

SDI A Green Paradigm



SDI

সোসাইটি ফর ডেভেলপমেন্ট ইনিশিয়েটিভস্
SOCIETY FOR DEVELOPMENT INITIATIVES

Introduction to the SDI

Establishment

SDI was established in 1993 by a group of like minded self motivated development workers who were imbued with the zeal to address the social-maladies with a vision of realizing the human potential of the disadvantaged and powerless, alienated from the social, economic and institutional resources.

SDI is a platform which has drawn NGO professionals who have adopted social development as a life time mission. The rich and diverse experience of the initiators is its unique asset.

Our Creed

"Development that meets the needs of the present without compromising the ability of future generations to meet their own needs"

Our 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.

Core Strategy

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

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

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

Legal Status

SDI is a non profit social development Enterprise organization Registered with (1) Social Service Department, GoB (2) NGO affairs Bureau and (3) Registrar of Joint Stock Company, (4) Registrar with Microcredit Regulatory Authority.

SDI is eligible to receive external grants and also for operation of Micro credit, Micro enterprise and other development programs with local and external grant and credit fund

SDI Organizational Structure

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 two-year period. The GB and the EC is headed by a President. ON the EC apart from the President there is a Vice President, an Assistant Secretary and a treasurer. The secretary general of the SDI acts as the Executive Director of the organization.

The EC is accountable to the GB. The Director in turn is accountable to the EC. For day to day running of the organization, a Deputy Executive Director assists the Executive Director.

Affiliation with National Networks

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

Affiliation with International Networks

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

Partners

Government of Bangladesh Palli Kormo-Sohayak Foundation (PKSF), OXFAM-GB, GiZ, Germany, Bangladesh Bank (BB), NGO Forum, Bank Asia Ltd, Oxfam-International, Wellbeing - Australia.

Project Locations

SDI's mandate is to implement project all over Bangladesh. However, at the present focusing its activities in the areas where a large concentration of people become vulnerable to either flood related disaster or cyclone or other climatic phenomenon. SDI is working in Dhaka and Chittagong municipal areas, Sandwip, Sitakunda, Mirersarai, Coastal areas of Chittagong, Cox's Bazar, Feni, Noakhali and river basin and flood plains of Jamuna and the Padma in Dhaka, Manikganj, Pabna, Sirajgonj districts.



SDI Programs

SDI undertakes a multi-sector integrated program in order to achieve its professed goal. Under its various projects SDI is currently implementing the following programs :

- ❖ Promoting institution of people (community organization) and network.
- ❖ ADVOCACY for land, water bodies, bay-fishers safety.
- ❖ Non Formal Child Education Program.
- ❖ Life Skill Education for Adolescent Girls.
- ❖ Primary health, Reproductive health and Mother and Child Health Care.
- ❖ Income and Employment Generation.
- ❖ Asset transfer to extreme poor and poor.
- ❖ Water & Sanitation, Arsenic removal, Rain water harvesting.
- ❖ Social Forestry and nursery development.
- ❖ Rural housing.
- ❖ Hardcore poor development program (Out reaching the hard to reach).
- ❖ Support to Vulnerable Group Development.
- ❖ Promotion of Value Chain.
- ❖ Participatory Action Research.
- ❖ Sustained Poverty Reduction and Socio Economic Development through comprehensive household based development approach.
- ❖ Disaster Preparedness.
- ❖ Pre primary school education.
- ❖ Community led food security program.
- ❖ Credit Plus program for the HCP.
- ❖ Promotion of solar energy.
- ❖ Access to ICT by the poor.
- ❖ Inward remittance Service.
- ❖ Micro entrepreneurship promotion.
- ❖ Corporate Social Responsibility – Kishan Kishanee Mela, Stipend to poor students, donation of IT equipment to educational institutions.
- ❖ Public Private partnership.
- ❖ Climate Change Adaptation & Mitigation.
- ❖ Appropriate Technology for income generation by Poor.
- ❖ Development communication using Multimedia.
- ❖ Development Dialogue- IEC materials.

Multi-disciplinary Development Projects and Program Operational Areas

SL	Name of the program	Upazila	District
A.	Resilience through Economic Empowerment and Community Adaptation, Leadership, Learning – REE CALL of SDI in Sandwip Project	Sandwip	Chittagong
B.	Oxfam International Humanitarian Capacity Building (OI-HCB) Project with the partnership of Oxfam International	All postal area of Bangladesh	All postal district of Bangladesh
C.	Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH)	Sandwip	Chittagong
D.	PKSF -SDI Micro -Credit Project	50 Upazila	11 districts
E.	Water and Sanitation Program	Ghior	Manikganj
F.	Leather Merchandise Export Promotion Project. (Private Public Partnership -PPP), in partnership with L SBPC of Ministry of Commerce, Gov and MTBL and ITC -WTO, Geneva	Hajaribag, Sutrapur, Islampur, Fulbaria	Dhaka
G.	GRIHAYAN PROJECT (Housing project), Bangladesh Bank	Dhamrai Ghior	Dhaka Manikganj
H.	Bondhu Chula with GTZ	Do	Do
I.	Solar lantern exchange with Hurricane lantern Wellbeing, Australia	Do	Do
J.	Value Chain Development Project with PKSF	Savar	Dhaka
K.	Bondhu Chula distribution in partnership with UPRP -UNDP	Dhaka city	Dhaka
L.	Inward remittance service with Bank Asia Ltd. – Bangladesh Bank	All SDI project area	11 district
M.	Support services to women under the Vulnerable Group Development (VGD) Programme for 2011-2012 cycle with the partnership of Department of Women Affairs (DWA) -GOB	Manikganj Sadar & Horirampur	Manikganj
N	Rehabilitation of Non motorized transport pullers and Owners Project(RNPPo) PKSF -World Bank	Dhanmondi & Adabor Police stations	Dhaka Metropolitan Area



Savings and Credit Program Status of SDI as of June 2011

SL	Particulars	June'11
1	No. of Branch	50
2	No. of Field Worker	208
3	No. of Total staff (Micro credit)	405
4	Total Staff : Field Worker (FW)	1:0.93
5	No. of Member	72356
6	No. of Borrower	60512
7	Loan Outstanding (million Tk.)	647.8
8	Average loan outstanding - per Borrower (TK)	10,706
9	Savings Outstanding (million Tk.)	164.4
10	Average Savings Balance per Member (TK)	2,273
11	Member Security Balance (million Tk.)	40.3
12	Overdue (million Tk.)	31.6
13	Cumulative Surplus (million Tk.)	55.8
14	Borrower : All Staff (ratio)	149:1
15	Average Group Size (members /group)	18:1
16	Avg. # of Group - per field worker (gr.)	19:1
17	Avg # Members per FW	348:1
18	Avg # of Borrowers per FW	291:1
19	Avg Loan Outstanding per FW (million Tk.)	3.11
20	Avg. Loan Outstanding: All Staff (million Tk/staff)	1.59
21	Avg. Loan outstanding per branch (million Tk.)	12.9
22	Annual on time recovery Rate (OTR) [%]	99.37
23	Cumulative Recovery Rate (CRR) [%]	99.32
24	Portfolio at Risk (PAR) [%]	5.59
25	Default Ratio (DR)[%]	4.88
26	Member Drop out Ratio (%)	44
27	Savings : Loan Outstanding (%)	25.38
28	Rate of regular Loan outstanding (%)	95.12
29	Borrower : Member (%)	84
30	Average Loan Size (Tk/loanee)	27,057
31	Lending/cost per unit of money lent	8.21
32	Cost per unit of loan Recovery	9.34
33	Rate of surplus over gross income (%)	14

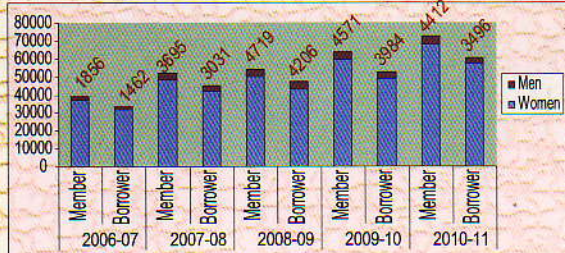
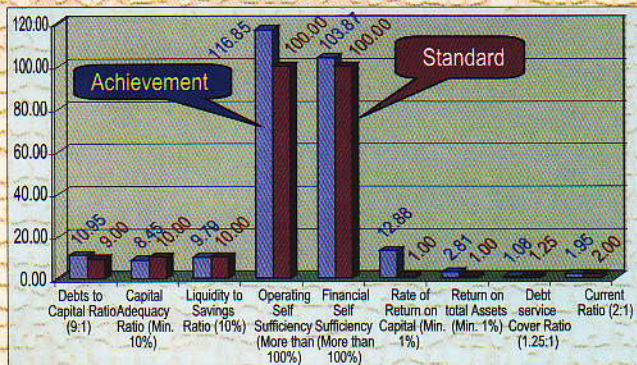
Micro Finance products of SDI

SL	Products
1	General Savings
2	Ultra Poor Savings
3	Special Savings
4	Urban Micro -Credit
5	Rural Micro Credit
6	Micro -enterprise Credit
7	Credit for Ultra Poor
8	Credit for the Members' Husbands / Guardians
9	Housing Credit
10	Disaster Management Credit
11	Emergency 2007 Flood Restoration and Recovery Assistance Program (EFRRAP)
12	Seasonal Credit
13	Credit for Distress Situation
14	Credit Insurance Scheme
15	Livelihood Improvement Loan
16	Asset Creation Loan
17	Sustainable IGA Loan
18	Youth Development Loan
19	Finance for Enterprise Development and Employment Creation Project (FEDEC)
20	Rehabilitation of Non motorized transport pullers and Owners Project(RNPPPO)

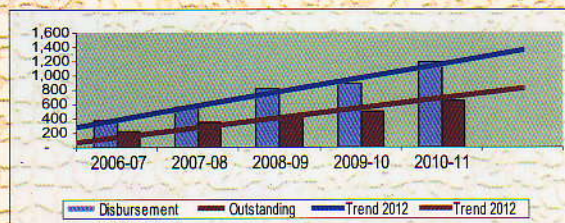
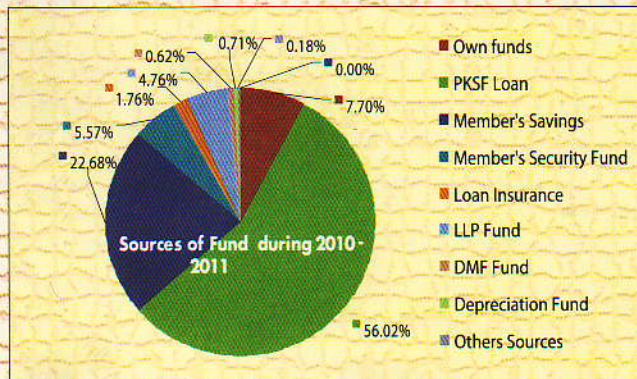
Implemented during the past five years:

Projects/pro gram	Major Program Focus	partner
SHOUHARDO Program	<ul style="list-style-type: none"> - Early childhood development (ECD) - Agriculture - Comprehensive homestead development - Women development - Health and Nutrition - Disaster preparedness - Food distribution 	Care Bangladesh/ USAID
Integrated Rural Development Program (IRDP)	<ul style="list-style-type: none"> - Capacity building for staff and beneficiary - Non Formal Children Education (NFCE) and peer education for adolescent - Societal information dissemination using multimedia - Health and Nutrition - Income security program 	CORDAID - Netherlands
Community based disaster risk management Project)	<ul style="list-style-type: none"> - Community based disaster risk reduction - Infrastructure development - Water and sanitation - Homestead raising - Plantation - Activate UDMC and UzDMC 	OXFAM-GB Bangladesh
Water and Sanitation Program	<ul style="list-style-type: none"> - Supply of Sanitary Latrine - Rain water harvesting plant - Arsenic removal plant - Tub -well repairing and wash program - Tub -well platform reconstruction - 100% sanitation coverage in 2 unions of Ghior upazila under Manikganj District. - Awareness Program - Training program 	NGO Forum and DPHE
ANANDA School (Reaching out of school children (ROSC)	Conduct education session from class I to class V.	Ministry of Primary and mass Education
GRIHAYAN PROJECT	Loan for House construction	Bangladesh Bank

FINANCIAL RATIO ANALYSIS FOR THE PERIOD 2010 -2011



Fy year	2006-07		2007-08		2008-09		2009-10		2010-11	
	Member	Borrower	Member	Borrower	Member	Borrower	Member	Borrower	Member	Borrower
Women	37304	31722	48112	42012	49545	42779	59207	46717	67944	57016
Men	1856	1462	3695	3031	4719	4206	4571	3984	4412	3496
Total	39160	33184	51807	45043	54264	46985	63778	52701	72356	60512



Fy year	2006-07	2007-08	2008-09	2009-10	2010-11
Disbursement	376,288,000	557,178,000	813,715,000	885,119,000	1,181,413,000
Outstanding	219,310,966	350,125,541	412,348,643	504,531,900	647,808,190
Overdue	195,3271	586,0488	16341542	25112833	31620150
overdue; outstanding	0.9%	1.7%	4.0%	5.0%	4.9%

Consolidated Balance Sheet

As at 30 June, 2011

PROPERTY AND ASSETS

Fixed assets :

at cost less Accumulated Depreciation

Investment :

Savings FDR
Loan Loss Provision Investment (LLPI)
Disaster Management Fund Investment
Depreciation Fund Investment (DFI)
FDR

Current Assets :

Loan Outstanding to Beneficiaries
Accounts Receivable
Grant Receivable
Interest Receivable
Stock for Sanitary latrine
Motorcycle loan
Defalcation by field worker
Advance Tax paid
Advance
Closing Cash and Bank Balance

Notes

5.00

14.00

19.00

21.00

15.00

Total Tk.

FUND AND LIABILITIES

Fund Account

Long term Liabilities

Current Liabilities

16.00

17.00

18.00

Total Tk.

2010-2011

7,914,966

30,854,612

16,104,402

8,462

4,195,721

10,546,027

686,869,497

648,469,208

631,635

150,965

643,301

27,386

4,467,354

123,224

233,115

1,675,936

30,447,373

725,639,075

725,639,075

2009-2010

8,686,950

36,515,173

17,044,819

12,757,119

2,418,647

2,895,872

1,398,716

564,096,151

508,089,843

26,000

46,050

430,355

27,546

4,301,204

38,897

1,570,107

49,566,149

609,298,274

609,298,274



Delegates from Bangladesh headed by the MD. of PKSIF at the Plenary of Asia Pacific Region Micro-credit Summit 2008 in Bali, Indonesia.



Mr. Abul Kalam Azad, Information Minister, GOB & Mr Carry Gordon an USAID Official Inspected Pot in Pot a vegetable cooler inovated by SDI for poor rural vegetable vendors.



Dr. Quazi Mesbahuddin Ahmed, MD PKSIF, chief guest of 'SDI retreat 2010' at Salna forest, Gazipur



Mr. Fazlul Kader, DMD, PKSIF & Shamsul Haque, the ED SDI with Dr. Enrique Navarro, Training Coordinator CARD MRI visiting Micro insurance program of CARD MRI Philippines.



Wellbeinggreen Australia and ED of SDI exploring barter of a traditional lantern for solar lantern program with SDI grass roots partners in the Bachamara char in middle of the river Jamuna of Daulatpur Upazila



Mr. Golam Touhid, GM PKSIF visiting SDI stall at MC Fair 2009 at BBICC

Contact Person :

SHAMSUL HAQUE

Executive Director (CEO),

Society For Development Initiatives,

House # 2/4, (3rd Floor), Block-C, Shajahan Road

Mohammadpur, Dhaka-1207, Bangladesh

Phone : 880 2 9122210, 9138686, 8115368, Cell : 01711515053, Fax: 9145381

Email: mshamsulh@gmail.com; sdi@bdcom.com, Website: www.sdi.org.bd