malaysia. Now SDS came true my dreams. In future, I will prepare a very big farm so that we may rearing 5/10 thousand cock.

Now she employs 3 to 4 labours round the year. Both of her children are now going to a good school at Janjira. In her areas, more than 8 farm was established to follow me and they are all very good.”



Sufolon 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: 12,835

Amount disbursed : BDT 75,60,96,000

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 : 3,172

Amount disbursed : BDT 11,50,99,000

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





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 : 169
- Amount disbursed : BDT 2,15,60,000

Land leasing loan

Another successful loan product of LIFT is ‘Char Land Lease Loan’ initiated for the extreme poor living in the char and remote areas. Till now, a total of BDT 92, 75,000 has been disbursed as soft loans to more than 1,587 participants to ensure capacity development, self-employment generation and food security.

- Lone limit : Up to BDT 50,000
- Borrowers : 1,587
- Amount disbursed : BDT 7,92,75,000

ABASON HOUSING LOAN (for low-income Pepole)

SDS since January 2019 has been implementing a loan program for housing development titled ‘ABASON’ (literally meaning ‘housing’) out of its own fund to improve the living conditions of the target disadvantaged people, by extending financial and technical support to them.

- Lone limit: Up to BDT 10,00,000
- Borrowers: 860
- Amount disbursed: BDT 3,16,75,000



Meet Roksana Begum

Roksana, A Successful Women of wining her helplessness.

Roksana was got married 35 years ago (1986) with a dream of forming a house with her husband named Ali Hossain Khan at South Bilash Khan ward no 5 in Shariatpur Pourasova.

Roksana was made her dream with their little cottage and she was passing their life day after day, month after month with measurable conditions.

Her husband was a day laborer and earn a minimum income which was not sufficient/enough to maintain their family. No ability to feed her kids for preparing food with milk and sugar. She could not study her child, it was dreamt for her. Passing her life such as condition, she was met with a staff of SDS Helena Rani Dey. Helena advised her to admit to SDS Samity. She was admitted into "Natun Asha Mohila Samity" on 1st April 1998. She was started to deposit savings with a range of Taka 5 only. She took a loan of 1500 taka for 1st time and she bought 3 goats for rearing. The 2nd time she took a loan of 3000 Tk. And 3rd time she was taken a 4500 taka loan.

Gradually Roksana was paid her loan installment regularly and she was taken more loans in progress for a longer time. At this moment, she was built her fate of his own hands. She was leasing 50/60 decimals of land for cultivating IRRI paddy. Her time was being changed positively. A big amount of loan was taken for cow rearing besides goat rearing. She was also bought some bull/calf for the calf fattening project. Her family was passing better than previous with her husband and her kids. When she was shown a sign of happiness, her husband suddenly died from a heart cardiac arrest. Again she was fallen in distress but she has been trying hard to

maintain her family.

Every year Roksana sold the meat of 4 fattening calves. Selling meat in a year, she was earned 25/30 thousand taka average in each calf/bull and earned in total 120 thousand extra in a year deducting all the expenses. Roksana earns annually 6 lakh taka only by selling cattle for more than 5 years.

Nowadays, she thinks to build a brick structure house instead of a tin shed house. They took a loan of 4 lakh from SDS in-house repairing low-interest loan component and added their savings amount, they started to build a 3-storied foundation building. Already 1st floor has been completed with 4 rooms, 3 attached bathroom, 1 drawing room with veranda. They installed a deep tube well and set up a water tank on the rooftop of the building. A cowshed with brick structure made with her living room in 36 feet long and 10 feet width. The construction cost of the building structure was expenses more than 30 lakh taka.

Roksana wants to establish her 3 dreams/ plans in the future are as follows: 1. she will be completed her 3 storied building, 2. she will be arranged a better business for her 3 children, 3. her grandsons will be got the opportunity to higher study.

Roksana expresses her feelings to us that "I was getting too much pain in my life. Sometimes, no feeding in a day with my husband and my kids. We lived in a neighbor's house. Lack of money, I cannot able to fill up my elder son's form for the SSC exam. At present, all of my belongings that were obtained are totally contributed by SDS. Heartiest thanks to SDS for standing us in a society full of dignity."



Aziz Halim Khair Choudhury

Chartered Accountants

Exclusive Correspondent firm of **PKF** International

INDEPENDENT AUDITOR'S REPORT

To the Management of Shariatpur Development Society

Opinion

We have audited the accompanying financial statements of 9 SDS (Shariatpur Development Society) which comprise the consolidated statement of financial position as at June 30, 2020, and the consolidated statement of income & expenditure, the consolidated statement of receipts and payments for the period then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position as at June 30, 2020 and the result of its operations and its receipts and payments for the period then ended in accordance with the basis of accounting summarized in note # 3.00 and reporting provisions of International Financial Reporting Standards (IFRS) and International Accounting Standards.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the Project in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of this financial statement in accordance with the IFRSs and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Project's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to cease the project or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Project's financial reporting process.

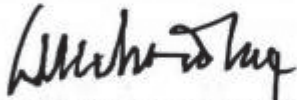
Auditor's Responsibility for the Audit of the Financial Statements

Our Objectives are to obtain reasonable assurance about whether the financial statements as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high-level assurance, but it does not guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the organization's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Aziz Halim Khair Choudhury

Chartered Accountants

Signature by,

Name: Md. Aftab Uddin Ahmed FCA

Senior Partner Enrollment No. 804

Dated: October 20, 2020

Dated: Dhaka, Bangladesh.



Aziz Halim Khair Choudhury
Chartered Accountants

Exclusive Correspondent firm of PKF International

SDS (Shariatpur Development Society)
Consolidated Balance Sheet
As at 30 June 2020

Particulars	Notes	30 June 2020			30 June 2019
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Assets:					
Non-Current Assets:					
Property, Plant and Equipment	4.00	145,416,135	7,151,449	152,567,584	159,553,413
Current Assets:					
Long term Investments	5.A	80,721,813	315,418	81,037,231	72,337,843
Short term Investments	5.B	52,777,621	-	52,777,621	50,537,450
Loan to beneficiaries	6.00	2452814100	-	2,452,814,100	2,000,144,746
Other Assets	7.00	36,062,501	1,241,523	37,304,024	45,098,216
Internal Loan	8.00	-	-	-	4,530,000
Cash and Bank Balance	9.00	82,401,106	4,721,335	87,122,441	85,895,064
Total Current Assets		2,704,777,141	6,278,276	2,711,055,417	2,258,543,319
Total Assets :		2,850,193,276	13,429,725	2,863,623,001	2,418,096,732
Current Liabilities:					
Members Savings Deposit General	10.00	707,934,941	-	707,934,941	565,618,196
Members Savings Deposit: Voluntary	11.00	153,336,316	-	153,336,316	141,854,908
Loan Loss Provision	12.00	82,062,533	-	82,062,533	75,059,691
Un-Earned Premium Micro & Livestock insurance	13.00	50,089,444	-	50,089,444	37,210,572

Provisions for Interest on SMS	14.00	15,467,810	-	15,467,810	8,702,825
Provision for Expenses	15.00	7,761,986	12,000	7,773,986	1,579,449
Others Payable	16.00	8,016,375	2,441,479	10,457,854	4,830,093
Non-Current Liabilities:					
Loan from PKSF	17.00	1,055,295,840	-	1,055,295,840	806,407,698
Commercial loan	18.00	246,464,655	-	246,464,655	282,058,343
Internal Loan	19.00	-	-	-	4,530,000
Capital and reserves:					
Retained Surplus	20.00	471,385,727	10,776,006	482,161,733	442,365,423
Reserve fund	21.00	52,377,649	200,240	52,577,889	47,879,534
Total Capital & Liabilities		2,850,193,276	13,429,725	2,863,623,001	2,418,096,732

Annexed notes form an integral part of the financial statements.



Chairman
SDS



Executive Director
SDS



Deputy Director (F & A)
SDS

Signed in terms of our separate report of even date annexed

Date :20 October, 2020
Place : Dhaka



Aziz Halim Khair Choudhury
Chartered Accountants



Aziz Halim Khair Choudhury

Chartered Accountants

Exclusive Correspondent firm of PKF International

SDS (Shariatpur Development Society)
Consolidated Statement of Income and Expenditure
For the period from 01 July 2019 to 30 June 2020


Particulars	Notes	30 June 2020			30 June 2019
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
Income:					
Service Charge Received	22.00	397,444,431	-	397,444,431	375,712,727
Grant Received	25.00	1,193,828	70,055,496	71,249,324	89,573,568
Bank Interest		1410078	81,754	1,491,832	1,544,128
Interest on FDR		3780790	-	3,780,790	8,780,401
Sale Of pass Book		509337	-	509,337	402,700
SDS Academy Inc.		-	2,044,924	2,044,924	2,507,871
Training Center Income		453,311	6,434,791	6,888,102	5,679,586
Member Fee		-	7,440	7,440	7,440
Write off Loan		534,194	-	534,194	202,178
Seed Sales		-	-	-	164,490
Others income		631575	23,850	655,425	166,789
Total Income		405,957,544	78,648,255	484,605,799	484,741,878
Expenditure:					
Service charge paid to PKSF	26.00	53079559	-	53,079,559	51,115,331
Service charge paid to Bank	27.00	21751264	-	21,751,264	22,176,224
Interest on Savings	28.00	30545856	-	30,545,856	35,169,142
Salary & Allowances		180673815	6,876,396	187,550,211	156,778,131
Traveling & Conveyance		6812345	357,733	7,170,078	6,862,426
Printing & Stationary		2803491	29,702	2,833,193	2,931,487
Telephone, Internet and Postage		1556719	3,600	1,560,319	1,369,243
Entertainment		1350955	17,432	1,368,387	2,031,752
Office Rent		6900696	48,000	6,948,696	6,523,800
Electricity and Gas		1112812	25,738	1,138,550	1,079,093
Training Expenses		826467	246,440	1,072,907	443,099
Fuel Cost		2739102	219	2,739,321	2,823,461

Repair & Maintenance		2550479	11,110	2,561,589	3,169,147
Lunch Subsidy /Food cost		2878449	184,820	3,063,269	3,510,930
Newspapers and Periodicals		170379	-	170,379	211,700
Other Operating Expenses	29.00	3640368	314641	3,955,009	2,101,183
Seed Purchases		-	-	-	154,990
Legal support		26497	-	26,497	84,000
Direct VAT & Tax Exp		2574745	2,295,300	4,870,045	2,527,757
Softwear Maintenance Expenses		1209600	-	1,209,600	1,172,168
Donation		310810	-	310,810	715,267
Advertisement & recruitment exp		4140	-	4,140	16,560
Audit Fee		307500	5,000	312,500	320,000
Bank Charges and Commission		898651	18,014	916,665	1,209,466
Loan Loss Provision Expenses		7002842	-	7,002,842	20,282,334
Administrative exp		-	379,793	379,793	312,059
Development Project Expenses (MF)	30.00	8,315,064	39,717,729	48,032,793	56,574,885
Direct Development Activities Cost	31.00	-	21,924,003	21,924,003	32,535,778
SDS Academy Exp		-	2,155,001	2,155,001	2,352,892
Training Center Exp	32.00	-	6,434,791	6,434,791	6,197,954
Depreciation Expenses	33.00	16664497	1,831,602	18,496,099	6,522,072
Total Expenditure		356,707,102	82,877,064	439,584,166	429,274,331
Excess of income over expenditure		49,250,442	(4,228,809)	45,021,633	55,467,547
Total :		405,957,544	78,648,255	484,605,799	484,741,878

Annexed notes from an integral part of these financial statements



Chairman
SDS



Executive Director
SDS



Deputy Director (F & A)
SDS

Signed in terms of our separate report of even date annexed

Date : 20 October, 2020
Place : Dhaka



Chartered Accountants



Aziz Halim Khair Choudhury

Chartered Accountants

Exclusive Correspondent firm of PKF International

SDS (Shariatpur Development Society)
Consolidated Receipts and Payments Statement
For the period from 01 July 2019 to 30 June 2020

Particulars	Notes	30 June 2020			30 June 2019
		MF	Development Projects	Total	Total
		Amount	Amount	Amount	Amount
A: Receipts:					
Opening Balance:					
Cash in Hand		2,978,253	20,477	2,998,730	9,826,216
Cash at Bank		78,295,898	4,600,436	82,896,334	96,850,431
MCP Loan Received from PKSF	23.00	657,500,000	-	657,500,000	702,400,000
Loan Realized from Beneficiaries	24.00	3000114830	-	3,000,114,830	2,949,275,871
Internal Loan		-	16,515,901	16,515,901	15,220,000
Service charges received	34.00	394,183,945	-	394,183,945	372,459,597
Members Savings Deposit (General)	35.00	303,974,018	-	303,974,018	264,435,789
Members' Savings Deposits Collection (Voluntary)	36.00	58,600,696	-	58,600,696	71,192,372
Risk Fund/ Appodkalin Fund	37.00	24,234,845	-	24,234,845	22,019,444
Loan Received from Bank	38.00	227,575,000	-	227,575,000	341,759,239
Grant Received	39.00	-	53,175,510	53,175,510	56,927,995
Loan & Others A/c:					
Others Project Income	40.00	1,155,100	3,893,751	5,048,851	3,375,007
Advance A/C		2,047,817	675	2,048,492	2,446,761
Other receipts	41.00	41,021,071	-	41,021,071	38,612,714
Write off Loan		534,194	-	534,194	202,178
Others Income		597930	23,850	621,780	166,789
Sale Of pass Book & Form		509,337	-	509,337	402,700

Bank Interest		1,410,078	78,476	1,488,554	1,538,745
Interest on FDR	42.00	3,734,316	-	3,734,316	7,845,165
FDR Encashment	43.00	223,711,668	-	223,711,668	160,696,655
SDS Academy Inc.		-	2,044,924	2,044,924	2,507,871
Member Fee		-	7,440	7,440	7,440
General & Admin		-	-	-	1,478,859
Total		5,022,178,996	80,361,440	5,102,540,436	5,121,647,838

B. Payments

Loan Disbursement to Beneficiaries	44.00	3,489,001,000	-	3,489,001,000	3,335,311,000
MCP Loan Refunded to PKSF (Principal)	45.00	408,611,858	-	408,611,858	506,267,290
MCP Loan Refunded to Bank (Principal)	46.00	263,168,688	-	263,168,688	358,923,464
Service charge paid to PKSF	47.00	53,079,559	-	53,079,559	51,115,331
Service charge paid to Bank	48.00	21,751,264	-	21,751,264	21,433,348
Purchase of Fixed Assets:	49.00	9,613,184	904,827	10,518,011	19,819,283
Members Savings Refund (General)	50.00	151,021,930	-	151,021,930	151,675,847
Members Savings Refund (Voluntary)	51.00	45,867,609	-	45,867,609	52,394,264
Investment:	52.00	235,286,711	250,000	235,536,711	181,407,478
Risk Fund/ Appodkalin Fund	53.00	4,254,099	-	4,254,099	11,850,441
Loan & Others A/C				-	-
Others Asset	54.00	31,896,623	-	31,896,623	-
Staff loan (Vehicle)		544478	-	544,478	2,225,160
Gratuity fund		-	-	-	11,006,708
Internal Loan		-	14,305,271	14,305,271	44,706,127
Advances A/C		16764051	1,004,686	17,768,737	26,949,664
Provision for Expenses		1379133	105,000	1,484,133	695,524
Transfer to others		-	296,939	296,939	673,676
Operating expenses:		-	-	-	-
Salary & Allowances		147462053	6,864,396	154,326,449	138,297,360
Traveling & Conveyance		6740051	2,978,778	9,718,829	8,017,866

Printing & Stationary		2742002	29,702	2,771,704	2,931,487
Telephone & Postage		1556619	3,600	1,560,219	1,368,344
Honorarium		-	126,512	126,512	-
Entertainment Cost		1350955	17,432	1,368,387	2,031,752
Office Rent		6012460	53,591	6,066,051	5,629,828
Gas and Electricity		1075812	25,738	1,101,550	1,046,093
Training Expenses		556862	246,440	803,302	302,547
Fuel		2712092	219	2,712,311	2,746,523
Repair & Maintenance		1950520	11,110	1,961,630	2,302,995
Paper Bill		170379	-	170,379	211,700
Donation		310810	-	310,810	715,267
VAT & Tax Exp		2484793	265,629	2,750,422	2,477,757
VAT & Tax		-	-	-	3,318,461
Receivable		80,000	205,867	285,867	45,000
AGM Exp		-	-	-	454,207
Software Maintenance Exp		1209600	-	1,209,600	1,172,168
Advertisement & Recruitment Exp		4140	314,641	318,781	45,683
Lunch Subsidy/Food cost		2565021	184,820	2,749,841	3,029,730
Legal Expenses		20997	-	20,997	84,000
Education Scholarship		-	-	-	936,000
Audit Fee		57500	5,000	62,500	120,000
Provision for interest on SMS		-	-	-	1,223,023
Administrative exp		-	374,202	374,202	574,671
Staff Group Insurance		2169237	-	2,169,237	1,819,704
Bank charge		898532	18,014	916,546	1,207,704
Development Project Expenses	55.00	11,068,152	26,731,494	37,799,646	40,452,921
Direct Development Activities Cost		-	17,671,524	17,671,524	31,038,629
SDS Academy Exp.		-	2,155,001	2,155,001	2,290,592
Training Center Exp.		-	-	-	3,120,404
Others Expenses	56.00	14,339,116	489,672	14,828,788	285,753

Sub Total	4,939,777,890	75,640,105	5,015,417,995	5,035,752,774
Closing Balance:				
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
Total	5,022,178,996	80,361,440	5,102,540,436	5,121,647,838

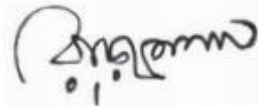
Annexed notes form an integral part of the financial statements.



Chairman

SDS

Signed in terms of our separate report of even date annexed



Executive Director

SDS



Deputy Director (F & A)

SDS

Date : 20 October, 2020
Place : Dhaka



Aziz Halim Khair Choudhury
Chartered Accountants

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 of the support and encouragement of all its development partners and stakeholders to continue its journey along with the underprivileged and climate vulnerable community people.

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





SDS
SHARIATPUR DEVELOPMENT SOCIETY

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