

# ANNUAL REPORT 2021



**SDI**

সোসাইটি ফর ডেভেলপমেন্ট ইনিসিয়েটিভস্  
SOCIETY FOR DEVELOPMENT INITIATIVES



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## FORWARD

**Dear patrons and partners in development,**

Greetings from SDI!

With much pleasure I am presenting our Annual Report 2021 to you. The annual report covers major interventions and outcomes in a nut shell have taken place during the reporting period.



SDI being a development organization has been working to pursue a path of sustainable development that will create much value to the existing resources and mobilize new potential for future generations. SDI has also been trying to ensure meaningful engagement of stakeholders associated with the overall vision of the organizations through creating conducive working environment. Community people, people living with hard to reach areas were also taken into consideration for their due participation both in its programme implementation and deciding way forward.

SDI has been much aware about the issues which impacts the life and livelihood of the mass. Due to COVID-19 people living with low income and economic condition has been impacted hugely for which SDI tried to support with necessary inputs including food and non-food items. But, the supports given to the affected individual/HHs were met their practical needs but not enough to find the ultimate solution in days ahead. In this context, SDI is trying to adopt some pragmatic interventions for having lasting solutions. To this end, SDI has revised some of its existing approach to support community by incorporating more tangible support (i.e. cash transfer, withheld micro credit weekly installment collection and disseminating health advisory etc.) and been with most affected people within its working areas.

Safe food, safe drinking water and sanitation facilities are still far from the poor section of people of the country. Despite of having much intervention on these areas, things are not met at the expected level. SDI being a pro-people organization is keen to search meaningful solution on the same.

Living in the era of hi-tech, SDI strongly believe that the advantage of the innovation and wide spread digitalization much reach to the people who are living in the fence of the country. The access to modern technology would certainly create multiple opportunity to those section of people. Ensuring equitable and quality education is another important area to intervene in reaching the country's long-term perspective plans and become a developed country by 2041. Governance, on the other hand not adequately pro-people and particularly for the poor yet. Service providers who are dealing with essential services and social safety net schemes yet living with conventional mind-set with needs to be transformed in light with the people's expectation. To get into the target of zero hunger and end poverty, governance structures have a crucial role which must discharge by the respective authorities.

SDI has a wide array of programme spectrum encompasses with development, disaster management, climate change adaptation and micro-finance interventions. As part of programme innovation SDI always encourage to take new initiatives and test as pilot project from very beginning. As of now, SDI has 16 projects targeting to develop communities' life and livelihoods, women empowerment, governance performance monitoring and financial and input support. Besides, there is a training institute called Farmers Training Center (FTC) has been established back in 2015 which providing an important support in enhancing capacity and knowledge base among stakeholders engaged with SDI's operation. In the reporting period the center provided training to more than twelve hundred individuals associated with agriculture farming, small business and value chain activities among which around 30% were women while near to 5% were transgender. SDI has already started mobilizing resources for extending the center with the training facilities for potential employees in the areas of employable trades. Apart from FTC SDI has been trying to innovate operational modality for producing toxic free vegetables, organic cow, bull and buffalo fattening. SDI has also put its effort in ensuring global gap compliance procedures within agriculture product and marketing endeavors.

SDI is proud to state that SDI is among highly selective number PKSf and other 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 PKSFs policy and financial portfolio loans towards farmer's friendly initiatives like Agricultural Seasonal loan, Credit for farming of non-toxic vegetables, safe meat production and WASH.

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 different public facing events including health camp for providing under serve communities and provided health facilities. SDI is also providing blood grouping and testing of blood sugar to people of Dhamrai and Ghior 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 2020-2021, SDI had given awards to farmers for their excellent achievements.

SDI believes, an organization cannot be sufficient to bring lasting change alone thus organization has a wide range of partnership. Till date, SDI has been partnered with statutory micro finance organization PKSF, become members of several civil society platforms and scheduled banks.

Here, by the grace of the reporting outcome, I would like to convey my sincere gratitude to all our Regulator (MRA) partners, patron, grassroots people, staffs by which support SDI still could pursue its goal and objectives. I firmly believe that, as we have strong values and compliance within SDI system, we will be able to go far from down the line and putting our effort in creating better future of the country.

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

With Thanks



**(Shamsul Haque)**  
Executive Director and CEO of SDI

## Table of Contents

Basic Information	6-7
Institutional Strengths and Competency of SDI	8-10
Human and Community Development project of SDI	11
Executive Summary of the reporting year	12
ENRICH Program	12
REE-CALL Project	12
Buffalo Value Chain	12
Climate Justice Resilient Fund (CJRF) Project	13-14
Highlights of SDI Programmes (Major Components)	15-17
Institution based capacity building initiative	18
SDI project intervention and SDGs	19-20
Microcredit & Microfinance program	21-27
<b>Credit+ Activities</b>	<b>28-38</b>
Agriculture Unit	29
Achievement of Agriculture Unit	29
Technology Demonstration	29
Capacity Building and Training	29
Integrated Resource Center (IRC)	29
Summary of Training and Activities at FTC	30-31
Fisheries and Livestock (FLU) Unit	33
Sanitation Projects of SDI	34-36
Skills for Employment Investment Program (SEIP)	37-38
<b>SDI Program</b>	<b>39-45</b>
SDI's PROGRAMME's for Uplifting the Quality of the Lives of Elderly People Programme	40-10
Cultural and Sports Programme	42
SDI Promotes Women entrepreneurs to produce Vermi composte	43
Cow Fattening by Natural Process Becoming Popular in Dhamrai	43
Vegetable Cold storage for vegetable farmers in Dhamrai	43
Free Medical Service Camp	43
SDI holds Bijoy Mela at FTC	43
Micrfinance program is facilitating safe water to households	43
Metrological Observatoryon the top of FTC of SDI	44
Case/success stories	44
Programme quality, Monitoring and Coordination	45
Conclusion	45
<b>Audit &amp; Accounts</b>	<b>46-57</b>
Organogram of SDI	58
Contact Information of Important Functionaries of SDI	59
SDI Region & Branch Office's	60-62



### Basic Information

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Cell	+88 01727306089
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)	S-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

### Area Coverage

District	Upazila	No of Unions
Dhaka: City corporation and Dhaka district	<b>Dhaka</b> : Savar, Ashulia, Nawabganj, Dohar, keraniganj, Dhamrai, Adabor, Darus Salam, Hajaribag, Kafrul, Mirpur, Mohammadpur, Pallobi, Sha Ali, Sher-e-Bangla Nagar, Rupnagar, Kamrangichar	590
Manikgonj	Daulatpur, Ghior, Harirampur, Manikganj Sadar, Saturia, Shivalaya, Singair	
Tangail	Delduar, Mirzapur, Nagarpur	
Gazipur	Gazipur Sadar, Kaliakair, Kapasia	
Feni	Dagonbhuiyan, Feni Sadar, Fulgazi, Shagalnaiya, Sonagazi	
Chattogram: City corporation and Chattogram district	Mirsharai, Sitakunda, Zorarganj, Fousderhat, Bayejid Bostami, Hathazari, Panchlaish, Hlishahar, Pahartali, Duplemooring, Bander, EPZ, Patenga	
Noakhali	Begumgonj, Companigonj, Kabirhat, Noakhali, Senbag, Subornochar,	
Cumilla	Choddogram '	
Coxsbazar	Chakaria, Coxs Bazar Sadar, Ramu, Teknaf, Ukhia	
Bandarban	Naikhongchhari,	
Lakshmipur	Lakshmipur	
Pabna	Bera	
Sirajgonj	Chauhali	

## Governance

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.

## Management Structure of SDI

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, a Secretary, 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.



## The Executive Committee (EC)

Name of Members	Principal Occupation	Designation
Prof. Dr. Abul Hossain	Ex Pro-VC of Jahangirnagar University	Chairman
Mr. S.M.Gulam Mustafa	Managing Director, jamalpur fashon ltd. dhaka.	Vice Chairman
Mr. Sushil Kumar Sarkar	Retired Head Master, Bhalum Ataur Rahman Khan School and College, Dhamrai, Dhaka	Secretary General
Mrs. Aleda Sultana	Coordinator-Education Program, CDL	Asstt Secy General
Mr. Md. Shah Alam Bhuyan	Businessman, Korotoa Road. Bogra.	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



## Institutional Strengths and Competency of SDI

Being a development organization, over time SDI has gained an ample experience in managing diversified and multi-stakeholder engaged programming in yielding high quality outcomes given the resource scarcity. SDI has adopted an adaptive programmatic approach in working in diverse ecological zones including Char, Offshore island and Coastal of Bangladesh. SDI has been working in adapting alternative livelihood and enhancing community resilience in the context of changing climate through commissioning different intervention including establishing community-based organization, developing value chain, ensuring access to mainstream market and finance. SDI's operational efficiency and outcomes has acknowledged widely both by government and donors counterparts. Micro-finance and having quite a good range of customized financial products, SDI has successfully been reached up to remotest segment of population which influencing their livelihood positively.

Staff strength of SDI : Type of Staff	Total Numbers	Men	Women
Regular	709	618	91
Volunteers	189	108	81

Investing more in women directly to reduce poverty through substantial economic and social payoff is included in the core strategy of SDI. Under this strategy SDI basically is trying to empowerment of rural and hard to reach poor specially women to create jobs and sustainable livelihood options. 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 various odds to human potential.

From very first day of its inception SDI had implemented multi sectoral yet integrated projects, ranging adult functional literacy, non-formal primary education, food, livelihood, MCHN, women empowerment, early childhood development, community development (VDC) and education of community volunteers linkage with LED and GO service providers, market access, IEG, Cash and Asset transfer issues. SDI's major strategic approaches are therefore as follows but not limited to-

- Promoting peoples' centered development: SDI has a strong believe on collective strength of the community and it could create synergy in achieving dignified life and livelihood. As part of that SDI has gained a hands-on experience in facilitating formation of Village Development Committee (VDC) and developing a centre of community volunteers and Skilled Birth Attendent to support the VDCs;
- Promoting sustained alternative livelihood options could create community's resilience to fight against natural hazards and climate change induced disaster events;
- 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.
- Mobilizing natural resources and create shared ownership over the common properties could boost community's motivation positively;
- Putting women into the driving sit to steer their own development would one of the major strategy to bring lasting change in the conventional mind set of patriarchal society;
- Promoting rights and ensuring access to essential services and social safety net schemes of poor and marginalize people through operationalizing the rights-based approach and influencing policy making mechanisms;
- Prioritizing youth, environment and climate change issues into the programming of SDI to keep the organization progressive and flexible and go with national and global pace. As part of that SDI organizes extension training involving government agriculture extension department and distribute saline tolerant seeds in the coastal zones of Bangladesh.
- Incorporating technologies and digitalization within SDI programming to get leverage from the scientific innovations in favor of targeted population.
- Infrastructure development, linkage with LED 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 the working women and community latrines in different unions.

- Comprehensive Homestead Development (CHD) SDI had undertaken CHD programme to address the food security for the vulnerable communities. The CHD schemes includes holding of a series of training for the target beneficiaries followed by supplying inputs i.e. means of applying the newly acquired vocational skill. The purpose was to enable a food secure family to earn a sustained income by practicing sustainable crop production and pest management.
- Nursery, Social and Community Forestry: SDI motivates and also provide micro-credit to tree farmers with the multiple objectives like promoting increased green coverage and use of tree as wind break for protecting homesteads from the cyclonic wind ravages and reducing lands erosion.
- MCHN: Improved KAP and family level sensitivity to the high and acute needs of the nutrition by a lactating mother or a pregnant women and ensuring nutriting with two folds 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.
- 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.
- Promotion of Energy Efficient Stove: SDI promotes energy efficient stove to facilitate community people getting into the practice of energy efficient stove, smoke free cooking stove which contributes to reducing 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 underground water storage units.
- Safe Cow Fattening: SDI has been implementing an innovative intervention to supply safe meat (naturally fattened) to the consumers. The farmers usually fatten cows with an eye to safe these at the market for Muslim Religious festival Eid Ul Adha. SDI had provided training on beef fattening and credit line for the purpose. Traditional cow fattening being done using fattening medicines which are harmful for both human and animal as well.
- Vegetable Storage Depot: Normally vegetable grows everywhere in Bangladesh but in Dhamrai (one of the Upazila where SDI started work) vegetable grows year round. The farmers of that areas have special image to grow quality vegetable without using toxic chemical fertilizers. But there are other challenges including price and lack of storage capacity. Given that, SDI had constructed two vegetable storages experimentally at separate points within Dhamrai with the support of IFADE and PKSf support.
- Automatic Weather Station at FTC of SDI for Forecasting Climate Information for the 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 Dhamrai using weather forecast information of SDI's weather station.

SDI is being governed by a comprehensive list of policies consisting with cutting-edge aspects. Currently SDI has a total of 19 different policies to look after administrative and programme operation affairs. The name of the policies are-

- Rule of Employee gratuity Fund
- Procurement Policy
- Saving and Credit Manual
- Accounting manual
- Internal Audit Manual
- Personnel Procedure
- Training Manual
- Non-formal Children's Education Manual
- Guideline for Hardcore Poor friendly programs/projects
- Guideline for General Poor friendly programs/projects
- Society based Cyclone shelter management Manual
- Ultra Poor Savings and Credit Manual
- Guideline for bay fisher occupational safety
- Guideline for sweet water (natural) fish protection
- Land transfer procedure

- Gender Policy
- Policy on Disabled people
- Emergency Disaster Response Policy
- Climate Change Adaptation Policy

### Networking

Being an innovative and pro people entity SDI has always been to enroll with any credible network mandated with people centered development initiatives. By now, SDI got membership from number networks/platforms who are trying to create collective voice to bring lasting and dignified development reality.

National Networks	International 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 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)

### Partnership

SDI over time has also established partnership with number of credible Government and non-government organizations to create synergy and meaningful collaboration. As of now, SDI has partnership with Palli Kormo-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 Embassy in Bangladesh.

### Printing and publication

To disseminate the knowledge, information and lessons, SDI has been publishing various publications every year including annual report, newsletter, brochure and other issue based IEC/BCC materials. SDI disseminates the publications among its stakeholders.

# **Human and Community Development Projects of SDI**

## Executive Summary of the reporting year

As other years SDI had been kept organizational focus on its major programmatic themes through implementing number of projects and initiatives. Being a development organization SDI has been dynamic in adopting with contemporary development concepts, government priorities and global development agendas but at the same time keen to continue its core programmes for the sake of the betterment of its primary and final beneficiaries. Having said that SDI during the reporting period had successfully been implemented number of projects under its different programmes.

### ENRICH Program

ENRICH is a human-centered holistic development approach of PKSf. The overall vision of ENRICH is to work with the poor with a view to create a humanly dignified living standards and fulfill the universal human rights. ENRICH focuses on several components with particular focus on education, health, nutrition and employment generation, youth development, beggar rehabilitation etc. SDI being a partner of PKSf has been implementing the programme in Harishpur Union, Sandwip Upazila under Chattogram District and in Baniajuri Union, Ghior Upazila under Manikganj District.

As part of that SDI has been providing support and services to its target beneficiaries in the areas of health, education, skills and employment generation support to youths. Under its health programme one dedicated Health Personnel providing support by visiting households, holding Static clinic and satellite clinic and health camps. For education there are education centers also helping students to prepare their daily lessons. **Youth in Development program** potential youths have been receiving 'Self-realization and leadership development training and undertaking 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** is one of the major component of the programme under which Beggars have been provided tangible support including one lac taka for their self-rehabilitated. This particular programme being implemented in Sanwip and Ghior Upazila.

Under the same programme there are ENRICH-ed centres have been constructed in respective unions. Providing 'Bandhuchula' and solar activities and savings Program, Centre for coaching in the afternoon, Ensuring safe water for all purposes and establishment of model household

### REE-CALL Project

SDI has been implementing another holistic approach programme namely REECALL supporting by Oxfam since 2010 within different Unions of Sandwip. Currently its new phase titled RECALL-2021 is going on within 4 unions of Sandwip namely Azimpur, Musapur, Kalapania and Rahmatpur unions. The overall objective of the programme is to create resilience of the communities are prone to disaster and living under the potential threats of climate change induced disasters. The programme has been nurturing community-based organizations (CBOs) which were formed consisting all the inhabitants of that particular areas to create collection strengths to combat the odds and create sustainable life and livelihood. As of now there are 30 CBOs are working where women are leading the entire process through exercising transformative leadership practices.

The programme has several components including combat climatic disasters, income generation, and access to essential services and ensuring transformative women leadership. Youth develop, gaining skills, access to mainstream markets, alternative livelihood are the major one.

### Buffalo Value Chain

SDI has also been implementing an initiative with a view to develop Buffalo Value Chain with the financial support of PKSf in the coastal char land area (Sandwip and Urirchar) to increases income of the entrepreneurs commenced in October 2018. SDI is providing technical and financial support to entrepreneurs so that they buy in modern techniques in rearing the buffalos. As of now there are more than two thousand entrepreneurs are engaging with the initiative in the areas of Sandwip and Urirchar. Currently about nineteen thousand buffalos are rearing by the project participants. The specific objectives of the initiative are as follows:

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

## Climate Justice Resilient Fund (CJRF) Project

Climate Justice Resilient Fund (CJRF) Project is another project being implemented by SDI partnering with COAST Trust. The project is also being implemented within the selected unions (Rahamatpur, Musapur, Azimpur and Kalapania) of Sandwip Upazila of Chattogram District. It's a Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) advocacy focused intervention essentially the area is very much disaster prone thus peoples' vulnerability are many folds. CJRF project was launched in October 2018 with the following objectives-

- 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)
- CSO capacity and voices active for state accountability on protecting coastal population and land in Bangladesh
- Climate resilience and adaptive capacity of marginalized population (fishermen/farmers, women, children, youths and adolescent) in climate hotspots (outreach sand bars /chars) enhanced.
- To adopt Climate Adaptive technology in agriculture.

During the reporting period SDI has been implemented 16 projects and initiatives with the specific view to support its targeted communities to gain meaningful life and livelihood both at rural and urban settings. Implemented interventions were largely equipped with the essential support in upholding the dignified life and livelihood of the people through providing input support, capacity building inputs, create congenial environment in accessing to natural resource, access to market and access to finance. As SDI works through engaging communities, thus target beneficiaries were brought into forefront in designing and implementing interventions. SDI believes, through

### Programme Coverage of SDI

Sectors	Number of Projects	Number of people enrolled
Microfinance	13 product	1,43,828 Person
Education	2, Enrich, CJRF	1404 Person
Health	2, Enrich, Elderly Program	11801 Person
Agriculture	3, Sufolon, AGSL, KGF	19018 Person
Value chain/Entrepreneurship	3, PACE, Buffalo, Vegetable store	6202 Person
Skills Training	2, FTC, Sandwip RTC	2348 Person
Safety net	Probin Program, Covid Response, REECALL Project, EUCSO Project	107796 Person
Others (Good Governance & Right Based Advocacy)	EUCSO, Citizen's Platform Bangladesh	8700 Person

Engaging in different implementation community people could eventually get real time opportunity to exercise their leadership skills.

As of 30<sup>th</sup> June 2021, SDI's projects were achieved most of the targets as planned with considerable success. As per report, about 98% activities as planned were done with due quality. Through those actions women, men, youth of project areas took part. Government officials including Deputy Commissioner (DC), Upazila Nirbahi Officer (UNO) and officials from line departments namely Department of Social Welfare, Department of Women Affairs, Department of Cooperatives, Department of Youth and Sports were participated in different events organized under different projects in the SDI's working areas. Local Government Representatives including Chairman of Zila Parishad, Upazila Parishad and Union Parishad were also taking part in most of the cases. Through engaging in such a big number of local administration and local government officials, SDI's programming actually widely being appreciated and endorsed by the public sector authority.

SDI's programmes were successfully engaged stakeholders other than government and local government including mainstream media, civil society members and different professional bodies through organizing public facing and peoples' centered initiatives throughout the year. In an

approximate estimation by the SDI teams there were around 36000 people took part and expressed solidarity to the mandates of SDI.

Within the reporting period SDI programme added values to its different programmatic approaches and strategies mainly through keeping open in acquiring innovative ideas, knowledge and collaboration with actors working for the same cause. The specific value proposition of SDI was to engage community people with due roles and responsibilities in programme implementation, create social capital by collaborating with others, and focus on mobilizing natural resources and adopting new technologies and skills into its existing projects. Within the reporting period, SDI has successfully been putting the features of Global Gap and Traceability into its different intervention, scaling up organic food production efforts, started Buffalo value chain and marketing of milk products in the mainstream markets. Combating disaster impacts and develop of resilience among communities were highly exposed to the disaster events by commissioning tested good practices, semi-structural constructions, mobilizing local and public resources.

As always, during the reporting period SDI was active in shaping its development interventions in line with the government's long-term perspective expressed in its seven and eighth five-year plan. The organization was also keen to be in line with the global development commitments particularly which were adopted in the SDGs. Considering these two major instruments, SDI has been instrumental in designing most of its projects and intervention were undertaken within that tenure.

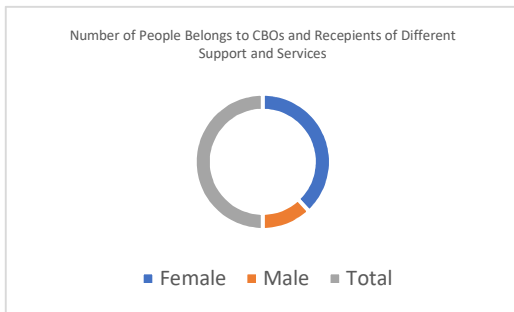
Ensuring descent work for potential employees, create opportunity for employment and engaging in economic activities SDI has been initiated several projects and pilot intervention during the reporting period. As part of that, SDI has started expending its existing Farmers Training Center (FTC) capacity to accommodate more training and skills development interventions. Within the reporting period, SDI has purchased 445.00 decimal land for build a multistoried infrastructure keeping comprehensive facilities including training venues, seminar rooms, resources persons room, dormitory, library and children care space. The proposed training center will be its core intervention to deal with actions to be needed to ensure income and descent work option and opportunities for the generation. SDI, being a dynamic organization has been observed the digital revolution and its enormous impacts over the citizen of the country. Having observed that, SDI already started programming with due concentration on technological opportunities and innovations. Climate change impacts and considering the vulnerability of Bangladesh SDI has highest given its priority to incorporate any such good practice and operational possibilities within its ongoing and future initiatives which could combat the adverse impacts of disasters.

## Highlights of SDI Programmes (Major Components)

The core particulars of the projects have been implemented during the time of the reporting tenure were as bellow-

### Mobilize communities and establish self-help groups:

SDI's one of the major working approach was to develop and support community based organizations/Self-help groups by mobilizing respective communities. SDI put its highest effort in mobilizing communities and to add value the peoples' collectives through providing information, team spirit and leadership skills and link them with local available public services. Having such inputs from the projects the CBOs/SGHs were successful to take part in process of local development initiative, raise collective voice, take collective action and could identify common resources for taking joint action. Till June 2020 mobilizing 30 of CBOs/SHGs were formed and 10512 women and 3375 men thus 13887 people mobilized and became the recipients of different GO-NGO support and services.

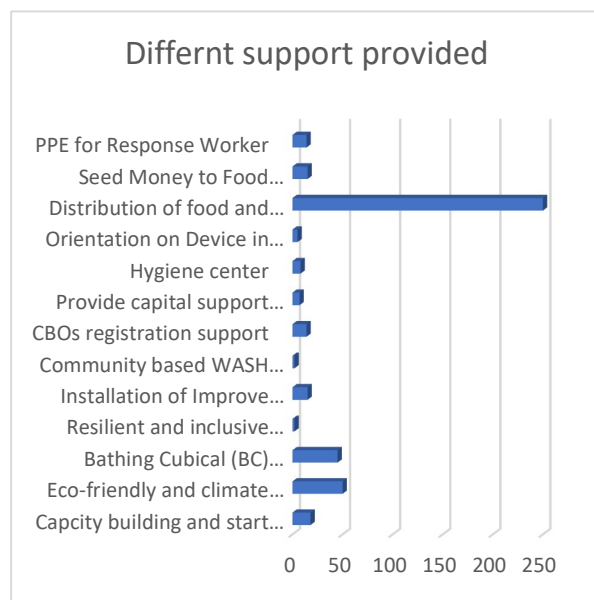
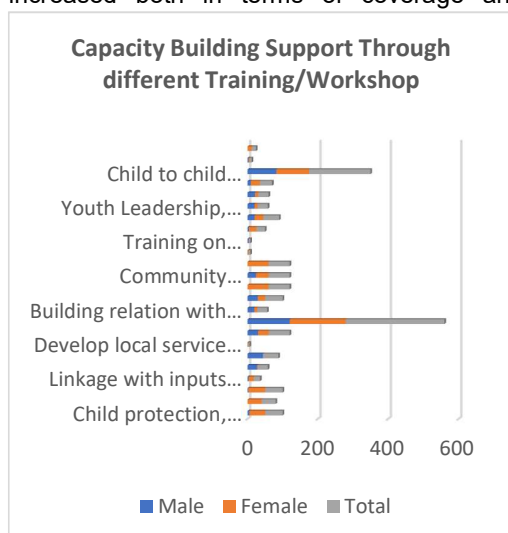


### Health, reproductive health and Water Sanitation

To ensure necessary support in the areas of health, reproductive health and water and sanitation, SDI has actively been worked thoroughly across the project locations. In continuation with its earlier interventions in order to improve health and sanitation condition SDI provided several supports to targeted HHs ranging from information dissemination to organizing health camps, providing medical advisory to hardware (i.e. Tube-Well, Sanitary Latrine and Medicines etc.) inputs to install new water points, sanitary latrine and taking care of their health. By receiving such supports 15560 families got benefited.

### Awareness raising on issues related to the community peoples' rights, entitlement and sustainable livelihood

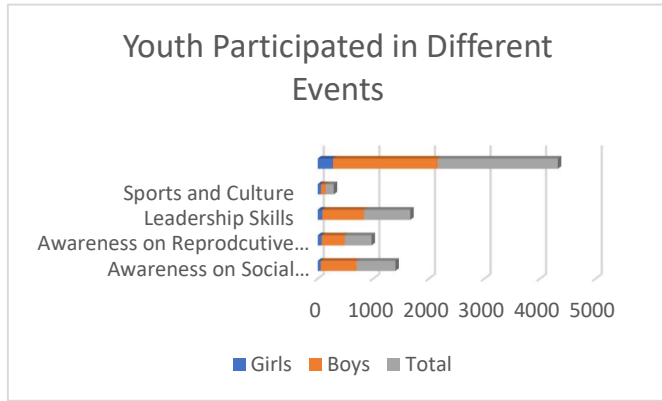
SDI believes, the entitlements of the poor and marginalize section of people need to fulfill by the duty bearers associated with public administration and local government institution in a fair and convenience manner. And overtime, the essential services and social safety net support have been increased both in terms of coverage and





amount of support. To access those support by the community people SDI has closely been assisting the incumbents to get ongoing supports through providing information, technical knowhow and procedural support. A total 6725 families were supported by the initiatives.

**Capacity building**

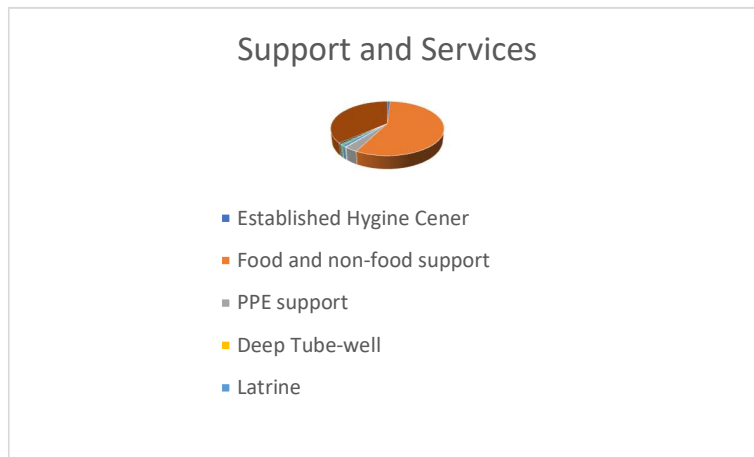


Capacity building is the key area of intervention of everything whatever SDI do. As part of that last year the organization has been fully active with such interventions. During the period SDI through Farmers Training Center has been provided training to 2045 individual which covers 851 women, 1194 men. Other than these, SDI has also been keenly engaged youths in different events for transferring knowledge and skills among within the working areas. The events were participated by 442 adolescents in which 296 were girls and 146 were

boys.

**Environment, Disaster Risks Reduction and Climate Change Impact**

As always, SDI was keenly engaged with several interventions targeting to capacitated communities in combating disaster risks in the regions exposed to disaster. SDI has been provided knowledge, awareness and emergency recovery support to communities who were hugely impacted by several disasters including COVID-19. SDI has been provided awareness raising information, vigilant to activeness of CBOs/SHGs, put effort to mobilize resources from different sources. SDI was also active in networking and collaborating with local government and administration in combating disaster risks

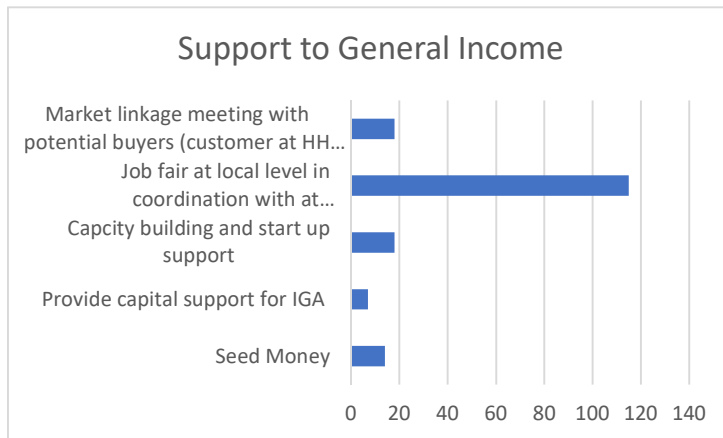


particularly in the time of Amphan and initial waves of COVID induced pandemic. During the reporting period SDI has been provided PPE, Hand Washing Materials and Food and non-food support to 840 HHs. The support package was included with soft-skills management support as well.

**Income Generation, Alternative Livelihood**

SDI has been emphasized in creating income generating options and increase level of income as part of the community's graduation from the vicious cycle of poverty. To create options of income, skills training and access to startup capital were the major inputs provided under different projects and interventions. Overtime, SDI has developed number of customized support programmes with the support of different bi-lateral donors and specialized organization in accordance with the assessed needs had come from the respective communities. Following were the some interventions/initiatives being implemented by SDI during the reporting period and reach to targeted audience.

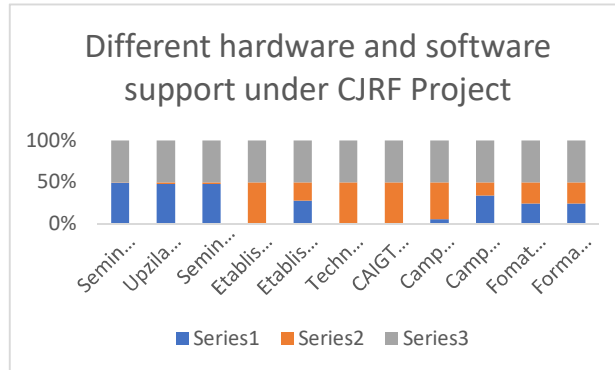
- Vulnerable Group Development (VGD): VGD is one of the important safety net scheme being provided by the government with a view to develop skills base among poor and marginalize people through providing training and food support.



- Asset transfer to extreme poor and poor: Transferring asset to poor community was major target of SDI with the reporting period as assets will help them to start entrepreneurship within their skill base to create additional income. SDI has been provided seed money and cash support to 300 family where 85% women and 15% men. Other than these, under different projects SDI has been organized capacity and linkage building support for the potential entrepreneurs within the reporting period.

- Community led food security program: Community initiated food security initiative was one of the innovation of SDI programme to create resilience within the communities prone to disaster. The initiative actually encourage community people to safe their food grain (Paddy or Rice) in a common place collectively so that anyone can borrow from that amount during their lean period to survive. As of now 15 Food Bank have been established with the support from different projects.

- SDI through CJRF project has been provided various hardware and software support to community to uplift their living condition including awareness raising COVID-19 pandemic, material support for clean water, sanitation and formation of groups belongs to different income professions. Under that particular project SDI has also been reached its support to 35120 women and 66780 men totaling 101900 people over the period of reporting time.



#### Value Chain Development and Inclusive Market

Introducing health friendly food, SDI has long been implementing number of initiatives within its working areas. As part of that journey, as of now SDI has successfully initiated Eco-friendly Safe Beef, Non-toxic Vegetables and Moringya production and marketing.

Besides, supporting innovative enterprise, community led farming, livestock rearing was also supported by different projects of SDI within the reporting period. During that period 4100 farmers were engaged in beef and buffalo rearing, 3500 farmers started non-toxic vegetable cultivation.

#### ICT, Solar based electrification and access to digital innovation

SDI programmes were also instrumental in increasing the coverage of solar energy based electrification within its working areas targeting to households and communities were not electricity supply. SDI's expectation was that by increasing coverage of solar energy the use of digital devices and connectivity with the external stakeholders and facilities.

#### Policy Advocacy

People who living in the remote and hard to reach areas are always subject to discrimination in case of having due entitlements from public support mechanisms. Observing such unfair reality, SDI has been vocal in favor of poor and marginalized since long back. As part of pro-people advocacy approach SDI was being a part of national level citizen platforms/network to taking part in initiating policy advocacy

based on fact-finding evidences. Achieving targets of SDGs in related to peoples' life and livelihood SDI has been actively engage in implementing a project named EUCSO with the support of Oxfam and Center for Policy Dialogue (CPD). Under this particular initiative, SDI has been developed 25 CBOs, organized 8 interface meeting and 3 public hearing in presence of duty bearers, 22 CBO members took part in the national convention held on February 20, 2020, Dhaka.

### **Institution based capacity building initiative**

Farmers Training Center located in the Sutipara Village within Dhamrai Upazila, Dhaka District was moderately busy with several training and capacity building initiatives. Though due to COVID pandemic some of its targeted events not taken place but still at the end of the reporting period 2148 participants took part in different trainings/orientation. Through organizing the courses SDI actually helped 2300 individuals to get into job and entrepreneurship which eventually supporting individual's income.

FTC was constructed with the contributory support from Japan Grant. The three stored center complex has 13000 sft. Space can accommodate three training/events at a time. The center has equipped with provision to accommodate at 350 persons auditorium along with participants dormitory, trainer's room. The center has all modern facilities including high-speedy WiFi, intercom services. A colorful brochure has already published with the exclusive information on FTC.

During the reporting period FTC has organized a total of 15 types of training. Through which SDI covered training in the area of agriculture, eco-friendly vegetable cultivation, livestock rearing, inclusive market promotion, gender mainstreaming, multi-lateral negotiation skills, credit and savings mechanisms, entrepreneurship development, water and sanitation. Other than those training, FTC has been hosted various sports, cultural and social events during the reporting period.

#### Others

In addition to the projects mentioned above, there were some other interventions have SDI been performed for the betterment of the communities. SDI sensitized authorities of corporates to mobilize funds from the source of corporate social responsibilities, provided stipend to 52 students who were struggling to pursue education. Organized fair, sports competition which actually create practical scope of gathering of community to enhance social capital. For contributing towards transforming the mass peoples' attitude SDI has also been produced 5000 posters 6000 leaflet 3000 sticker and installed 2 billboards targeting to community, public authority and mass media. Within the reporting period SDI has also been played an active role in observing different days including Universal Declaration of Human Rights Day, International Women's Day, World Health Day, World Environment Day and Day for Disaster Preparedness in creating mass awareness on national priorities.

## SDI project intervention and SDGs

SDI being a progressive development organization always tries to keep its project intervention in line with national and global development commitments to contribute meaningfully in the national progress. Having said that, SDI has sincerely been putting its efforts targeting to selected SDGs' targets are most related to the life and livelihood of the people whom SDI working with. Some of its targeted intervention took place are given below took place during the reporting period.

SDG Goal	Targets	Project implemented	Major intervention
1: No Poverty	<ul style="list-style-type: none"> <li>- Eradicate extreme poverty</li> <li>- Reduce at least by half the proportion of men, women and children living in poverty</li> <li>- Implement nationally appropriate social protection systems</li> <li>- Ensure that all men and women have equal rights to economic resources</li> <li>- Build the resilience of those in vulnerable situations</li> </ul>	REECALL, CJRF, Micro Finance	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building, Linkage building, Access to finance, Access to essential services, Access to Social Safety net schemes, Income generation, access to mainstream markets, TVET Education, Micro Finance Loan
2: Zero Hunger	<ul style="list-style-type: none"> <li>- End hunger and ensure access by all people</li> <li>- End all forms of malnutrition</li> <li>- Double the agricultural productivity and incomes of small-scale food producers</li> <li>- Double the agricultural productivity and incomes of small-scale food producers</li> </ul>	REECALL, CJRF, Micro Finance	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building, Linkage building, Access to Social Safety net schemes, Community resilience, Agriculture, value chain.
3: Good Health and Well-being	<ul style="list-style-type: none"> <li>- Reduce the global maternal mortality ratio to less than 70 per 100,000 live births</li> <li>- End preventable deaths of newborns and children under 5 years of age</li> <li>- End preventable deaths of newborns and children under 5 years of age</li> </ul>	REECALL, CJRF	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising on health and rights issues, access to essential services, engaging youths and adolescents, campaign on SRHR, training, dissemination of IEC/BCC materials..
4: Quality Education	<ul style="list-style-type: none"> <li>- Ensure that <u>all girls and boys complete free, equitable and quality primary and secondary education</u></li> <li>- Ensure that all girls and boys have access to quality early childhood development</li> </ul>	REECALL, CJRF, Micro Finance	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising on health and rights issues, access to essential services, engaging youths and adolescents, campaign on SRHR, training, dissemination of IEC/BCC materials, provide medicinal support, water and sanitation support, referral services.
5: Gender Equality	<ul style="list-style-type: none"> <li>End all forms of discrimination against all women and girls everywhere</li> <li>Eliminate all forms of violence against all women and girls</li> </ul>	REECALL, CJRF, Micro Finance	Community mobilization, Formation of women groups, Formation of women producers groups, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building,

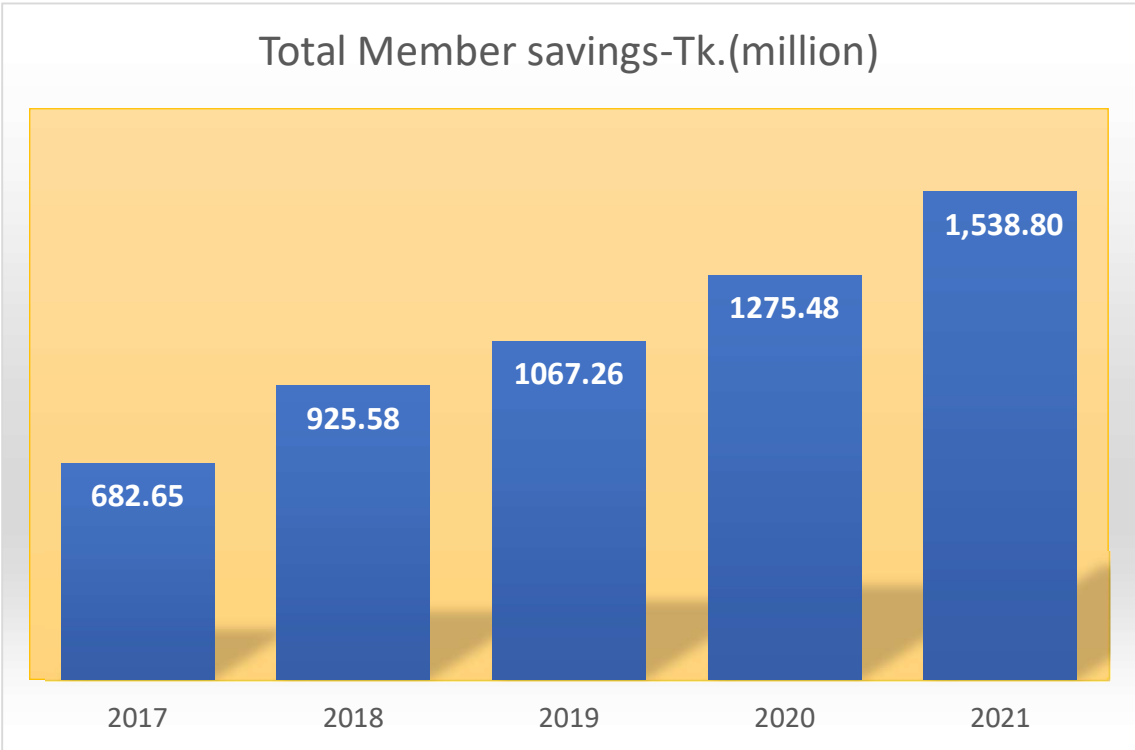
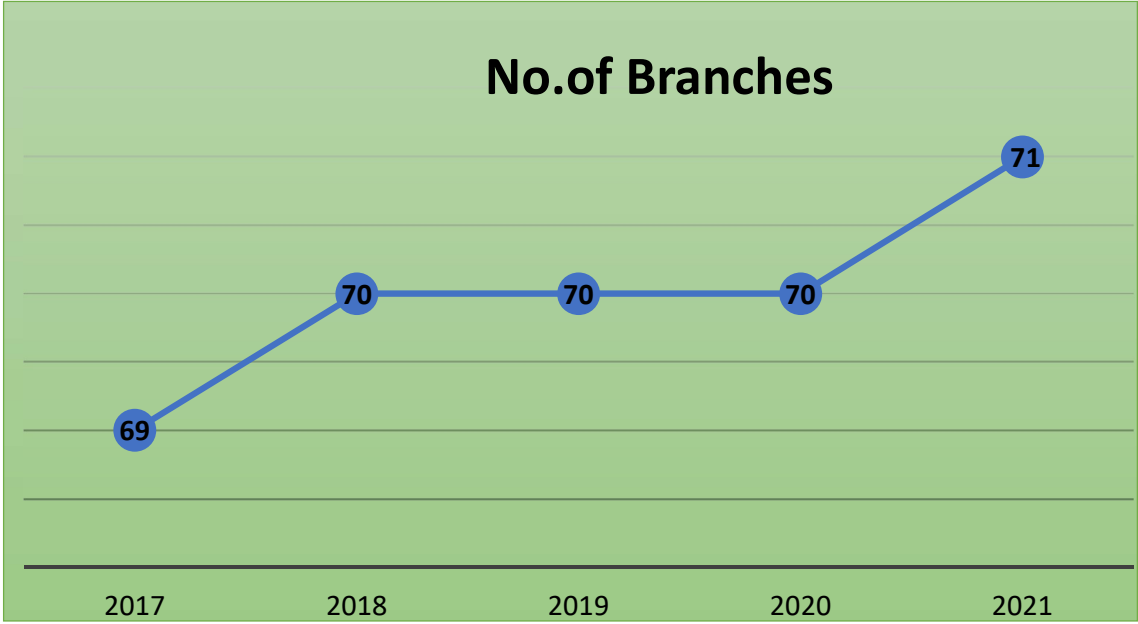
SDG Goal	Targets	Project implemented	Major intervention
			Linkage building, Access to finance, Access to essential services, Access to Social Safety net schemes, Income generation, access to mainstream markets, TVET Education, Micro Finance Loan
6: Clean Water and Sanitation	Achieve <u>access to adequate and equitable sanitation and hygiene for all</u>	REECALL, CJRF, Micro Finance	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building, Access to essential services, Hardware support for water and sanitation, installment of Deep Tube-well, Cubical bathing facilities, establishing community based water management support, Micro Finance Loan
8: Decent Work and Economic Growth	<u>Achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value</u>	REECALL, CJRF, Micro Finance	Awareness raising, information dissemination, TVET training, access to social safety net schemes, skills training, provide job placement support, provide start-up capital.
10: Reduced Inequality	Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	REECALL, CJRF, Micro Finance	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising, Capacity building, Access to essential services, Hardware support for water and sanitation, installment of Deep Tube-well, Cubical bathing facilities, establishing community based water management support, Micro Finance Loan
13: Climate Action	Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters	REECALL, CJRF, Micro Finance	Community mobilization, Organizational Development (CBOs/SHGs), Awareness raising on DRR and CCA, Provide hardware and software support, Advocacy, networking, mobilizing natural resources
16: Peace and Justice Strong Institutions			
17: Partnerships to achieve the Goal			

# Microfinance Program of SDI

## Microcredit & Microfinance program

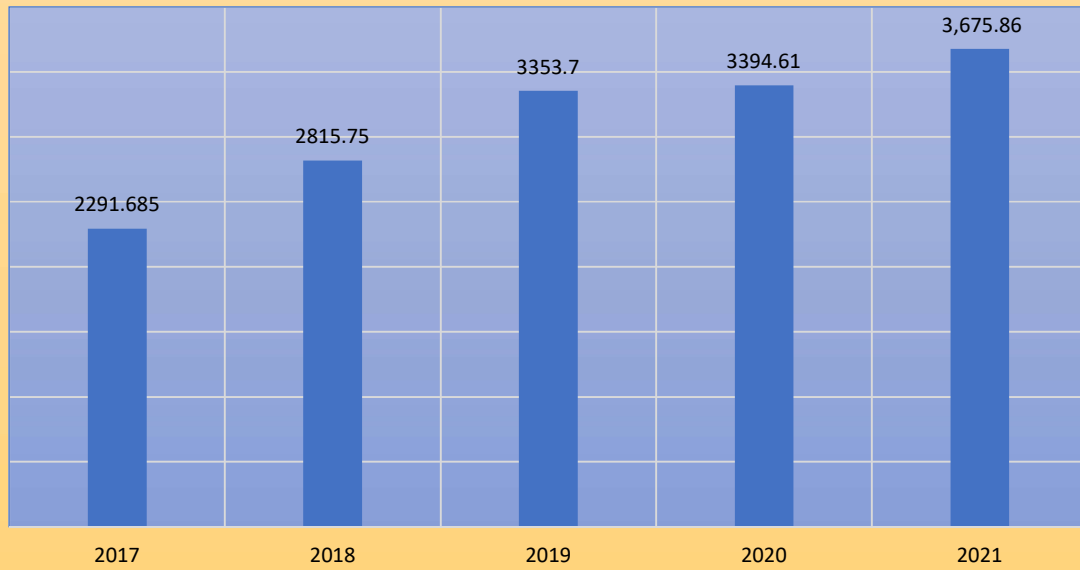
### Savings and Credit Program Status of SDI as of June 2021

SI #	Particulars	2017	2018	2019	2020	2021
1	No. of Branches	69	70	70	70	71
2	Total Member savings-Tk. (million)	682.65	925.58	1067.26	1275.48	1,538.80
3	Total Loan outstanding -Tk. (million)	2291.685	2815.75	3353.7	3394.61	3,675.86
4	Operating Expenses -Tk. (million)	394.05	332.16	418.74	634.64	635.15
5	Admin. Expenses -Tk. (million)	270.81	294.21	360.84	494.88	434.02
6	Financial Expenses -Tk. (million)	123.23	181.76	201.43	218.77	199.26
7	Total Borrower	85,201	86,423	94437	92843	95,817.00
8	Total member	1,08,048	1,12,841	122545	127867	1,31,009.00
9	Member increase	6036	4,793	9,704	5322	3,142.00
10	Member Increase (%)	5.92%	4.44%	8.60%	4.34%	2.46%
11	Borrower Increase (nos)	4850	1,222	8,014	(1,594)	2,974.00
12	Borrower Increase(%)	6.04%	1.43%	9.27%	(1.69)	3.20%
13	Average portfolio per borrower (Tk.)	26897	32,581	35,513	36,563	38,363
14	Average portfolio increase per borrower (Tk.)	6646	5,684	2,932	1,050	1,800
15	Average portfolio increase per borrower (%)	32.82%	21.13%	9.00%	2.96%	4.92%
16	Average savings per member (Tk.)	6317	8,203	8,709	9,975	11,746
17	Average savings increase per member (Tk.)	647	1,886	506.61	2,081.95	1,770.71
18	Average Savings Increase per member (%)	11.42	291.42	27.00	26.38	(311.25)
19	Savings & Loan Portfolio Ratio	29:100	32.87 :100	28.84:100	37.57 :100	30.61:100
20	Lending cost (per Tk. 100)	9.44	9.89	10.15	12.96	11.36
21	Surplus as a % of Total Income	13.85%	18.15%	17.55%	5.40%	8.25%
22	Capital Adequacy Ratio	14.31%	16.31%	25.66%	18%	18%
23	Rate of Return on Capital	26%	28.19%	25.10%	6.17%	9.06%
24	Debt to Capital Ratio	6.51 : 1	5.39:1	3.41:1	4.54:1	4.67:1
25	On time Realization Ratio (OTR)	99.66%	98.47%	98.88%	99%	98%
26	Cumulative Recovery Ratio (CRR)	99.70%	99.68%	99.57%	99.58%	98.88%
27	Portfolio at Risk (PAR)	2.62%	3.22%	3.85%	4.40%	5.21%
28	Delinquency Ratio	2.22%	2.45%	3.42%	3.93%	5.21%
29	Operational Self sufficiency (Ratio)	120.93%	122.19%	121.32%	112.12%	113.96%
30	Financial Self Sufficiency (Ratio)	116%	118.98%	119.95%	109.85%	110.85%
31	No. of field worker	309	323	346	359	380
32	No. of total staff - (Micro credit)	536	550	587	604	624
34	Overdue (million Tk.)	50.9	69.05	114.73	133.5	176
35	Cumulative Surplus (million Tk.)	343.29	459.9	591.9	629.6	691
36	Borrower- all staff (ratio)	159	157.13	160.88	176.96	154
37	Average group Size (members /group)	17.5	17.86	18.68	19.00	19
38	Avg. # of group per field worker (gr.)	20.00	19.55	19.00	19.00	19
39	Avg # Members per FW	350	350	354.18	341	344
40	Avg # of borrowers per FW	275	268	272.94	258	252
41	Avg Loan outstanding per FW (million Tk.)	7.42	8.72	9.69	9.45	9.63
42	Avg. loan outstanding: all staff (million Tk/staff)	4.28	5.12	5.71	9.12	5.89
43	Avg. loan outstanding per branch (million Tk.)	33.21	40.225	47.91	48.5	51.77
44	Coverage (%)	78%	76%	77%	76%	73%
45	Yeild (%)		23.46	23.03	19.39	19.96
46	Average loan size (Tk./ loanee)	26,891	32,581	35,513	49037.637	38,363

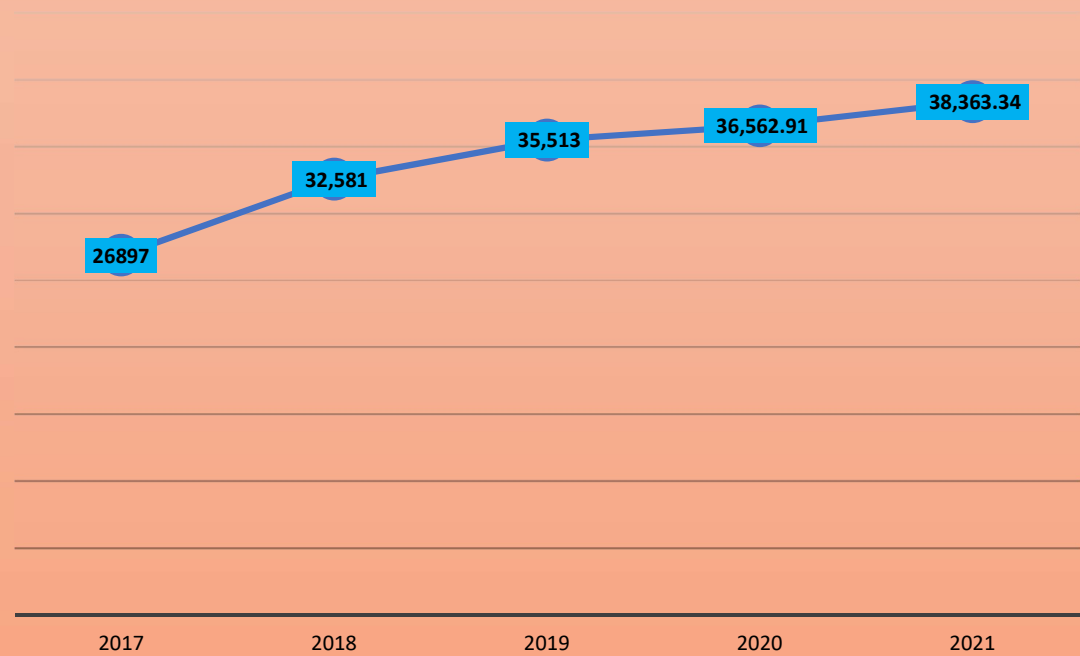


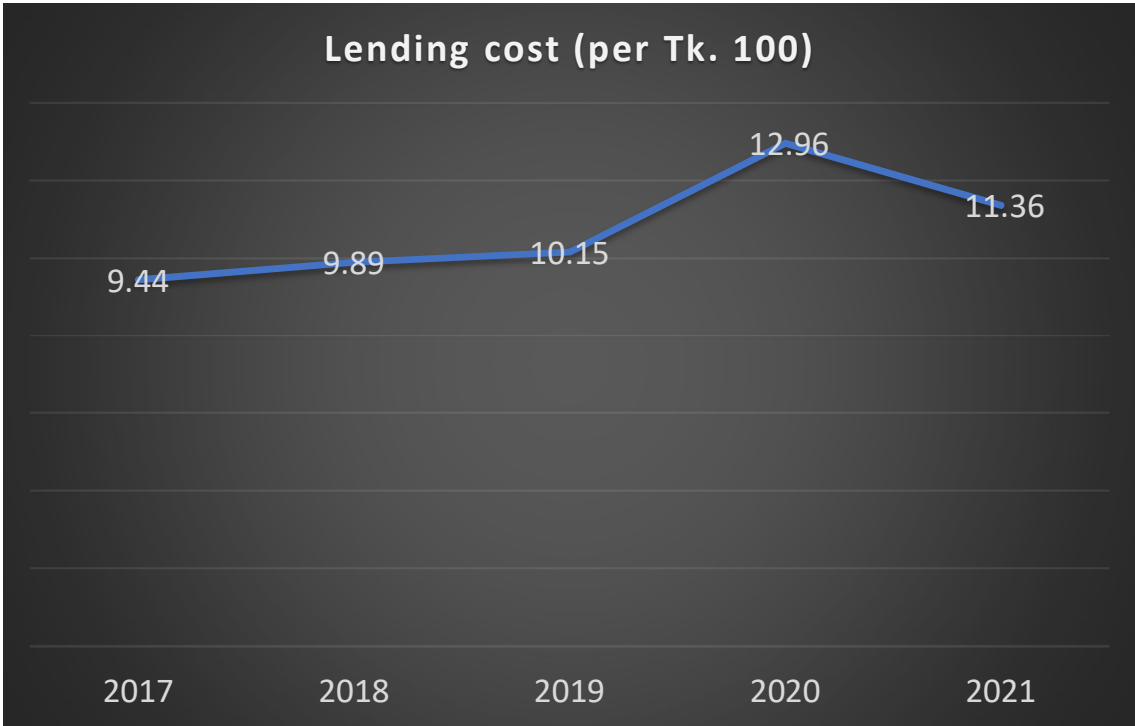
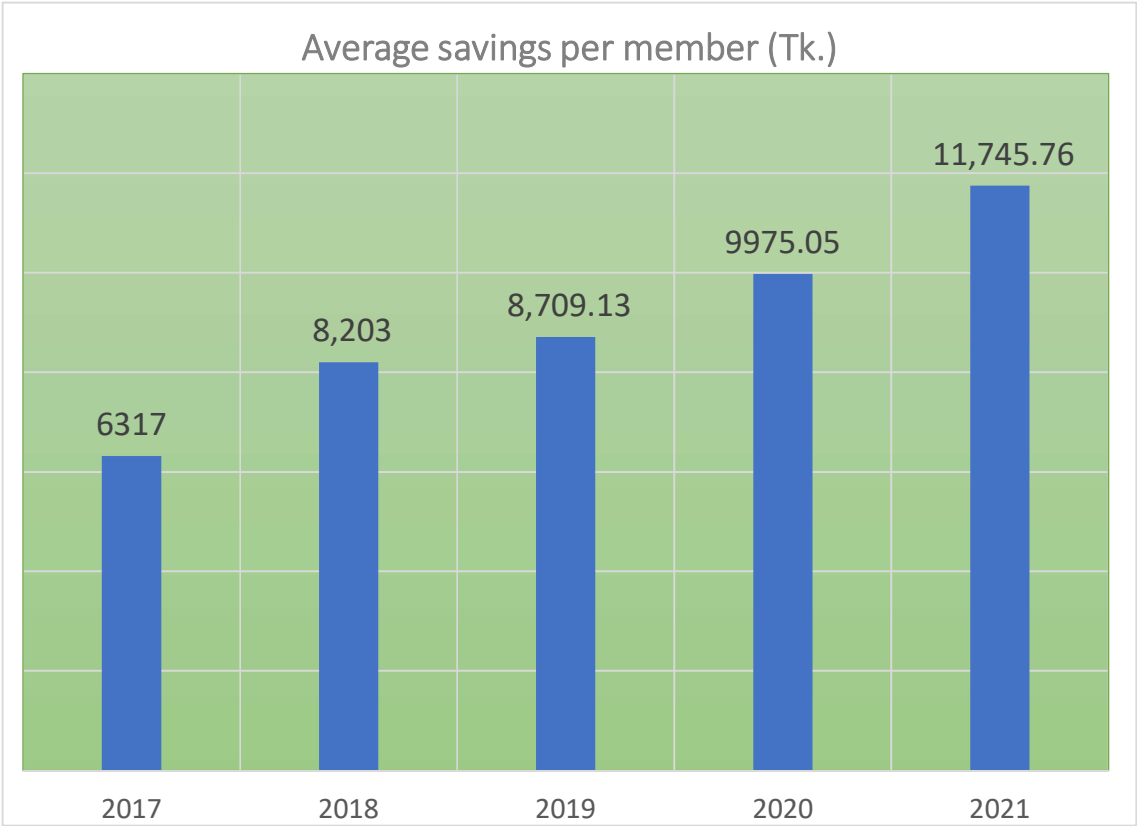


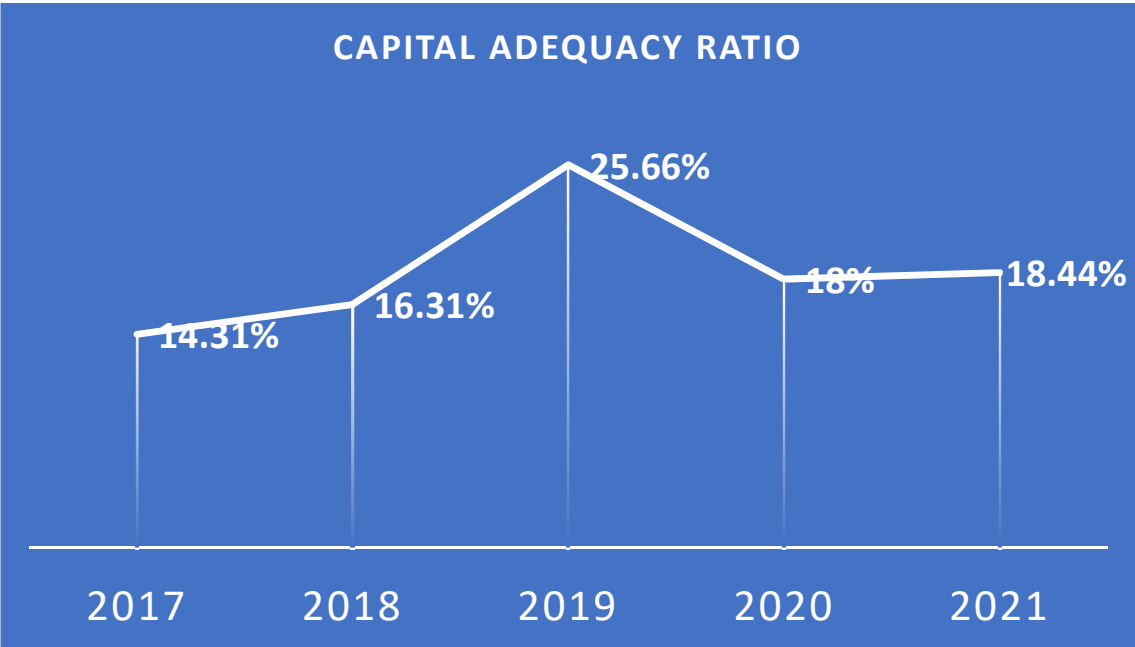
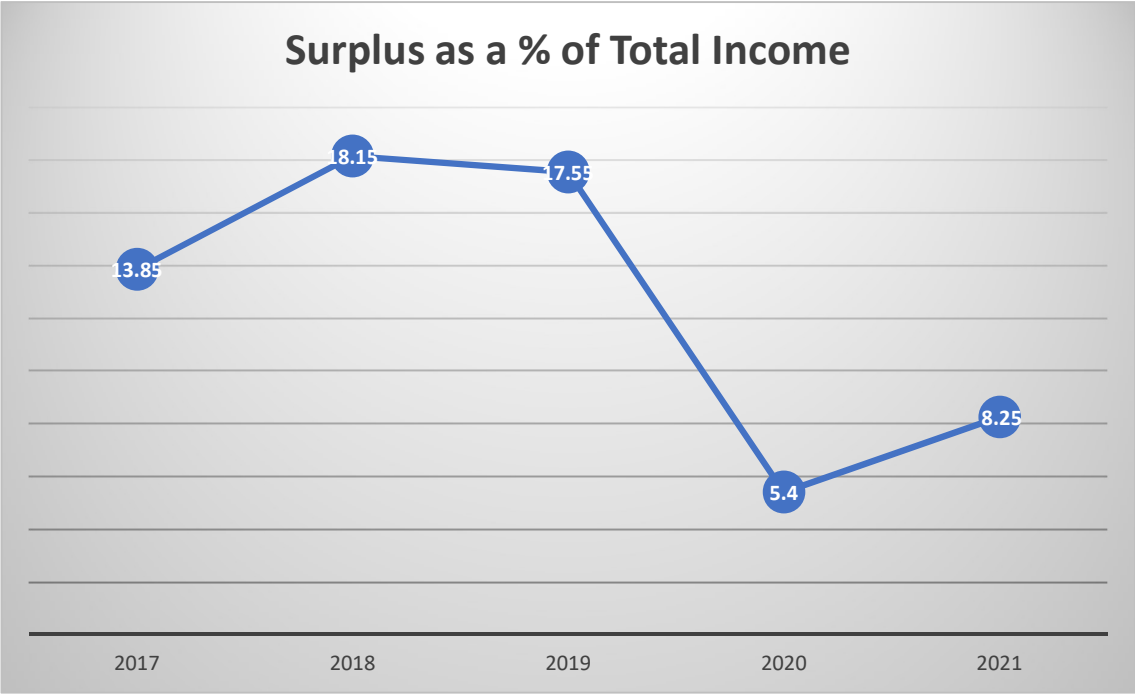
### Total Loan outstanding -Tk.(million)

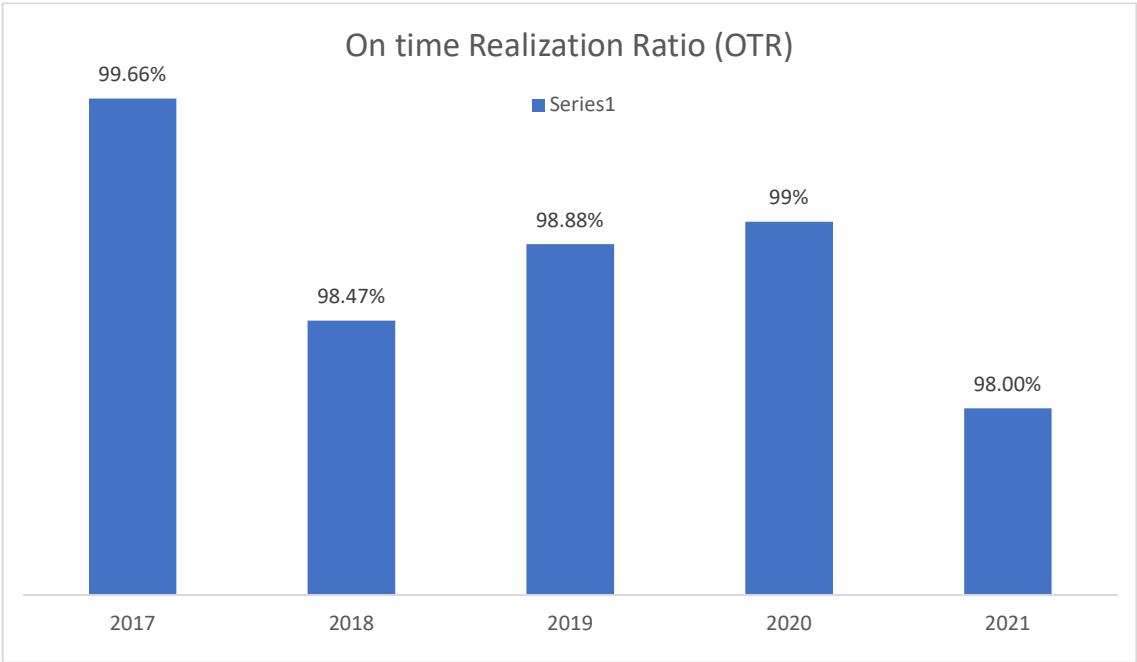
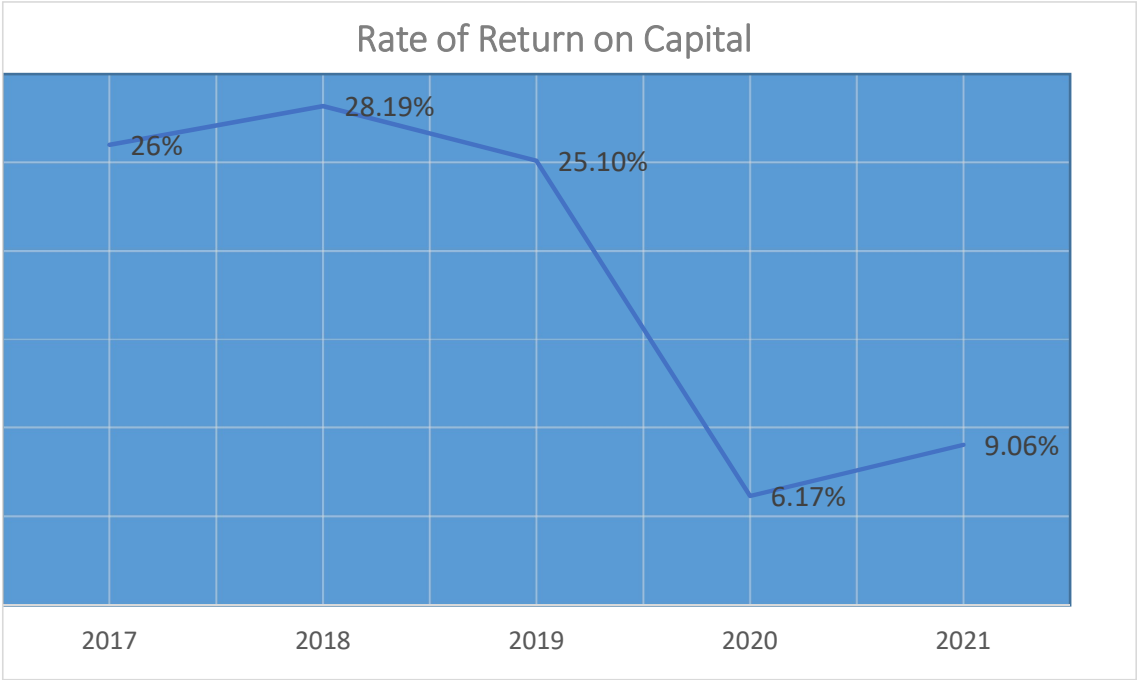


### Average portfolio per borrower (Tk.)





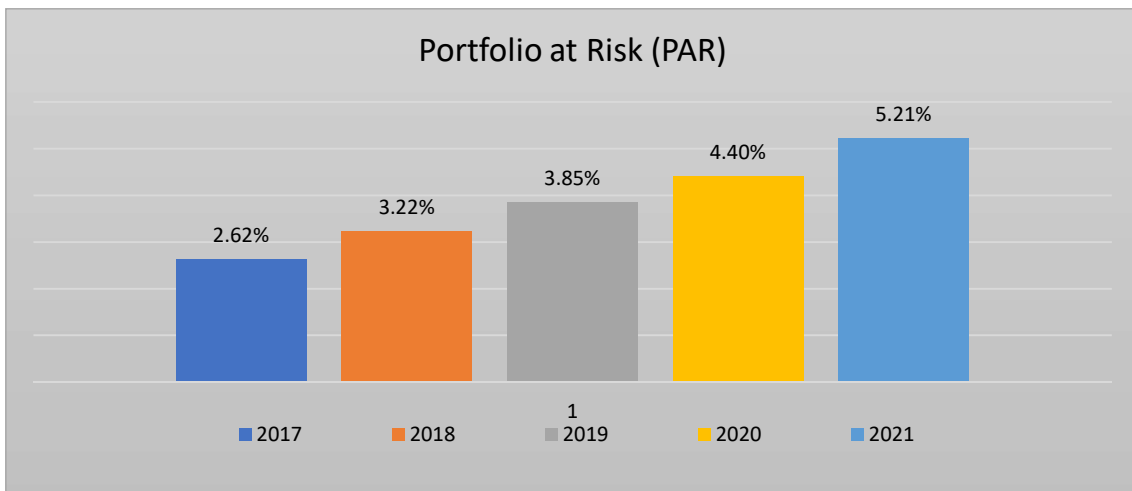




## CUMULATIVE RECOVERY RATIO (CRR)



## Portfolio at Risk (PAR)



# 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 (BADDC) 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.

#### Integrated Resource Center (IRC)

IRC have land area about 5.00 acres. In IRC, there is a Farmers Training Center (FTC), Animal Health Center, Office Station, Women Technical Training Center (WTTC-Planed), Aquaculture, Agriculture farming, Green field.

## Summary of Training and Activities at FTC

Period: May 2021 to April 2022

SL #	Name of Training/Meeting/Workshop	Participants				Remarks
		Male	Female	3rd Gender	Total	
1	Workshop on Safe Vegetable Production and marketing	24	7	0	31	
2	Safe Cow fattening of Micro-Entrepreneur (2 batch)	6	49	0	55	
3	Environment friendly Safe cow fattening and management training (9batch)	50	194	0	244	
4	Inception meeting of SEP Project	35	8	0	43	
5	Learning Sharing Meeting with SEP Project Entrepreneur (2 Batch)	20	32	0	52	
6	Learning Sharing Meeting with PACE Project Entrepreneur	16	3	0	19	
7	Farmers Training on Good Agricultural Practice (GAP) for Safe Vegetable Production and Marketing (3 batch)	109	30	0	139	
8	Meeting on SEP Project Progress status	8	2	0	10	
9	Training on Microcredit/ Micro-enterprise Operation and Management (6batch)	148	13	0	161	
10	Office Station and Animal Health Center construction follow-up monitoring meeting	12	1	0	13	
11	Workshop on COVID-19 awarness with Dhamrai pressclub members and safty and hygiene materials distribution	23	0	0	23	
12	SDI Central Coordination Meeting (2 batch)	46	2	0	48	
13	Orientation on Environment friendly Cattle housing and grant dist'n for cattle housing.	20	2	0	22	
14	Training on Waste management, Fodder production and silage preparation of SEP Project Participants (8 batch)	14	187	0	201	
15	Linkage workshop with LSP of SEP Project (2batch)	24	8	0	32	
16	Training on Publicity of Livestock product and use of Livestock technology through online media. ( 3 batch)	8	64	0	72	
17	Orientation on Health Awarness of ENRICH Program Teacher and Health Assistant	10	43	0	53	
18	Social Awarness Workshop against drug use in Suborna Jointy Celebration of Bangladesh	100	93	0	193	
19	Workshop on Llivestock firm registration	17	7	0	24	
20	Workshop on getting certificate for Llivestock firm from Environment Department	15	5	0	20	
21	Workshop on Business start-up loan and Lease financing policy	46	0	0	46	



SL #	Name of Training/Meeting/Workshop	Participants				Remarks
		Male	Female	3rd Gender	Total	
22	National Children Day and Bangabondhu Birthday Celebration	38	22	0	60	
23	Adolescent Program events for Youths and Childs- (1 event) and orientation	9	16	0	25	
24	Elderly People program activities and orientation-(1 events)	33	45	0	78	
25	Orientation on Nursery development technique and business plan for all SDI regional staff- 25 (Dhamrai region- -54 & Gazipur---36, Nagarpur- 51, Manikganj--56, Savar region- 51, Dhaka Region- 46 staff) to disseminate knowledge to community	273	46	0	319	
26	Orientation on Baseline Survey Data Collection for WTTC	10	4	0	14	
27	Training for outside Organizations/Institutions (2 batch)	45	11	0	56	
28	Skill Development Training of SEP LSP (2 batch)	13	8	0	21	
29	Coordination Meeting of Project Staffs and Microfinance Staffs of Dhamrai Region (2 meeting)	47	5	0	52	
30	Consultation Workshop to Develop Project Proposal of CDSP-V for Noakhali	17	5	0	22	
	Total	1236	912	0	2148	

## 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).

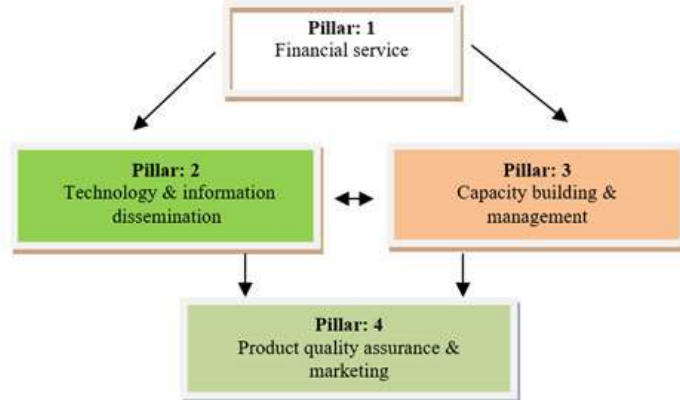


Fig.:1- Strategic Framework of PKSf's FLU

### 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).

## 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.

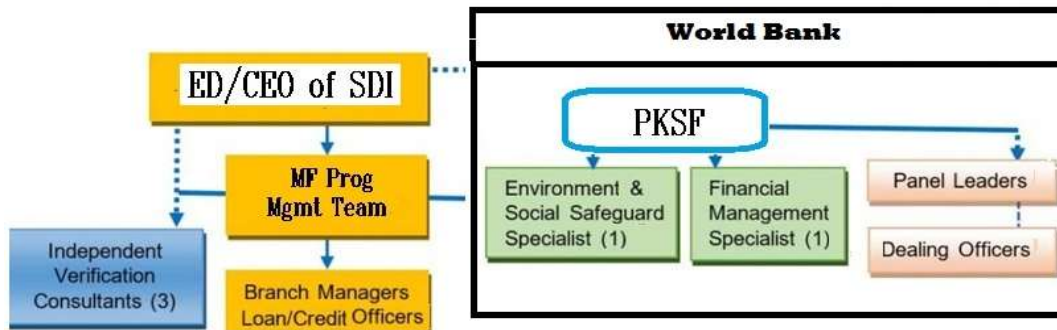


Figure-3: PMU structure of OBA Sanitation Microfinance Program

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 World Bank's (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

SI. 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)]	Kawalipara	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)]	<b>Total</b>	<b>80</b>	<b>1724</b>	<b>1804</b>	<b>758</b>	<b>1046</b>	<b>1804</b>
8	[1(13)]	Joymontop	0	193	193	158	35	193
9	[1(9)]	Sholla	0	91	91	63	28	91
	[0(22)]	<b>Total</b>	<b>0</b>	<b>284</b>	<b>284</b>	<b>221</b>	<b>63</b>	<b>284</b>
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

Sl. No.	[Upazila (Villages)]	Branches	Members			Latrine Type & Nos.		
			M	F	T	Bilash	Bilash Box	Total
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)]	<b>Total</b>	<b>10</b>	<b>1415</b>	<b>1425</b>	<b>511</b>	<b>914</b>	<b>1425</b>
	[9(238)]	<b>Grand Total</b>	<b>90</b>	<b>3423</b>	<b>3513</b>	<b>1490</b>	<b>2023</b>	<b>3513</b>

### OBA Sanitation Credit information

Sl. No.	Upazila [Vill.]	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]	<b>Total</b>	<b>80</b>	<b>1724</b>	<b>1804</b>	<b>800,000</b>	<b>17,240</b>	<b>18,040</b>	<b>305,600</b>	<b>7,675,800</b>	<b>7,981,400</b>	<b>494,400</b>	<b>9,564,200</b>	<b>10,058,600</b>
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]	<b>Total</b>	<b>0</b>	<b>284</b>	<b>284</b>	<b>0</b>	<b>2,840</b>	<b>2,840</b>	<b>0</b>	<b>1,052,250</b>	<b>1,052,250</b>	<b>0</b>	<b>1,787,750</b>	<b>1,787,750</b>
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]	Manikganj Sadar	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]	<b>Total</b>	<b>10</b>	<b>1415</b>	<b>1425</b>	<b>100,000</b>	<b>14,150</b>	<b>14,250</b>	<b>39,000</b>	<b>5,095,550</b>	<b>5,134,550</b>	<b>61,000</b>	<b>9,054,450</b>	<b>9,115,450</b>
	9[238]	<b>Grand Total</b>	<b>90</b>	<b>3423</b>	<b>3513</b>	<b>900,000</b>	<b>34,230</b>	<b>35,130</b>	<b>344,600</b>	<b>13,823,600</b>	<b>14,168,200</b>	<b>555,400</b>	<b>20,406,400</b>	<b>20,961,800</b>

## 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;

- Increase access for targeted poor (both male and female) people to market responsive skills development training programs;
- Impart skills training linked to gainful wage or self employment.
- 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.

The following activities are being implemented in the working areas: Establishing social centres for the elderly people, Providing old age allowance, Providing assistive materials ( walking sticks, high commode, blanket etc), Offering Special savings and pension fund, Recognizing elderly persons' contribution to society, Bestowing awards to the best children for serving their parents, Providing appropriate credit and training facilities to the poor elderly people, and Creating special social facilities for the elderly people.

### **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 1215 elderly citizens.

**SPECIAL ASSISTANCE:** This programme offers different assistive materials to ease the lives of the elderly people. SDI had given 17 wheel chairs, 100 umbrellas, 190 walking sticks, 100 raised commodes, 570 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 2020.**

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 annual 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 2020- June 2021)							Cumulative achievement		
Sl. #	Activities	Target	Achieved	M	F	Total	M	F	Total
1	Orientation of the elderly citizens on leadership	0	0	0	0	0	177	84	261
2	Orientation of MC prog staffon Old Aged Peoples Prog.	0	0	0	0	0	44	14	58
3	Meeting of the village elders	0	0	0	0	0	1901	1267	3168
4	Meeting of the Ward elders	36	36	63	135	198	3932	2492	6424
5	Meeting of the Union elders	4	4	31	7	38	638	189	827
6	Supplementary allowance	396	390	184	206	390	592	623	1215
7	Medal and certificate to elderly citizens	0	0	0	0	0	32	3	35
8	One time financial grant to elderly citizens	0	0	0	0	0	26	6	32
9	Certificate and medal to best son/daughter	0	0	0	0	0	15	5	20
10	One time financial grant to best son/daughter	0	0	0	0	0	15	2	17
11	Orientation, training of elderly citizens on SDI's Credit Prog.	0	0	0	0	0	215	85	300
12	Para Physio therapist training	0	0	0	0	0	0	0	0
13	Grant to families for giving last rites to a deceased	110	55	30	25	55	164	119	283
14	Health service camp	12	7	40	120	160	565	815	1380
15	Distribution of warm cloth	0	0	0	0	0	131	119	250
16	Distribution of Blanket	0	0	0	0	0	249	321	570
17	Distribution of umbrellas	0	0	0	0	0	80	20	100
18	Distribution of commode with chairs	0	0	0	0	0	41	59	100
19	Distribution of walking sticks	0	0	0	0	0	129	61	190
20	Distribution of Wheel Chairs	0	0	0	0	0	14	3	17
21	Special Programme	0	0	0	0	0	694	326	1020
22	Social centre	0	0	0	0	0	0	0	0
23	Stipend for food and daily necessities and shelter for insolvent old people	0	0	0	0	0	2	7	9
24	Opening of Centre for Old people, PROBIN MELA and misc.	0	0	0	0	0	205	182	387
<b>TOTAL</b>		<b>558</b>	<b>492</b>	<b>348</b>	<b>493</b>	<b>841</b>	<b>9861</b>	<b>6802</b>	<b>16663</b>

## 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 abuse, 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.

Adolescent program quantitative report												
July 2020 - June 2021							Cumulative achievement					Remarks
Sl. #	Activity	Yearly Target	Achieved (annual)	Male	Female	Total	Target	Achievement	Male	Female	Total	
1	Values development and Social Awareness activities	162	162	2120	3950	6070	208	208	2763	4006	6769	
2	Adolescent Health Activities	199	199	2300	5045	7345	237	237	2709	5120	7829	
3	Workshop on Leadership, Skill Development, Virtuousness etc.	100	100	1800	2855	4655	111	111	2547	2940	5487	
4	Cultural and Sports activities	87	87	1610	4215	5825	92	92	1695	4275	5970	
5	Library	15	15	148	407	555	15	15	148	407	555	
6	Cooperation and Sympathy/ Compassion Corner	15	15	605	825	1430	15	15	605	825	1430	
7	Blood Grouping	15	15	540	1485	2025	15	15	540	1485	2025	
8	Court-Yard Session/Meeting	592	592	3404	9361	12765	592	592	3404	9361	12765	
9	Sanitary Napkin Distribution (person) packet	15	15	0	385	385	15	15	0	385	385	
10	Study Circle	15	15	220	605	825	15	15	220	605	825	

### **SDI Promotes Women entrepreneurs to produce Vermi composte.**

About 50 women of Dhamrai could make their household self-reliant by producing and selling vermi compost. They were producing vermi compost 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 compost.

Vermi compost 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 compost is growing.

### **COW FATTENING BY NATURAL PROCESS BECOMING POPULAR IN DHAMRAI.**

The farmer do cow fattening targeting sales prospect in cattle market for Muslim Festival of Eid ul Azha. SDI provides technical support and credit for fattening of castles without using hormones etc. SDI livestock programme staff work for raising awareness of both the farmers as well as consumers. SDI provides training, arranges artificial insemination with the help of the Upazila level Livestock Department and health care services, SDI also provide credit 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 to lack of storage facilities nearer to vegetable fields or at the market place. SDI had installed 2 vegetable storage at two points of Dhamrai. IFAD and PKSF had jointly financed the establishment of the storages. One cold storage is of 8 tons and the other one was of 4 tons capacity. These cold storages can keep vegetables 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 December 2020 annual sports and prize distribution ceremony of ther 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.

### **MICRFINANCE 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 s 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 repalcing its water purification cartridges. At the time of reporting 1345 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 Meteorology 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 SDIs 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.

## **Case/success stories**

### **Stop early marriage of Joyonti Rani by the interference of CBO & UP member.**

Joyonti Jolodas, Age: 14, Father: Moni Jolodas, ward No-7, Union: Kalapania, Sandwip

This is a story of one and half years ago, Joyonti's father Moni Jaolodhor initiated to get spliced of his 12 years daughter while she was student of only class seven in Choudhuri Bidyaniketon High School. Joyonti's village is located in the shores of the sea where mostly inhabitant by fishermen and poor populaces with 82 household who are very much back warded in the society due to lack of awareness, education and wealth. Moreover, strong social and religious values made the mind of the community people more conservatives. In last 2017, REECALL 2021 project started working here with its goal and objectives. After forming CBO and others groups, Joyonti became a member of young star groups under the project. She was very beloved to the group as well as CBOs for her active leadership and regular participation in meeting and others related events like rally, wash campaign, group register maintain and so on. One day, after coming back from school she could hear a heart breaking news from her mother. Her father Moni Jolodas suddenly fixed her wedding date without any consent of Joyonti.



As soon as heard this news, she strongly protested against this decision and requested her parents to break up the marriage relation and informed her desire to study. She also appealed to her teachers to stop the marriage. But her father was steadfast to his decision due to social context and strong religious values and on the contrary, back warded fishermen community feel their daughter as burden of family. They think it is as good as early possible to give marriage a daughter. Being failure to stop the marriage, Joyonti began to cry and became spleenful in that time and finding no other alternative, again seeking help to her neighbor Aunt Bishwa Rani Jolodas who was leader of Jomuna CBO. Hearing the unbearable crying of Joyonti, Bishwa Rani think we are working for society and violence against women so, I have to stop the wedding in any cost. She consult with their UP member and both communicated with Upazila Nirbahi officer. UNO Sandwip instantly phoned to Kalapania UP Chairman and Officer In charge of Sandwip and instructed to stop it.

According to decision Moni Jolodas invited all his relatives and arranged wedding decoration, foods, Penndel, Sound system and others. All the invitee guest were presence in the wedding ceremony. In the meantime, Police came Joyonti's home and threaten strongly her father to break up the wedding ceremony. Moni Jolodas was bound to stop the marriage and promised not to take such this decision before 18 years old and completion graduate of his daughter. Joyonti is now a student of class Nine and she dreamt to be Graduate.

## Programme quality, Monitoring and Coordination

To ensure due quality implementation of the projects mentioned above, SDI has been developed detail implementation plan against each and every project mentioning annual targets, process of implementation, time, place, responsible person and required support at the beginning of the year. By doing so, SDI could use its resources (both financial and non-financial) properly with specific targets. Time wise detail implementation plan was quite good to manage. The monitoring part of the project, has also become much easy as the plans have necessary indicators, data collection methodology, and frequency and data analysis procedures.

SDI has also been successfully established coordination mechanisms between and among stakeholders particularly between field office and head office.

SDI has been holding its annual general meeting (AGM) in a regular basis to review its operational performance and to pass next year annual plan of action and budget. EC Meeting normally held quarterly basis. In emergency period EC Meeting held any time.

General Coordination Meetings has also been held during the same period at the regional level where regional issues and organizational priorities were discussed among the personnel associated within the respective region.

As part of its Micro Finance programme, SDI over the reporting period has done a rigorous monitoring in accordance with set criteria. There were 63 individual visits have been made by the concerned personnel to reach most of its Micro Finance branches. The monitoring reports have revealed that within the programme there were several good features visible including increasing trend of savings, loan disbursement amount, pre and post assessment effort and so on. The rate of irregularities related to loan repayment has also been decreased. But in the areas of motivation and situational leadership were not much demonstrated in case of necessary situation. The reports were also identified that there are capacity support are needed in the areas of planning, reporting and showing commitment.

## Conclusion

SDI believes, people have huge potential to steer their own future. Based on this unique strengths community fights against all sorts of odds came in front of their life. People only need to a congenial environment with reasonable support from government particularly. NGOs, on the other hand has a crucial role to play in taking complementary role side by side the government initiative. Accordingly, SDI has been trying to be a role model of establishing community led sustainable development in line with the national and international commitments.

# AUDIT & ACCOUNTS

**SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)**  
**Consolidated Statement of Financial Statement**  
**As at 30 June, 2021**

Particulars	Notes	Amount	Amount
		2020-2021	2019-2020
<b>PROPERTY AND ASSETS</b>			
<b>Fixed assets :</b>	<b>5.00</b>		
at cost less Accumulated Depreciation		9,49,85,575	7,69,42,969
<b>Investment :</b>		<b>24,69,10,790</b>	<b>22,62,82,967</b>
Savings FDR		17,39,69,223	15,33,54,842
Loan Loss Provision Investment (LLPI)		-	-
Disaster Management Fund Investment		31,005	30,071
Depreciation Fund Investment (DFI)		-	-
Statutory Reserve Fund		7,29,10,562	7,01,45,393
Others Fund		-	27,52,661
<b>Current Assets :</b>		<b>3,94,69,91,359</b>	<b>3,57,06,30,508</b>
Loan Outstanding to Beneficiaries	<b>09.00</b>	3,67,59,05,601	3,39,46,51,422
Accounts Receivable		8,69,065	4,94,065
Grant Receivable		1,19,50,767	1,97,89,676
Interest Receivable		23,84,334	28,66,767
Stock for Sanitary latrine	<b>14.00</b>	27,386	27,386
Grant to Farmers Training Center		-	-
Motorcycle loan		1,20,46,040	1,51,79,620
Motor Vehicle Loan		35,72,000	40,76,000
Housing Loan		2,21,20,000	2,26,52,000
Defalcation by field worker	<b>15.00</b>	56,05,396	58,20,311
Advance Tax paid		46,05,783	39,27,844
Advance for Flat Purchase		3,34,10,750	3,34,10,750
Advance		61,49,524	54,79,232
Closing Cash and Bank Balance	<b>10.00</b>	16,83,44,713	6,22,55,435
<b>Total Tk.</b>		<b>4,28,88,87,724</b>	<b>3,87,38,56,444</b>
<b>FUND AND LIABILITIES</b>			
Fund Account	<b>11.00</b>	62,51,13,102	57,18,62,337
Long term Liabilities	<b>12.00</b>	1,68,29,70,684	1,47,62,06,336
Current Liabilities	<b>13.00</b>	1,98,08,03,938	1,82,57,87,771
<b>Total Tk.</b>		<b>4,28,88,87,724</b>	<b>3,87,38,56,444</b>

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

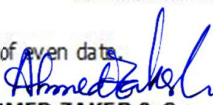
  
**Executive Director**

  
**Assistant Director (F&A)**

Signed in terms of our separate report of even date.

Date : December 31, 2021



  
**AHMED ZAKER & Co.**  
**Chartered Accountants**



**SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)**  
**Consolidated Statement of Comprehensive Income**  
**For the year ended 30 June, 2021**

Particulars	Notes	Amount 2020-2021	Amount 2019-2020
<b><u>INCOME</u></b>			
Grant received from Oxfam-GB	6.00	34,22,375	68,34,636
Grant received from SDI-General Fund		-	-
Service Charge Received		70,54,93,415	65,41,25,104
Local Income	7.00	52,650	34,651
Admission fee		3,38,610	3,30,320
Sale of Loan form & pass book		12,44,630	11,26,930
Para-vat fee		1,15,140	1,53,940
Technical Support fee		-	27,145
Interest income from Home Loan		6,54,494	63,418
Bank Interest		1,10,21,854	1,51,80,516
Salary & benefits		48,000	-
Office Rent		-	-
Profit on sale of fixed asset		-	-
Grant received from PKSF		17,28,000	14,70,823
Other Income	8.00	42,42,860	14,22,371
Grant receivable		1,19,50,767	1,95,98,106
Interest receivable		23,84,334	28,66,767
<b>Total Income</b>		<b>74,26,97,129</b>	<b>70,32,34,727</b>
<b><u>EXPENDITURE</u></b>			
Service charge paid to PKSF		4,34,21,567	4,29,48,796
Interest paid to Bank		6,29,19,637	10,55,05,121
Salary & Benefits		30,07,53,191	26,63,08,151
Transfer to Gratuity Fund		3,42,00,000	4,95,00,000
Staff Insurance Premium		9,30,767	16,04,372
Office Rent		1,43,66,117	1,33,43,204
Bank charge & Commission		15,55,749	12,27,265
Conveyance		39,73,661	61,08,839
Printing & Stationary		49,97,596	55,12,540
Repairs & Renewal		53,45,909	36,39,686
Software maintenance fee		16,34,000	16,06,058
Oil & Fuel		73,43,825	60,26,766
Gas, Water & Electricity		28,68,391	23,51,168
Postage, Telephone & Mobile phone		34,37,718	34,12,481
Entertainment		26,38,844	17,50,190
Staff Training & Workshop		1,37,470	13,49,955
Office management expenses		4,36,406	3,96,467
Legal expenses		3,24,400	3,35,611
Staff Meeting & Seminar		7,52,577	6,52,613
EC Meeting & Seminar		7,96,000	4,60,000
Service Charge paid to MRA		11,28,366	10,57,080
Advertisement		1,51,345	2,42,766
Audit fee		2,40,000	80,000
Income Tax		85,16,287	22,68,080
VAT Paid		18,71,666	10,02,421
Newspaper bill		2,35,187	2,08,512
Food allowance		1,66,70,612	67,63,570
Microcredit fair		-	13,68,685
Crockerise		94,888	1,16,269
Corporate social responsibility		30,27,868	28,46,418
Members Insurance Claim paid		8,72,554	5,58,738



Particulars	Notes	Amount	Amount
		2020-2021	2019-2020
Service charge refund		34,08,804	35,40,996
Abnormal Loss		-	13,060
Membership renewal fee		1,20,000	1,37,700
Consultancy fee		2,50,000	-
Other project expenses		1,42,98,383	2,46,81,048
Other expenses		34,82,980	18,27,778
Program monitoring and follow up		-	17,611
Household database maintenance and troubleshooting cost		-	61,169
CBO leaders orientation on child protection and		-	32,882
Orientation of CSO's on the use of the device in system		-	50,028
Stakeholder Mobilization		-	94,192
Interest paid		7,28,07,074	6,43,39,090
Interest provision for		2,01,14,878	59,78,170
Term Deposit		-	-
Loss on sales of fixed asset		1,27,580	-
Communities, government institutions, private sector and civil society organizations take more transparent climate actions to reduce disaster risk and address underlying cause		-	14,82,282
Vulnerable women, men and youth are lifted above the national poverty line		-	17,20,697
Enhanced community leadership, especially women's for transformational change and establishment of rights of the poor and vulnerable		-	8,89,499
Project Activity Expenses		4,85,481	-
Women, men, their families and communities have benefited from sustainable and equitable economic activity. (Economic Justice & Women Empowerment)		3,53,525	-
Government, Communities & civil society have driven sustainable & inclusive climate action & DRR through collective effort. (Climate action, DRR & WASH)		2,87,857	-
Duty bearers and lawmakers have developed policies and demonstrated practices that better incorporate the interests and rights of marginalized people and communities. (Active Citizenship and Influencing)		1,10,414	-
Central Overhead Cost		12,022	9,555
LLP Expenses		3,68,04,386	2,19,32,402
Depreciation		52,11,642	82,86,875
Donation		-	-
<b>Total Expenditure</b>		<b>68,35,17,624</b>	<b>66,56,46,856</b>
Excess of Income over Expenditure		<b>5,91,79,505</b>	<b>3,75,87,871</b>
<b>Total Tk.</b>		<b>74,26,97,129</b>	<b>70,32,34,727</b>

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

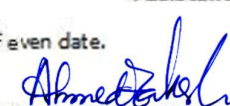
  
Executive Director

  
Assistant Director (F&A)

Signed in terms of our separate report of even date.

Date : December 31, 2021



  
AHMED ZAKER & Co.

**SOCIETY FOR DEVELOPMENT INITIATIVES (SDI)**  
**Consolidated Statement of Receipts and Payments**  
**For the year ended 30 June 2021**

Particulars	Notes	Amount 2020-2021	Amount 2019- 2020
<b>Opening Balance :</b>		<b>6,22,55,435</b>	<b>7,84,77,121</b>
Cash in Hand		22,01,898	71,41,983
Cash at Bank	16.00	6,00,53,537	7,13,35,138
<b>MC Loan received from PKSE :</b>		<b>54,50,00,000</b>	<b>48,35,00,000</b>
Sanitation Development		50,00,000	80,00,000
Livelihood Restoration Loan (LRL)		6,00,00,000	-
AGROSOR-MDP-AF		6,00,00,000	-
Loan for Elderly People (LEPIG)		25,00,000	-
Enrich ACL		4,00,000	4,00,000
Enrich LIL		1,00,000	1,00,000
IGA Loan		1,45,00,000	1,50,00,000
BUNIAD		4,00,00,000	3,00,00,000
JAGORON		9,00,00,000	10,00,00,000
AGROSOR		8,00,00,000	9,00,00,000
AGROSOR-MDP		2,25,00,000	5,00,00,000
AGROSOR-SEP		4,00,00,000	5,00,00,000
SUFOLON		8,00,00,000	9,00,00,000
KGF-SUFOLON		5,00,00,000	5,00,00,000
<b>Loan received from Bank :</b>		<b>1,17,00,00,000</b>	<b>67,50,00,000</b>
Southeast Bank Ltd		15,00,00,000	7,50,00,000
Mutual Trust Bank Ltd		18,00,00,000	-
Trust Bank Ltd		25,00,00,000	30,00,00,000
Mercantile Bank Ltd		-	10,00,00,000
AB Bank Ltd		5,00,00,000	2,00,00,000
Basic Bank Ltd		-	5,00,00,000
BRAC Bank Ltd		25,00,00,000	-
IDLC Finance Ltd		7,00,00,000	3,00,00,000
National Credit & Commerce Bank		15,00,00,000	-
One Bank Ltd		2,00,00,000	-
Pubali Bank Ltd		5,00,00,000	-
UAE-Bangladesh Investment Ltd		-	10,00,00,000
<b>Principal Loan Recovery :</b>	9.00	<b>5,30,85,81,561</b>	<b>4,85,49,16,080</b>
Sanitation Development		6,69,806	1,61,315
Agriculture		6,17,31,790	8,03,18,101
Enrich ACL		24,25,856	34,89,000
Enrich LIL		12,69,761	16,51,004
IGA Loan		9,23,31,631	7,48,61,718
Agricultural-Seasonal		27,86,79,342	40,14,35,806
UPP-Lease		44,25,333	44,54,084
BUNIAD		10,10,16,737	9,47,15,392
JAGORON		2,04,81,06,664	1,98,30,43,393
AGROSOR		2,09,08,09,693	1,82,89,34,436
AGROSOR-MDP		5,52,09,469	1,44,74,945
AGROSOR-SEP		3,43,36,689	4,63,001
SUFOLON		29,23,10,277	29,76,78,259
KGF-SUFOLON		5,45,58,052	6,92,35,626
Livelihood Restoration Loan (LRL)		3,20,43,700	-
CDRL		15,86,31,970	-
AGROSOR-MDP-AF		24,791	-
Grihayan Tahobil		-	-



Particulars	Notes	Amount 2020-2021	Amount 2019- 2020
<b>Term Deposit :</b>		<b>25,99,95,500</b>	<b>23,45,49,850</b>
Deposit Pension Scheme		14,66,30,500	12,13,89,850
Fixed Deposits		11,33,65,000	11,31,60,000
<b>Member Savings Deposit :</b>		<b>86,97,16,152</b>	<b>80,43,26,483</b>
Agriculture		1,21,94,999	1,46,49,241
IGA Loan		1,19,18,869	96,32,490
BUNIAD		3,07,45,583	2,97,41,931
JAGORON		48,08,36,579	45,35,29,094
AGROSOR		31,24,63,787	27,97,04,488
AGROSOR-MDP		1,08,38,030	82,21,873
AGROSOR-SEP		29,84,631	3,56,970
SUFOLON		44,40,797	84,90,396
AGROSOR-MDP-AF		31,62,838	-
Loan for Elderly People (LEPIG)		1,30,039	-
<b>Service Charge Received :</b>		<b>70,54,93,415</b>	<b>65,41,25,104</b>
Sanitation Development		63,119	7,125
UPP-Lease		7,35,869	6,66,440
Agriculture		78,52,497	1,02,19,601
Enrich ACL		1,21,294	1,74,450
Enrich LIL		57,139	74,296
IGA Loan		1,44,01,303	1,22,47,477
Agricultural-Seasonal Loan		3,26,21,764	4,69,09,244
BUNIAD		1,06,34,268	99,60,155
JAGORON		26,81,29,366	25,91,75,829
AGROSOR		30,76,11,382	26,92,54,244
AGROSOR-MDP		79,67,311	21,06,685
AGROSOR-SEP		42,37,675	45,329
CDRL		75,62,840	-
Livelihood Restoration Loan (LRL)		28,97,948	-
AGROSOR-MDP-AF		2,629	-
SUFOLON		3,42,72,958	3,51,72,597
KGF-SUFOLON		63,24,053	81,11,632
Grihayan Tahobil		-	-
<b>FDR Encashment :</b>		<b>9,16,53,806</b>	<b>8,24,39,131</b>
LLPI		27,52,661	-
Savings FDR		8,28,31,732	7,78,96,653
Statutory Reserve Fund		60,69,413	45,42,478
Grant received from Oxfam-GB	6.00	34,22,375	68,34,636
Local Income	7.00	52,650	34,651
Other Income	8.00	42,42,860	14,22,371
<b>Loan &amp; Advance :</b>		<b>3,60,51,049</b>	<b>3,73,12,169</b>
Advance		1,93,81,541	2,10,09,212
Advance received against Income Tax		39,27,844	15,14,630
Motorcycle Loan		63,27,380	58,07,935
Motor Vehicle Loan		5,04,000	5,04,000
Housing Loan		5,32,000	14,57,000
SDI General Fund		-	-
REE-CALL Project		42,28,284	66,44,292
SDI-CIR Project		11,50,000	3,75,100



Particulars	Notes	Amount 2020-2021	Amount 2019- 2020
<b>Other receipts:</b>		<b>13,55,92,623</b>	<b>13,29,08,351</b>
Sale of fixed Asset		-	-
Rick Fund (Livestock)		14,40,850	21,44,450
Rick Fund		5,37,11,261	4,63,00,795
Death Insurance		-	-
Compiosery Group Members Savings		3,47,86,916	3,62,98,430
Unsettle Staff Advance		2,14,915	2,66,050
Earnest Money		-	-
Admission fee		3,38,610	3,30,320
Sale of Loan form & pass book		12,44,630	11,26,930
Para-Vat Fee		1,15,140	1,53,940
Technical Support fee		-	27,145
Office Rent		-	-
Salary		48,000	-
Interest income from Home Loan		6,54,494	63,418
Bank Interest		1,10,21,854	1,51,80,516
Accrued Interest received		28,66,767	31,47,533
Accrued Grant Received		1,97,89,676	1,54,27,214
Grant received from PKSF		17,28,000	14,70,823
Advance grant received from PKSF		76,31,510	1,09,70,787
<b>Total Received</b>		<b>9,19,20,57,426</b>	<b>8,04,58,45,947</b>
<b><u>PAYMENTS</u></b>		<b>53,68,83,164</b>	<b>42,99,32,572</b>
Rick Fund (Livestock)		3,13,610	8,36,734
Rick Fund		2,09,15,860	1,72,12,474
Compiosery Group Members Savings		3,62,20,106	3,25,78,000
Staff Welfare savings fund		-	2,000
Unsettle Staff Advance		-	2,59,495
Salary & Benefits		30,07,53,191	26,63,08,151
Transfer to Gratuity Fund		1,92,00,000	95,00,000
Staff Insurance Premium		9,30,767	16,04,372
Office Rent		1,43,66,117	1,33,43,204
Bank charge & Commission		15,55,749	12,27,265
Conveyance		39,73,661	61,08,839
Printing & Stationary		49,97,596	55,12,540
Repairs & Renewal		53,45,909	36,39,686
Software maintenance fee		16,34,000	16,06,058
Oil & Fuel		73,43,825	60,26,766
Gas, Water & Electricity		28,68,391	23,51,168
Postage, Telephone & Mobile phone		34,37,718	34,12,481
Entertainment		26,38,844	17,50,190
Staff Training & Workshop		1,37,470	13,49,955
Office management expenses		4,36,406	3,96,467
Legal expenses		3,24,400	3,35,611
Staff Meeting & Seminar		7,52,577	6,52,613
EC Meeting & Seminar		7,96,000	4,60,000
Service Charge paid to MRA		11,28,366	10,57,080
Advertisement		1,51,345	2,42,766
Audit fee		1,60,000	-
Income Tax		85,16,287	17,68,080
VAT Payment		18,71,666	10,02,421
Newspaper bill		2,35,187	2,08,512
Food allowance		1,66,70,612	67,63,570
Microcredit fair		-	13,68,685



Particulars	Notes	Amount 2020-2021	Amount 2019- 2020
Crockerise		94,888	1,16,269
Corporate social responsibility		30,27,868	28,46,418
Members Insurance Claim paid		8,72,554	5,58,738
Service charge refund		34,08,804	35,40,996
Last year provision paid		4,05,80,000	35,91,500
Interest provision paid Term Deposit		1,30,27,867	34,78,000
Abnormal Loss		-	13,060
Loss on Sales of Fixed Assets		44,160	-
Membership Renewal fee		1,20,000	1,37,700
Consultancy fee		2,50,000	-
Other project expenses		1,42,98,383	2,46,81,048
Other expenses		34,82,980	18,27,778
Program monitoring and follow up		-	17,611
Household database maintenance and troubleshooting cost		-	61,169
CBO leaders orientation on child protection and safeguarding, disability inclusion		-	32,882
Orientation of CSOs on the use of the device in system		-	50,028
Stakeholder Mobilization		-	94,192
Donation		-	-
<b>Loan repayment to PKSF :</b>		<b>42,07,26,667</b>	<b>40,61,66,670</b>
AGROSOR-MDP		2,00,00,000	-
AGROSOR-SEP		1,50,00,000	-
Livelihood Restoration Loan		35,00,000	-
Sanitation Development		47,00,000	50,00,000
Enrich ACL		6,08,335	6,83,334
Enrich LIL		3,25,000	3,50,000
IGA Loan		1,42,60,000	1,22,00,000
UPP-Lease		33,33,332	66,66,668
BUNIAD		3,50,00,000	2,91,66,668
JAGORON		12,55,00,000	13,73,00,000
AGROSOR		7,85,00,000	6,48,00,000
SUFOLON		9,00,00,000	8,00,00,000
KGF-SUFOLON		3,00,00,000	7,00,00,000
<b>Loan to Beneficiaries :</b>	<b>9.00</b>	<b>5,58,98,35,740</b>	<b>4,89,64,57,052</b>
Sanitation Development		7,80,000	4,05,000
Agriculture		5,30,64,000	6,35,79,000
Agricultural-Seasonal		28,92,24,000	34,46,92,000
Enrich ACL		30,70,000	27,10,000
Enrich LIL		4,50,000	15,90,000
IGA Loan		9,47,80,000	7,15,60,000
UPP-Lease		-	48,55,000
BUNIAD		9,85,50,000	10,22,02,000
JAGORON		2,10,34,07,000	1,92,64,09,000
AGROSOR		2,17,16,53,000	1,96,38,13,000
AGROSOR-MDP		5,50,07,000	5,03,35,000
AGROSOR-SEP		8,43,40,000	1,37,25,000
SUFOLON		20,27,23,740	31,55,97,052
KGF-SUFOLON		7,69,90,000	3,49,85,000
Livelihood Restoration Loan		7,98,40,000	-
CDRL		25,00,67,000	-
AGROSOR-MDP-AF		2,43,30,000	-
Loan for Elder People (LEPIG)		15,60,000	-



Particulars	Notes	Amount 2020-2021	Amount 2019- 2020
<b>Service charge paid to PKSF</b>		<b>4,34,21,567</b>	<b>4,29,48,796</b>
Enrich ACL		18,812	28,125
Enrich LIL		10,438	12,625
IGA Loan		20,79,565	19,33,879
UPP-Lease		12,502	1,25,000
BUNIAD		3,56,250	4,97,917
JAGORON		1,43,81,250	2,21,76,250
AGROSOR		1,05,00,000	1,21,12,500
AGROSOR-MDP		50,62,500	-
AGROSOR-SEP		44,06,250	-
Sanitation Development		5,94,000	-
Livelihood Restoration Loan		13,12,500	-
SUFOLON		33,75,000	30,00,000
KGF-SUFOLON		13,12,500	30,62,500
<b>Savings refund to members:</b>		<b>83,88,20,360</b>	<b>70,53,04,616</b>
IGA Loan		1,08,85,114	88,57,044
Agricultur		1,54,46,554	1,85,50,758
BUNIAD		3,13,29,419	2,52,62,590
JAGORON		46,83,80,469	42,36,70,200
AGROSOR		29,57,04,331	21,76,41,571
AGROSOR-MDP		78,19,141	3,23,731
AGROSOR-SEP		3,56,382	-
SUFOLON		88,98,950	1,09,98,722
<b>Term Deposit refund :</b>		<b>18,44,86,214</b>	<b>11,34,99,220</b>
Deposit Pension Scheme		12,51,66,214	6,13,89,220
Fixed Deposi		5,93,20,000	5,21,10,000
<b>Interest paid :</b>		<b>7,28,07,074</b>	<b>6,43,39,090</b>
Members Savings		5,44,27,466	5,36,61,479
Term Deposit		1,79,04,698	1,03,12,800
Members Insurance Scheme		4,74,910	3,64,811
<b>Programme Activity Costs :</b>		<b>-</b>	<b>40,92,478</b>
Communities, government institutions, private sector and civil society organizations take more transparent climate actions to reduce disaster risk and address underlying cause		-	14,82,282
Vulnerable women, men and youth are lifted above the national poverty line		-	17,20,697
Enhanced community leadership, especially women's for transformational change and establishment of rights of the poor and vulnerable		-	8,89,499
<b>Project Activity Expenses:</b>		<b>4,85,481</b>	<b>-</b>
Daily Necessity Package Distribution to CBO (Package: Rice 10 kg, Pulse 1 kg, Bathing Soap 2 pcs, Detergent 0.5 kg)		1,98,338	-
Seed money for Revolving fund to Food Banks/CBOs		2,57,100	-
PPE for the response worker		8,729	-
Awareness (Public announcement, Poster)		5,805	-
Hand washing Device		10,159	-
Repairs & Maintenance of Existing WASH		5,350	-



Particulars	Notes	Amount 2020-2021	Amount 2019- 2020
<b>Women, men, their families and communities have benefited from sustainable and equitable economic activity. (Economic Justice &amp; Women Empowerment)</b>		<b>3,53,525</b>	-
CBO leaders orientation on child safeguarding, disability inclusion		22,497	-
Provide certified vocational/entrepreneurship/Technical training center/training to transfer marketable skills to community youths by signing formal MoU with potential technical training institutes (including input support)		79,983	-
Pilot mentorship, internship and apprenticeship models		64,000	-
Quarterly collaboration and follow up with UDMC, UFO, UAO, Extension services, ULO, DRRD (gradual phase out)		12,000	-
Job fair/Business Networking fair at local level in coordination with AZI Upazila/District level		25,071	-
Refresher trainings on Modern Dairy Management and Financial Literacy (by engaging ULO and Private Sector company)		20,033	-
Local level advocacy/dialogue/networking with relevant actors for government allocated financial package/services/low interest loan for women led dairy enterprises		10,000	-
Social enterprise development by engaging with consultants (firm/individual) and strengthening fodder bank, MCC (Business planning, start-up support, revolving fund and turn into enterprises)		30,000	-
Private sector engagement in dairy value chain (PRAN/Milk Vita/Rangpur Dairy/BHALO) for exploring business connectivity and support service		5,000	-
Youth institutional capacity development (Registration, Training on ICT integration and digitalization to serve the community, social champion, Network, Rights, leadership and organizational managerial skills gender, RCA + school based awareness, climate change, DRR)		15,000	-
Women led context specific economic intervention in post COVID-19 context		30,000	-
WAW situation monitoring and sharing by CBO leaders		4,990	-
RCA analysis considering COVID situation compilation of previous one		24,820	-
TOT for the selected group (Nari Adda/CBO executive committee/Youth group, Selected stakeholders)		10,131	-
<b>Government, Communities &amp; civil society have driven sustainable &amp; inclusive climate action &amp; DRR through collective effort. (Climate action, DRR &amp; WASH)</b>		<b>2,87,857</b>	-
Revision of community WASH situation analysis (CWSA) and planning for improving WASH situation		12,326	-
Refreshers training (2 day) on WASH promotion for WWP members		29,993	-
Installation of Improved Latrine (attached toilet) (Benef. Contribution, incentive approach linking with WASH enterprise)		70,000	-
Regular meeting with the 8 WSTFs (Bimonthly) total 32 meeting this year		21,715	-
Regular meeting with the 4 USTFs on (Quarterly basis) total 12 meeting this year		14,998	-
Awareness sessions at school (4 schools, 4 sessions each year) total 4 this year		10,046	-
Revision of action plan at school (4 planning at 4 school this year)		9,931	-
Refresher training on enterprise on sanitation center (Total 4 batches for women entrepreneurs this year)		19,000	-





Particulars	Notes	Amount 2020-2021	Amount 2019- 2020
Support for enterprise development for improved sanitation (Lump sum amount for enterprises in 4 different location)		19,948	-
Training on Business plan and management 2 training in 2 different locations/total 4 batches of refresher training		15,500	-
Establishment of 2 hygiene center with equipments and materials/up gradation of hygiene centre in 4 different locations this year		34,400	-
Sanitation centre for equipping with tools and equipments, skill training, communication materials		15,000	-
Strengthening WWP (Review and update work modality, capacity building, demand creation, create work opportunities, leadership in WASH budget tracking and expenses in post COVID-19 context)		15,000	-
<b>Duty bearers and lawmakers have developed policies and demonstrated practices that better incorporate the interests and rights of marginalized people and communities. (Active Citizenship and Influencing)</b>		<b>1,10,414</b>	<b>-</b>
Establishment of 2 hygiene center with equipments and materials/up gradation of hygiene centre in 4 different locations this year		14,728	
Strengthen CBO alliance/platforms at union and Upazila level (must include one youth in each alliance) capacity building on leadership, OD, financial management, networking etc)		5,000	
Quarterly CBO alliances meeting to strengthen network, community actions at Union and Upazila level		19,937	
Strengthening Youth network (Life skills training, SDGs link program policies orientation in local level RRAP, Climate action)		49,991	
Day Observation (IWD, MHM, Hand washing, 16 day activism, IDDR, International day of person with Disabilities)/per event 2000 x 04 event		4,975	
Training on Women transformative leadership for CBOs women member (refresher for same participants)		10,408	
Assistive device support		5,375	
<b>Loan &amp; Advance :</b>		<b>4,34,52,186</b>	<b>4,70,37,396</b>
Advance paid		1,99,98,050	2,02,13,813
Motorcycle Loan		31,93,800	56,70,554
Motor Vehicle Loan		-	-
Housing Loan		-	-
Advance Income tax paid		46,05,783	39,27,844
Grant Advance		90,51,269	94,03,677
REE-CALL Project		46,03,284	66,44,292
SDI-CJJ Project		11,50,000	1,77,216
SDI-General Fund		-	-
Earnest Money		8,50,000	10,00,000
<b>Loan refund to Bank :</b>		<b>1,09,34,91,510</b>	<b>1,09,44,99,952</b>
Southeast Bank Ltd		19,50,00,000	-
Mutual Trust Bank Ltd		18,31,30,778	20,50,20,814
Trust Bank Ltd		30,00,00,000	30,00,00,000
Mercantile Bank Ltd		4,71,52,814	16,81,94,386
Midland Bank Ltd		-	7,98,03,403
Basic Bank Ltd		6,45,38,543	3,80,00,256
Prime Bank Ltd		3,33,49,363	7,82,45,189
AB Bank Ltd		7,00,00,000	7,00,00,000
IDLC Finance Ltd		3,76,01,361	4,12,11,244
BRAC Bank Ltd		12,47,27,850	8,67,51,935
UAE-Bangladesh Investment Ltd		3,79,90,801	2,72,72,725



Particulars	Notes	Amount 2020-2021	Amount 2019- 2020
<b>Interest paid to Bank:</b>		<b>6,29,19,637</b>	<b>10,55,05,121</b>
Southeast Bank Ltd		1,09,84,177	1,26,08,755
Mutual Trust Bank Ltd		1,13,73,539	2,27,59,533
Trust Bank Ltd		1,25,98,991	1,58,82,571
Mercantile Bank Ltd		15,18,586	1,18,18,162
AB Bank Ltd		27,32,988	28,26,477
IDLC Finance Ltd		27,48,927	23,37,460
Midland Bank Ltd		-	56,29,618
Basic Bank Ltd		39,26,311	63,07,744
Prime Bank Ltd		9,02,946	73,71,137
BRAC Bank Ltd		71,79,399	1,11,82,101
UAE-Bangladesh Investment Ltd		89,53,773	67,81,563
<b>Central Overhead Cost:</b>		<b>12,022</b>	<b>9,555</b>
SDI-General Fund		12,022	9,555
<b>Capital Expenditure:</b>		<b>2,33,37,666</b>	<b>1,13,53,153</b>
Land		2,03,86,809	-
Building		13,46,773	-
Advance for Flat		-	96,07,750
Furniture		10,01,074	7,97,774
Computer		5,12,210	2,80,577
Motor Cycle		(10,000)	-
Motor Cycle transfer to Staff Loan		-	-
Television		35,000	71,390
Telephone		65,800	5,50,825
Camera		-	-
Branch Automation Cost		-	-
Solar & Power Generator		-	-
Electrical Equipment		-	44,837
Agriculture Equipment		-	-
Office Equipment		-	-
<b>Investment (FDR):</b>		<b>11,22,81,629</b>	<b>6,24,44,841</b>
Statutory Reserve Fund		1,58,34,582	2,05,67,789
Savings FDR		9,64,46,113	4,17,77,361
Others fund		-	98,768
DMFI		934	923
<b>Closing Cash and Bank Balance:</b>	<b>10.00</b>	<b>16,83,44,713</b>	<b>6,22,55,435</b>
Cash in Hand		47,78,889	22,01,898
Cash at Bank		16,35,65,824	6,00,53,537
<b>Total Tk.</b>		<b>9,19,20,57,426</b>	<b>8,04,58,45,947</b>

  
Executive Director

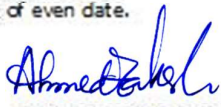
Annexed notes from 1.00 to 18.00 from an integral part of the financial statements

  
Assistant Director (F&A)

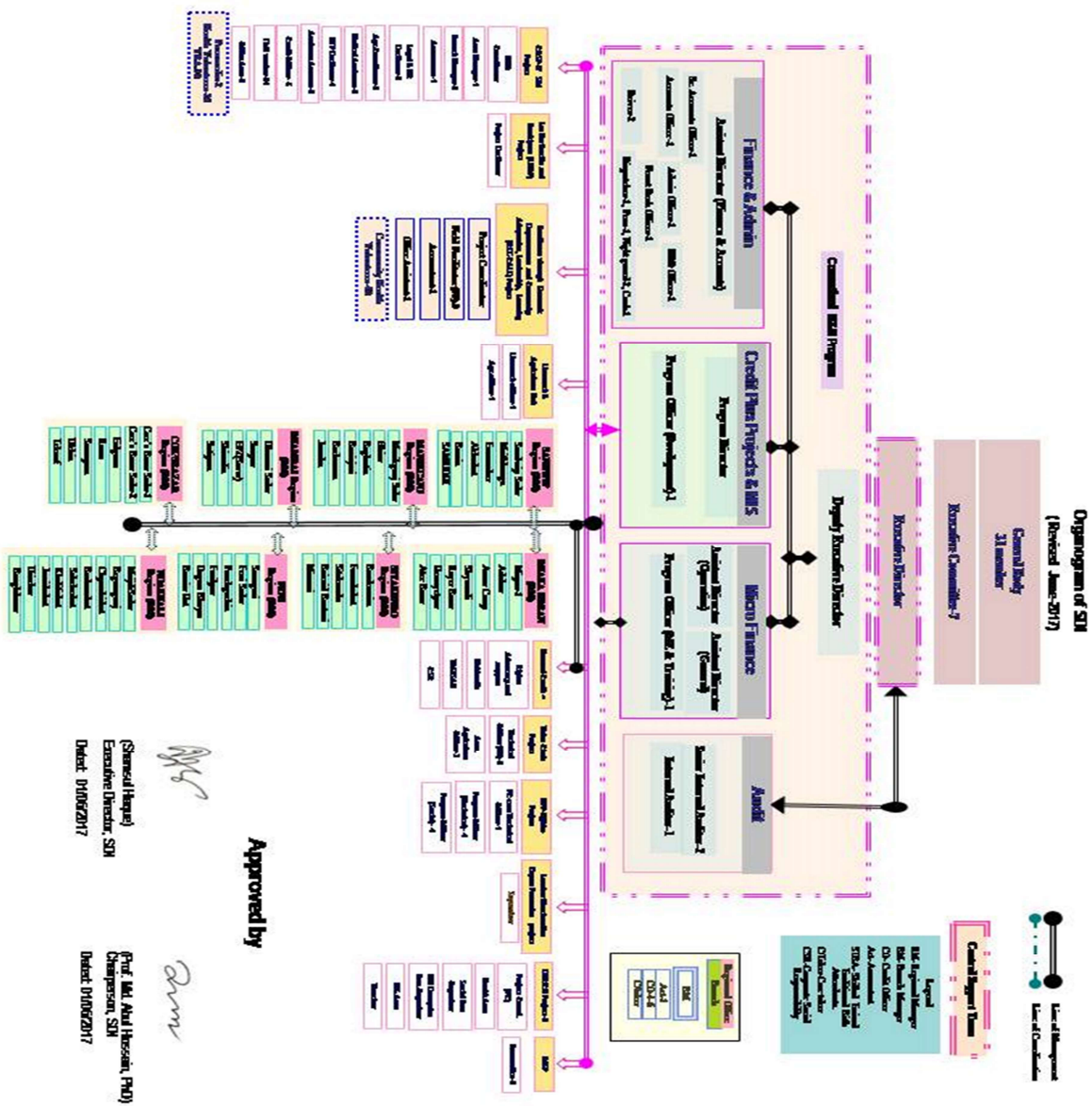
Signed in terms of our separate report of even date.

Date : December 31, 2021



  
AHMED ZAKER & Co.  
Chartered Accountants

# Organogram of SDI



**Approved by**

(Signed) Executive Director, SDI  
Date: 01/06/2017

(Signed) Prof. M.A. Anil Hossain, (PhD)  
Chairperson, SDI  
Date: 01/06/2017

## Contact Information of Important Functionaries of SDI

SL	Name	Designation	Contact #	e-mail
<b>Head Office</b>				
01	Shamsul Haque	Executive Director (CEO)	01711 815053	mshamsulh@gmail.com
02	Md. Abu Bakr Siddique	Deputy Executive Director	01711 898848	absiddique1956@yahoo.com
03	Md. Ohid Ullah	Assistant Director (F&A)	01711 673824	ohid.sdi@gmail.com
04	Md. Kamruzzaman	Assistant Director (Ops)	01730 330703	kamrulsdi@gmail.com
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06	Md. Khurshed Alam	Sr. Internal Auditor	01870 783817	khurshed.sdi@gmail.com
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<b>Credit program</b>				
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04	Md. Humayan Kabir	Regional Manager, Manikgonj	01730 330725	manikgonjre.sdi@gmail.com
05	Md. Arshed Ali	Regional Manager, Adabor (Dhk)	01870 783839	adaborr.sdi@gmail.com
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07	Avijit Kumar Debnath	Regional Manager, Dhamrai	0 1716 020954	dhamrair.sdi@gmail.com
08	Md. Raihan Uddin	Regional Manager, Gazipur	01870 783833	gazipurr.sdi@gmail.com
09	Mohammad Ali Zinnah	Regional Manager, Subarnochar	01791 414581	subornochar.sdi@gmail.com
10	Sayed Md. Harun-or-Rashid	Regional Manager, Nagarpur	01870 783831	nagarpurr.sdi@gmail.com
11	Md. Ferdous Hossain	Regional Manager, Cox's Bazar	01712 602611	coxsbazarr.sdi@gmail.com
12	Md. Harun Or Rashid	Regional Manager, Sandwip	01718 354365	sandwipr.sdi@gmail.com
<b>Project</b>				
01	Md. Shahid Ullah	SAMRIDHI PC, ENRICH-Baniajuri	01710 770074	shahid.sdienrich@gmail.com
02	S.M Anower Pervage	SAMRIDHI PC, ENRICH-Horishpur	01754 202122	sdi.ujjibito@gmail.com
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04	Md. Abdus Salam	Value Chain Facilitator (Sutipara)	01786299880	salam11365@yahoo.com
07	Md. Abdul Kuddus	FTC & MM, FTC, Sutipara	01727 306089	ftcsdi@gmail.com
08	Siraj Ud Dula	PO, Elderly Program (Dirghapar)	01823 145529	sirazuddwla@gmail.com
09	Taslima Akter	PO, Elderly Program (Sutipara)	01883 020115	elderlysutipara.sdi@gmail.com
10	Rokeya Sultana	PO, Elderly Program (Sutipara)	01713 530817	
11	Md. Omar Faruk	PO, Kaishor Program (Sitakunda)	01827 919722	farukcu95@gmail.com

## SDI Region & Branch Office's

SL No.	Regional & Branch Office	Branch address	Mobile No	E-mail address	Branch open Date
1.	<b>Adabor (Dhaka) Regional Office &amp; Adabor Branch [026]</b>	House # 54/1, Rod # 4, PC Culture Houseing Society, Seakhertek, Muhammadpur, Dhaka-1207	01870783839, 01870783855	<b>adaborr.sdi@gmail.com,</b> sdiadaborbranch@gmail.com	02-Dec-06
2.	Mirpur-1 [019]	House # 37/2, Len-1, Block-A, Section-6, Mirpur, Dhaka-1216	01870783853	sdimirpurbranch@gmail.com	07-Oct-06
3.	Ansar Camp [020]	19/B/4, Uttar Tolarbag, Anser Camp, Mirpur-1, Dhaka-1216	01870783854	sdiansarcampbranch@gmail.com	07-Oct-06
4.	Rayer Bazar [025]	156/B, Maya Canon, Sultamgonj Rod, Mukti Cinama Hall nearest, Rayerbazar, Dhaka-1209	01870783856	sdirayerbazarbranch@gmail.com	12-Dec-06
5.	Atibazar [045]	Atigram (Naya Bazar Degree College Nearest), Atibazar, Keranygonj, Dhaka	01870783857	sdiatibazarbranch.sdi@gmail.com	03-Aug-09
6.	Hemayetpur [046]	Joynabari Barobari, Hemayetpur, Barobari Mouqes nearest, Savar, Dhaka	01870783858	Hemayetpur.sdi@gmail.com	06-Jun-09
7.	<b>Dhamrai Regional Office &amp; Dhamrai Sadar Branch [008]</b>	Shamol Saya, House # 139, Holding # 4, Block-C, Word # 4, South Pathantola, Dhamrai, Dhaka	01870783841, 01870783842	<b>dhamrair.sdi@gmail.com,</b> dhamraisadar.sdi@gmail.com	01-Feb-03
8.	Sutipara [001]	Sutipara-Nannar Road, Village: Sutipara FTC Bhabon, Dhamrai, Dhaka	01870783843	Sutipara.sdi@gmail.com	05-Dec-94
9.	Suapur [006]	Suapur Bazar, Sowkot Hossain's House, Post: Suapur, Dhamrai, Dhaka	01870783844	Shuapur.sdi@gmail.com	01-Oct-02
10.	Shimulia [029]	Village: Paragram, Yeasin Bapari's House, Post: Noihati, PS : Ashulia, Dhaka	01870783846	Shimulia.sdi@gmail.com	01-Jan-07
11.	Kawalipara [056]	Village: Kawalipara, Post: Jalsah, PS: Dhamrai, Dhaka	01870783845	Kawalipara.sdi@gmail.com	01-Mar-15
12.	<b>Manikganj Regional Office &amp; Sadar Branch [007]</b>	307/1, Makka Tower, West Bandutia, Stadium Road, Manikganj.	01870783840, 01870783847	manikgonjre.sdi@gmail.com, manikgonjsadar.sdi@gmail.com	05-Jan-03
13.	Baniajuri [003]	Aysah Plaza, Baniajuri Bus Stand Nearest, Post: Baniajuri, PS: Ghior, Manikganj	01870783848	sdibaniazuribr@gmail.com	19-Feb-98
14.	Ghior [031]	Ghior Upzila Gate Nearest, Post: Ghior, PS: Ghior, Dist: Manikganj	01870783849	sdighiorbr@gmail.com	01-Jun-07
15.	Jhitka [058]	Jhitka, Bazar, Post: Jhitka, PS: Horirampur, Dist: Manikganj	01870783850	zitka.sdi@gmail.com	01-Jan-16
16.	Daragram [059]	Village: Ghasbari, Yousuf Rayhan's House, Post: Daragram, PS: Saturia, Dist: Manikganj	01870783851	dorogram.sdi@gmail.com	01-Jan-16
17.	Bailarteak [062]	Village: Bhangabaria, Chand Miah's House, Post: Balirtek, PS: Manikganj Sadar, Manikganj	01870783852	balirtek.sdi@gmail.com	01-Aug-16
18.	<b>Sandwip Regional Office &amp; Sadar Branch [002]</b>	Haramia New Complex, Sandwip, Chattogram	01870783862	<b>sandwipr.sdi@gmail.com,</b> sandwipsadar.sdi@gmail.com	01-Jan-96
19.	Maitbhanga [004]	Village: Shiverhat, Hazi Abdul Hadi Sukani's House, Sandwip, Chattogram	01870783862	maitvanga.sdi@gmail.com	01-Jan-00
20.	Enam Nahar [013]	Village: Enamnahar, Post: Boktarhat, Sawndip, Chattogram	01870783860	enamnahar.sdi@gmail.com	01-Jan-05
21.	Bauria [005]	Bauria, Ersad Market, Dozanagar, Sandwip, Chattogram	01870783861	bauria.sdi@gmail.com	03-Jan-02
22.	Akbar Hat [014]	Village: Akborhat, Post: Akborhat, Sandwip, Chattogram	01870783863	akborhat.sdi@gmail.com	09-Jan-05
23.	Samridhi [044]	Horishpur, Baten Market, Sandwip, Chattogram	01870783864	samridhi.sdi@gmail.com	07-Jan-08
24.	<b>Sitakundo Regional Office &amp; Sitakundo Sadar Branch [010]</b>	Azam Chodhowri's House, Jalil Puraton Road, Jalil Get, South Vatiary, Sitakunda, Chattogram	01870783836	<b>sitakundor.sdi@gmail.com,</b> sdisitakundobr@gmail.com	01-Oct-03
25.	Barokumira [009]	Hazi Kamal Uddin Vila, New Razapur, Barokumira, Thana: Sitakundo, Dist: Chattogram	01870783871	sdikumirabr@gmail.com	05-Feb-03
26.	Faujdarhat [011]	Jolil Gate, Azom Choudhury, Building, Faujdarhat, Chattogram	01870783873	sdifaujdarhatbr@gmail.com	01-Nov-03
27.	Mirsharai [012]	College Road, Rejia Bhaban, Jakir Hossen Bhuiyan's Bari, Mirsharai, Chattogram	01870783874	sdimirsharibr@gmail.com	11-Sep-04
28.	Bayazid Bostami [015]	Tamanna Residensial Area, Oxizen, Bayazid Bostami, Dist: Chattogram	01870783875	sdibayazidbr@gmail.com	01-Sep-05

SL No.	Regional & Branch Office	Branch address	Mobile No	E-mail address	Branch open Date
29.	Halishahar [053]	Shamoly Residential, Halishahar, PS: Halishahar, Chattogram	01870783876	sdihalishaharbr@gmail.com	31-Dec-14
30.	<b>Feni Regional Office &amp; Sadar Branch [021]</b>	Maa Rafiker Nessa Bhaban, 658/2, Cumilla Bus Stand, Falahiar Madrasha Road, North Dakter Para, Feni Sadar, Feni	01870783837, 01870783865	feniregion.sdi@gmail.com, fanibr.sdi@gmail.com	01-Nov-06
31.	Baraiyarhat [017]	Hazi Mostofa Bhaban, Wapda Road, Mehedi Nagar, Post Office: Baraiyarhat, Thana: Mirasarai, Dist: Chitagong	01870783870	baraiyarhatbr.sdi@gmail.com	06-Jul-06
32.	Fazilpur [018]	Village+Post: Fazilpur, Fazilpur Alia Madrasha nearest, PS: Fazilpur, Dist: Feni	01870783869	fazilpur.sdi@gmail.com	06-Jul-06
33.	Sonagazi [022]	Char Gonesh Hospital Road, Kashem Mansion, Post+PS: Sonagazi, Dist: Feni	01870783868	sonagazibrsdi@gmail.com	02-Dec-06
34.	Daganbhuiyan [023]	Maa Firoza Mansion, Village: Amanullahpur, Daspara Road, Post +PS: Daganbhuiyan, Dist: Feni	01870783867	daganbhuiyanbr.sdi@gmail.com	02-Dec-06
35.	Panchgacia [024]	Temohoni Bazar, Post : Panchgacia, Feni	01870783835, 01870783866	pasgasiyabrsdi@gmail.com	01-Dec-06
36.	<b>Cox's Bazar Regional Office &amp; Sadar-01 Branch [033]</b>	Hazi Nazir Ahmed Building, 2 <sup>nd</sup> Floor, South Baharchara, Saimon Road, Cox's Bazar	01870783835, 01870783877	coxsbazarr.sdi@gmail.com, coxsbazarbr.sdi@gmail.com	01-Feb-08
37.	Ramu [034]	Alhaz Gofur Miah's House, Sawpnopuri Community Center Road, Ramu, Cox's Bazar	01870783880	ramubr.sdi@gmail.com	01-Feb-08
38.	Cox's Bazar-02 [035]	South Rumaliarchora, Mother Miah's House, Dist : Cox's Bazar	01870783878	coxsbazarbr.sdi@gmail.com	01-Jan-08
39.	Sonarpara [036]	Village: Sonaychori, Hazi Zafor Alam's House, Post: Inani (Court Bazar), PS: Ukhia, Cox's Bazar	01870783881	sonarparabr.sdi@gmail.com	01-Feb-08
40.	Edgah [037]	Baitus Sarok Maque Road, BRAC Office's nearest, Edgah, Cox's Bazar	01870783879	edghabr.sdi@yahoo.com	01-Feb-08
41.	Teknaf [047]	Soyed Hossain Building, BDR Road, Teknaf Bazar Nearest, Islamabad, Post: Teknaf, PS: Taknaf, Cox's Bazar	01870783882	teknafbr.sdi@gmail.com	01-Mar-10
42.	Ukhia [049]	Saleh Ahmed Building, Hazipara, Psot: Rajpalong, PS: Ukhia, Coxbazar	01870783883	ukhiabr.sdi@gmail.com	04-Mar-10
43.	Chakaria [072]	1173, Shahin Monzil (Ground floor), Bharamohuri, Chakaria, Cox's Bazar	01815486022	chakariabr.sdi@gmail.com	15-06-2021
44.	<b>Noakhali Regional Office &amp; Majdee Sadar Branch [038]</b>	Saheda Manjil, Holding # 1187, Hazi Sah Alam Miah's House, Village: Ayubpur, Central Rod, Dotterhat, Majjee, Noakhali	01870783834, 01870783884	noakhali.sdi@gmail.com, majjee.sdi@gmail.com	01-Jan-08
45.	Khaliferhat [041]	Khaliferhat High School Nearest, Khaliferhat, Mijdee, Noakhali	01870783885	khalifarhat.sdi@gmail.com	02-Jan-08
46.	Saheberhat [042]	Village: Abdullahpur, Selim Chairman's House, Saheberhat, Maidee, Noakhali	01870783886	saheberhat.sdi@gmail.com	01-Feb-08
47.	Begumgonj [043]	S.K Tower, Shahjahan Khan's House, Dorbeshpur (Musa Miah Road), Begumganj, Noakhali.	01870783887	begumgonj.sdi@gmail.com	01-Feb-08
48.	Jamiderhat [050]	Jamiderhat (Pandit House), Begomgonj, Noakhali	01870783888	jamiderhat.sdi@gmail.com	04-Mar-10
49.	<b>Savar Regional Office &amp; Savar Sadar Branch [051]</b>	Holding # 18/23, Block-B, Shimultala (Apex Gali), Jhaleshwer, Savar, Dhaka	01870783832, 01870783894	savarr.sdi@gmail.com, Saverbrin.sdi@gmail.com	01-Sep-13
50.	Joymontop [055]	Joymontop, Joymontop Bus Stand Nearest, PS - Singair, Manikganj	01870783895	Joymontop.sdi@gmail.com	10-Jan-15
51.	Jamsah [048]	Dulal Vila, Village+Post: Jamsah, PS: Singair, Dist: Manikganj	01870783896	sdijamshabr@gmail.com	04-Mar-10
52.	Baira [054]	Baira Bazar, Post: Baira, PS: Singair, Dist: Manikganj	01870783897	sdibaira@gmail.com	01-Dec-14
53.	Ashulia [061]	Ashulia, Ashulia Goru Bazar Nearest, Sava, Dhaka	01870783898	ashulia.sdi@gmail.com	07-Feb-16
54.	Sholla [066]	Village+Post: Sholla, PS: Nababgonj, Dist: Dhaka	01870783899	sholla.sdi@gmail.com	29-Nov-16
55.	<b>Gazipur Regional Office &amp; Zirani Branch [028]</b>	N Islam Hospital, 2 <sup>nd</sup> floor, Tangori Bazar, Zirani, Ashulia, Dhaka.	01870783833, 01870783889	gazipur.sdi@gmail.com, Zirani.sdi@gmail.com	21-Dec-06
56.	Konabari Sadar Branch Office [060]	Villate: Zuran, Post: Konabari, PS: Gazipur Sadar, Gazipur.	01870783891	konabari.sdi@gmail.com	01-Jan-16

SL No.	Regional & Branch Office	Branch address	Mobile No	E-mail address	Branch open Date
57.	Kaliakoir [052]	Village: Boroitola, Soyed Saha Alam's House, Shaheb Bazar Road, Post+PS: Kaliakoir, Dist: Gazipur	01870783890, 01730330737	Kaliakoir.sdi@gmail.com	06-Dec-14
58.	Chourastha [067]	Great All City, Chandona Chourasta, Gazipur	01870783893	konabari.sdi@gmail.com	10-Apr-17
59.	Mirzapur [068]	Village: Bainhati, Post: Mirzapur, PS: Mirzapur, Dist: Tangail	01870783892	mirzapurb.sdi@gmail.com	20-Apr-17
60.	<b>Nagarpur Regional Office &amp; Sadar Branch [065]</b>	Eshak Mia's House, Dujani Road Post+PS: Nagarpur, Dist: Tangail	01870783831, 01870783900	<b>NagarpurR.sdi@gmail.com,</b> Nagarpur.sdi@gmail.com	22-Nov-16
61.	Bachamara [030]	Amtoli Bazar, Post: Bachamara, PS: Doulatpur, Manikgonj	01870783905	bachamara.sdi@gmail.com	11-Jan-07
62.	Baghutia [032]	Jeionpur Bazar, Khorshed Member's House, Post: Jeionpur, PS: Doulatpur, Dist: Manikgonj	01870783904	baghutia.sdi@gmail.com	01-Jun-07
63.	Bhadra [057]	Vadra Bazar, Union Porisad Nearest, Post: Vadra, PS: Nagarpur, Dist: Tangail	01870783903	vadra.sdi@gmail.com	08-Dec-15
64.	Varra [063]	Vill: Vatpara (Khorshed Market nearest) Post: Shabotpur, Nagarpur, Tangail	01870783901	bharra.sdi@gmail.com	19-Nov-16
65.	Lauhati [064]	Lawhati Bazar, Mofazzal Ali House (Saman More), Post: Lawhati, PS: Delduar, Tangail	01870783902	lawhati.sdi@gmail.com	20-Nov-16
66.	Paruria [070]	Paruria (Jahangir Member's House), Baghutia, PS: Doulatpur, Dist: Manikgonj	01870783902	paruria.sdi@gmail.com	01-May-18
67.	<b>Subarnochar Regional Office &amp; Subarnichar Sadar Branch [069]</b>	College Road, Soikat Para, Near of Joy Market, Charbata Khasharhat, Subarnochar, Dist: Noakhali	01870783830, 01870783830	<b>SubarnocharR.sdi@gmail.com</b> <b>, Subarnochar.sdi@gmail.com</b>	24-Apr-17
68.	Urirchar [016]	Colonibazar, Banglabazar, Post : Urirchar, Sawndip, Chitagong	01870783910	urirchar.sdi@gmail.com	01-Jan-05
69.	Solaiman Bazar [027]	Solaiman Bazar, Post: Aktermiar Hat, PS: Subarnochar, Noakhali	01870783911	solaimanbazar.sdi@gmail.com	01-Feb-06
70.	Bashoorhat [039]	Holding # 150/2 (Ka), Jahan Bhabon, Mujib College Road, Upazila: Companygonj, Noakhali	01870783909	basurhat.sdi@gmail.com	01-Feb-08
71.	Chaprashirhat [040]	Village: Charkali, PO: Chaprashirhat, Upazila: Companygonj, Noakhali.	01870783908	chaprashirhat.sdi@gmail.com	01-Feb-08