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শতবর্ষ 100

ANNUAL REPORT | 2019



SDI

সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস্
SOCIETY FOR DEVELOPMENT INITIATIVES

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FOREWORD

Dear patrons and partners in development,

Greetings from SDI

With much pleasure I am presenting our Annual Report 2019 to you. The annual report covers financial reporting period for the year 2018-2019. However, as regards social development components, we have taken liberty to make the report updated until stop press time so to say.

At the time of its founding the mission SDI has set for itself is to pursue a path of development that will not destroy the future of our coming generations. In early 1990s the global awareness and demand for +ve actions against global warming, need for climate change adaptation, environmentally friendly agriculture, architecture, enterprises and industries, transportation were not so loud.

But now environmental friendliness has become the central focus of all human activities. SDI as a midlevel national NGO feels proud that the mission it has chosen for itself at the turn of the century has been recognized as the prime concern of the UN. SDI has been continually realigning its programmes and projects with the different goals set in the SDG of the UN.

SDI has grown from strength to strength. SDI's MF portfolio has crossed the (outstanding Tk. 2.2 billion in June 2019, ME borrower 18863 and serving about 122000+ grassroot people belong to poor farmer households. SDI has been working for poverty alleviation by facilitating ordinary people's access to literacy, knowledge, health care, sanitation, personal and environmental hygiene, financial resources, technology & inputs gender equity, adolescent life skill education, entrepreneurship development, nutrition promotion. The intervention by SDI has been able to pull up most of its grasroot partner families from the life of poverty, deprivation, illiteracy, insecurity, malnutrition, gender based injustices. Created opportunities and options for social mobility for women in particular. A large number of extreme poor had become successful entrepreneurs and could improve their quality of life, could sent children to school, build good house to live, and most important of all have skill and positive attitude to live a meaningful life with human dignity.

SDI's focuses on the issues of alleviation of the quality of life of the people at the bottom of the scale of human development index. SDI's intervention were mostly focused on women. Our women partners have been able significantly improve the quality of life of families. Women's status has enhanced and many social injustices against women are being reduced. Women are having their effective representatives in the local elected bodies.

SDI's mission of knowledge based poverty reduction of the people is contributing towards raising farmers awareness regarding environment friendly agriculture. SDI had introduced salinity tolerant rice. In Dhamrai Upazila, SDI had launched a campaign for producing toxic chemical pesticide free i.e. safe vegetables, safe meat. The partner farmers of Savar and Dhamrai of Dhaka district and Singair of Manikganj district have been getting high yield of better quality safe vegetables using bio-pesticides.

SDI could make the farmers believe that indeed it is possible to grow good crops by applying organic fertilizers and it is possible to replace use of chemical fertilizers gradually. We express our thanks and gratitude to PKSF and its visionary leaders for their patronization and guidance to the farmers to grow 'bieshmukta (poison free)' vegetables.

SDI has developed partnership with several mainstream banks to provide credit to its grassroots partners. SDI used the credit line received from banks mainly in agricultural sector. Presently SDI is promoting Credit + activities in agricultural sector in its programme footprint areas.

At this point it may be relevant to mention that the Farmers Training Centre (FTC) of SDI at Sutipara, Dhamrai. The FTC was constructed with substantial contribution from Japan Grant Fund, The FTC is running since May 2016 and providing advanced hands on training on environment friendly agricultural practices. Annually in 2019 it can provide training to 1900+ no of small farmers. The training centre is addressing a niche of community level agricultural resource persons who can give qualified help to the farmers. We thank the people of Japan for its support to SDI in its Endeavour.



SDI is now actively planning to expand the Integrated Resource Centre (IRC) adjacent to the FTC. The plan includes establishing a School, College and Diagnostic Centre, a veterinary hospital and a Technical Training Centre for Women, to provide services to the farmers and unskilled women in the area.

SDI is proud to state that SDI is among highly selective number PKSf partners who have the privilege of **special innovative sectoral loan and development inputs**. The MFI profile of SDI is becoming more farmers friendly as could be seen from SDI's initiatives with PKSf's policy and financial portfolio loans towards farmers friendly initiatives like Ujjibito, Agricultural Seasonal loan, Credit for farming of non-toxic vegetables, safe meat and safe protein and LIFT, Sanitation, Drinking water.

The Livestock unit and Agricultural unit are helping the livestock and agricultural farmers to properly utilize the loan received for raising cow or goats and poultry and innovative agricultural farming. Currently SDI is piloting Medicare Service Risk a Fund Scheme for its grassroots partners. SDI had also launched an Agriculture and Livestock Unit in Dhamrai. The purpose of this unit is dissemination of appropriate agricultural and livestock farming technologies, know how and practices.

ENRICH is most focused program. Providing multiple credit along with development inputs is its characteristics. SDI is implementing the project in two unions namely Harishpur union of Sandwip Upazila and Baniajuri union of Ghior Upazila.

SDI has installed Datasoft's Microfin360 AIS/FIS software to digitalize specially its Micro Finance operations. The SDI MF management team is able to get information on any region or a branch or a particular loan case at its finger-tip.

SDI's programme for skill training and credit for external job market is helping trained people to get employment within the country and out of the country also. Trainees were able to get employment with Bangladeshi electronic goods manufacturers as well as got jobs in Middle Eastern countries.

SDI also initiate to provide skill training to young unskill and semi-skill women on garments machine operations, outsourcing and mobile repairing for creation of job opportunity both in country and abroad.

SDI had hold a non-toxic vegetable exhibition at the premises of the Farmers Training Center (FTC).

During the reporting period, SDI had expanded its CSR activities. SDI had provided both financial and material assistance to freedom fighters and senior citizens of the area. They were also given health care and medication services. SDI is holding eye camp for screening people with cataract and also arranges removal of cataract and insertion lenses and spectacles and Medicare costs. SDI is also providing blood grouping and testing of blood sugar to people of Dhamrai upazila. The satellite clinics are being held in various locations in Dhaka, Manikganj and Tangail, especially in locations where SDI has its programmatic footprints.

SDI had initiated an incentive program of giving prizes to farmers who had achieved success in various field of farming activities. For the period 2018-2019, SDI had given awards to 13 farmers.

We express our gratitude and admiration for our patrons and partners at grassroots and staff members for their continued trust and support, contribution and participation, dedication and commitment without which SDI could not have achieved what has been stated above. We thank our development partner PKSf and its' associates, OXFAM for the continuing partnership to strengthen SDI's capacity to respond to any natural hazard situation and mainstreaming of gender justice and equity in its organizational policies and practices.

SDI welcome and will gratefully acknowledge readers feedback to enrich our future report

With Thanks



(Shamsul Haque)

Executive Director and CEO of SDI

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List of Abbreviations

AGM	: Annual General Meeting	MFTS	: Micro-Finance and Technical Support
Bondhu Chula	: Energy Efficient Stove	NGO	: Non-Governmental Organization
BLP	: Bottom line Poor	NMT	: Non Motorised Transport
CAP	: Community Action Plan	PIC	: Project Implementation Committee.
CBO	: Community Based Organization.	PLDP	: Participatory Livestock Development Project
CBV	: Community Based Volunteers	Pourashava	: Municipality
CCA	: Community Change Agents	PRAE	: Participatory Rural Appraisal Exercise
CCL	: Community Change Leaders	REB Project	: Rural Electrification Board
CHV	: Community Health Volunteer.	RMC	: Rural Microcredit
CLP	: Chars Livelihood Program	RWH	: Rain Water Harvesting
DRR	: Disaster Risk Reduction	SDI	: Society for development Initiatives
ECCD	: Early Childhood & Care Development	SETUP	: School Effectiveness through Union Parishad.
EKATA	: Empowerment Knowledge and Transformative Action.	SL	: Seasonal Loan
FGD	: Focus Group Discussion	SMC	: School Management Committee.
FFW	: Food for Work.	SP	: Service Provider
FSVGD	: Microfinance Intervention for Food Security for Vulnerable Group Development	TBA	: Traditional mid wife (trained), locally addressed as 'Dhai'
GMP	: Growth Monitoring Promotion.	Thana	: Jurisdiction of a police station
GO	: Governmental Organization	TNO	: Thana Nirbahi Officer
H&N	: Health and Nutrition	TNO/UNO	: Upazila Nirbahi Officer (Chief executive officer of sub-district administration)
HCP	: Hard core Poor	TOR	: Terms of Reference
HP	: Humanitarian Project	UDMC	: Union Disaster Management Committee.
IEC	: Information, Education and Communication	UMC	: Urban Microcredit
IEG	: Income and employment generation	Union	: Lowest level of administrative unit
IFADEP	: Integrated Food Assisted Project	UP	: Ultra Poor
ILSHP	: Improvement of Living standard for hardcore poor	UP	: Union Parishad (Governing Body for the union, a administrative unit for the government)
Khash land	: State owned and managed Land	Upazila	: Sub-district
Khash	: Land owned by govt.	UPESC	: Union Parishad Education Standing Committee.
LCS	: Labor Contracting Society.	Urir Char	: Accreted Grassy land raised from the sea bed (Sabuj Char)
LEB	: Local elected body (Union Porishod)	VAW	: Violence Against Women
LGI	: Local Govt. Institutions	VDC	: Village Development Committee.
LIFT	: Learning and Innovation Fund to Test New Ideas	VGD	: Vulnerable Group Development
LRP	: Livelihood Restoration Project	VGD	: Vulnerable group development card (food security card for extremely vulnerable in a union)
MCH	: Mother Child Health	Ward	: Sub unit within a union
MEL	: Micro enterprise Lending	WATSAN	: Water And Sanitation
M&E	: Monitoring and Evaluation	WASH	: Water Sanitation & Hygiene
MFMSF	: Micro-Finance for Marginal and Small Farmers Project		

**SDI**সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস্
SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)**Basic Information**

Organization Name	Society for Development Initiatives (SDI)
Executive Director (CEO) and Contact Person*	Shamsul Haque
Contact Details:	
Head Office Address	House # 2/4 (3 rd floor), Block-C, Shahjahan Road, Mohammadpur, Dhaka -1207.
Telephone	+880 2 48121034, 48110512
Fax	+880 2 48122157
E-mail Address	sdi.hoffice@gmail.com, mshamulh@gmail.com
Website	www.sdi-bd.org
Training Center	Farmers Training Center (FTC)
Address	Sutipara-Nannar Road, Vill: Sutipara, P.O: Kalampur, P.S: Dhamrai, Dhaka.
Cell	+88 2 01727 306089
E-mail Address	ftcsdi@gmail.com
Website	www.sdi-bd.org/Ftc

Legal status

Sl	Registration Information	Registration Number	Date of Registration
1	Social Services Dept.	Dha-02967	22 July 1993
2	NGO Affairs Bureau	937	25 May 1995
3	Societies Registration Act 1860 (Act XXI 1860)	5-3235(24)2003	21 July 2003
4	Micro credit Regulatory Authority (MRA)	01239-03336-00154	16 March 2008
5	Certificate of Registration as Seed Dealer	SW/MoA/17015	14 October 2012

Working areas : (i) number of districts: 12 (ii) Number of Upazilas: 69

District	Upazila	No of Unions
Dhaka	Mohammadpur, Dhamrai, Mirpur, Savar, Keranigonj, Hajaribag, AdaborPallobi, Shera Bangla Nagar, Ashulia, Nobabgonj Rup Nagor, Shah Ali, Kafrul, Darussalam, Kamrangi Char, Nawabgonj	502
Manikgonj	Daulatpur, Ghior, Saheb Para Singair, Manikgonj, Shivalaya, Golora, Harirampur, Saturia	
Tangail	Nagarpur, Delduar, Mirzapur	
Gazipur	GazipurSadar, Kaliakor, Joydevpur	
Feni	FeniSadar, Dagonbhuiyan, Sonagazi, Shagalnaiya, Fulgazi	
Chittagong	Sitakundu, Zorargonj, Police station(PS areas of [Akbarshah, Khulshi, Halishohor, Pahartali, Mirsarai, Chandgaon, Panchlaish, Bayazid, Hathazar, Bandar, Double Mooring and Sandwip])	
Noakhali B	egumgonj, Companigonj, Noakhali, Kabirhat Senbag, Sunaimuri, Subornochar, Char Jabbar	
Comilla	Choddogram	
Coxsbazar	Coxs Bazar sadar, Ukhiya, Ramu, Teknaf, Chakaria	
Bandarban	Naikhongchori	
Lakshmipur	Lakshmipur	
Sirajgonj	Chouhali	

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)

GOVERNANCE:

Establishment: SDI was established in 1993 by a group of like minded self motivated development workers who were imbued with the zeal to address the social maladies with a vision of realizing the human potential of the disadvantaged and powerless, alienated from the social, economic and institutional resources. SDI is a platform which has drawn NGO professionals who have adopted social development as a life time mission. The rich and diverse experience of the initiators is its unique asset.

SDI's Creed: "Development that meets the needs of the present without compromising the ability of future generations to meet their own needs"

SDI's Mission: The initiative or the agenda is to trigger a self-empowerment process whereby the poor and powerless can take charge of their own self actualization agenda and empowering people for participation in the decision making process effecting their own lives.

Legal Status: SDI is a non profit social development Enterprise organization Registered with (1) Social Service Department, GoB, (2) NGO affairs Bureau, (3) Registrar of Joint Stock Company and (4) Registrar with Micro credit Regulatory Authority. SDI is eligible to receive external grants and also for operation of Micro credit, Micro enterprise and other development programs with local and external grant and credit fund)

Management Structure of the Organization: The highest body of the organization is the General Body (GB) consisting of 31 members. The General Body elects an Executive Committee (EC) consisting of 7 members for a three-year period. The GB and the EC are headed by the Chairman. On the EC, apart from the Chairman, there is a Vice Chairman, an Assistant Secretary and a treasurer. The Executive Director of the SDI acts as the Member Secretary of the organization. The EC is accountable to the GB. The Executive Director in turn is accountable to the EC. For day to day running of the organization, a Deputy Executive Director assists the Executive Director.



Executive Committee (EC):

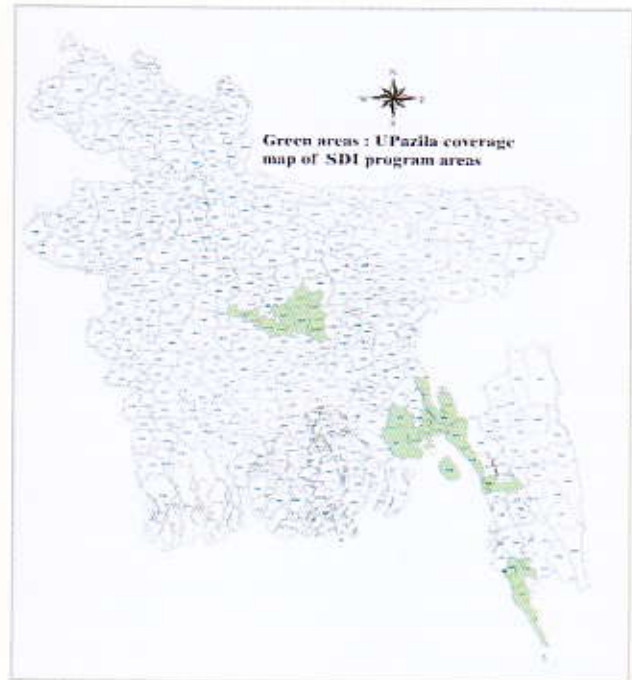
Name of Members	Principal Occupation	Designation
Prof. Dr. Md. Abul Hossain	Ex Pro-VC of Jahangirnagar University	Chairman
Mr. S.M.Gulam Mustafa	Md Jamalpur Fashon Ltd. Dhaka.	Vice Chairman
Mr. Sushil Kumar Sarkar	Head Master, Bhalum Aatur Rahman Khan School and College, Dhamrai, Dhaka	Secretary General
Mrs. Aleda Sultana	Coord, -Education Program. CDL	Asstt. Secy. General
Mr. Md. Shah Alam Bhuyan	Businessman, Korotoa Road, Bogura.	Treasurer
Mr. Anjan Kumar Deb, FCA	Principal A.K.DEB & CO.	Executive Member
Ms. Nargis Sultana	Housewife	Executive Member
Md. Shamsul Haque	Executive Director of SDI	Member Secretary

Annual General Meeting (AGM): The general body members of SDI holds at least one annual meeting (AGM) in a year. If necessary more meeting are held.

Executive Committee (EC) Meeting: Usually quarterly EC Meeting held. If necessary more meeting may be held.

Coordination Meetings (Regional, Central): SDI hold regular periodic coordination meetings at its Regional offices and Annual Coordination meeting is held at SDI's central Office.

REGIONAL /AREA/BRANCH OFFICES AND LOCATIONS: SDI had been operating 12 Regional Office or 70 Branch Offices and 3 project offices.



Staff strength of SDI : Type of Staff	Total Numbers	Men	Women
Regular	666	585	81
Volunteers	192	109	83

INSTITUTIONAL STRENGTH

SDI'S CORE STRATEGY: Investing more in women directly to reduce poverty through substantial economic and social pay off is the core strategy pursued by SDI. Empowerment of rural poor and hard to reach poor specially women and fringe communities by way of creation of jobs and sustainable livelihood and access to credit without collateral.

SDI pursues a sustainable human development policy, which is pro-poor, pro-nature, pro-jobs and pro-women. SDI aims at alleviation of poverty and empowerment of the poor in more operational terms such as access to institutional supports and facilities (for credit, technical, health, and education services) and concurrent fostering of local institutions which fights against threat to human rights, political rights and threatens environment.

- Self directed development and ultimate ownership of the initiatives by the people themselves.
- To strengthen the capacity of its object population for sustainable development and serve as a synergic resources to achieve it.
- To focus its resources on a series of objectives central to sustainable human development
- Facilitation of sustainable livelihood enhancing social conditions for rural women.
- Protection, promotion and regeneration of environment
- Improving access to health care and health education for practice of hygiene and behavior changes.
- RIGHTS based approach Advocacy and social mobilization for human and children's right.
- Improving Humanitarian Capacity Building.
- Technology support for speed up income.

List of Policies and Guidelines

1. Rule of Employee gratuity Fund	12. Ultra Poor Savings and Credit Manual
2. Procurement Policy	13. Guideline for bay fisher occupational safety
3. Saving and Credit Manual	14. Guideline for sweet water (natural) fish protection
4. Accounting manual	15. Land transfer procedure
5. Internal Audit Manual	16. Gender Policy
6. Personnel Procedure	17. Policy on Disabled people
7. Training Manual	18. Emergency Disaster Response Policy
8. NonFormal Children's Education Manual	19. Climate Change Adaptation Policy
9. Guideline for Hardcore Poor friendly programs/projects	
10. Guideline for General Poor friendly programs/projects	
11. Society based Cyclone shelter management Manual	

Gender Policy:

SDI is a gender sensitive organization. In this context the policy and commitment of SDI is both consistent with Beijing Plus declaration to fight all forms of discrimination against women.

Child rights Policy:

SDI has adopted Childs Rights Policy in compliance with the UN as well as the policy adopted by the Govt. of Bangladesh

Disability Policy:

SDI has adopted its policy which closely follows the policy OXFAM UKs Bangladesh has formulated and circulated to its partners.

Zero Tolerance Policy:

In case misdemeanor or making aspersions to women on the ground of gender is considered a grave breach of discipline and comes under the policy of zero tolerance pursued by SDI

Pro hard core poor policy:

To outreach the bottom rung of the poor (termed hardcore poor), SDI had developed its own strategy of outreaching these people. Initially to address the HCP niche with interventions for alleviating their poverty to threshold level and then inducting into the existing development intervention scheme.

Complaint Mechanism:

At the time of issuing of letter of appointment each employee is given ToC of employment, which includes the complaint mechanism and its different stages. It also gives the direct phone number of the Executive Director as the last resort for a complainant.

Networking:

SDI is members of the following National and International networks and Partners

National Networks:

Credit and Development Forum (CDF), NGO Forum, Federation of NGOs in Bangladesh (FNB), Coastal Fisher folks Community Network (COFCON), Disaster Forum. Centre for Sustainable Rural Livelihood (CSRL), WECAN, NARI FORUM, NIRAPAD.

International Networks:

International Institution of Rural Reconstruction (IIRR) Philippines, Asia Pacific Region Micro credit Summit Meeting of Council (APRMS), Asian Resource Foundation (ARF), Thailand, International Union of Anthropological and Ethnological Sciences(IUAES).

Partners:

Government of Bangladesh PalliKormo-Sohayak Foundation (PKSF), Oxfam-GB, GiZ Germany, Bangladesh Bank (BB), DCC/ UPPR/ UNDP, NGO Forum, Bank Asia Ltd, Oxfam International, Gov. of Netherlands-IFAD, EU , South East Bank Ltd., MTBL,National Bank Ltd., Japan Grant.

Publication & Documents	Frequency
Financial Report	Annual, Half yearly, Quarterly reports, shared with donors and also with NGOAB, MRA, District and Upazila Admin of GoB , LEB etc.
Annual Report	
Newsletter:	Frequency irregular(A t least 2 issues annually)
Brochures	SDI's organizational and Farmers Training Center(FTC)
Issue based reports	Need basedfor distribution in seminars,symposiums

SDI's sectors of work.

Sectors	Beneficiaries	Overall budget
Microfinance	122,245	911,66,69,694.00
Education	1,089	12,45,240.00
Health	8,356	23,29,360.00
Others (specify)	12,405	1,21,88,177.00
Agriculture	3,400	37,42,673.00

Multi-disciplinary Development Projects and Operational Areas:

SL	Program	Upazila	District
A.	Resilience through Economic Empowerment and Climate Adaptation, Leadership, Learning (REE - CALL) -2021 of SDI in SandwipProject	Sandwip	Chittagong
B.	SDI - Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH)	Sandwip (Horishpur Union); Ghior(Baniajuri Union)	Chittagong , Manikganj
C.	OBA SANITATION MICROFINANCE PROGRAM	Dhamrai,Savar, Nawabganj, Kaliakoir, Joydebpur, Manikganj, Singair, Ghior	Dhaka, Manikganj, Tangail, Gazipur
D.	PACE Project -Toxic Pesticide Free Vegetable Cultivation & Marketing Extension using Biological pest -control.	Dhamrai , Savar (Hemayetpur), Singair	Dhaka, Manikganj
E.	Probin Janagosthi'rJibonmanUnnayanKarmashuchi	Dhamrai, Sandwip	Dhaka, Chittagong
F.	Sanskritik O KriraKarmashuchi	Dhamrai,Ghior	Dhaka, Manikganj
G	Agriculture Unit (AU)	Dhamrai	Dhaka
H	Fisheries and Livestock Unit (FLU)	Dhamrai	Dhaka
I.	Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries (KGF Project)	Dhamrai,	Dhaka
J.	Infrastructure development programme	Dhamrai	Dhaka
K.	Let Her Decide and Participate (LHDP)	Sandwip	Chittagong
L	Farmers Training Centre (FTC)	Sutipara, Dhamrai	Dhaka
M.	Skills for Employment Investment Program (SEIP)	All footprint areas of SDI	
N.	Vocational skill training		
O	Disaster Risk Management		
P	Technology and Product Adaptation Project	Dhamrai, Singair	Dhaka, Manikganj
Q	Buffalo Development Value -Chain Project	Sandwip	Chattagram
R	Climate Justice Resilient Fund (CJRF) Project	Sandwip	Chattagram

COMPETENCY OF SDI

Strength of the SDI in terms of community development and women empowerment Initiatives

Since inception SDI had implemented multi sectoral integrated projects, covering adult functional literacy, non-formal primary education, food and livelihood in security, MCHN, women empowerment, early childhood development, community development (VDC) and creation of community volunteers, linkages with LEB and GO Service Providers, Market access, IEG, Cash and Asset transfer issues. The main objective of all these projects were creating Community Resilience against disaster shocks like food and livelihood insecurity, women empowerment, accessing institutional resources, linkages with SERVICE PROVIDERS and complementary to SDG goals for Bangladesh.

SDI has Experience of implementing Food Security and Livelihood (EFSL), Health Hygiene and Nutrition (HHN), WASH, Income & Employment Generation (IEG) and disaster preparedness, Response and Rehabilitation and Climate Change Adaptation Activities.

CFW and FFW

CFW/FFW program intervention were made to create immediate food security during the lean periods. Immediate income was generated through FFW or CFW for the distressed members of the extreme poor who lack productive skill. The community were encouraged to identify distressed families and their needs. And encouraged to identify and prioritize, various infrastructures. The interventions were in the form of mostly collective initiatives.



Infrastructure development, Linkage with LEB and Market Development

SDI had experience of constructing UP Building in Sarikait union, constructed market sheds with special shed for business women. Also constructed Toilets for business women and 6 community latrines in different unions



Comprehensive Homestead Development (CHD)

SDI had under taken CHD programme to address the food security for the vulnerable communities. The CHD scheme includes holding of a series of training for the target beneficiaries followed by supplying of inputs i.e. means of applying the newly acquired vocational skill. The purpose was to enable a food insecure family to earn a sustained income by practicing sustainable crop production and pest management. The families were also made aware of homestead and environmental sanitation, as well as personal hygiene through family approach. The CHD had components like poultry, livestock rearing, beef fattening, milk and derivative



produce, training on net making, dress making, bamboo/cane handicraft, borrow pit or small pond fisheries.

MCHN

Improved KAP and family level sensitivity to the high and acute need of nutrition by a lactating mother or a pregnant women and ensuring nutrition with two fold benefits i.e. food security for the mother and ensuring proper mental and motor development of children and access to GO health services and service providers etc.

Food distribution and storage management

SDI had experience of targeted food distribution among pregnant as well as lactating mother and child. Had acquired valuable experience of food depot management and logistics and distribution outlet management.

Village Development Committees (VDC)

Facilitating formation of Village Development Committees (VDC) and developing a cadre of Community Volunteers [CV (H&N)] and Skilled Birth Attendants (STBAs) to support the VDCs.

Climate Change Adaptation (Extension of crop and technology):

SDI organizes extension training involving govt. agricultural extension department and distribute salinity tolerant paddy seeds like BR28 in the Coastal zones of Bangladesh.

NURSERY, SOCIAL AND COMMUNITY FORESTRY

SDI motivates and also provide Micro-credit to tree farmers with the multiple objectives like promoting increased green cover and use of tree as wind break for protecting homesteads from cyclonic wind ravages and reducing land erosion.

PROMOTION OF ENERGY EFFICIENT STOVE (Bondhu Chula), SOLAR PANELS AND SOLAR POWERED LAMPS:

SDI promotes energy efficient stove to facilitate community people getting into the practice of energy efficient, smoke free cooking stoves which contributes to reduction energy expenditure and reduction in emission of GHG. Promoting household level use of Solar panel powered source of light or solar lamps and reducing use of kerosene lanterns

RAIN WATER HARVESTING :

SDI promotes and help communities to install rain water harvesting and underground water storage units .

PROMOTION OF APPROPRIATE TECHNOLOGY :

Pot in Pot vegetable cooler

SDI actively supported R&D (Research & Development) for developing an earthen pot based evaporative cooler for the poor small vegetable vendors in rural markets to lengthen freshness of vegetable by several days; thus relieving the seller from distress sell at throw away price i.e. protecting fare of vegetable commodities.

Simple wooden press for producing fuel cake from bio-mass

A simple hand press which can produce compressed fuel cakes from composted biomass. This productive asset can enable a extreme poor to earn an income using waste biomass as raw material for fire wood substitute (fuel cake).

Safe Cow fattening done at Dhamrai

The project has been taken to supply safe meat (naturally fattened) to the consumers. The farmers usually fatten cows with an eye to sale these at the Market for muslim religious festival of Eid ul Azha. SDI had provided training on beef fattening, and credit line for the purpose. Traditinal cow fattewning being done using fattening medicines which are harmful for both human and animals as well.



As the consumers are getting aware of the these aspect , the demnad for such animal meat had declined. So the cattle farmers are also adopting methods for safe fattening practices.

SDI is facilitating training and supply of credit and home based cow health services. This has helped the farmers to adopt safe cow fattening practices.

SDI had Established Vegetable Storage Depot at Dhamrai

Vegetables are grown in Dhamrai Upazila of Dhaka round the year. The farmers of Dhamrai had earned reputation for growing Safe vegetables produced without using toxic chemical fertilizers . But the other challenge being price getting very low and stock of unsold vegetables, when there was supply of more vegetables arriving at the market compared to the demand. There was rotting up of vegetables and farmers become losers. The farmers were demanding some



measures which could save their produce . SDI had constructed experimentally two vegetable storages at two points in the Dhamrai Upazila with IFADF and PKSF support. One of the storage will hold 8 tons of vegetables while the other one will hold 4 tons. These storages can keep the vegetable fresh for a maximum period pf 30-40 days. Green tomato and Radish can be kept fresh for as long as 60-70 days. Mangoes can be kept fresh for 20-25 days. In these stores there was no use of any chemicals to stop rotting of the vegetbales.

Automatic Weather Station at FTC of SDI for Forecasting Climate Information for Farmers

Agriculture is very much dependent of weather. Favorable weather helps more crops. Also by taking preventive measures farmers can minimize loss due to bad weather. The farmers of Dhamarai, specially in and around Sutipara Union are using weather forecast information of SDI's weather station. Farmers are reporting that they could take preventive measures to reduce their loss.



SDI Arrnages for Skill Development and Skill Upgradation Training for its Staff

SDI regularly arranges for training of its staff members for the building up their skill and capacities. So far 55 staff members including Zonal and Branch Managers were trained with the help of DATASOFT Company who had supplied SDI with Micro-credit management software .

SDI's PROGRAMMATIC EXPERIENCE

Strength of the SDI in community development and women empowerment, Food Security and Livelihood (EFSL), Health Hygiene and Nutrition (HHN), WASH, Income & Employment Generation (IEG) and Disaster Preparedness, Response, Rehabilitation and Climate Change Adaptation Activities

SDI has been implementing multi sectorial integrated projects, covering adult functional literacy, non-formal primary education, food and livelihood security, MH&N, women empowerment, early childhood development, village development centres (VDC) and creation of community volunteers, linkages with LEB and GO service providers, market access, IEG- Private sector, Cash and Asset transfer programmes. The objective being creating community resilience against disaster shocks like food and livelihood insecurity, women empowerment, accessing institutional resources from service providers thus achieving MDG/SDG goals of Bangladesh. As a partner of SHOUHARDO Program of CARE/USAID/GoB SDI had experience of food depot management and logistics and distribution outlet management and experience of targeted food distribution among pregnant as well as lactating mother and child.

Experience in managing water and sanitation program

Improvement and facilitation of water and sanitation for the poor is a core program of SDI. Since its inception SDI had implemented projects with Cord Aid Netherlands, AusAid, Australia, DFID (COFCON), OXFAM GB, CARE Bangladesh/USAID, CDSP III and CDSP IV projects sponsored by Govt. of Netherlands and the GoB sponsored

SDI's has several decades' long experience in managing WATSAN programs especially in char areas. SDI had assisted communities in receiving allocation for DTW from the DPHE; Also 200+ DTWs were installed in Sandwip and in Urirchar of Sandwip and Noakhali, by SDI with its own resources. Community women being trained in the management of a DTW. community management groups were formed for the maintenance and care taking of a DTW; a set of equipment was given to the trained member in a community to do minor maintenance and repairing works. The DTW has remarkably reduced the water collection time thus releasing the time for the women to pursue other productive or self-developmental work. SDI had installed rainwater harvesting units with underground storage units which can supply water collected during the



rainy season for about another other 2-3 months in the dry season. Availability of per capita safe water has impacted on reduction in water borne diseases which had again increased the productive days in a year. In the long run, the availability of safe water had improved quality of life.

In the past Hygienic Improved Latrine (HIL) use was low as poor people do not consider this as a basic minimum need. SDI projects donor partners had supported supply of off set pit type hygienic improved latrine to families. The ultra poor families were supplied HIL units at discounted rate. Special credit facilities were extended to families for installing HIL units. The HIL were produced locally. The families who could install HIL were given motivation and awareness regarding the benefit of HIL.



Most of the families took HIL of their own free will after becoming convinced of the benefit. Installation of HIL had impacted on the health and nutrition of the family members specially reduction of water borne diseases.

HEALTH

Mother and Child Health and Nutrition (MCHN): Improved KAP and family level sensitivity to the high and acute need of nutrition by a lactating mother or a pregnant women and ensuring nutrition with two fold benefits i.e. food security for the mother and ensuring proper mental and motor development of children and access to GO health services and service providers etc. **Skilled Traditional Birth Attendant (STBA):** Wherever SDI implements projects, Womens and Child health care interventions is a common program. SDI has trained and employed at least 80 STBAs in projects areas in Sandwip of Chattagram, SubarnaChar, UrirChar in Noakhali, and Manikganj, Ghior under Manikganj district.





Human and Community



Development Projects of



SDI

Farmers Training Centre (FTC) and Integrated Resources Centre(IRC) of SDIat Sutipara, Dhamrai

SDI has established an Integrated Resource Centre at Sutipara of Dhamrai about 45 km west of Dhaka along Dhaka -Aricha highway and 0.25 km along the Sutipara-Nannar road. It is a Modern residential training center for Farmers Improving roductivity thus income of the small landholder farmers is the core objective of this complex.The small farm holders are imparted training in 10 types of farming activities for producing of non toxic crops or vegetables which will bring them higher value addition.

FARMERS TRAINING CENTRE (FTC) and IRC was constructed by SDI with substantial Japan Grant. The center complex is a 13000 sft. 3 storied building with about 2.60 acres of land for practical training. It has capacity to provide training to 42 trainees in one batch. It has a dormitory facility on the 1st floor for trainees and the trainers as well. On the 2nd floor an auditorium to sit 350 audiences. The complex has a reference library, multimedia, WI-FI, a standby generator. The FTC is providing training to the farmers (specially the small farmers) to increase productivity using modern Agr.knowhow. Promote CCA focused agriculture and non-toxic edible crops. Besides this other external organization/institutions hire FTC training venue and facilities to conduct their own trainings.

FTC is a 3 storied building with the following features:

Fully air-conditioned main training hall can accomodate a maximum number of 50 trainees, equipped with state of the art AV. Air-conditioned dining hall with large screen TV for serving 48 persons at a time.

- The stair case of the building has ramp for use by physically challenged persons.
- On the 1st floor there is trainee accommodation for 30 trainees.
- 3 air-conditioned rooms on 1st floor for the resources persons and guest and a dining room for them.
- Air-conditioned auditorium for 400 audience on 2nd floor, equipped with state of the art AV systems and refreshment areas and, it has a separate waiting room with attached amenities for special guests.
- The wide roof top to hold open air programmes.
- The training complex has a reference library,
- For uninterrupted power supply the complex has its own standby generator.



- All rooms are connected by intercom and WiFi services for trainees and trainers. Campus is protected by CCTV monitoring and highly professional security personnel's guard the campus.
- The center has Admin & Logistics, Reception, Laundry, Driver resting/accommodation, Sick room, car park for 4 vehicles etc.
- Agricultural Demo and Seed Store: The training center has demonstration rooms for agricultural tools and machineries and seeds and organic manures etc.
- A qualified MAT and a qualified Nurse are present to address the health and medicare need of the trainees.

Training Resource persons and equipments:

The FTC has its own full time staff trainers and also has a panel of trainers drawn from officials of the department of livestock and fisheries and agriculture of the GoB and Universities. The training center is equipped with all the latest technologies required for a modern training center. Computers, Laser printers, MM projectors (2 units), Audio system with wireless microphones, Display Boards, White Board, Flip Boards and all other standard equipments are available in the training center.



Hands on training facilities:

Demonstration Plot : For hands on training, adjacent to the main campus, the training center has a land space of 2.12 acres area for poultry and livestock sheds, seed beds and rice beds and vegetable crops. There is a pond for fisheries related trainings and recreational boating purposes. There is an open thatched house for holding group discussions.

Pond: For fisheries related training activities. The pond has a boat for recreational purposes.

Thatched Shed: A thatched shed in the demonstration plot is an ideal setting for holding open space consultation and group discussion etc.

Dormitory for 30 trainees including women trainees. On 1st floor accommodations for 4 trainers' with attached bath and geezers and 2 Air-conditioned rooms for special guests, and a dining room for the guests on the same floor.

The centre has a spacious seminar cum auditorium ideal for holding conference 400 audiences. The venue is ideal for holding conferences by Govt. agencies, NGOs, MFIs, multinational companies etc. The conference centre is fully air conditioned and equipped with state of the art audio-visual systems and acoustically designed for crisp and clear sound and suppress noises. Adjacent of the conference hall is a spacious area for refreshment arrangements. Also it has an air -conditioned waiting lounge for special guests. The roof of the building has an open space of 2500 sft, ideal for holding open air cultural events.



Training Conducted at FTC, SDI (July 2018 to June 2019)

SL #	Name of Training/Meeting /Workshop		Participants		
			Male	Female	Total
1	Safe Rice Cultivation and marketing	Gr. Members	0	45	45
2	Safe Cowfatening	Gr. Members	10	87	97
3	Pesticide free vegetable and Moringa Production and marketing	Gr. Members	0	24	24
4	Discussion session on organic food	Sustho Jibon Association	38	2	40
5	Nutrition Capacity Building Workshop	SDI Staffs	12	9	21
6	Gender and Nutrition Sensitive Agriculture	GO-NGO staffs	43	57	100
7	Organic Goat Rearing on Macha	Gr. Members	11	9	20
8	Bepary -Pyker arotder orientation for Safe vegetables	Stakeholders	23	0	23
9	Bi-Monthly Meeting for Safe vegetable (6 meeting)	SDI Staffs	39	3	42
10	Market exploration orientation for Safe vegetable	Gr. Members	11	9	20
11	Discussion meeting with farmers, consumer and Whole seller for production and marketing of safe food	Stakeholders	41	10	51
12	Credit and savings Management and Poultryrearing	SDI Staffs	29	4	33
13	Six Month Meeting and safe food production and marketing	SDI Staffs	91	14	105
14	Six Month Meeting and safe food production and marketing	SDI Staffs	79	21	100
15	Six month coordination meeting and entrepreneurs development on safe food	SDI Staffs	85	11	96
16	3month coordination meeting on Hygiene, sanitation and organic food	SDI Staffs	19	5	24
17	Dental Health Awareness and Dental care camp	Gen. patients	42	58	100
18	Cultural and Sports Program events for Yealderly People, Youths and Childs (6 events)	C&S Program Participants	387	312	699
19	Elderly People program activities	Elderly People Program Participants	609	704	1313
20	Project Start-up Workshop of Technology and Product Adaptation	SDI Staffs	24	1	25
21	Staff Orientation of Technology and Product Adaptation	SDI Staffs	22	0	22
22	Training on vegetable harvesting, packaging, transportation and preservation. (8 batch)	Gr. Members	67	29	96
23	Orientation on Nursery development technique and business plan for all SDI regional staff (Dhamrai region- 100 staff, Manikgonj region- 100 staff and Dhaka region- 100 staff) to disseminate knowledge to community	SDI Staffs	454	60	514
24	Training for outside Organizations/Institutions (8 batch)	NGO Staffs	196	4	200
	Total		2332	1478	3810

SAMRIDDI

Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH) Program of SDI in Harishpur Union, Sandwip Upazila and Baniajuri Union, Ghior UZ

ENRICH is a human-centered holistic development approach. It is an integrated approach. The overall vision of ENRICH is to work with the poor, to create a humanly dignified living standards and they enjoy universal human rights. ENRICH focuses on components such as education, health, nutrition and employment generation, youth development, beggar rehabilitation etc.

Health program: Under the health program, a ENRICH Health Officers (EHO) and Health Visitors are working and visiting households, holding Static clinic and satellite clinic and health camps.

Education program: Education centers are helping students to prepare their daily lessons given by their schools.

Youth in Development program: The 'Youth in Development' program has been started from FY 2016-17. Youths who have received training on 'Self-realization and leadership development' have already undertaken various social activities such as construction of roads, social awareness against child marriage, campaign against drugs, tying pots on trees as accommodation for birds nest etc.

Beggar rehabilitation: Beggars have been rehabilitated in ENRICH Unions of Sanwip and Ghior. The rehabilitation program is being implemented by donating BDT 1 Lakh to each beggar through bank account for investing in IGA.

ENRICH center and ENRICH-ed home: ENRICH-ed centres have been constructed in ENRICH unions. Moreover ENRICH-ed home has also been developed in these unions, where components such as health, education, income, environment and livelihood improvement are present.

'Bandhuchula' and solar activities: Bandhuchula (environment friendly cooking stoves) and solar home system has been provided to households.



Special Savings Program:

Under the 'Special Savings Program' of ENRICH, upto March '18, members of families either headed by female members or families with handicapped members have successfully completed 2 years duration of savings. As per the guidelines of this program matching grant were given to them.

Community-based Development Program: Furniture were given to the ENRICH centers. Also WSL latrines and tube wells were installed at ENRICH centers.

SAMRIDDI aims at Estbalsih the Human Dignity by Ensuring Basic Rights of all the people in a sociaety. Under this project the following activites being implemented:

Centre for coaching in the afternoon: 44 such centres were opened for helping children belong to poor families prepare their school education.

Health Care Service: 3 static were set up in 3 offcies and 32 satellite clinics were operated in the project area. In each clinic health care services were given for 16 days.

Rehabilirtation of beggars -13 beggars were rehabilitated .Each of the former beggars were given a milch cow and cow shade construction cost supported by the project. The value of which is about tk 1lac for each bagger family.

Ensuring safe water for all purposes: DTW and STW being installed and also WSL were given to the poor families.

Estbalishment of model household: An ideal household is sucha household, in which members use safe water. The hh has sanitary latrine and has proper hand washing facilites after defecation. The members being registered in Health card and also the memebrs possess health insurence. The household may have orchards of fruit and or medicianl plants and timber trees etc. There might have ponds with fishes and some families may keep goats on raised platforms. They may keep pigeons, chickens etc. some of the families may produce vermi-compose for own use as well as for selling to the neighbours. Some households may



cultivate vegetables and or flowers, 30 families have been considered ADARSHA Households. SDI has given these households special credit line, technical support, besides orientation and training.

Establishment of SAMRDDI Centre: SDI had facilitated establishment of 9 SAMRDDI centres having recreational facilities for the community people meet.

Special Saving Programme: This component targets widow, physically handicapped, women led h/h, hardcore poor families. Under this scheme for a period of 2 years the members would deposit weekly savings. Against this saving the project will contribute equal amount to up the savers account. After two years the savers will receive twice the amount of her savings to start some ventures of her own.

Youth activities is also involved in ENRICH Banajuri.



Enrich Program of Harishpur Union, Sandwip Upazila (July 2018 to June 2019)

Sl. #	Name of Activity	Yearly Target	Yearly Achievement			Cumulative
			Male	Female	Total	
1	Health					
1.1	Health card sales	450	0	245	245	1025
1.2	Static clinics arranged	240			153	2094
1.3	Service recipients in static clinics	1920	330	1106	1336	6568
1.4	Satellite clinics arranged	48			48	310
1.5	Service recipients in satellite clinics	1200	1032	370	1402	6224
1.6	Health camps arranged	4			4	27
1.7	Service recipients in Health camps	600	271	167	438	3062
1.8	Special Eye camps	1			1	6
1.9	Cataract operations performed		3	4	7	47
1.1	Diabetes tests		84	44	128	863
1.11	Yard meetings organized	96	0	102	102	785
2	Education					
2.1	Existing Education Centers	0	0	0	0	35
2.2	Present number of student		91	88	179	179
2.3	Monthly average attendance		75	71	146	146
2.4	Fees collected	0			0	41270
2.5	Guardians' meeting organized	84			84	366
5	Training and youth development					
5.1	Training on income generating activities	10			10	
	Youth forums formed	0	0	0	0	0
6	ENRICH Center establishment and arrangement of coordination meetings					
6.1	ENRICH centers established	5			3	7
6.2	Coordination meetings arranged	108			108	555
7	Special credit program					
7.1	Current savers under 'Special Savings scheme'	5	0	5	5	27
8	Others activities					
8.1	Family Development Plan formulated (Families)	0	0	0	0	0
9	Loan program under ENRICH					
9.1	Income Generating Loan	46470000	0	958	36160000	2225
9.2	Livelihood Improvement Loan	7000000	0	57	570000	363
9.3	Asset Creation Loan	2500000	0	99	2410000	240

Enrich Program of Baniajuri Union, Ghior Uz (July 2018 to June 2019)

Sl.	Name of Activity	Yearly Target	Yearly Achievement			Cumulative
			Male	Female	Total	
1	Health card	4302	436	1297	1733	6819
2	Static clinic	384	0	0	0	1666
3	Static clinic service provide	3840	1086	2789	3875	17467
4	Satellite clinic	96	0	0	0	463
5	Satellite clinic service provide	2400	1306	1961	3267	17262
6	Health camp	4	0	0	0	20
7	Health camp service provide	600	329	611	940	5763
8	Eye camp	1	0	0	0	5
9	Cataract operation	15	5	12	17	81
10	Diabetes Experiment	1440	467	542	1009	2808
11	Health awareness meeting	576	1794	10166	11960	2521
12	Education center	35	456	483	939	35
13	Guardian meeting	420	869	7531	8400	33600
14	IGA training batch	10	0	0	0	22
15	IGA training	250	0	250	250	550
16	Youth training batch	0	0	0	0	16
17	Youth training	0	0	0	0	480
18	Nurse Training	14	0	14	14	50
19	Teachers Training	35	0	35	35	140
20	Enrich center	4	0	0	0	7
21	Ward coordination meeting	108	983	541	1524	306
22	Special deposit	5	2	3	5	14
23	Enrich home	50	0	0	0	17
24	Beggar	0	0	0	0	6
25	Union coordination meeting	4	55	23	78	9
Total		14593	7788	26258	34046	90127

REE-CALL REE-CALL: Creating Resilient Communities in Sandwip

SDI is implementing RECALL-2021 project in 4 unions of Sandwip namely Azimpur, Musapur, Kalapania and Rahmatpur unions. The objective of the project being enabling communities to become resilient in the wake of climate change driven economic shocks. The project facilitates development of Transformative Women Leadership, who can take charge of their communities' development agenda. One of the key strategy of the project is facilitating organization of Community Based Organization (CBO). The project involves the CBOs in developing linkages with the Local Government and the Union Parishods to pull resources. The project had fostered formation of 30 resilient communities led by 30 CBOs. Trained 252 volunteers to help communities to get prepared for a natural disaster situation and the volunteers were also trained to respond in post disaster situations. The project had conducted advocacy for construction or reconstruction and repairing of Flood protective embankments. As a result of which 11 km long stretch of polder had been constructed. 400 women and men were trained as Change Makers to work for prevention of VAW. Women were given skill for conducting negotiation in the market place. 3791 women had started various IEG activities and increased their family income. 7 villages had been brought under 100% resilient WASH sanitation and WSL coverage. Food banks were established. These food bank collects 2118 kilogram of rice per month.

RECALL PROJECT: This project is being implemented in Sandwip with OXFAM GB partnership. The project has program activities which supports women's empowerment.

WASH activities:

Bathing Cubical at community level: 9 cubical baths with a tube-well head being installed in 9 community for the women and adolescent girl to take bath in privacy and practice personal hygiene

Training of school teacher on skill of WASH Promotion: The teachers and the members of the management committees of 6 High schools were imparted WASH training on safe water, Sanitation and Hygiene for dissemination among the students.



Child to child(C 2 C) hygiene campaigns: 30 Child to child (C 2 C) groups conducted C2C campaigns on identifying households with open latrine and unhygienic latrines. They hold rallies and disseminated WASH messages about safe water, sanitary-latrines, proper hand washing, and Family level hygienic practice. 30 Child to Child hygiene campaigns were conducted and total 582 children had participated where physically challenged 8 boys and 6 girls had attended.



Students trained on skill of inclusive WASH promotion: The trained students conducting inclusive WASH promotion campaign

Leaflets/posters: Distribution of leaflets on hand washing.

Distribution of hand washing device/facility to extreme poor family: Hand washing devices like plastic water bucket with lid, 1 plastic bowl, 1 stool (plastic) and 1 soap case provided to 710 households.

National Sanitation and Hand Washing Day Observation: 4 Hand-washing campaigns were conducted in 4 unions and demonstrated the proper methods of washing hands. This had heightened awareness of the importance of washing both hands properly, after visiting toilet or before touching food while taking meals.

Women WASH Platform (WWP) formed and mobilised: 30 WWP were formed in 30 CBOs. Hygiene issues like hand washing, use of hygienic latrine, safe water, personal hygiene practice, hygienic food practice, hygienic environment being discussed in the meetings. IEC materials (flash card) were used for awareness session. WWP identified the unhygienic latrine and took initiatives to replace these with hygienic latrines with UP support and households own contribution.

CBO women member trained on WWP and WASH: 60 members of the Women Wash Platform (WWP) sensitized about the WASH situation in the villages/communities and disseminated the awareness about closing open pit latrines and replacing with Hygienic Improved Latrine, use of safe water and hand washing techniques etc.

WASH care giver developed for dealing with disability: The trained care givers for the physically challenged members in their own families and disseminate knowledge and skills in the community. They also sensitize the people about the need for dignified behavior to differentlyabled people.

Ward and Union level WATSAN committee reformed/reactivated: The WWP work with Ward and Union level WATSAN committees, the local CBO and WWP in stopping practice of defecation in the open, proper method of collecting water from a tubewell and hygienic food /water storage.

UP level WATSAN committee: 4 Union Sanitation Task Forces (USTF) were formed in 4 unions to reinforce the national agenda of 100% sanitation in the villages.

Ward level WATSAN committee: 21 WSTFs in 21 wards in 4 unions held meetings. Meetings also attended by the CBO leaders to review of the prevailing sanitation situation and how to improve this. The LEB Ward members had co opted the CBOs for identifying eligible families for allotment of Hygienic Improved Latrine units from DPHE, GoB.

Input support from Jul'18 to Jun'19, REECALL 2021 Project, SDI			
Sl. #	Input	Families/ recipient Jul'18 to Jun'19	Families/ recipient Cumulative up to Jun'19
1	Organize and further scaling up of dairy, maize, crab, Dharipati, MoraMaichcha	0	17
2	Organize value chainactors /entrepreneurs around sunflower, beef, ground nut, pond fish and duck, Dharipati, MoraMaichcha	65	72
3	Establishment of food bank to enhance community based food security system	0	6
4	Develop fooder enterprise to establish community based foodermarket platform	0	4
5	Start up support for demonstrating integrated farming	16	36
6	Demonstration of ecofriendly and climate adaptive agriculture technology	60	80
7	Improved latrines with accessibility features	15	83
8	Provide input support for establishing demo- Agriculture, Fishery & Livestock	8	23
9	Provide capital support for IGA	10	57
10	Cubical bath construction	0	9
11	Deep Tubewell (DTW) instalation	3	10
12	Hand Washing Device distribution (1 plastic water bucket with lid and tap, 1 plastic bowl, 1 plastic stool, and 1 soap case) for each family	160	710
13	Support for enterprise development for improved sanitation	2	5
14	Establishment of 2 hygiene center with equipments and materials	2	2
15	Construction of 4 public toilets inmarket place	0	1
16	WASH facilities development with inclusive feature in School	0	1
Total		341	1111

Training and Workshop July 2017 - June 2019, REECALL 2021 Project, SDI

Sl. #	Name of Training/Workshop	Participants (Jul'18 to Jun'19)			Participants (Cumulative up to Jun'19)		
		Male	Female	Total	Male	Female	Total
1	Orientation of USTFs members on WASH situation analysis and promotion	0	0	0	16	5	21
2	Orientation of WSTFs members on WASH situation analysis and promotion	0	0	0	22	19	41
3	2 days training & 1 day refreshers training for WWP members on WASH situation analysis and review action plan	0	130	130	0	190	190
4	3 days training & 2 day refreshers for WWP members on WASH promotion	0	140	140	0	170	170
5	Training (2 days) on WWP approach for WWP members from newly formed CBOs	0	32	32	0	32	32
6	2 days Training for child and adolescent group on Child to child approach and WASH promotion 6 day (2 hours/day) refreshers training on WASH promotion (6 Issues) for C2C group leader (2 children from each group)	30	30	60	51	69	120
7	1 day training for SMCs, Teachers and Students on School based sanitation	48	36	84	93	51	144
8	Half day refreshers training for SMCs, Teachers and Students for school based sanitation	40	4	44	93	20	113
9	1 day Training of school teachers on WASH promotion at community level	0	0	0	49	10	59
10	Half day refreshers training of school teachers on school WASH promotion	0	0	0	35	3	38
11	Strengthen programmatic relationship with all the relevant line ministries and research institute like DAE, BARI, BINA, DLS, BLRI, WRC, PRC, DoF and FRI	38	18	56	38	18	56
12	Caretaker training supported with tool box	8	5	13	11	12	23
13	1 day Training on financial management	0	0	0	1	17	18
14	Basic training & refreshers training on enterprise on sanitation center for 2 enterprises	4	0	4	7	0	7
15	2 day training and 1 day refresher with support from government line department:	19	5	24	27	17	44
16	Capacity building training livelihood options	4	0	4	7	17	24
17	Business plan and market extension plan development training to operate business efficiently/ workshop with farmers on private sector requirement - BPP	10	90	100	19	99	118
18	Capacity building on integrated farming (livestock rearing, agriculture production and marketing) for sustainable and viable agri. Business	0	0	0	27	3	30

19	Provide certified vocational /entrepreneurship training to transfer marketable skills to community youths	24	0	24	41	8	49
20	Pilot mentorship, internship and apprenticeship models	6	0	6	51	0	51
21	Awareness training (couple meeting) on reducing care work burden to redistribute, reduction and recognition of care work	293	307	600	308	322	630
22	Awareness training for sensitizing men and soft skills development to control over income & resources of women	0	0	0	282	348	630
23	Community capacity building on CCA and CSCA to aware them about climate vulnerabilities, adaptation and mitigation	18	12	30	36	19	55
24	Capacity building of UDMC, CBOs and youth network to localize early warning system	7	20	27	30	47	77
25	Training on "Community Managed WASH Infrastructure Operation and Management" (2 days) for WWP and CBO members to enhance capacity for operating and managing WASH infrastructure	8	31	39	18	36	54
26	Training (2 days) for caregivers on Disability of WASH (non residential)	0	30	30	0	30	30
27	Training on operation and management on Menstrual Hygiene Material Production (5 days)	0	11	11	0	11	11
28	Training on Community Based WASH enterprise in coastal area (3 days)	12	22	34	18	22	40
29	Training on Business plan and management, 2 training in 2 different locations	3	13	16	6	29	35
30	Develop local resource person on agriculture and nonagriculture activities to ensure technical services at local level	0	3	3	2	3	5
31	Sensitize Partners on policy influencing specifically in the area of Addressing inequality in wage, income and resources distribution	0	0	0	33	57	90
32	Sensitization training for men, spouse and parentson on Gender, Diversity and Equality	15	9	24	15	9	24
33	Capacity building of UDC	4	1	5	31	21	52
34	Training on Women Transformative Leadership for CBOs women member	0	29	29	0	29	29
35	Sensitization training for men, spouse and parentson on Gender, Diversity and Equality	15	9	24	15	9	24
36	Youth Capacity Development Training on Leadership, Gender, Diversity and Equality	20	9	29	20	9	29
37	Capacity building training of CBO Leaders	0	60	60	0	60	60
Total		626	1056	1682	1402	1821	3223

Buffalo Development Value Chain Project (Sandwip and Urirchar):

SDI is implementing a value chain project with the financial support of PKSF in the coastal charland area (Sandwip and Urirchar) to increase income of the entrepreneurs by increasing production of buffalo. At Sandwip and Urirchar 2100 entrepreneurs owners of about 13500 buffalo are the participants of the project. The project was launched on 15 October 2018. The projects' aim is to achieve three objectives as follows:

- a. Increased productivity of buffalo.
- b. Mortality rate of buffalo decreased.
- c. Income of buffalo entrepreneurs increased.

Activities were taken in broader head as follows:

1. Providing de-worming tablet for buffalo through de-worming campaign,
2. Vaccination support through vaccination campaign,
3. Provide different skill development training to buffalo value chain development entrepreneurs,
4. Arrange workshop with different stakeholders,
5. Provide 10 improved variety bull buffalo to 10 potential entrepreneurs for improvement of cross breeding,
6. Promotion of Local Service Provider (LSP) for Artificial Insemination (AI),
7. Provide support to Entrepreneurs for establishment of demonstration plot for production of improved variety green grass,
8. Provide technical support to launch buffalo feed technology demonstration,
9. Credit/loan support for scale up of buffalo value chain entrepreneurship.



**Activities done during the period October 2018 to June 2019
under Buffalo Development Value Chain Project SDI:**

Activities	Unit	Month/person/ batch/number
Inception meeting of the Project Launching	number	1
Orientation of Project Staffs on the Project and Value chain	batch	1
Producers Training on improved buffalo rearing and improved husbandry practice	person	38
Institutional capacity building and business promotion training to the service providers (peravat)	batch	1
Capacity building training to the service providers (cowboy)	batch	1
Institutional capacity building and business promotion training to the service providers (bathaina)	batch	1
Meeting with local pharmacy owner/service provider and representatives of medicinal company for memorandum of understanding (MOU).	meeting	1
Cool box distribution to the service providers	number	21
Office Signboard displayed	number	3
Urea molasses feed technology demonstration	number	11
Demonstration of buffalo fattening technology	number	8
Leaflet publication on Causes of inbreeding and redresses of inbreeding	number	3000
Publication of Buffalo Disease Calendar	number	3000
Leaflet publication on buffalo calf feed management	number	3000
Leaflet publication on Urea molasses straw making	number	2000
User manual publication for Local Service Providers	number	1



Climate Justice Resilient Fund (CJRF) Project, SDI

Climate Justice Resilient Fund (CJRF) Project of SDI is a partnership project with COAST Trust. The project is being implemented at Rahamatpur, Musapur, Azimpur and Kalapania union in Sandwip Upazila of Chattogram District. It's a Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) advocacy focused project. CJRF project was launched at Sandwip in October 2018.



Goals and Interventions of CJRF Project:

Goals	Interventions over the project period
<p>In alliance with international CSOs, Bangladeshi CSOs are active in UN and UNFCCC levels for the justice towards climate displacements and to save the interest of Climate Vulnerable Countries (CVCs)</p>	<ul style="list-style-type: none"> • Key Activities: • Issue based event / seminar /caucus with parliamentarian and civil societies at district and national levels on embankment and reformatio of WDB and coastal afforestation and mangrove preservation • District and national level seminar on IDP • District level multi-stakeholder seminar on small scale fishermen community • National level seminar/press conference/human chain on preserving and protecting fish resources for the interest of small scale fishermen community • Promoting CSO opinion for the Bay of Bengal / BIMSTEC cooperation for sustainable and equitable use of Blue economy and national level seminar on BIMSTEC day observation • Pre-Cop CSOmeeting and alliance building for positioning in in UNFCCC • Pre-CoP press conference and seminar and PostCoP press conference for positioning in UNFCCC • Participation to CoP in abroad: Event, exhibition and press conference • Half-yearly meeting onimprovisation of operational planning and experience sharing with advocacy partners
<p>CSO capacity and voices active for state accountability on protecting coastal population and land in Bangladesh</p>	<p>Key Activities:</p> <ul style="list-style-type: none"> • Establishing one community radio (CR) station in Swandwip / Kutubdia • Initiating to establish amateur radio / wireless network for pre and post disaster communication when normal mobile commination disrupted • Package program and assistance to coastal community radios on community participatory program especially tailored to reproductive health, campaign on violence against women, ending child marriage, disaster risk reduction, cyclone preparedness, and climate adaptations • Establishment and operation of adolescent centres for functional education to the adolescents • Establishment and operation of Maktob centres through introducing of mainstream education contents in Moktab tailoring for enhancement of children enrolment in mainstream primary education

Climate resilience and adaptive capacity of marginalized population (fishermen/farmers, women, children, youths and adolescent) in climate hotspots (outreach sand bars /chars)enhanced	Key Activities: <ul style="list-style-type: none"> • Technology dissemination and input supply on water and sanitation • CAIGT dissemination through asset distribution • Campaign for awareness on water, sanitation and CAIGT • Regular monitoring of saline PPT level in the project area. • Training to the Community Extension Workers • Simple publication on water, sanitation and CAIGT • 4-monthly meeting on improvisation of operational planning and experience sharing with operational and advocacy partners
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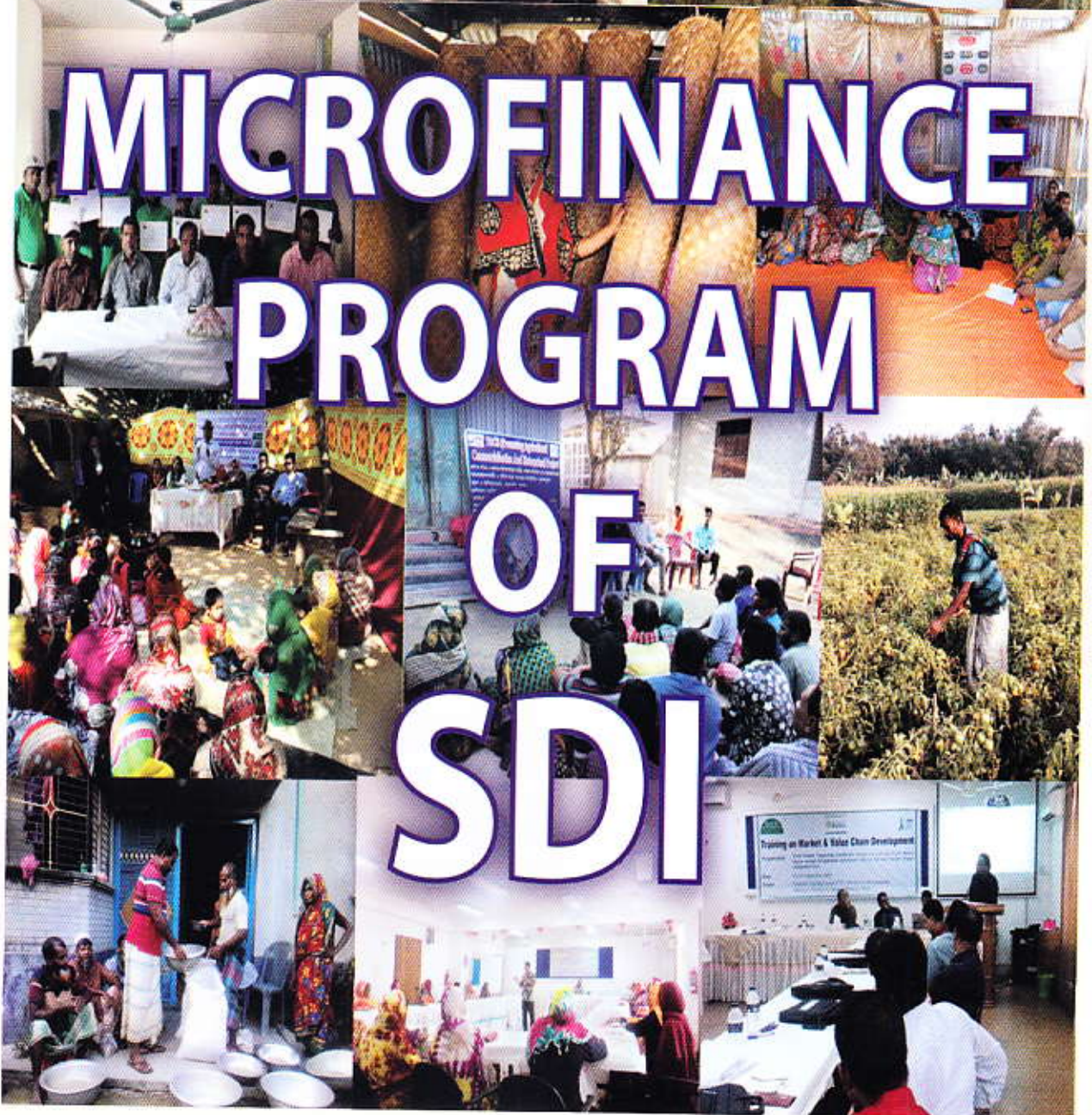
Activities done during the period October 2018 to June 2019 under CJRF Project SDI:

Sl. #	Name of Activities	Achievement	Remarks
01	Goat rearing on Macha/Entresol	6	6 Extreme Poor (EP) family practices this method
02	Fish culture at pond, Fruits and vegetable cultivation onatones.	4	Fish culture in 4 ponds
03	Improved Sanitary Latrine installation	4	4 EP family got the facilities
04	Seminar held on the issues: <ol style="list-style-type: none"> 1. Seminar on coastal afforestation and mangrove preservation to protect coastal erosion. 2. Seminar to influence govt. for IDP (Internal Displacement Policy) and its management 3. Seminar on protecting small scale fishers from climate change impact 	3	3 Seminar on 3 issues held at Upazila level
05	Campaign on: Use of Safe water and Improved sanitary latrine, Sack gardening, Vegetable cultivation by bed method, Pond fish culture by Triple F method.	12	12 campaign held at community level on the selected issues.





MICROFINANCE PROGRAM OF SDI

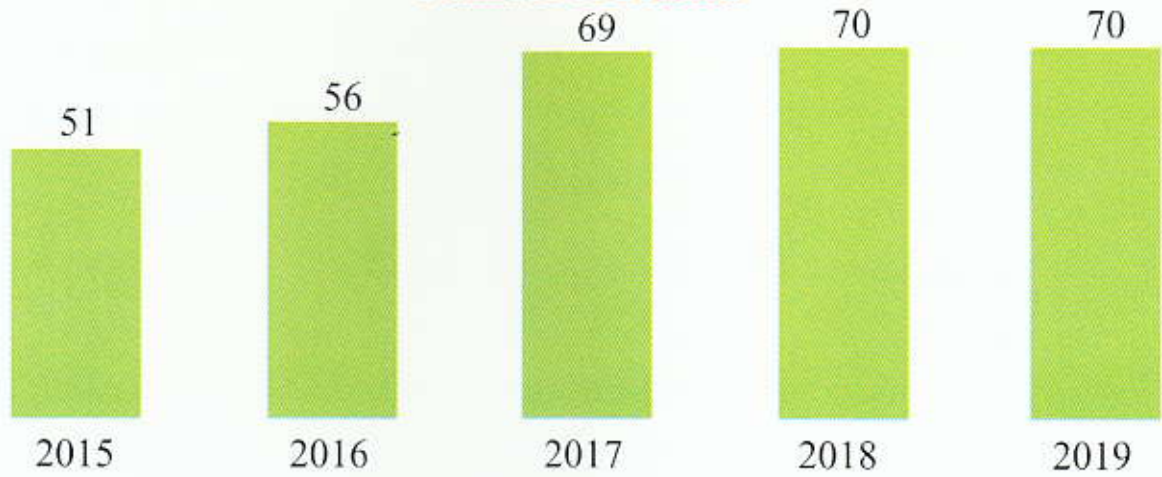


Microfinance Program Activities of SDI

Savings and Credit Program Status of SDI

SI #	Particulars	2015	2016	2017	2018	2019
1	No. of Branches	51	56	69	70	70
2	Total Member savings-Tk.(million)	418	578.35	682.65	925.58	1067.26
3	Total Loan outstanding -Tk.(million)	1378	1627.23	2291.685	2815.75	3353.7
4	Operating Expenses -Tk.(million)	238	329.25	394.05	332.16	418.74
5	Admin. Expenses -Tk.(million)	184	241.08	270.81	294.21	360.84
6	Financial Expenses -Tk.(million)	55	88.43	123.23	181.76	201.43
7	Total Borrower	71671	80351	85,201	86,423	94437
8	Total member	92277	102012	108,048	112,841	122545
9	Member increase	8,486	9735	6036	4,793	9,704
10	Member Increase (%)	10%	10.55	5.92	4.44	8.60
11	Borrower Increase (nos)	3,744	8680	4850	1,222	8,014
12	Borrower Increase(%)	5.50%	12.11	6.04	1.43	9.27
13	Average portfolio per borrower (Tk.)	19,221	20,251	26897	32,581	35,512.56
14	Average portfolio increase per borrower (Tk.)	3,599	1030	6646	5,684	2,931.54
15	Average portfolio increase per borrower (%)	23%	5.35%	32.82	21.13	9.00
16	Average savings per member (Tk.)	4,504	5670	6317	8,203	8,709.13
17	Average savings increase per member(Tk.)	334	1166	647	1,886	506.61
18	Average Savings Increase per member (%)	8%	25%	11.42	291.42	27.00
19	Savings & Loan Portfolio Ratio	30 : 100	35:100	29:100	32.87 :100	28.84 :100
20	Lending cost (per Tk. 100)	9.36	9.56	9.44	9.89	10.15
21	Surplus as a % of Total Income	17.12%	15.50%	13.85	18.15	17.55
22	Capital Adequacy Ratio	14.22%	15.10%	14.31%	16.31%	25.66%
23	Rate of Return on Capital	15.67%	25%	26%	28.19%	25.10%
24	Debt to Capital Ratio	5.77 : 1	4.309:1	6.51 : 1	5.39:1	3.41:1
25	On time Realization Ratio (OTR)	99.90%	99.61	99.66%	98.47%	98.88%
26	Cumulative Recovery Ratio (CRR)	99.80%	99.7	99.70%	99.68%	99.57%
27	Portfolio at Risk (PAR)	2.14%	2.77%	2.62%	3.22%	3.85%
28	Delinquency Ratio	2.00%	2.40%	2.22%	2.45%	3.42%
29	Operational Self sufficiency (Ratio)	123	118%	120.93%	122.19%	121.32%
30	Financial Self Sufficiency (Ratio)	120	110%	116%	118.98%	119.95%
31	No. of field worker	237	258	309	323	346
32	No. of total staff - (Micro credit)	448	446	536	550	587
34	Overdue (million Tk.)	27.6	32.9	50.9	69.05	114.73
35	Cumulative Surplus (million Tk.)	205.88	264.4	343.29	459.9	591.9
36	Borrower- all staff (ratio)	160	180	159	157.13	160.88
37	Average group Size (members /group)	16.78	16.83	17.5	17.86	18.68
37	Avg. # of group per field worker (gr.)	23.00	23.36	20.00	19.55	19.00
39	Avg # Members per FW	392	395	350	350	354.18
40	Avg # of borrowers per FW	302	312	275	268	272.94
41	Avg Loan outstanding per FW (million Tk.)	5.82	6.3	7.42	8.72	9.69
42	Avg. loan outstanding: all staff (million Tk./staff)	3.07	3.64	4.28	5.12	5.71
43	Avg. loan outstanding per branch (million Tk.)	27.01	29.05	33.21	40.225	47.91
44	Coverage (%)	77%	78%	78%	76%	77%
45	Average loan size (Tk./ loanee)	23,185	26,187	26,891	32,581	35,513

Number of Branch



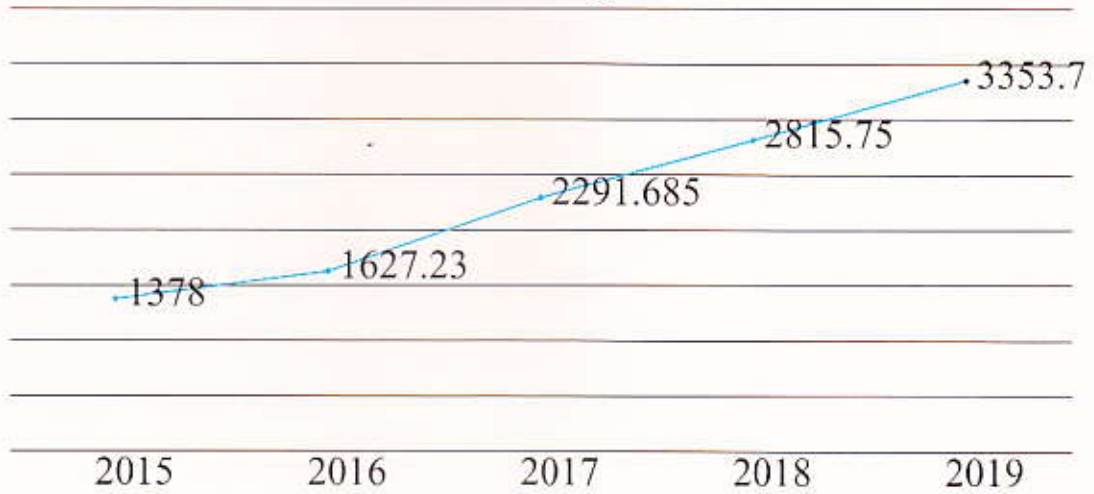
Number of Member



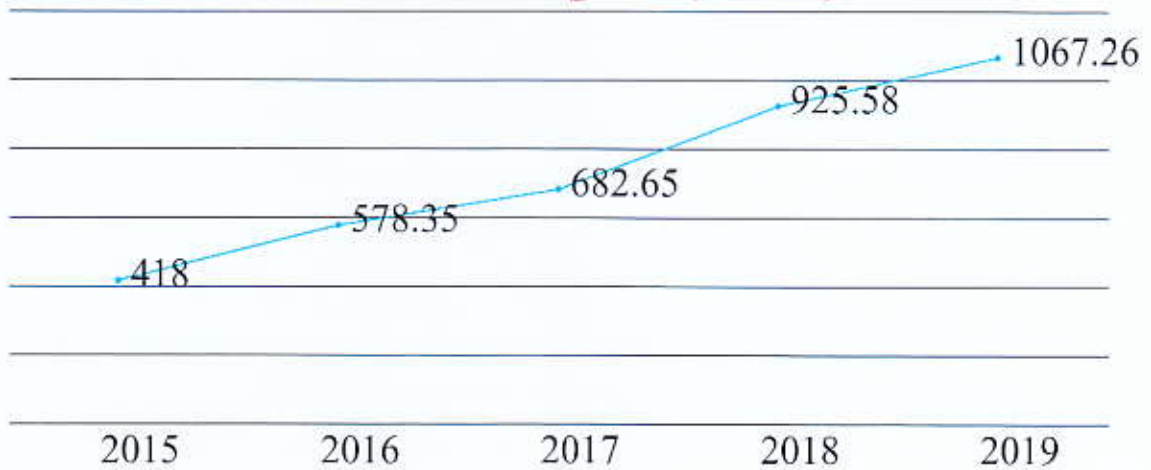
Number Of Borrower



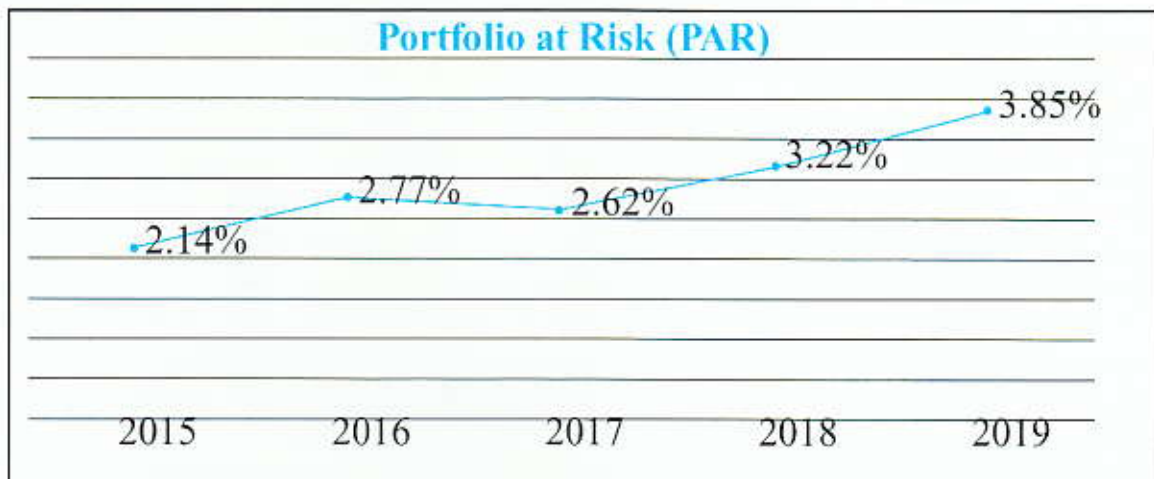
Loan outstanding in Million



Member savings- Tk.(Million)



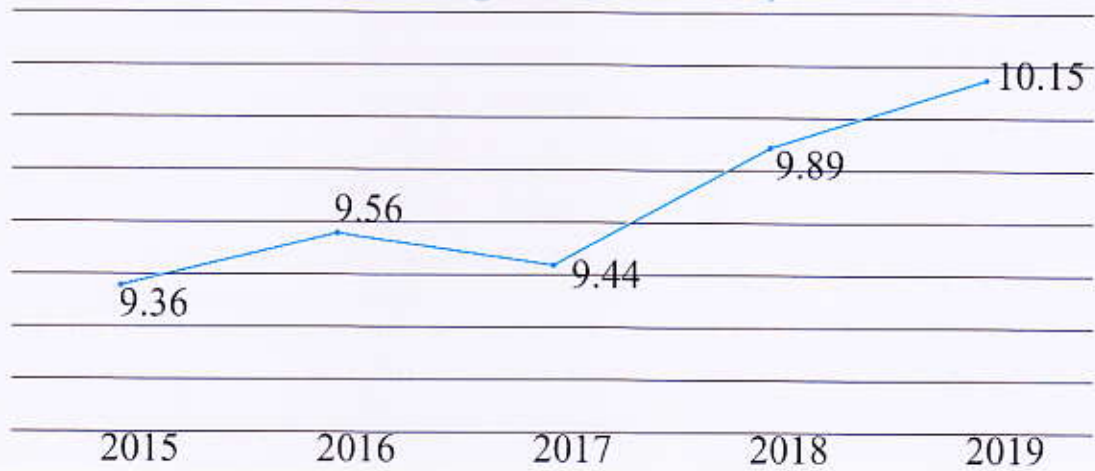
Portfolio at Risk (PAR)



OTR in %



Lending cost (Per Tk.100)



Surplus as a % of Total Income



Rate Of Return On Capital (%)



Capital Adequacy Ratio



Average loan size



JAGORON : A credit instrument to initiate household based enterprise development

'Jagoron' is a credit instrument of SDI/PKSF to initiate household based enterprise development. Under this programme, borrowers are encouraged to undertake family-based income generating activities. Funds are made available with least conventional formalities in the rural areas. In urban areas, woman participation in Jagoron is higher in comparison to its rural counterpart and since they have higher participation in the labour market, larger access to material resources, greater mobility and meaningful role in the household decision-making process. Urban borrowers are distinct from the rural borrowers in a number of ways. They are the landless squatters and they usually take loan for small trading. Vulnerable to threats of eviction, they live in slums or makeshift shacks.

AGRASOR : A Programme for Enterprise Development

AGRASOR Programme jointly financed by PKSF and IFAD, is aimed at expediting poverty reduction through the expansion of farm and non-farm microenterprises. Any business activity that has investment up to BDT 1.5 million (excluding land and building) is considered as microenterprise. An individual micro-entrepreneur can take loan up to BDT 1.0 million for his enterprise under the Agrasor Program.

Under the financial services for microenterprises component of the project, micro entrepreneurs are receiving financial services. They are using their loan for various enterprises of trade, farming, processing and service sectors. Different proven technologies were transferred to the partners. Agricultural technologies like artificial insemination for improving cow breed, sex pheromone trap technology and other bio technologies for producing safe vegetables, perch method technology for goat rearing, prawn and carp fish mixed culture technologies, high value fruit cultivation technologies were extended to increase productivity of the respective sub-sectors.



SUFOLON: A programme to promote agriculture and livestock

SDI with PKSF support launched Seasonal Loan (now known as Sufolon) programme in the year 2006. This programme offers flexibilities and has become a prominent core programme of SDI. This unique loan product has created tremendous impetus for the investment of different IGAs such as crop cultivation and processing, livestock, fisheries, agro-forestry agro-processing etc. The provision of the loan repayment in a single installment after the sale of the product has made it very popular among the borrowers.



Sufolon offers comprehensive training program for the farmers and staff of the MFIs to develop their capacity in agricultural lending. To improve Sufolon program, attention being given to research, development of high-yielding seed, management of irrigation, mechanized and technology-based farming, and vocational education to produce skilled human resources and increased productivity.



BUNIAD: Including the Excluded for Ensuring Human Dignity

The objective of Buniad is to support the ultra-poor people in such a way so that they become capable to create sustainable income opportunities and can lift out of extreme poverty and achieve human dignity as well as. SDI with support from PKSF has been implementing 'Buniad' since 2004 previously known as Ultra Poor Program (UPP). The biggest challenge that the ultra poor face is the lack of a consistent income. Through 'Buniad', SDI/PKSF is providing financial support for IGA of the ultra poor with lower service charge and considerable flexibilities. This had enabled ultra poor members to do sharecropping, small enterprise, food processing, tailoring and other IGA, giving them secured income and improved livelihood.



'Buniad' targets the following category of the ultra poor population:

- Have less than or equal to 10 decimals of land. Earn livelihood through selling their labor. Households face severe food crisis in especially in the lean period
- Households with no permanent residence (e.g. slum-dwellers), live in and around areas affected by river erosion, live besides dam, Beggars, mobile sex workers, domestic help.
- Female headed households dependent on others assistance. Widowed, divorced, abandoned and distressed women. Old, physically challenged people and acid burnt women who have no permanent source of income.
- Households dependent on child labor.

SDI is providing flexible microcredit to the ultra-poor people. In addition to the financial service SDI/PKSF is also providing different non-financial services like primary health care, technical services for implementing IGA, capacity building support to cope with disaster, training, awareness building on nutrition and social



issues through some special projects. Under 'Buniad' flexibilities have been given to the ultra-poor borrowers for savings deposit, withdrawal of savings, loan repayment, attendance in group meetings and minimum savings requirement for a fresh loan. SDI provides Land Lease loan for the ultra-poor people under 'Buniad'. Through the Land Lease Loan program the Ultra Poor Households (UHH) of char areas and engaged in agriculture, can take lease of cultivable land for crop cultivation thus creates opportunities to improve their livelihood. SDI also provides Disaster management loan to the ultra poor borrowers to offset the impact of natural and manmade disaster.



Main Features of 'Buniad':

Component	Features
Savings	Mandatory regular but flexible savings. Can withdraw their own savings. SDI provide interest on their savings as per MRA policy.
Group meeting	Mandatory Group meetings with frequency of meeting decided by the group members.
Size of loan	1 st Year –Max.loan TK. 10,000/-. The 2 nd and subsequent loans will be sanctioned considering the type of the IGA, capacity of using the first loan and repayment of the first loan
Duration and mode of repayment	The ultra poor borrowers have to repay the loan within one year by installments (weekly/fortnightly/monthly).
Service charge (rate)	The rate of service charge is 20% (on declining balance).
Transaction cost of borrowers	The ultra poor people do not have to pay for passbook, membership form, other charges related to loan application Do not have to deposit any amount against their sanctioned loan.



PACE PROJECT

SDI launched had launched Promoting Agricultural Commercialization and Enterprises (PACE) project in January 2015 with PKSF support. This is an IFAD funded project. Entrepreneurs are receiving financial and non-financial technical services and support. Apart from providing financial services to the micro entrepreneurs, the project is making value chain interventions and extending technological supports for the development of various potential economic sub sectors.

The "PACE" Project has been designed on the basis of the experience and learning of the past projects. The PACE Project had adopted the strategy of combining financial and non-financial services to expedite the process of poverty reduction. PACE project is being implemented by SDI in all its footprint areas. The main benefits of the project will increase in enhancement in productivity due to adoption of technologies and management practices, increased income by microentrepreneurs and other Value Chain actors, increased skills levels of workers, sustainable services,



<i>The specific challenges</i>	<i>Interventions required</i>
<ul style="list-style-type: none"> • Market linkage, • Cluster farming, • Cold storage, • Outlet for safe food • Consumer awareness 	<ul style="list-style-type: none"> • Awareness raising and provide training in appropriate skill and also health hazard • Consumer awareness on healthy food • PACE cluster farming • Establish Outlet for safe food • Ensure availability of technology • Cool chain and marketing appropriate fund

Goal and Objectives: The project goal is sustainable enhancement of livelihoods (higher income from self-employment, business profit and wage employment, and food security) of the moderate and extreme poor (men and women). The development objectives are to increase sales and incomes from existing and new microenterprises and to create new wage employment opportunities for extreme and moderate poor people.

Project Participants: The target population of PACE project include microentrepreneurs, who are borrowers of ME loan program, moderately poor and extremely poor persons. In terms of professional identities, the project target marginal and small farmers involved in



field crops, horticulture, fisheries, livestock production, non-farm micro-entrepreneurs, and professionals in service sectors.

Value chain activities (farm or non-farm) of SDI: Due to value chain intervention beneficiary get benefits of selling their products at a fair price compared to traditional sales in the market. Since from 2012, under value chain activities SDI had started its pesticide free VEGETABLE and MORINGA production and marketing. The initiative is still continuing and expanded to cover more areas and beneficiaries (land 1800 acre).

Integrated Pest Management (IPM) increases crop yield and decreases the production cost offering more profit for the farmers. Very importantly, integrated pest management (IPM) is environment-friendly and provides harmful toxin free vegetable for consumption. Besides such vegetables has national and international market demand.



SDI strength: - SDI has 9 years practical experience on value chain activities and has base line survey on Value chain Development. SDI has a very viable and strong micro-credit program i.e. SDI has available source of credit fund for investing in vital value chain sector. SDI has a training centre- for residential and non residential training of farmers

SDI has established / developed its linkage with relevant GO and NGOs sector.

Constraints to commercialize value chains: Consumer awareness is low or no awareness about source of safe food both farm and non-farm. One of constraints is establishing linkage with the up-end market like super shops in metropolitan markets and foreign market abroad. Facilities for preservation of food storage is not available nearer to the farmers.

SDI's requirements for commercialization of its value chain products

- Build up awareness of the farmers and consumers about safe food production and marketing,
- To capacity buildup of farmers on safe food production and marketing,
- Develop appropriate Linkage among supply chain actors both in country and abroad
- Establish SDI's own outlet near
- Promotion of safe food in Print and electronic media'
- To initiate cluster farming and contract farming approach.
- Availability technologies and equipment's and fund

SDI main achievements in PACE activities

Activities	Achievement/success (e.g. beneficiaries, commercialization, scale etc.)
Value chain development	<ul style="list-style-type: none"> • 3000 beneficiaries trained on safe food production and marketing • 1800 acre land are under safe vegetable production • Production cost reduced • Damage of vegetables reduced • Farmers getting additional price for their produce • Social recognition
Technology adaptation	<ul style="list-style-type: none"> • Integrated Pest Management (IPM) for production safe vegetables. • Farmers had gradually adapted appropriate technologies • SDI provide separate Agriculture loan • Enterprise loan is also another loan for commercialization of product and involved out side workers

SDI's capacity to scale up and/or replicate PACE activity (ies)

SDI has capacity to scale up and replicate the PACE Activities in the districts of Dhaka, Manikganj, Tangail, Gazipur, Cox'sBazar, Noakhali in particular. SDI has already forged linkages with the Department of Agriculture (DAE), Agriculture officer and Agriculture Extension office (AEO), Ispahani Biotech, Abul Bashar Agriculture College and stakeholders like Seed Suppliers, such as ACI, LALTEER, Metal, BRAC, BADC, Pesticide producers and dealers.

In a second phase of PACE programme, SDI is putting emphasize on cooling chain and marketing support, Insurance, Lab facilities, monitoring and base line survey and evaluation.

NUTRITION:

Key nutrition project or activity implemented by the SDI.

Experience in Nutrition	
Project	Sustainable Agriculture, Food Security and Linkages (SaFaL) Project
To increase income and job employment through harm full pesticide free vegetable and Moringa production and marketing	<ul style="list-style-type: none">• To increase income (safe vegetable)• Aware on nutrition value• Train farmers to produce safe vegetable and health benefit.• Training, Monitoring, court yard meeting on safe food and nutrition• Linkage with Directorate of Agriculture (DAE) and Local Institutions

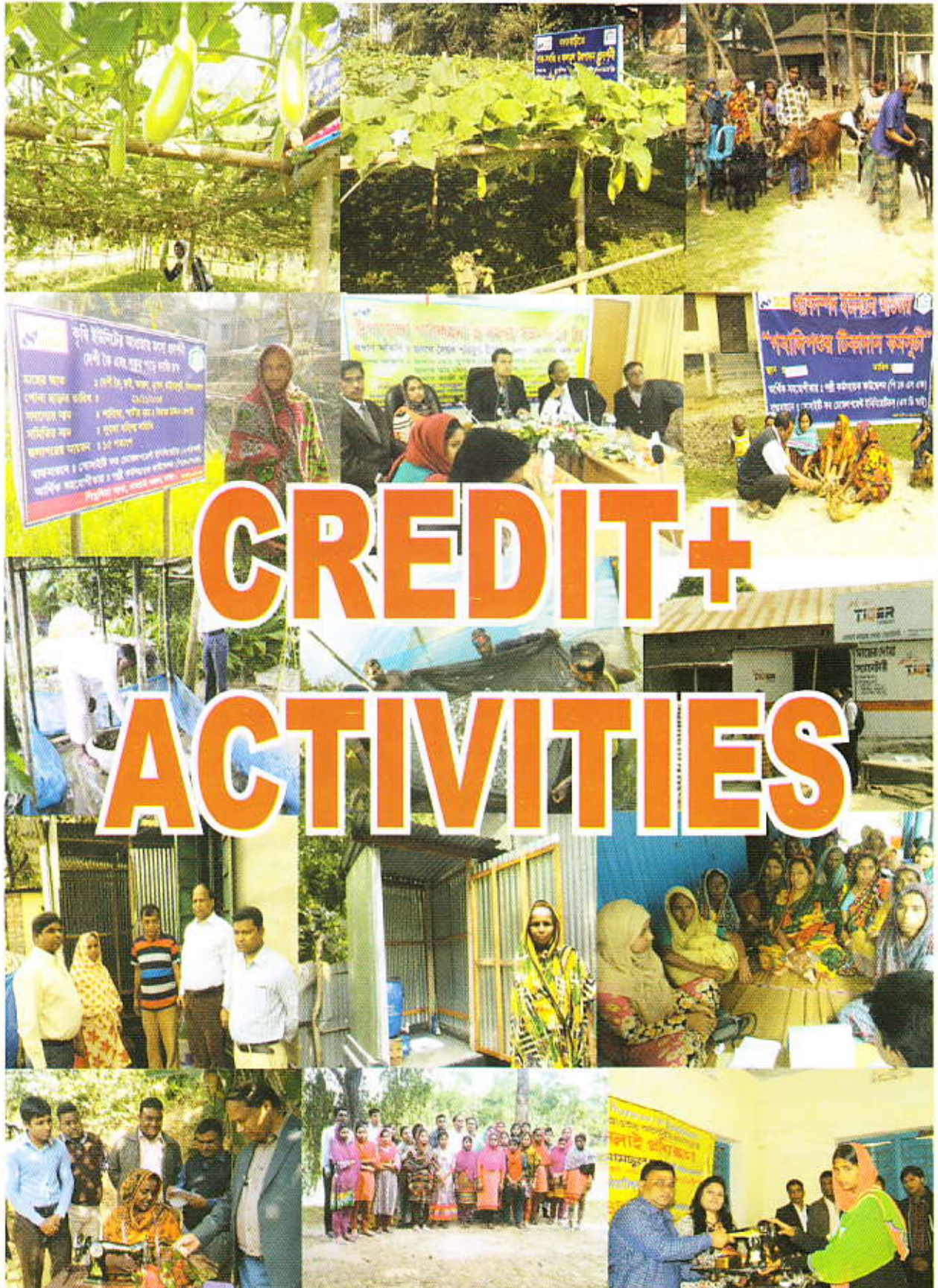
The main nutrition problems in working areas: Due to poverty, the farmer families cannot afford balance diet. They have lack knowledge and awareness about nutrition value, safe food and safe food processing. However due to the projects interventions, balanced food intake is increasing.

Linkages between SDI's general nutrition programme activities viz a viz PACE funded activities?

Project staff, credit officer, Farmer and others field staff play a significant role to develop awareness of the farmer and their family members on safe food and nutrition at household level. However, they need some initial and refresher trainings and regular information feed update.

Opportunities for nutrition in PACE

- Some-capacity building program on safe food, food cooking, food processing and nutrition.
- Publication of some extension materials such as Brochure, Booklet, Leaflet, Folder, Chart, flash card, poster, video clips etc.
- House visit, Group meeting and staff meeting, monitoring on nutritional activities.
- Arrange competitions among safe vegetable farmers and awarding of certificates and cash incentives etc.



CREDIT+

ACTIVITIES

Agriculture Unit

SDI with PKSf support established AU as its mainstream program in 2013. The purpose of this unit is to extend sustainable agricultural technology and capacity building supports to the door-steps of farmers with a view to increasing farming productivity and ensuring food security of the country. This Unit enables the farmer to gain access to resources necessary for boosting crop production. Accordingly, AU has designed its implementation strategy for crops sub-sector.

Objectives of this Unit are

- to provide useful, modern and environment-friendly agricultural technologies;
- to establish market linkages of agricultural commodities;
- to develop skilled manpower on farming technology at SDI and farmer level and
- to assist in providing microfinance services

The major activities of this Unit are:

- Introducing high value, high yielding, and climate resilient crop varieties;
- Conducting cluster-based demonstrations on proven profitable crop technologies;
- Introducing Good Agriculture Practices (GAP) at field level for better crop production;
- Introducing safe crop cultivation practices (by using bio fertilizer and adopting bio control for pest management etc.);
- Promoting season-wise diversified crop cultivation with suitable cropping pattern;
- Enhancing homestead gardening for proper land utilization, ensuring nutritional security of farming community and additional income;
- Enhancing knowledge, skills and awareness of farmers as well as staffs of SDI through training, exposure visit, motivation etc.
- Conducting field days for effective dissemination of technology and effective crop production techniques.
- Operating 'Agriculture Counseling Center' for speedy solution of field level crop related problems.

Achievement of Agriculture Unit:

Technology Demonstration

AU has also provided USG applicators and pheromone lures (for pheromone trap) to the farmers, provided households with vegetable seed. For learning and sharing of the best practices of crop cultivation. Exposure visits have been arranged. Upazilla Planning Meetings and Agriculture Counselling meetings have also been arranged.

Capacity Building and Training

For effective expansion of new technologies farmers were trained on crop production with the help of resource persons from Department of Agricultural Extension (DAE), Bangladesh Agriculture Research Institute (BARI), Bangladesh Rice Research Institute (BRRI), Bangladesh Agriculture Development Corporation (BADCO) etc. Members were also trained on specialized farming activities at SDI's own training centre FTC at Sutipara, Dhamrai. AU also trained agriculture officers of SDI on different improved technology.

Fisheries and Livestock (FLU) Unit

Poverty alleviation through sustainable development programmes for the poor and ultra-poor with appropriate financial services is the main motto of SDI. The Unit aims to ensure sustainable aquaculture and livestock production through financial and technical support, skill development and quality assurance. Under FLU, there are two different cells namely, Fisheries Cell (FC) and Livestock Cell (LC).

FLU activities:

Technology demonstration: Good housing practices, effective feeding system, ensuring animal comfort, preventive veterinary care, timely and breeding and environment-friendly waste management are the pre-requisites to sustainable and profitable livestock production. Appropriate technologies are demonstrated to the farmers in order to ensure profitability of fisheries and livestock-related IGAs. Cost effective Good Aquaculture Practices (GAP) demonstrated for sustainable commercial fish production in manner.

Livestock Technologies: Improved technologies demonstrated under the LC include semi-intensive, intensive dairying, beef fattening, vermi-compost production, buck rearing, broiler rearing, layer rearing, sonali chicken rearing, duck rearing, fodder production, improved steer cattle fattening, beef cattle development through Brahma crossbred cattle rearing programme, buffalo rearing. Partner members are being provided with appropriate financial services, technical advice and farming inputs such as breeding animal, day old chicks, fodder cutting/saplings, housing design, anthelmintics, vaccines, disinfectant etc.

Distribution of vaccines, anthelmintics & kit: The LC has conducted vaccination program against the FMD, Anthrax, PPR, Newcastle Disease, and Duck Plague Disease, and also provided broad spectrum anthelmintics. The FLU of PKSf had provided veterinary kits to the technical staff of the SDI to ensure preventive and curative veterinary services at members' door-steps.

Fisheries Technologies: The FC has implemented different fish production technologies such as carp-mola mixed culture, crap fattening, high value fishes like native shing, magur, tengra, pabda, gulsa and baim fish culture, carp-prawn polyculture, Vietnam koi culture, eel fish culture and fattening and fish culture in cages. Besides, it has also introduced vegetable cultivation on pond embankment/dike, nursery pond rearer etc. The FC has also introduced cluster-based kuchia farming and high value native fish culture.

Capacity building under the FLU

Farmers' training: Under the FLU, members had received training on different fisheries and livestock technologies. Besides, the livestock and poultry service providers' members were trained.

Training & Exposure visit: The FLU of PKSf had organized exposure visits to successful demonstrations of livestock technologies. SDI staff had received training on 'Good Aquaculture Practices (GAP)' at Bangladesh Fisheries Research Institute (BFRI).

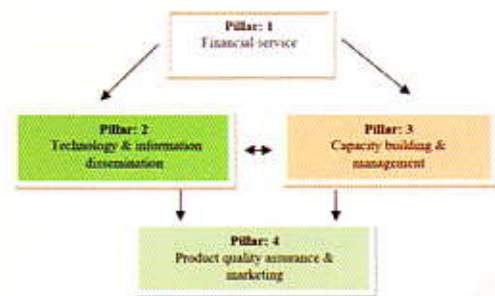


Fig.:1- Strategic Framework of PKSf's FLU



SANITATION PROJECTs of SDI

Good sanitation is vital for good health and for wealth creation as well. According to the report of the Joint Monitoring Program (JMP) 2015, the current prevalence of improved sanitation is 61 percent. Hygienic latrines are considered the next generation of toilets, fully confining waste. This project has been initiated by World Bank in partnership with PKSf. The project aims at replacing existing toilets which are mostly unscientific and unhygienic. The project was launched for extension of programmatic technical support to rural sanitation services. It has two agenda 1) Development of advanced sanitation products and market extension 2) Increasing access for poor to advanced sanitation services and facilities. Many households (specially the poor) in the rural areas of Bangladesh don't have cash in hand to upgrade sanitation systems, but can afford the cost if they are able to spread the cost over time. SDI in partnership with PKSf has decided to adjust a demand led strategy for promoting expansion of hygienic toilets by using lending instrument.

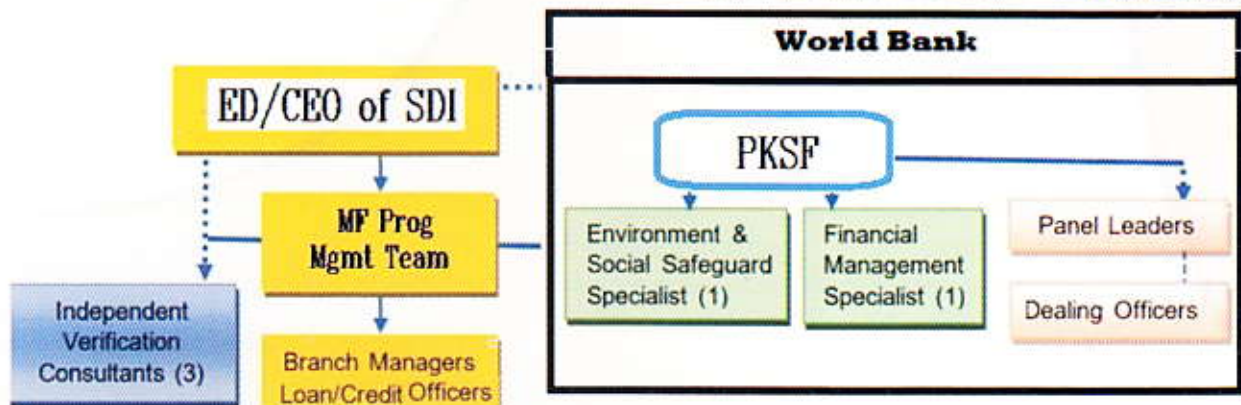


Figure-3: PMU structure of OBA Sanitation Microfinance Program

The key objectives being

Development of Local Sanitation Entrepreneurs (LES) to produce and supply consumer specific different designs and price ranges and creating demand for advanced sanitation products.

The specific objective being,

Sanitation credit programme (product) tailored to the need of the entrepreneurs and the consumers and

Bringing to the door steps of the extreme poor 'poor specific' sanitation services.

SDI is a partner of PKSF to implement OBA project. SDI had identified potential manufacturers of sanitation devices, Village Sanitation Centre (VSC) project of World Bank had arranged for skill and production training and transfer of know how.

SDI had created two credit lines one for the entrepreneurs and another for the consumers. The entrepreneurs who had received training on advanced latrine production were eligible to receive credit from SDI under 'AGRASHAR' category. SDI had extended credit line to the SCs.

SDI had extended interest free maximum credit of taka 10,000 to households for installing a new toilet or for partial replacement of an existing toilet with toilet of improved design. The project gives households to make a choice from 2 designs. Namely 'ARAM' and 'BILASH'. The specialty of the design is that these are offset type latrines. SDI branch offices issues interest free credit to a purchaser of a latrine. At present, SDI is implementing this project in its activity areas through its branch offices. The staff of SDI like Focal Persons, Area and Branch Managers and Credit Officers being actively involved for the field level operations of OBA Sanitation Microfinance Program.



The manufacturers can easily produce the platform of the ARAM type latrine, the buyers can bring it home and engage experienced labourer to construct the platform. The 'ARAM' type latrine cost in the range of Tk. 2,600 to Tk.7,000. But for installing 'BILASH' type toilet the platform need to be constructed by a masons engaged by the platform seller. The cost of BILASH type toilet is in the range of taka 5000 to 10,000.

Under the OBA Sanitation Microfinance Project, hygienic latrines being installed by poor households. Majority of the borrowers of SDI being women.

The component will provide subsidies to improve access to on-site sanitation for low-income households. The one-off OBA subsidy being made available for household loans for low-cost technologies pricing between BDT 3500 and BDT 10,000. The OBA subsidy is in the range from 10 to 12.5 percent of the total value of loan.

3549 borrowers had installed ARAM, ARAM +BILASH type latrines. They had received maximum amount of loans of Tk 10,000 per family for installing safe latrines



During the reporting period (a) 3549 poor households had received sanitation loans from

The total fund of the SDIs OBA project was Tk 30 Tk. million. Of this, the PKSF/World Bank had financed Tk. 15 million.

Loan disbursement to Local Entrepreneurs (LEs):

Up to April, 2018, 40 Local Entrepreneurs (LEs) had received training conducted by the World Bank Technical Assistance (TA) team on the construction of hygienic latrines. The LEs had received credit from SDI for expansion of their business. Now, majority of them are able to provide better service through skilled masons and carpenters along with a one stop shop where all materials for latrines construction including pit, platform and superstructure are available.

During February 10-15, 2018, the World Bank team carried out an Implementation Support Review Mission of the OBA Sanitation Microfinance Program' Project.

OBA Sanitation Development Programme

The one year duration project has been initiated in July 2017 with WorldBanks (WB) financial and technical support. The project has been implemented in 238 villages in 9 upazilas of Dhaka and Manikganj. 21 local sanitary product entrepreneurs were trained by WB designated trainers on skill of production of different components of sanitary latrines of 2 types of latrines i.e. (a) BILASH (2) BILASH Box. At the time of reporting 17 entrepreneurs has already started production of latrines of these two types. Also SDI had initiated program of giving incentives, credit line on easy term of repayments for installation of these types of latrines. Also members being given training on latrine use and management. Till the time of reporting 3513 units have been installed. Of these 1490 and 2023 units being BILASH and BILASH box type. The program includes families who are not members of SDIs different projects/programs. The entrepreneurs are continuing to produce safe latrines even though the project had ended.



Sanitary latrine Purchasers

Sl. No.	[Upazila] (Villages)]	Branches	Members			Latrine Type & Nos.		
			M	F	T	Bilash	Bilash Box	Total
1	[2(16)]	Dhamrai Sadar	15	288	303	111	192	303
2	[1(16)]	Sutipara	21	263	284	123	161	284
3	[1(15)]	Suapur	16	313	329	131	198	329
4	[2(17)]	Shimulia	14	344	358	110	248	358
5	[1(15)]	Kawallpara	8	231	239	79	160	239
6	[1(12)]	Kaliakoir	2	198	200	152	48	200
7	[2(11)]	Zirani	4	87	91	52	39	91
	[3(102)]	Total	80	1724	1804	758	1046	1804
8	[1(13)]	Joymontop	0	193	193	158	35	193
9	[1(9)]	Sholla	0	91	91	63	28	91
	[0(22)]	Total	0	284	284	221	63	284
10	[1(18)]	Ghior	8	295	303	147	156	303
11	[2(15)]	Jamsha	0	196	196	78	118	196
12	[1(13)]	Baira		213	213	84	129	213
13	[1(9)]	Manikganj Sadar	0	126	126	36	90	126
14	[1(11)]	Baniajuri	2	181	183	69	114	183
15	[1(9)]	Baghutia	0	94	94	10	84	94
16	[2(8)]	Bachamora	0	87	87	16	71	87
17	[1(8)]	Bhadra	0	54	54	13	41	54
18	[1(7)]	Nagarpur	0	52	52	44	8	52
19	[2(9)]	Daragram	0	72	72		72	72
20	[1(7)]	Jhitka	0	45	45	14	31	45
	[6(114)]	Total	10	1415	1425	511	914	1425
	[9(238)]	Grand Total	90	3423	3513	1490	2023	3513

OBA Sanitation Credit information

Sl. No.	Upazila [VII.]	Branches	Members			Credit disbursed (,000 Tk)			Credit reimbursed			Credit outstanding		
			M	F	T	M	F	T	M	F	T	M	F	T
1	2[16]	Dhamrai Sadar	15	288	303	150,000	2,880	3,030	71,050	1,482,200	1,553,250	78,950	1,397,800	1,476,750
2	1[16]	Sutipara	21	263	284	210,000	2,630	2,840	81,250	1,141,900	1,223,150	128,750	1,488,100	1,616,850
3	1[15]	Suapur	16	313	329	160,000	3,130	3,290	63,900	1,431,800	1,495,700	96,100	1,698,200	1,794,300
4	2[17]	Shimulia	14	344	358	140,000	3,440	3,580	43,900	1,741,800	1,785,700	96,100	1,698,200	1,794,300
5	1[15]	Kawalipara	8	231	239	80,000	2,310	2,390	36,500	1,051,200	1,087,700	43,500	1,258,800	1,302,300
6	1[12]	Kaliakoir	2	198	200	20,000	1,980	2,000	5,800	597,800	603,600	14,200	1,382,200	1,396,400
7	2[11]	Zirani	4	87	91	40,000	870	910	3,200	229,100	232,300	36,800	640,900	677,700
3[102]		Total	80	1724	1804	800,000	17,240	18,040	305,600	7,675,800	7,981,400	494,400	9,564,200	10,058,600
8	1[13]	Joymontop	0	193	193	0	1930	1,930	0	784,650	784,650	0	1,145,350	1,145,350
9	1[9]	Sholla	0	91	91	0	910	910	0	267,600	267,600	0	642,400	642,400
1[22]		Total	0	284	284		2,840	2,840	0	1,052,250	1,052,250	0	1,787,750	1,787,750
10	1[18]	Ghior	8	295	303	80,000	2,950	3,030	32,200	1,717,150	1,749,350	47,800	1,232,850	1,280,650
11	2[15]	Jamsha	0	196	196	0	1,960	1,960	0	708,650	708,650	0	1,251,350	1,251,350
12	1[13]	Baira	0	213	213	0	2,130	2,130	0	805,150	805,150	0	1,324,850	1,324,850
13	1[9]	ManikganjSadar	0	126	126	0	1,260	1,260	0	369,800	369,800	0	890,200	890,200
14	1[11]	Baniajuri	2	181	183	20,000	1,810	1,830	6,800	529,400	536,200	13,200	1,280,600	1,293,800
15	1[9]	Baghutia	0	94	94	0	940	940	0	192,000	192,000	0	748,000	748,000
16	2[8]	Bachamora	0	87	87	0	870	870	0	223,000	223,000	0	647,000	647,000
17	1[8]	Bhadra	0	54	54	0	540	540	0	127,600	127,600	0	412,400	412,400
18	1[7]	Nagarpur	0	52	52	0	520	520	0	128,000	128,000	0	392,000	392,000
19	2[9]	Daragram	0	72	72	0	720	720	0	178,200	178,200	0	541,800	541,800
20	1[7]	Jhitka	0	45	45	0	450	450	0	116,600	116,600	0	333,400	333,400
6[114]		Total	10	1415	1425	100,000	14,150	14,250	39,000	5,095,550	5,134,550	61,000	9,054,450	9,115,450
9[238]		Grand Total	90	3423	3513	900,000	34,230	35,130	344,600	13,823,600	14,168,200	555,400	20,406,400	20,961,800



Skills for Employment Investment Program (SEIP)

Project Background: The Finance Division of Ministry of Finance, Government of Bangladesh (GoB) has established 'Skill Development Coordination and Monitoring Unit' (SDCMU) to execute the Skills for Employment Investment Program (SEIP) project. Asian Development Bank, Government of Bangladesh and Swiss Agency for Development and Cooperation (SDC) are jointly financing the project. PKSF had been implementing the project. The project aims at create skilled and semi-skilled workers under six priority sectors. At least 70% of the total trainees will be employed after training. The training project is expected to increase income of the trainee's households by at least 20% income. The project will ensure demand driven skill-based training of the poor with a view to create wage and self employment.



PKSF-SEIP project is aimed to provide training to youths of low income families through selected Training Institutions (TIs). Thus, during the period of December 2015 to June 2016, two thousand four hundred and thirty six (2436) participants (Male: Female 81:19) have started their skills development trainings (Three and Six months courses) based on selected trades. As on December 2016, three thousand one hundred and twenty eight (3128) trainees have completed their training



successfully and one thousand seven hundred and ten (1710) of them have been placed into employment during December 2015 to December 2016.

One of the major objectives of SEIP project is Industry-demand driven workforce development. Project Management Unit (PMU) had organized two major workshops on the topics of 'Job Placement' and maintaining proper 'Finance & Accounts guideline' for effective implementation of the project. PKSF had organized several meetings, seminars, workshops and other programs.



The goal of the project is to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will improve their sustainable livelihood.

The objectives of the SEIP project are;

- o Increase access for targeted poor (both male and female) people to market responsive skills development training programs;
- o Impart skills training linked to gainful wage or self employment.
- o Ensure job placement thus increase income of the trained trainees.

SEIP entails three major tasks viz.; selection of appropriate trainees, selection of renowned and efficient training institutes and job placement of the passed out trainees.

- **Selection of Appropriate Trainees:** SDI and PKSF had jointly selected the trainees from their organized group members under inclusive financing program. Trainees' selection will be finalized after conducting screening tests. Trainee of age 15+ being selected. The project had borne all expenditures of trainees except only 10% of the accommodation and food cost. Initiatives will be taken to encourage participation of the people with disabilities, ethnic minority and female trainees.
- **Selection of Qualified Training Institutes:** PKSF had identified training institutes and ensured delivery of standard courses.
- **Job Placement:** PKSF will ensure job placement of the trainees within 6 months of each training program. Training institutes had assisted to ensure job placements. The job placement services will ensure the following: i) preparing database of the relevant industries; ii) developing linkages with the employers; iii) organizing job fair iv) identifying job vacancies and preparing trainees for interviews; and vii) assisting the implementation of Trainees Tracking System.



SDI had gained valuable experience on reduction of the multi-dimensional poverty in Bangladesh. SDI believe that combined with effective policies and markets could trigger faster rates of economic growth and human development. SDI understand that human resource plays a vital role in the knowledge economy and working population. However, the upgrading of skill based labor is one of the major challenge for the low skilled workers in Bangladesh, as they are being unable to adjust their skills according to the market demand. In this context, SDI is implementing the 'Skills for Employment Investment Program (SEIP)' project. SDI had signed MoU with PKSF. SDI had prepared a training participant list. PKSF had selected 22 training institutions to provide training to the selected trainees in different regions of the country.

Selected Trades under SEIP Project:

The Trade/Courses that have been selected from six high growth priority sectors of Bangladesh were as follows:

	Course	Duration(month)	min. qualification	Trainee age
1	Outsourcing	3	SSC	At least 15 year old
2	Web design and Graphic design	6		
3	IT support services	6		
4	Plumbing and pipe fitting	3	Class Five	
5	Fashion garments	3		
6	Automobile mechanics	6		
7	Cell phone servicing	3		
8	Small engineering and metal works	3		
9	Electronics and electrical works	6		
10	Rod binding and fabrication	3		
11	Leather products making	3		
12	Mechanized agr. farming	3		
13	Welding and fabrication	6		

	Course	Duration(month)	
2	Web design and Graphic design	6	2+2+2=6
4	Plumbing and pipe fitting	3	5+5+9+3
5	Fashion garments	3	4+19+4+19+4+15
9	Electronics and electrical works	6	2
10	Rod binding and fabrication	3	2+1+1+2+5



SDI CSR PROGRAMMES

SDI's Programme's for Uplifting the Quality of the Lives of Elderly People Programme

SDI as a partner of PKSF has introduced the 'Uplifting the Quality of the Lives of Elderly People Programme' in line with the government's elderly policy. The programme assists elderly people to access social safety services, financial benefits and primary health care services for the elder person. Funding of the programme is being mobilized from 'Special Fund' and 'Programmes-Support Fund' of PKSF with 10 percent surplus of credit programmes of SDI. PKSF bears 50 % while SDI bear the rest operational expenditure. As part of the plan of action a survey has been conducted to find out the socio-economic status of the targeted elderly people. Elderly programme is essentially managed by local elderly people. The elderly people have been provided leadership and communication skill development training to increase their negotiation skills.



ELDERLY SOCIAL CENTRE (ESC):

Under this programme, SDI has established Elderly Social Centre in the FTC campus. Currently the elderly citizens meet in the library room of the FTC. This multi-purpose social centre is a common platform for the elderly people. The ESC satisfies the recreational as well as social needs of the elderly people.

SDI is mobilising local philanthropists to donate cash or land for the social centre. The proposed facility will have various types of recreational materials of indoor games, e.g. Carom, Luddu and television, newspapers etc.

OLD AGE ALLOWANCE (OAA): To cover the basic needs of the elder people, provision of Old Age Allowance has been made for the underprivileged elderly people. With this allowance many elderly people are being able to buy necessary medicines and avail treatment of their old aged complications. SDI has provided monthly BDT 500/- per elderly citizen as OAA to 425 elderly citizens.

SPECIAL ASSISTANCE: This programme offers different assistive materials to ease the lives of the elderly people. SDI had given 10 wheel chairs, 100 umbrellas, 100 walking sticks, 100 raised commodes, 250 blankets and 250 sets of warm cloths to elderly citizens of the area.



AWARDING ELDERLY PEOPLE: Recognizing the contribution of the elderly people towards the society SDI had awarded the sons and youth for their support to the elderly people. The programme has provision of health and care facilities for the elderly people. Under this programme, there is a provision rehabilitate vulnerable elderly to a family in his/her locality. With the Old Age Allowance, many elderly people try to improve their lives.



Rally and discussion meeting to celebrate International Day for the Elderly Citizens for 2018.

A colorful rally of the elderly citizens was organized by SDI at Sutipara of Dhamrai. A large number of elderly citizens, and general public took part in a procession. The ED of SDI led the procession. At the end of the street march a discussion meeting was held at the conference centre of FTC of SDI at Sutipara. Valiant freedom fighter of Liberation War of 1971, Mr. Saheb Ali of Sutipara presided over the meeting. The meeting was addressed by SDI's ED and Freedom Fighter Habibur Rahman, Teacher Mr. Sushil Kumar Sarkar, and Journalist Mr. Mizanur Rahman. Senior SDI officers of SDI, Mr. Kamruzaman, Ms. Sohelia Nazneen Haque, Mr. M Ismail Haque, had also addressed the gathering.



Wheel Chair and Allowance or Pension for elderly citizens.

Under SDI's Programme 'Improving the Quality of Life of the Elderly Citizens' on 29th September 2018, wheel chairs and old age allowances were disbursed to elderly citizens at FTC of SDI at Sutipara. The event was presided over by the ED of SDI. The chief guest was Mr. Abul Kalam, the UNO Dhamrai. The special guest was, the OC (investigations), Dhamrai PS, Mr. Ashikuzzaman. Mr. Rezaul Karim Raza the Chairman of Sutipara UP, Veteran freedom fighter Saheb Ali also addressed the gathering.



Sports for Elderly Citizens and Children held

Under SDI programme for 'Improving the Quality of Life of the People' programme on 5th May 2018 sports of the elderly people and the children were held at FTC campus. The programme also included art competition and production of Wall paper. Prof. M Abul Hossian, PhD, the Chairman of SDI, the Ex Pro VC of the Jahangirnagar University was the chief guest. Mr. Ashim Kumar Bala, the Jt. Secy Ministry of Fisheries and Livestocks was the special guest. Mr. Chitta Majumdar, the Managing Director of Majumdar Group of Industries and Ms Sohelia Nazneen Haque Assistant Director SDI also spoke on the occasion. The ED of SDI presided over the prize giving ceremony.



Elderly Peoples Programme (July 2018- June 2019)							Cumulative achievement		
Sl. #	Activities	Target	Achieved	M	F	Total	M	F	Total
1	Orientation of the elderly citizens on leadership	6	6	135	27	162	177	84	261
2	Orientation of MC prog staffon Old Aged Peoples Prog.	2	2	19	7	26	44	14	58
3	Meeting of the village elders	630	307	1901	1267	3168	1901	1267	3168
4	Meeting of the Ward elders	414	372	1977	886	2863	2529	1558	4087
5	Meeting of the Union elders	46	41	283	94	377	415	130	545
6	Supplementary allowance	350	350	183	167	350	212	213	425
7	Medal and certificate to elderly citizens	18	18	18	0	18	26	3	29
8	One time financial grant to elderly citizens	18	18	13	5	18	23	6	29
9	Certificate and medal to best son/daughter	9	9	7	2	9	12	2	14
10	One time financial grant to best son/daughter	9	9	8	1	9	13	1	14
11	Orientation, training of elderly citizens on SDI's Credit Prog.	12	12	182	58	240	215	85	300
12	Para Physio therapist training	2	0	0	0	0	0	0	0
13	Grant to families for giving last rites to a deceased	230	98	63	35	98	79	41	120
14	Health service camp	34	22	331	452	783	331	452	783
15	Distribution of warm cloth	200	200	108	92	200	131	119	250
16	Distribution of Blanket	200	200	85	115	200	106	144	250
17	Distribution of umbrellas	80	80	60	20	80	80	20	100
18	Distribution of commode with chairs	80	80	29	51	80	41	59	100
19	Distribution of walking sticks	80	80	56	24	80	62	38	100
20	Distribution of Wheel Chairs	8	8	7	1	8	9	1	10
21	Special Programme	4	4	384	192	576	459	217	676
22	Social centre	3	0	0	0	0	0	0	0
23	Stipend for food and daily necessities and shelter for insolvent old people	3	3	1	2	3	2	7	9
24	Opening of Centre for Old people, PROBIN MELA and misc.	2	3	205	182	387	205	182	387
TOTAL		2440	1922	6055	3680	9735	7072	4643	11715

Cultural and Sports Programme

As a part of inclusive initiatives for sustainable poverty reduction and beyond-poverty development, SDI in partnership with PKSF has undertaken the 'Cultural and Sports Programme' for children and young generation. The aim of this Program is to patronize and promote mental & physical development of the young people. The main objectives of the Program are to create awareness among the young and adolescents generation against all sorts of crimes as: terrorism, sexual harassment, drug abasement, and women-violence or oppression etc. The expenditures of the program was being borne jointly by PKSF and SDI.

SDI had organized different sports activities including a Football tournament at Dhamrai. SDI has undertaken the following cultural activities- drawing, hand writing, wall magazine, recitation, story-telling, Rabindra and Nazrul songs, folk songs, local songs, acting, and country songs. To protect the future generation from the adverse impacts of climate change, SDI has taken initiatives of planting trees in school yard and encourage students to plant more trees in fallow lands. Besides, cleanliness activities are also undertaken in school and colleges premises under this program. ETHICS AND VALUES DEVELOPMENT intervention, different awareness campaigns were carried out to awake the people against activities like: child marriage, drugs addiction, sexual harassment etc.



Cultural and Sports program quantitative report

July 2018 - June 2019							Cumulative achievement					Remarks
Sl. #	Activity	Yearly Target	Achieved (annual)-	Male	Female	Total	Target	Achieved	Male	Female	Total	
1	Local cultural traditional song	1	1	8	17	25	1	1	8	17	25	
2	Publication of Wall Paper	1	1	19	57	76	2	2	34	142	176	
3	Instant Speech competition	1	1	12	13	25	2	2	24	26	50	
4	Science and technology Fair	1	1	29	11	40	2	1	29	11	40	
5	Poem recite competition	1	1	8	17	25	1	1	8	17	25	
6	Proper singing of National Anthem	1	1	8	17	25	1	1	8	17	25	
7	Proper pronunciation, Poetry recitation and Debate workshop	1	1	52	48	100	1	1	52	48	100	
8	Ha-do-do/ Kabaddi	1	1	54	0	54	1	1	54	0	54	
9	Football game competition	1	1	100	0	100	2	2	220	0	220	
10	Volleyball game competition	1	1	100	0	100	2	1	100	0	100	
11	Mini Ma rathon	1	1	100	0	100	1	1	100	0	100	
12	Young-Elderly Fairs	1	1	100	0	100	1	1	100	0	100	
13	Activities of Making Neat and Clean of Educational Institutions	1	1	280	220	500	1	1	280	220	500	
14	Day Celebretion	2	2	100	100	200	4	4	405	350	755	
15	Winter Fair and PITHA fest	0	0	0	0	0	1	1	320	180	500	
16	Math olympiad	0	0	0	0	0	1	0	0	0	0	
17	Proper singing of National Anthem, handwriting, Poetry recitation and Story telling at School level	0	0	0	0	0	1	1	29	82	111	

18	Proper singing of National Anthem, handwriting, Poetry recitation and Story telling at Upazila level	0	0	0	0	0	1	1	32	68	100
19	Song Competition (Tagore, Nazrul, Modern , Patriotic songs)	0	0	0	0	0	1	1	26	50	76
20	Acting and Dance competition	0	0	0	0	0	1	1	17	33	50
21	Quizz for elderly citizens	0	0	0	0	0	1	1	48	52	100
22	Rope pulling competition	0	0	0	0	0	1	1	96	0	96
Total				970	500	1470			1990	1313	3303



SDI Promotes Women entrepreneurs to produce Vermi composte.

About 50 women of Dhamrai could make their household self-reilaint by producing and selling vermi composte. They were producing vermi composte side by side with doing their daily chores. SDI had arranged for their training and provided technical support and credit line. SDI had also arranged for marketing of their vermi composte.

Vermi composte is a biological fertilizer and crops produced using bio fertilizer are safe for human consumption. The ED of SDI had stated that with the increase in people's health consciousness, the demand for food produce using bio compste is growing.

COW FATTENING BY NATURAL PROCESS BECOMING POPULAR IN DHAMRAI.

The farmer do cow fattening targhetting sales prospect in cattel market for Muslim Festival of Eid ul Azha. SDI provides technical support and credit for fattening of cattles without using hormones etc. SDI livestock programme staff work for raising awarens of both the farmers as well as consumers. SDI provides training, arranges artificaal insemination with the help of the Upazila level Livestock Department and health care services, SDI also provide crdit to the cattle farmers .

Vegetable Cold storage for vegetable farmers in Dhamrai

The farmers of Dhamari produce different types vegetables round the year. A good number of vegetable farmers were producing vegetables without using toxic chemical fertilizers. The problem of vegetable farmers being storing their vegetables until the price is good at the market. At present a huge quantity of unsold vegetable being spoiled due tolack of storage facilities nearer to vegetable fields or at the marketplace. SDI had installed 2 vegetable storage at two pointsofDhamrai. IFAD and PKSF had jointly financed the estblishment of the storages. One coldstorage is of 8 tons and the other one was of 4 tons capacity. These cold storages can keep vegeables fresh for a maximum period of 30-40 days. Radish and green tomatoes can be kept fresh for 60-70 days. Mangoes could be kept fresh for a maximum



period of 25 days. The importance of the storage system is that, no chemical being used for keeping the vegetables fresh. So the margin of profit will be quite good for the farmers. The storage authority will charge a storage rental/day at the rate of Tk .0.50/ kg/day.

Free Medical Service Camp

On 24th January 2018 annual sports and prize distribution ceremony of the Valum Ataur Rahman Khan College was held. The sports programme was inaugurated by Mr. Shamsul Haque, a member of the executive committee of the college also the Executive Director of SDI.



The prize giving ceremony was presided over by Prof. Salimullah, the Principal of the college. The Chief Guest was the veteran freedom fighter Mr. Benazir Ahmed, the Ex MP and the President of the Dhaka District Awami League. The special guest was local UP Chairman, Mr. Rezaul Karim Raza and Mr. A. Matin the ED of SHOJAG. SDI had set up a free Medical service camp at the sports venue.

SDI HOLDS BIJOY MELA AT FTC

SDI had hold BIJOY MELA 2019 at FTC. Honorable MP of Dhaka-20 veteran freedom fighter Mr. Benjir Ahmed inaugurated the fair. The ED of SDI presided over the opening ceremony. Different working areas of SDI had set up 25 stalls and displayed various products produced by its members. The toxin free vegetable and PATALI GUR of Jhitka were the chief attraction of the exhibition. Handicrafts produced by grassroots level members of SDI were displayed in various stalls. At the end of the discussion meeting on last day of Mela, Blankets and



Cotton Shawl (Chador), Umbrella, Walking sticks, Wheel Chairs, Plastic Commode with chair, Elderly allowance were given to poor and elderly people.

MICROFINANCE PROGRAM IS FACILITATING SAFE WATER TO HOUSEHOLDS

SDI and PUREIT Program of Lever Brothers Bangladesh had joined forces to ensure availability of safe drinking water in 4 villages of Dhamrai and Savar Upazilas. SDI is providing interest free credit to be repaid in monthly installments to purchasers of PUREIT system. Each PUREIT device can supply 1500 litres of safe water without replacing its water purification cartridges. At the time of reporting 445 families had installed to PUREIT system.

Metrological Observatory on the top of FTC of SDI

Agriculture in Bangladesh is very much dependent on the weather. So if farmers has knowledge of the weather ahead, they can be better prepared to reduce loss due to weather. SDI has set up a weather station on the top of its Farmers Training Centre at Sutipara. Department of Meterology of the Govt of Bangladesh had supplied and installed the equipments. The information gathered by the weather station can be monitored directly at the monitoring panel installed at the FTC Office. The forecast being informed to the farmers by SDI's project staff who visits the groups every day on routine. Farmers of Dhamrai area had reported that advanced weather report had helped them to take actions to reduce loss.

Grass Cultivation Leads Way Out of Poverty

Ward #1 of Rahmatpur union is an erosion-prone area of the western side of Sandwip Sandwip upazila. Just on the west, the mighty river the Meghna flows past the area. The ward #1 is within the polder constructed by the Water Development Board (BWDB) of the GoB. But the area of the ward is shrinking year on year due to relentless erosion. Only 70 households now dwell in the ward. 95% of these households are farmer households. All these households in the past possessed large tracts of farm lands. But erosion had devoured much of the land. Many households had migrated to other areas after losing home and hearth or living on other people's mercy.

Tajul Islam and Kamal Hossain are turning their seventies. Both were the residents of ward #1. Rezia the wife of Kamal Hossain and Monowara the wife of Tajul Islam, both of them are the very proactive members of the Shapla CBO under the RECALL Project SDI. Once they too were affluent farmers, but the mighty Meghna had taken away everything they possessed. Kamal and Tajul are now sharecropper farmers. But in ward #1, there is not enough cultivable land suitable for rice cultivation. Salinity and water-logging have also degraded the quality of the soil and reduced the capacity of rice production.

In the above backdrop, for the last two years the CBO members were carrying out dialogues among themselves to find a way out of the situation. The issue was alternative farming to offset the impact of climate change phenomenon affecting their lives and livelihood. Md Faysal Hossain, the CJRF Project's Technical Officer-CAIGT and Badal Chandra Roy, the REE-CALL Project's Facilitator facilitated the dialogue process. The CBO members noted that Jamshed the local LEB member had recently started growing a variety of grass (German grass) in a waterlogged land belonging to him and getting a good dividend thereof. The success got hold of the imagination of the CBO members. But they were very cautious about stepping into uncharted water. So it was decided that Kamal Hossain and Tajul Islam will cultivate German grass in demonstration plots financed by the REE-CALL Project SDI in 2018. The project provided each



of them financial assistance worth Tk. 6700. Both the families contributed their labor, in land preparation, the land, buying fertilizers/manures, and planting grass seedlings. The Upazila Livestock Officer Mr. Atikur Rahman and Faysal Hossain the CJRF Project's Technical Officer-CAIGT were there to give them technical support and incentives.

Tajul and Kamal cultivated grass on 13 decimal acre and 25 decimal acre land respectively. In months time grass grown to right size for cropping. They first of all allowed their own cows to graze and sold the remainder of the grass to other farmers.

In the 21 month period since they had started grass farming, Tajul's family sold grass and milk and made profit of Tk. 36500 from grass and Tk. 42,000 by selling cow milk. On the other hand Kamal and his wife made profit of Tk 34,000 by selling grass and made a profit of Tk.58,000 from cow milk sales.

Tajul and his wife now own 5 cows including 2 milk cow. Kamal family owns 7 cows including 3 milk cow. The families are had now lifted themselves above poverty level.

The success of Kamal and Tajul had enthused no less than 40 of their neighbor to adopt grass farming. Notable among them are Kanu Maladar, Shafik, Alauddin, Tanim, Mostofa, Saiful, Shek Farid, Noor Alam, Mobasher, Joynal, Toyub. The practice of grass cultivation and keeping milk cows is spreading rapidly in the ward #1. Specially, grass cultivation has become the most viable income earning alternative among the farmers who are victims of erosion waterlog victim.

Besides these SDI supported Napier Packchong grass cutting for 60 families of Buffalo Development Value Chain Entrepreneurs of Sandwip and Uirchar under Buffalo Development Valuechain Project. The grass produced well at more moisture land where other crop didn't grow well.

Now grass cultivation becoming the alternative main occupation in some area of Sandwip instead of paddy or other traditional crop cultivation.

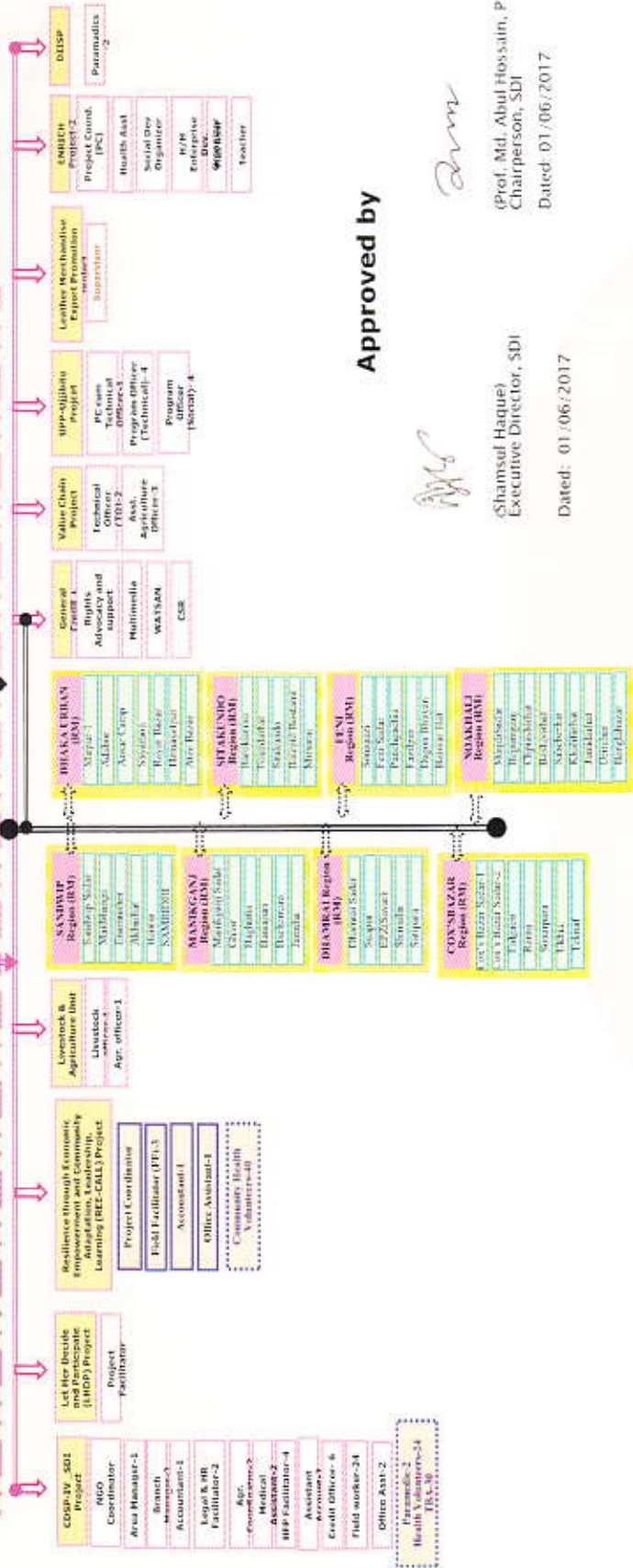
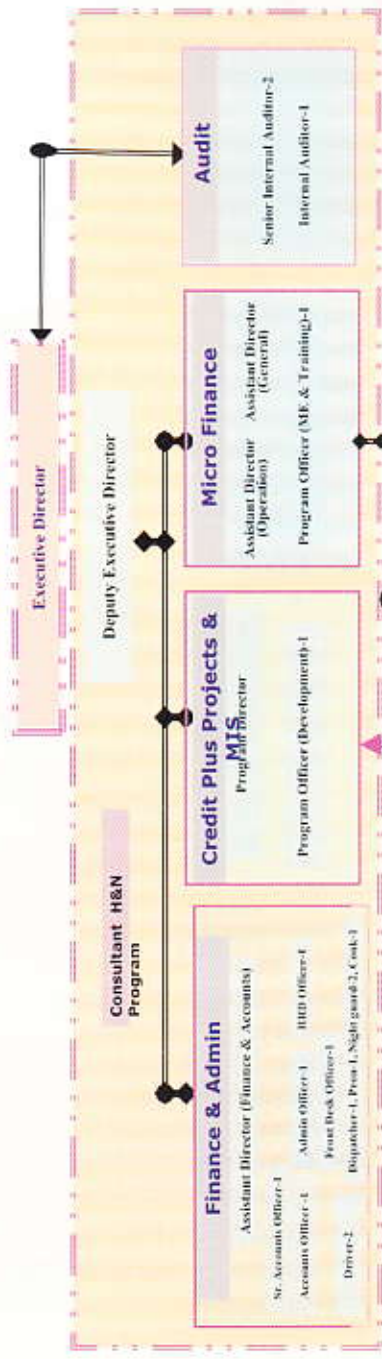


Organogram of SDI (Revised June-2017)



Legend

- BS Regional Manager
- BS Branch Manager
- CO Credit Officer
- Asst- Accountant
- STBA: Staffed, Trained and Assigned/In-charge
- OT: Out-Care Officer
- CO: Corporate Social Responsibility



Approved by

(Signature)

(Prof. Md. Abul Hossain, PhD)
Chairperson, SDI
Dated: 01/06/2017

(Shamsul Haque)
Executive Director, SDI
Dated: 01/06/2017



AUDITED ACCOUNTS





INDEPENDENT AUDITOR'S REPORT

We have audited the accompanying consolidated financial statements of "Society for Development Initiatives (SDI)" which comprise the Statement of Consolidated Financial Position as at June 30, 2019 along with Consolidated Income & Expenditure Account and Consolidated Receipts and Payments Accounts for the year then ended June 30, 2019 and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Consolidated Financial Statements : Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Society for Development Initiatives (SDI) requirement and other applicable laws and regulations. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility :

Our responsibility is to express an opinion on these consolidated financial statements of the organization based on our audit. The assets and liabilities as at June 30, 2019 and income and expenditure account for the year ended June 30, 2019 of the organization's six project namely Micro Credit Program, Grihayan Tahobil, General Fund, Char Development & Settlement Project-IV (CDSP-IV), Sanitation Project and Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL) have been consolidated and accounted for in the consolidated financial statements. The financial statements of the above projects has been audited by independent auditors whose reports has been furnished to us and included for consolidation and our opinion is based so far as it relates to those reports included in respect of the organization's project. In addition, we have performed our audit procedure for consolidated purpose, based on which the financial statements of the project have been consolidated. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements of the company are free from material misstatement.

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

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

Opinion:

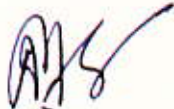
In our opinion, the Consolidated financial statements give a true and fair view of the financial position of Society for Development Initiatives (SDI) as at June 30, 2019 and of its financial performance and its receipts & Payments for the year then ended in accordance with the basis of accounting described under note # 4.01, SDI requirement and comply with the other applicable laws and regulations.

Ahmed Zaker & Co.
Chartered Accountants

SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
Consolidated Financial Statement
As at 30 June, 2019

Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
PROPERTY AND ASSETS			
Fixed assets :	5.00	83,484,441	89,923,453
at cost less Accumulated Depreciation			
Investment :		246,277,257	214,206,825
Savings FDR		196,474,134	160,455,519
Loan Loss Provision Investment (LLPI)		-	3,403,791
Disaster Management Fund Investment		29,148	5,287,767
Depreciation Fund Investment (DFI)		-	-
Statutory Reserve Fund		47,120,082	42,559,748
Others Fund		2,653,893	2,500,000
Current Assets :		3,532,552,134	3,003,219,697
Loan Outstanding to Beneficiaries	10.00	3,353,110,450	2,815,798,121
Accounts Receivable		691,949	1,199,065
Grant Receivable		15,618,784	11,156,603
Interest Receivable		3,147,533	1,991,120
Stock for Sanitary latrine	15.00	27,386	27,386
Stock for Cook Stove (Bondhu Chula)		-	-
Grant to Farmers Training Center		-	-
Motorcycle loan		15,317,001	15,337,107
Motor Vehicle Loan		4,580,000	-
Housing Loan		24,109,000	-
Defalcation by field worker	16.00	5,826,866	5,093,619
Advance Tax paid		1,514,630	2,280,871
Advance for Flat Purchase		23,803,000	19,803,000
Advance		6,328,414	7,982,844
Closing Cash and Bank Balance	11.00	78,477,121	122,549,961
Total Tk.		3,862,313,832	3,307,349,975
FUND AND LIABILITIES			
Fund Account	12.00	538,097,404	419,885,883
Long term Liabilities	13.00	1,814,602,803	1,749,278,999
Current Liabilities	14.00	1,509,613,625	1,138,185,093
Total Tk.		3,862,313,832	3,307,349,975

Annexed: notes from 1.00 to 18.00 from an integral part of the financial statements



Executive Director

Signed in terms of our separate report of even date.

Date : September 27, 2019



Ahmed Zaker & Co. Chartered Accountants



Assistant Director (F&A)



SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
Consolidated Statement of Comprehensive Income
For the year ended 30 June, 2019

Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
INCOME			
Grant received from Oxfam-GB	6.00	7,477,864	6,769,000
Grant received from CDSP-IV	7.00	-	1,871,040
Grant received from SDI-General Fund		-	-
Service Charge Received		711,386,438	599,110,417
Local Income	8.00	3,720	19,302
Admission fee		429,980	425,711
Sale of Loan form & pass book		1,428,904	1,438,560
Para-vat fee		168,090	248,600
Technical Support fee		700,914	11,820
Bank Interest		12,118,777	8,458,153
Interest received from DMF		-	251,118
Grant received from PKSF		5,395,806	2,542,869
Grant for Group formation (CDSP-IV)		-	-
Other Income	9.00	1,418,857	59,065
Transfer from DMF		40,000	-
Grant receivable		15,437,214	11,156,603
Interest receivable		3,147,533	1,991,120
Total Income		759,154,097	634,353,378
EXPENDITURE			
Service charge paid to PKSF		30,538,085	37,411,732
Interest paid to Bank		118,025,611	106,543,466
Salary & Benefits		219,577,741	185,478,552
Transfer to Gratuity Fund		35,069,000	26,195,000
Staff Insurance Premium		1,420,372	1,410,578
Office Rent		12,477,641	10,782,606
Bank charge & Commission		2,392,716	1,829,911
Conveyance		5,997,984	4,825,961
Printing & Stationary		6,745,752	6,031,581
Repairs & Renewal		7,810,652	3,290,701
Software maintenance fee		1,619,600	1,471,600
Oil & Fuel		2,359,157	4,728,574
Gas, Water & Electricity		2,451,448	2,554,908
Postage, Telephone & Mobile phone		3,288,780	2,898,980
Entertainment		2,146,380	1,672,988

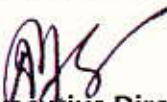


Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
Staff Training & Workshop		1,476,670	363,129
Office management expenses		369,720	263,747
Legal expenses		171,100	161,400
Staff Meeting & Seminar		1,502,362	1,309,765
EC Meeting & Seminar		620,000	620,000
Advertisement		298,169	333,235
Audit fee		170,000	150,000
Income Tax		10,809,847	6,556,444
Newspaper bill		273,853	231,716
Food allowance		8,076,325	3,883,551
Microcredit fair		415,965	324,653
Crockerise		168,564	172,847
Corporate social responsibility		2,504,986	2,780,352
Members Insurance Claim paid		811,024	573,750
Service charge refund		3,272,597	2,132,871
Contingency cost		-	-
Abnormal Loss		16,000	185,052
Membership renewal fee		196,500	131,000
Cost Sharing (FTC)		380,000	1,287,000
Consultancy fee		-	-
Other project expenses		25,130,999	16,444,651
Other expenses		3,316,335	2,099,760
Interest paid		50,140,895	36,606,193
Interest provision for Term Deposit		2,724,694	1,207,535
Loss on sales of fixed asset		-	-
Communities, government institutions, private sector and civil society organizations take more transparent climate actions to reduce disaster risk and address underlying cause		1,180,011	877,663
Vulnerable women, men and youth are lifted above the national poverty line		2,419,315	2,483,213



Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
Enhanced community leadership, especially women's for tranformational change and establishment of rights of the poor and vulnerable		1,016,574	1,414,233
Supervision & Management cost coordination office		-	612,559
Supervision & Management cost for branch		-	200,182
Group formation & microfinance		-	-
Beneficiary capacity building		-	-
Health & Family planning		-	529,538
Water & Sanitation		-	-
Disanter & Climate change		-	-
Legal & Human right		-	-
Agriculture Development		-	249,818
Poultry & Livestock program		-	151,518
Fisheries program		-	159,420
Grant Expenses		-	-
Central Overhead Cost		17,825	13,795
LLP Expenses		49,975,481	30,817,758
Depreciation		7,951,529	7,250,971
Donation		-	-
Total Expenditure		627,328,259	519,706,457
Excess of Income over Expenditure		131,825,838	114,646,921
Total Tk.		759,154,097	634,353,378

Annexed: notes from 1.00 to 18.00 from an integral part of the financial statements


Executive Director


Assistant Director (F&A)

Signed in terms of our separate report of even date.

Date : September 27, 2019


Ahmed Zaker & Co. Chartered Accountants



SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)
Consolidated Statement of Receipts and Payments
For the year ended 30 June 2019

Particulars	Notes	Amount	
		2018-2019	2017-2018
Opening Balance :		122,549,961	46,737,843
Cash in Hand	17.00	12,425,137	4,573,406
Cash at Bank		110,124,824	42,164,437
MC Loan received from PKSF :		436,000,000	368,500,000
Rural Micro Credit (RMC)		-	-
Urban Micro Credit (UMC)		-	-
Micro Enterprise (ME)		-	-
Ultra Poor Program (UP)		-	-
Sanitation Development		-	5,000,000
Agricultur		-	-
Enrich ACL		600,000	300,000
Enrich LIL		400,000	700,000
IGA Loan		15,000,000	12,500,000
UPP-Lease		10,000,000	-
BUNIAD		30,000,000	30,000,000
JAGORON		150,000,000	125,000,000
AGROSOR		80,000,000	55,000,000
SUFOLON		80,000,000	110,000,000
KGF-SUFOLON		70,000,000	30,000,000
Loan received from Bank :		1,060,000,000	1,240,000,000
Southeast Bank Ltd		120,000,000	70,000,000
Mutual Trust Bank Ltd		250,000,000	-
Trust Bank Ltd		300,000,000	300,000,000
Mercantile Bank Ltd		150,000,000	200,000,000
AB Bank Ltd		140,000,000	70,000,000
Basic Bank Ltd		50,000,000	100,000,000
BRAC Bank Ltd		-	250,000,000
Prime Bank Ltd		-	200,000,000
IDLC Finance Ltd		50,000,000	-
Midland Bank Ltd		-	-
UAE-Bangladesh Investment Ltd		-	50,000,000
Principal Loan Recovery :	10.00	5,320,294,829	4,649,560,324
Rural Micro Credit (RMC)		-	-
Urban Micro Credit (UMC)		-	-
Micro Enterprise (ME)		-	-
Ultra Poor Program (UP)		-	-
Sanitation Development		21,325,600	13,587,700
RNPPO		-	-



Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
EFRRAP		-	-
Agriculture		161,527,015	230,526,997
Enrich ACL		3,466,190	1,964,000
Enrich LIL		1,528,519	1,722,131
IGA Loan		69,274,159	45,480,180
Agricultural-Seasonal		397,494,729	460,000,879
UPP-Lease		7,050,848	11,186,394
BUNIAD		99,346,312	122,990,783
JAGORON		2,227,579,859	1,977,433,075
AGROSOR		1,856,901,120	1,258,482,323
SUFOLON		426,427,375	496,362,712
KGF-SUFOLON		48,373,103	29,823,150
Grihayan Tahobil		-	-
Term Deposit :		181,747,210	93,303,000
Deposit Pension Schem		103,207,210	61,463,000
Fixed Deposi		78,540,000	31,840,000
Member Savings Deposit :		871,165,418	706,945,896
Rural Micro Credit (RMC)		-	-
Urban Micro Credit (UMC)		-	-
Micro Enterprise (ME)		-	-
Agriculture		23,192,184	28,220,499
Ultra Poor Program (UP)		-	-
IGA Loan		13,071,259	6,210,275
BUNIAD		29,212,318	49,681,918
JAGORON		503,001,549	386,820,146
AGROSOR		289,599,729	225,344,042
SUFOLON		13,088,379	10,669,016
Service Charge Received :		711,386,438	599,110,417
Sanitation Development		2,614,000	899,000
UPP-Lease		1,271,099	1,701,968
Agriculture		20,240,356	28,350,952
Enrich ACL		173,310	98,200
Enrich LIL		75,326	77,494



Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
IGA Loan		10,567,210	6,356,930
Agricultural-Seasonal Loan		46,478,951	52,872,449
BUNIAD		10,456,307	12,658,746
JAGORON		290,660,138	254,901,003
AGROSOR		272,937,523	180,420,593
SUFOLON		50,089,342	57,206,143
KGF-SUFOLON		5,822,876	3,566,939
Grihayan Tahobil		-	-
FDR Encashment :		33,484,538	57,427,635
LLPI		3,403,791	-
Savings FDR		20,232,111	51,472,182
DMFI		5,314,623	-
Statutory Reserve Fund		4,534,013	5,955,453
Grant received from Oxfam-GB	6.00	7,477,864	6,769,000
Local Income	8.00	3,720	19,302
Other Income	9.00	1,418,857	59,065
Loan & Advance :		40,673,125	31,749,052
Advance		22,342,777	17,202,339
Advance received against Income Tax		2,280,871	588,875
Motorcycle Loan		3,946,132	7,165,695
Motor Vehicle Loan		420,000	-
Housing Loan		451,000	-
SDI General Fund		-	1,000
REE-CALL Project		9,794,736	6,791,143
SDI-CIJ Project		732,609	-
Donation for Ashraful Alam		-	-
Farmers Training Center		705,000	-
Grants received from CDSP IV:	7.00	-	1,871,040
Supervision & management cost		-	448,000
Supervision & management cost for branch office		-	433,317
Group formation & microfinance		-	-
Beneficiary capacity building		-	-
Beneficiary risk fund (Credit Insurance)		-	-
Health & Family planning		-	469,630
Water & Sanitation		-	-
Disaster & Climate change		-	-
Legal & Human right		-	-
Agriculture value & Chain		-	-
Poultry & Livestock Program		-	140,000
Fisherise Program		-	125,000



Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
Value chain development		-	-
Agriculture development		-	255,093
Other receipts:		151,779,218	128,945,756
Sale of fixed Asset		-	-
Rick Fund (Livestock)		2,238,250	3,612,789
Rick Fund		59,961,497	42,462,073
Death Insurance		-	28,720
Composery Group Members Savings		44,158,410	42,502,360
Unsettle Staff Advance		236,334	772,692
Earnest Money		-	2,100,000
Admission fee		429,980	425,711
Sale of Loan form & pass book		1,428,904	1,438,560
Para-Vat Fee		168,090	248,600
Technical Support fee		700,914	11,820
Office Rent		-	-
Salary		-	-
Mobile Bill		-	-
Printing & Stationery		-	-
Ware Housing Rent		-	-
Bank Interest		12,118,777	8,458,153
Sales of fixed assets		-	-
Accrued Interest received		1,991,120	895,490
Accrued Grant Received		10,975,033	9,689,137
Grant received from PKSf		5,395,806	2,542,869
Grant for Group formation (CDSP-IV)		-	-
Advance grant received from PKSf		11,976,103	13,505,664
Interest received from DMF		-	251,118
Total Received Tk.		8,937,981,178	7,930,998,330
PAYMENTS		433,764,307	357,157,105
Rick Fund (Livestock)		552,323	1,574,428
Rick Fund		23,864,812	14,971,578
Death Insurance		5,193,066	478,720
Comliosery Group Members Savings		37,192,140	35,270,101
Staff Welfare savings fund		-	-
Unsettle Staff Advance		969,581	3,537,441
Salary & Benefits		219,577,741	185,478,552
Transfer to Gratuity Fund		35,069,000	26,195,000
Staff Insurance Premium		1,420,372	1,410,578
Office Rent		12,477,641	10,768,606
Bank charge & Commission		2,392,716	1,829,911
Conveyance		5,997,984	4,825,961

Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
Printing & Stationary		6,745,752	6,031,581
Repairs & Renewal		7,810,652	3,290,701
Software maintenance fee		1,486,600	1,205,600
Oil & Fuel		2,359,157	4,728,574
Gas, Water & Electricity		2,426,448	2,529,908
Postage, Telephone & Mobile phone		3,278,780	2,888,980
Entertainment		2,146,380	1,672,988
Staff Training & Workshop		1,476,670	363,129
Office management expenses		369,720	263,747
Legal expenses		171,100	161,400
Staff Meeting & Seminar		1,502,362	1,309,765
EC Meeting & Seminar		620,000	620,000
Advertisement		298,169	333,235
Audit fee		-	-
Income Tax		7,609,847	3,556,444
Newspaper bill		273,853	231,716
Food allowance		8,076,325	3,883,551
Microcredit fair		415,965	324,653
Crockerise		168,564	172,847
Corporate social responsibility		2,504,986	2,780,352
Members Insurance Claim paid		811,024	573,750
Service charge refund		3,272,597	2,132,871
Statutory reserve expenses		-	-
Last year provision paid		3,480,500	10,686,523
Interest pprovision paid Term Deposit		2,711,646	926,451
Contingency cost		-	-
Abnormal Loss		16,000	185,052
Membership Renewal fee		196,500	131,000
Cost Sharing (FTC)		380,000	1,287,000
Consultancy fee		-	-
Other project expenses		25,130,999	16,444,651
Other expenses		3,316,335	2,099,760
Sustainable Income and employment options for women and men are created through access to service, natural resources and market link		-	-
Effective and pro poor implementation of policy and legal framework (national to local) related to agriculture, DRR, CAA and NRM		-	-
Bondhu Batti		-	-



Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
Donation		-	-
Loan repayment to PKSF :		395,848,338	340,091,670
Rural Micro Credit (RMC)		-	3,400,000
Urban Micro Credit (UMC)		-	1,200,000
Micro Enterprise (ME)		-	1,000,000
Ultra Poor Program (UP)		-	-
Seasonal Loan (SL)		-	-
Sanitation Development		5,500,000	3,000,000
Agricultur		-	-
Enrich ACL		216,668	316,668
Enrich LIL		725,000	575,000
IGA Loan		10,440,000	7,750,000
UPP-Lease		-	3,749,999
BUNIAD		28,166,670	29,000,003
JAGORON		134,500,000	135,700,000
AGROSOR		56,300,000	54,400,000
SUFOLON		110,000,000	100,000,000
KGF-SUFOLON		50,000,000	-
Loan to Beneficiaries :	10.00	5,857,607,158	5,192,842,880
Sanitation Development		-	32,370,000
Seasonal Loan (SL)		-	-
EFRRAP		-	-
Agriculture		125,984,000	214,745,000
Agricultural-Seasonal		400,932,000	450,445,000
Enrich ACL		5,150,000	2,000,000
Enrich LIL		1,960,000	1,860,000
IGA Loan		104,357,000	52,134,000
UPP-Lease		7,997,000	5,387,000
BUNIAD		102,253,000	108,568,000
JAGORON		2,431,659,000	2,131,722,000
AGROSOR		2,225,055,000	1,601,352,000
SUFOLON		382,180,158	532,259,880
KGF-SUFOLON		70,080,000	60,000,000
Service charge paid to PKSF		30,538,085	37,411,732
Rural Micro Credit (RMC)		-	55,250
Urban Micro Credit (UMC)		-	19,500
Micro Enterprise (ME)		-	16,250
Ultra Poor Program (UP)		-	-

Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
Enrich ACL		25,375	21,209
Enrich LIL		12,188	16,751
IGA Loan		1,584,689	1,280,688
UPP-Lease		-	18,751
BUNIAD		334,583	454,583
JAGORON		15,748,125	22,415,000
AGROSOR		6,520,625	9,363,750
SUFOLON		4,125,000	3,750,000
KGF-SUFOLON		2,187,500	-
Savings refund to members:		699,405,135	546,178,479
IGA Loan		6,929,330	4,467,027
Agricultur		30,202,588	29,670,513
BUNIAD		31,690,569	32,408,075
JAGORON		433,472,732	346,349,734
AGROSOR		184,368,609	126,111,641
SUFOLON		12,741,307	7,171,489
KGF-SUFOLON		-	-
Term Deposit refund :		76,032,710	37,746,716
Deposit Pension Scheam		49,892,710	31,363,716
Fixed Deposi		26,140,000	6,383,000
Interest paid :		50,140,895	36,606,193
Members Savings		44,163,947	34,867,005
Term Deposit		5,574,953	1,385,663
Members Insurance Scheme		401,995	353,525
Programme Activity Costs :		4,615,900	4,775,109
Communities, government institutions, private sector and civil society organizations take more transparent climate actions to reduce disaster risk and address underlying cause		1,180,011	877,663
Vulnerable women, men and youth are lifted above the national poverty line		2,419,315	2,483,213



Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
Enhanced community leadership, especially women's for transformational change and establishment of rights of the poor and vulnerable		1,016,574	1,414,233
		-	1,903,035
Supervision & Management cost coordination office		-	612,559
Supervision & Management cost for branch		-	200,182
Group formation & microfinance		-	-
Beneficiary capacity building		-	-
Health & Family planning		-	529,538
Water & Sanitation		-	-
Disaster & Climate change		-	-
Legal & Human right		-	-
Agriculture Development		-	249,818
Beneficiary Risk Fund		-	-
Value Chain Development		-	-
Poultry & Livestock program		-	151,518
Fisheries program		-	159,420
Loan & Advance :		73,998,431	54,878,625
Advance paid		20,688,347	21,934,531
Motorcycle Loan		3,926,026	7,346,735
Motor Vehicle Loan		5,000,000	-
Housing Loan		24,560,000	-
Advance Income tax paid		1,514,630	2,280,871
Grant Advance		6,986,103	15,814,946
Grameen Shakti		-	5,399
REE-CALL Project		9,794,736	6,791,143
SDI-CIJ Projcet		930,493	-
SDI-General Fund		-	-
SDI-Farmers Training Center		-	705,000
Donation for Ashraful Alam		348,096	-
Earnest Money		250,000	-
Loan refund to Bank :		1,048,027,885	931,663,400
Southeast Bank Ltd		70,000,000	100,000,000
Mutual Trust Bank Ltd		81,713,810	88,715,744
Trust Bank Ltd		300,000,000	300,000,000
Mercantile Bank Ltd		135,109,965	168,092,141
Midland Bank Ltd		70,518,244	49,678,353
Basic Bank Ltd		82,461,201	15,000,000

Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
Prime Bank Ltd		71,514,536	16,890,912
AB Bank Ltd		70,000,000	110,000,000
IDLC Finance Ltd		48,788,756	25,000,000
BRAC Bank Ltd		81,557,733	31,013,520
UAE-Bangladesh Investment Ltd		36,363,640	27,272,730
Interest paid to Bank :		118,025,611	106,543,466
Southeast Bank Ltd		8,299,976	10,381,941
Mutual Trust Bank Ltd		13,890,794	18,420,539
Trust Bank Ltd		17,013,611	14,319,549
Mercantile Bank Ltd		8,545,821	11,465,709
AB Bank Ltd		3,059,699	4,494,006
IDLC Finance Ltd		6,102,291	4,421,788
Midland Bank Ltd		14,256,404	14,658,814
Basic Bank Ltd		6,214,376	3,164,407
Prime Bank Ltd		14,085,464	9,593,139
BRAC Bank Ltd		20,878,431	9,864,516
UAE-Bangladesh Investment Ltd		5,678,744	5,759,058
Central Overhead Cost :		17,825	13,795
SDI-General Fund		17,825	13,795
Capital Expenditure :		5,926,807	22,902,230
Land		299,479	7,980,689
Building		-	646,440
Advance for Flat		4,000,000	-
Furniture		797,291	1,409,549
Computer		180,620	698,627
Motor Cycle		-	243,300
Motor Cycle transfer to Staff Loan		-	10,570,000
Television		115,017	85,150
Telephone		224,400	161,900
Camera		-	-
By-cycle		-	-
Branch Automation Cost		-	325,000
Office Equipment		310,000	781,575



Particulars	Notes	Amount	Amount
		2018-2019	2017-2018
Investment (FDR) :		65,554,970	137,733,934
Statutory Reserve Fund		9,094,347	16,834,179
Savings FDR		56,250,726	117,987,650
Term Deposit		-	160,987
Others fund		153,893	2,500,000
DMFI		56,004	251,118
Closing Cash and Bank Balance :	11.00	78,477,121	122,549,961
Cash in Hand		7,141,983	12,425,137
Cash at Bank		71,335,138	110,124,824
	Total Payment Tk.	8,937,981,178	7,930,998,330

Annexed: notes from 1.00 to 18.00 from an integral part of the financial statements



Executive Director



Assistant Director (F&A)

Signed in terms of our separate report of even date.

Date : September 27, 2019

Ahmed Zaker & Co. Chartered Accountants



Contact Information of Important Functionaries of SDI

SL	Name	Designation	Contact #	e-mail
Head Office				
01	Mr. Shamsul Haque	Executive Director (CEO)	0171 1815053	mshamsulh@gmail.com
02	Md. Abu Bakr Siddique	Deputy Executive Director	0171 1898848	absiddique1956@yahoo.com
03	Mr. Anwarul Azim	Director-Programs	0171 1150823	zimanwar@gmail.com
04	Md. Ohid Ullah	Assistant Director (F&A)	0171 1673824	ohid.sdi@gmail.com
05	Md. Kamruzzaman	Assistant Director (Ops)	01730330703	kamrulsdi@gmail.com
06	Ms. Sohelia Naznin Haque	Assistant Director (General)	0171 2104873	sohelianaznin35@gmail.com
07	Md. Khurshed Alam	Sr. Internal Auditor	01730330705	khurshed.sdi@gmail.com
08	Mohammad Wahid Hossain	Sr. Accounts Officer	01730330706	wahid736@gmail.com
09	Kazi Mizanur Rahman	Sr. Internal Auditor	0171 7064390	kazimizan5555@gmail.com
10	Ms. Monjuara Khanom	Administrative Officer	0171 2955794	monjuarak.sdi@gmail.com
11	Mohammad Shaiful Islam	Accounts Officer	01730330700	shaiful33.sdi@gmail.com
12	Md. Ismail Hossain	Program Officer (ME & Training)	01730330727	ismailhossain.sdi@gmail.com
13	Md. Mijanur Rahman Mondal	Human Resource Development Officer	0171 9125535	mijansdi.hrd@gmail.com
14	Md. Abdul Kader	Internal Auditor	0171 9716708	makadersdi@gmail.com
15	Md. Ashraf Hossain	Program Officer (Development)	0171 2809826	ashrafhossain.sdi@gmail.com
16	Ms. Ayesha Siddika	Assistant Accounts Officer	01770682715	juthi_dhk@yahoo.com
17	Md. Mahmudul Hasan	Front Desk Officer	0171 7751219	mahmudul.hasan06@gmail.com

REGIONAL MANAGERS, PROJECT COORDINATORS AND SENIOR PROJECT PERSONNELS

Credit program				
01	Md. Nurul Islam	Sr. Regional Manager , Adabor (Dhaka)	01730330720	adaborR.sdi@gmail.com
02	Md. Abu Bakr Hazari	Regional Manager , Dhamrai	01730330721	dhamraiR.sdi@gmail.com
03	Md. Kamal Hossain	Regional Manager , Cox's Bazar	01730330724	coxsbazarR.sdi@gmail.com
04	Md. Humayan Kabir	Regional Manager , Sitakunda	01730330725	sitakundoR.sdi@gmail.com
05	Md. Arshed Ali	Regional Manager , Feni	01730330739	feniregion.sdi@gmail.com
06	Md. Milon Miah	Regional Manager ,Manikgonj	0171 4490039	manikgonjR.sdi@gmail.com
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08	Mr. Avijit Kumar Debnath	Regional Manager , Noakhali	0171 6020954	noakhaliR.sdi@gmail.com
09	Md. Raihan Uddin	Regional Manager , Gazipur	01719 361392	gazipurR.sdi@gmail.com
10	Mohammad Ali Zinnah	Regional Manager , Subornochar	01791 414581	subornocharR.sdi@gmail.com
11	Soyed Md. Harun -or-Rashid	Regional Manager, Nagarpur	01713 514925	nagarpurR.sdi@gmail.com
12	Md. Ferdous Hossain	Regional Manager, Savar	01712 602611	savarR.sdi@gmail.com
Project				
01	Mr. Atul Krishna Majumder	Project Coordinator, REE -CALL 2021	01818674257	recall.sdi@gmail.com
02	S.M. Aulad Hossain	VCDF , PAEC Program	01753180691	aulad.cpe@gmail.com
03	Md. Shahid Ullah	Union Coordinator, ENRICH -Baniajuri	01710770074	shahid.sdienrich@gmail.com
04	S.M Anower Pervage	Project Coordinator cum Technical Officer, Ujjibito	01754202122	sdi.ujjibito@gmail.com
05	Kbd. Md. Ataur Rahman	Program Officer (Agriculture)	01755930835	agrecultureunit.sdi@gmail.com
06	Dr. Md. Khurshed Ali	Livestock Officer, Livestock unit	01749 451115	khorshed.dvm@gmail.com
07	Md. Abdul Kuddus	FTC & Multimedia Manager, FTC, Sutipara	01727306089	
08	Ms. Nargis Akter	Program Organizer, Probin Karmasuchi (Baniajuri)	01816846397	elderlysutipara.sdi@gmail.com
09	Mr. Siraj Ud Dula	Program Organizer, Probin Karmasuchi (Dirghapur)	01823145529	sirazuddula@gmail.com
10	Md. Zahidul Hauqe	Program Organizer, Songskriti O Kirra Karmasuchi (Sutipara)	01970 536020	zahidulhaque.kds@gmail.com
11	Md. Ibrahim	Program Organizer, Probin Karmasuchi (Horishpur)	01829 610544	ibrahimsandwip02@gmail.com
12	Taslima Akter	Program Organizer, Probin Karmasuchi (Sutipara)	01883 020115	



Branch No.	Regional & Branch Offices	Address	Mobile No	E-mail address	Branch opening Date
01	Adabor (Dhaka) Regional Office & Adabor Branch Office [026]	House # 54/1, Rod # 4, PC Culture Housing Society, Sekhertek, Muhammadpur, Dhaka-1207	01730-330760	adaborr.sdi@gmail.com, sdiadaborbranch@gmail.com	02-Dec-06
02	Mirpur-1 [019]	House # 37/2, Len-1, Block-A, Section-6, Mirpur, Dhaka-1216	01730-330758	sdimirpurbranch@gmail.com	07-Oct-06
03	Ansar Camp [020]	19/B/4, Uttar Tolarbag, Ansar Camp, Mirpur-1, Dhaka-1216	01730-330759	sdiansarcampbranch@gmail.com	07-Oct-06
04	Rayer Bazar [025]	156/B, Maya Canon, Sultangonj Rod, Near Mukti Cinema Hall, Rayerbazar, Dhaka-1209	01730-330761	sdirayerbazarbranch@gmail.com	12-Dec-06
05	Atibazar [045]	Atigram (Near Naya Bazar Degree College), Atibazar, Keranygonj, Dhaka	01730-330762	sdiatibazarbranch.sdi@gmail.com	03-Aug-09
06	Hemayetpur [046]	JoynabariBarobari, Hemayetpur, Near BarobariMosque, Savar, Dhaka	01730-330763	Hemayetpur.sdi@gmail.com	06-Jun-09
07	Savar Regional Office & Sadar Branch Office [051]	House # B/6, Bank Coloni, Savar, Dhaka	01730-330764	savarr.sdi@gmail.com, Saverbrinrch.sdi@gmail.com	01-Sep-13
08	Joymontop [055]	Joymontop, Joymontop Bus Stand Nearest, PS - Singair, Manikgonj	01730-330765	Joymontop.sdi@gmail.com	10-Jan-15
09	Jamsah [048]	Dulal Vila, Village+Post: Jamsah, PS: Singair, Dist: Manikgonj	01730-330766	sdijamshabr@gmail.com	04-Mar-10
10	Baira [054]	Baira Bazar, Post: Baira, PS: Singair, Dist: Maningonj	01730-330767	sdibaira@gmail.com	01-Dec-14
11	Ashulia [061]	Ashulia, AshuliaGoru Bazar Nearest, Sava, Dhaka	01730-330768	Ashulia.sdi@gmail.com	07-Feb-16
12	Sholla [066]	Village+Post: Sholla, PS: Nababgonj, Dist: Dhaka	01730-330769	Sholla.sdi@gmail.com	29-Nov-16
13	Dhamrai Regional Office & Sadar Branch Office [008]	ShamolSaya, House # 139, Holding # 4, Block-C, Word # 4, South Pathantola, Dhamrai, Dhaka	01730-330734	dhamrair.sdi@gmail.com, dhamraisadar.sdi@gmail.com	01-Feb-03
14	Sutipara [001]	Sutipara-Nannar Road, Village: Sutipara FTC Bhabon, Dhamrai, Dhaka	01730-330735	Sutipara.sdi@gmail.com	05-Dec-94
15	Suapur [006]	Suapur Bazar, Sowkot Hossain's House, Post: Suapur, Dhamrai, Dhaka	01730-330736	Shuapur.sdi@gmail.com	01-Oct-02
16	Shimulia [029]	Village: Paragram, YeasinBapari's House, Post: Noihati, PS : Ashulia, Dhaka	01730-330738	Shimulia.sdi@gmail.com	01-Jan-07
17	Kawalipara [056]	Village: Kawalipara, Post: Jalsah, PS: Dhamrai, Dhaka	01730-330737	Kawalipara.sdi@gmail.com	01-Mar-15
18	Gazipur Regional Office & KonabariSadar Branch Office [060]	Village: Jorun, Kamrul Hasan's House, Konabari, Post: Kashempur Cotton Mill LTD, PS: GazipurSadar, Gazipur	01730-330742	gazipur.sdi@gmail.com, konabari.sdi@gmail.com	01-Jan-16
19	Zirani [028]	Zirani Bazar, ShamsulAlam's House, Colledge Rod, Post: BKSP, PS: Ashulia, Dhaka	01730-330740	Zirani.sdi@gmail.com	21-Dec-06
20	Kaliakoir [052]	Village: Boroitola, SoyedSahaAlam's House, Shaheb Bazar Road, Post+PS: Kaliakoir, Dist: Gazipur	01730-330741	Kaliakoir.sdi@gmail.com	06-Dec-14
21	Chourastha [067]	Great All City, ChandonaChourasta, Gazipur	01715-255412	konabari.sdi@gmail.com	10-Apr-17
22	Mirzapur [068]	Village: Bainhati, Post: Mirzapur, PS: Mirzapur, Dist: Tangail	01716-500090	Mirzapurb.sdi@gmail.com	20-Apr-17
23	Manikgonj Regional Office & Sadar Branch Office [007]	Bewtha Road, Taibur Rahman Titu's House, Post: Bewtha, PS:	01730-330745	ghiorr.sdi@gmail.com, manikgonjsadar.sdi@gmail.com	05-Jan-03

24	Baniajuri [003]	Aysah Plaza, Baniajuri Bus Stand Nearest, Post: Baniajuri, PS: Ghior, Manikgonj	01730-330746	sdibaniazuribr@gmail.com	19-Feb-98
25	Ghior [031]	GhiorUpzila Gate Nearest, Post: Ghior, PS: Ghior, Dist: Manikgonj	01730-330747	sdighiorbr@gmail.com	01-Jun-07
26	Jhitka [058]	Jhitka, Bazar, Post: Jhitka, PS: Horirampur, Dist: Manikgonj	01730-330748	zitka.sdi@gmail.com	01-Jan-16
27	Daragram [059]	Village: Ghasbari, YousufRayhan's House, Post: Daragram, PS: Saturia, Dist: Manikgonj	01730-330749	dorogram.sdi@gmail.com	01 Jan, 2016
28	Bailartek [062]	Village: Bhangabaria, Chand Miah's House, Post: Balirtek, PS: ManikgonjSadar, Manikgonj	01730-330750	balirtek.sdi@gmail.com	01-Aug-16
29	Nagarpur Regional Office&Sadar Branch Office [065]	Village: Duazani, Post: Nagarpur, PS: Nagarpur, Dist: Tangail	01730-330751	NagarpurR.sdi@gmail.com, Nagarpur.sdi@gmail.com	22-Nov-16
30	Bachamara [030]	Amtoli Bazar, Post: Bachamara, PS: Doulatpur, Manikgonj	01730-330757	bachamara.sdi@gmail.com	11-Jan-07
31	Baghutia [032]	Jeionpur Bazar, Khorshed Member's House, Post: Jeionpur, PS: Doulatpur, Dist: Manikgonj	01730-330756	baghutia.sdi@gmail.com	01-Jun-07
32	Bhadra [057]	Vadra Bazar, Union Porisad Nearest, Post: Vadra, PS: Nagarpur, Dist: Tangail	01730-330755	vadra.sdi@gmail.com	08-Dec-15
33	Varra [063]	Village: Birsaili, Lutfor Rahman Bacchu's House, Post: SallArRa, Thana: Nagarpur, District: Tangail	01730-330753	Bharra.sdi@gmail.com	19-Nov-16
34	Lauhati [064]	Lauhati Bazar, Majom Ali's House, Post: Lauhati, PS: Delduar, Dist: Tangail	01730-330754	Lawhati.sdi@gmail.com	20-Nov-16
35	Paruria			paruria.sdi@gmail.com	
36	SandwipResional Office &Sadar Branch Office [002]	Haramia New Complex, Sandwip, Chaittagong	01730-330752	sandwip.sdi@gmail.com, sandwipsadar.sdi@gmail.com	01-Jan-96
37	Maitbhanga[004]	Village: Shiverhat, Hazi Abdul HadiSukani's House, Sandwip, Chittagong	01730-330784	maitvanga.sdi@gmail.com	01-Jan-00
38	Bauria [005]	Bauria,Ersad Market, Dozanagar, Sanwdip, Chittagong	01730-330783	bauria.sdi@gmail.com	03-Jan-02
39	EnamNahar [013]	Village: Enamnahar, Post: Boktarhat, Sawndip, Chittagong	01730-330782	enamnahar.sdi@gmail.com	01-Jan-05
40	Akbar Hat [014]	Village: Akborhat, Post: Akborhat, Sandwip, Chittagong.	01730-330785	akborhat.sdi@gmail.com	09-Jan-05
41	Samridhi [044]	Horishpur, Baten Market, Sandwip, Chittagong.	01730-330786	samridhi.sdi@gmail.com	07-Jan-08
42	Sitakundo Regional Office&Sadar Branch Office [010]	Muzib Doctor's House, HaziNajir Shah Mazar Road, (Nearest of SitakundaUpazial Bhumi Office), Sitakunda, Chittagong	01730-330819	sitakundor.sdi@gmail.com, sdisitakundobr@gmail.com	01-Oct-03
43	Barokumira [009]	Hazi Kamal Uddin Vila, New Razapur, Barokumira, Thana: Sitakundo,Dist: Chittagong	01730-330777	sdikumirabr@gmail.com	05-Feb-03
44	Faujdarhat [011]	Jolil Gate, Azom Choudhury, Building, Faujdarhat, Chittagong.	01730-330778	sdifaujdarhatbr@gmail.com	01-Nov-03
45	Mirsharai [012]	College Road,RejiaBhaban, JakirHossenBhuiyan's Bari, Mirsharai, Chittagong.	01730-330779	sdimirsharai@gmail.com	11-Sep-04
46	BayazidBostami [015]	TamannaResidensial Area, Oxygen, BayazidBostami, Dist: Chittagong.	01730-330780	sdbayazidbr@gmail.com	01-Sep-05
47	Halishahar [053]	Shamoly Residential, Halishahar, PS: Halishahar, Chittagong	01730-330781	sdihalishaharbr@gmail.com	31-Dec-14
48	Feni Regional Office &Sadar Branch Office [021]	110/1, SazzadMension, Pathan Bari Road, PS:FeniSador, Feni	01730-330771	feniregion.sdi@gmail.com, fanibr.sdi@gmail.com	01-Nov-06

49	Baraiyarhat [017]	HaziMostofaBhaban, Wapda Road, Mehedi Nagar, P.O: Baraiyarhat, PS: Mirasarai, Dist: Chitagong	01730-330776	baraiyarhatbr.sdi@gmail.com	06-Jul-06
50	Fazilpur [018]	Vill+Post: Fazilpur, Fazilpur Alla Madrasa, PS: Fazilpur, Dist: Feni	01730-330775	fazilpur.sdi@gmail.com	06-Jul-06
51	Sonagazi [022]	Char Gonesh Hospital Road, Kashem, Mansion, PO+PS: Sonagazi, Dist: Feni	01730-330774	sonagazibrsdi@gmail.com	02-Dec-06
52	Daganbhuiyan [023]	MaaFiroza Mansion, Village: Amanullahpur, Daspara Road, PO +PS: Daganbhuiyan, Dist: Feni	01730-330773	daganbhuiyanbr.sdi@gmail.com	02-Dec-06
53	Panchgacia [024]	Temohoni Bazar, PO : Panchgacia, Feni	01730-330772	Pasgasiyabrsdi@gmail.com	01-Dec-06
54	Cox's Bazar Regional Office &Sadar-01 Branch Office [033]	HaziNazir Ahmed Building, 2nd Floor, South Baharchara, Saimon Road, Cox's Bazar	01730-330797	coxsbazarr.sdi@gmail.com, coxsbazarbr.sdi@gmail.com	01-Feb-08
55	Ramu [034]	AlhazGofur Miah's House, SavpnopuriCommunity Center Road, Ramu, Cox's Bazar	01730-330799	ramubr.sdi@gmail.com	01-Feb-08
56	Cox's Bazar-02 [035]	South RumaliaChora, Motaheer Miah's House, Dist : Cox's Bazar	01730-330807	coxsbazarbr.sdi@gmail.com	01-Jan-08
57	Sonarpara [036]	Village: Sonaychori, HaziZaforAlam's House, FO: Inani (Court Bazar), PS: Ukhia, Cox's Bazar	01730-330800	sonarparabr.sdi@gmail.com	01-Feb-08
58	Edgah [037]	BaitusSarofMosque Road, Near BRAC Office's, Edgah, Cox's Bazar	01730-330798	Eedghabr.sdi@gmail.com	01-Feb-08
59	Teknaf [047]	Soyed Hossain Building, BDR Road, Teknaf Bazar Nearest, Islamabad, PO: Teknaf, PS: Teknaf, Cox's Bazar	01730-330801	teknafbr.sdi@gmail.com	01-Mar-10
60	Ukhia [049]	Saleh Ahmed Building, Hazipara, PO: Rajpalong, PS: Ukhia, CoxBazar	01730-330802	ukhiabr.sdi@gmail.com	04-Mar-10
61	Noakhali Regional Office&MaijdeeSadar Branch Office [038]	SahedaManjil, Holding # 1187, HaziShahAlam Miah's House, Village: Ayubpur, Central Road, Dotterhat, Maijdee, Noakhali	01730-330787	noakhaliir.sdi@gmail.com, maijdee.sdi@gmail.com	01-Jan-08
62	Khaliferhat [041]	Khaliferhat High School Nearest, Khaliferhat, Mijdee, Noakhali	01730-330788	Khalifarhat.sdi@gmail.com	02-Jan-08
63	Saheberhat [042]	Vill: Abdullahpur, Selim Chairman's House, Saheberhat, Maidee, Noakhali	01730-330789	Saheberhat.sdi@gmail.com	01-Feb-08
64	Begumgonj [043]	SajibSaju Vila(House#2414), Contractorpul, Allpur,Begumgonj, Noakhali.	01730-330790	Begumgonj.sdi@gmail.com	01-Feb-08
65	Jamiderhat [050]	Mukul Miah House, House#321, Shibpur, Jamiderhat, Begumgonj, Noakhali	01730-330791	Jamiderhat.sdi@gmail.com	04-Mar-10
66	Subarnochar&MaijdeeSadar Branch Office [069]	Khaserhat, Post: Charbata, Subarnochar, Dist: Noakhali	01753-876201	SubarnocharR.sdi@gmail.com,	24-Apr-17
67	Urirchar [016]	Colonibazar, Banglabazar, Post : Urirchar, Sawndip, Chitagong	01730-330795	urirchar.sdi@gmail.com	01-Jan-05
68	Solaiman Bazar [027]	Solaiman Bazar, Post: Aktermiar Hat, PS: Subarnochar, Noakhali	01730-330796	Solaimanbazar.sdi@gmail.com	01-Feb-06
69	Bashoorhat [039]	Holding # 150/2 (Ka), Jahan Bhabon, Mujib College Road, Companygonj, Noakhali	01730-330794	Basurhat.sdi@gmail.com	01-Feb-08
70	Chaprashirhat [040]	Rubi RabeaMansion, Dr. MojibulHaque Road, Chaprashirhat, Kabirhat, Noakhali	01730-330793	Chaprashirhat.sdi@gmail.com	01-Feb-08