

# SDF Report

## 2022



Social Development Foundation  
Financial Institutions Division  
Ministry of Finance







“Peace is imperative for the survival of humanity. It represents the deepest aspirations of men and women throughout the world. Peace to sustain must be, peace based upon justice...”



Bangabandhu Sheikh Mujibur Rahman

*Addressing the UN General Assembly, 25 September 1974*





“Squeezed for money,  
the affected households often  
need to lower the quality of  
their food, which then impacts  
the overall development of  
their children...”



Honorable Prime Minister Sheikh Hasina

Saving our planet, lifting people out of poverty, advancing economic growth... these are one and the same fight. We must connect the dots between climate change, water scarcity, energy shortages, global health, food security, and women's empowerment. Solutions to one problem must be solutions for all. Ban Ki-moon, Ex Secretary-General, of the United Nations.



# About

# SDF

Established by the Government of Bangladesh as an autonomous and not-for-profit organization under the Ministry of Finance in 2000, the Social Development Foundation (SDF), has been mounting campaigns for poverty alleviation counting on collective action. It is uniquely positioned to help advocate for change, connect the community to the knowledge and resources they need, and coordinate the efforts in fighting poverty and advancing progress towards the SDGs. SDF has been carrying out advocacy work with policymakers, development partners, asset owners, access providers, capacity-building institutions, employers, and individuals to bring about changes in the lives and lives of the poor and marginalized.

We work to achieve social and economic changes in ultra-poor households, assist them in getting access to mainstream development programs, and create aspirations among severely disadvantaged groups by incorporating the Community Driven Development (CDD) approach. We do this with a

holistic development approach geared towards inclusion, using tools like community finance, livelihood development, youth employment, health and nutrition, infrastructure development, women empowerment, and more.

Standing at the vantage point of 23 years of achievements, SDF's operations have spread in tandem with its internal growth implementing a poverty alleviation program in 22 districts, 89 Upazilas, and 9335 villages. SDF is currently implementing Resilience, Entrepreneurship, and Livelihood Improvement (RELI) Project to predominantly address the emergency economic initiatives of the Government of Bangladesh to fight the COVID-19 crisis and climate-induced events, the RELI Project was adopted to implement focusing on the livelihood support for the vulnerable people and support their recovery and resilience-building, employment generation, entrepreneurship development, and post-crisis economic recovery preparation in the intervening areas. The project builds on the successful



experience of rural poverty alleviation achieved by its predecessor projects--Social Investment Program Project-I and II, and Nution Jibon Livelihood Improvement Project (NJLIP). The RELI Project included over 744,600 direct beneficiaries, of which more than 90 percent are women, and is being implemented in 3,200 villages under 68 upazilas of 20 poverty-prone districts throughout the country with a budget worth US\$ 341 million, where US\$ 300 million is being provided by the International Development Association (IDA), US\$ 40 million as counterpart funds from the Government of Bangladesh whilst US\$ 1 million is from the local beneficiaries as matching grants.

SDF is an entity specialized in the Community Driven Development (CDD) approaches and is also engaged in the Sustainable Coastal and Marine Fisheries Project (SCMFP-Phase I) the co-implementing agency with the Department of Fisheries(DoF), Ministry of Fisheries and Livestock at field level from February 2020 with a budget envelope of BDT 52 million. These supports aim at strengthening community fisheries management and transforming livelihoods in fishing communities by reducing dependence on fishing. Activities are focused on up to 450 villages and include establishing up to 100 model fishing villages(MFVs) spread over 45 coastal Upazilas in 13 districts dominated by coastal and marine fishers.

With a vision to win the battle against COVID-19, the Hon'ble Prime Minister Sheikh Hasina has announced financial packages to meet the need to cushion the effects of the pandemic. SDF is carrying out a Credit Program Under the Stimulus Package(CPSP) to assist the COVID-19-affected populations, particularly the micro and small enterprises who are struggling to deal with the regular closures and other barriers to setting up to handle the pandemic, and ultimately to give a boost to the national economy. We have received BDT 200 crore and implementing this program in 51 Upazilas and 19 districts.

SDF has been bringing about changes in the lives of the underprivileged and unskilled people, especially women in the community through empowerment, self-reliance, and improvement of living standards by financing for making productive investments. In 2022, the amount of Village Development fund (VDF) disbursed was BDT 16,873.21 million and cumulative expenditure for the RELI Project stood at BDT 4,659.72 million

(18.32%) against the total budget of BDT 25,437 million of the IDA.

Savings of the beneficiary members are vital for the project to bring a change in their attitude through saving a portion of their income, which is the first rung of the ladder of their socio-economic upliftment. At the end of December '22, a total of 494,518 (99%) beneficiaries including youths had deposited BDT 227.65 million and a total of 23,736 borrowers (RG members) received internal loans worth BDT 200.35 million from their savings.

In this year SDF disbursed a total of BDT 3,912.465 million as a One-Time Grant (OTG) in 4,457 (80%) against 5546 villages under 25 districts and 292,678 beneficiaries received BDT 2056.11 million in both NJLIP and RELI areas.

A total of 99 villages received a Revolving Fund (RF) of BDT 108.58 million from the ongoing RELI Project where 166 beneficiaries received revolving loans for IGAs with an amount of BDT 3.23 million. A total of 200 Gram Samiti (GS) purchased 1,062.75 decimal land by BDT 110.95 million. It is worth mentioning that 11 villages received Construction Works Fund and 7 villages have already started construction of GS office building in RELI project areas.

SDF has actively engaged youth in the project areas to counsel, support, and demonstrate employment opportunities. In this context, 27,382 (98.92%) youths started accumulating savings of BDT 11.10 million, and 2,784 youths have been capacitated on different market-driven technical training and trades. Out of 2,784 youths, 30 of them have migrated. A total of 900 youths got employment under the self and wage employment category (self-employment: 278 and wage employment: 622).

To augment the capacity and professionalism of SDF staff and program participants, 1,661 staff have already been deployed and trained at all levels.

Our programs have been facilitating the community to make large-scale investments, bringing about positive changes through the development of entrepreneurship in particular for women beneficiaries that empowered them substantially leading to contributing to the health and productivity of the entire community which in turn, will leave a legacy for socio-economic development of the next generation.



## Vision

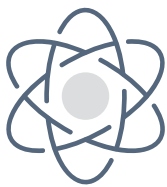
To eradicate poverty through sustainable development and women empowerment.



## Mission

SDF strives to empower disadvantaged communities through the implementation of integrated programs that include capacity building, infrastructure development, employment creation, nutrition awareness and support, and above all inclusive and appropriate financing for planned economic activities. These interventions aim to facilitate the communities to realize their full potential, lift them out of poverty, and take full advantage of emerging opportunities.





## Core Values

- Unity and Equity;
- Use of local resources;
- Belief and trust in community wisdom;
- Transparency and accountability at all levels of program implementation; and
- Building self-reliant and sustainable institutions for the poor at the community level.




## What We Do


- SDF directly implement, monitor, and evaluate all projects;
- Follow CDD approach and balanced development strategy;
- Mobilize and empower rural poor with an emphasis especially on women to build and strengthen their institutions;
- Develop employability skills and generate employment opportunities for the unemployed and under-employed youths;
- Build and renovate local infrastructures through the Community Works Fund (CWF) for rural regeneration in all aspects;
- Raise nutrition awareness and improve health and hygiene attitudes as well as practices;
- Create a social safety net for the rural poorest for their resilience building against any shock;
- Establish market linkages with the producers and other partaking actors of the value chain and marketplace;
- Establish second-tier institutions to carry out the institutional functions after phasing out; and
- Transfer funds directly to the village institutions to uplift the socio-economic status of the beneficiaries.

# Contents





About SDF	iv
Vision, Mission, Core Values, What we do	vi
Message from the Hon'ble Finance Minister	10
Message from the Secretary	11
Message from the Chairperson	12
Message from the Managing Director	16
Livelihood Development	20
Community Finance	26
Construction Works (CW)	32
Youth and Employment Generation Support (YEGS)	38
Communications	46
Capacity Building (CB) Cell	50
Appraisal and Monitoring Team (AMT)	54
Governance & Accountability (G & A)	60
Monitoring, Evaluation, and Learning (MEL)	66
Health and Nutrition Support (HNS)	76
Nuton Jibon Community Society(NJCS)	80
Sustainable Coastal and Marine Fisheries Project(SCMFP)	84
Credit Program Under Stimulus Package(CPSP)	88
Human Resource (HR)	92
Finance and Procurement	96
Audited Financial Statement	102
SDF's Coverage	128
Board of Directors & General Body	130





Finance Minister  
Ministry of Finance  
Government of the People's Republic of Bangladesh

## Message

Bangladesh stands at an amazing crossroads in the sphere of poverty alleviation. Poverty rate has been more than halved from 40% of 2005 to 18.7% in 2022, whereas the reduction of extreme poverty rate has been reduced remarkably from 25.1% to 5.6% during the same period. This successful endeavor has been resulted in by the right policy and strong government institutions under the dynamic leadership of Hon'ble Prime Minister Sheikh Hasina, who is truly the 'Architect of Modern Bangladesh'.

The Social Development Foundation (SDF) has become one of the leading organizations in the field of social development, with the vision to fight back against poverty. It has been implementing programs to catalyze community people's endeavours to a greater extent. This organization has successfully streamlined internal processes to increase the efficiency and effectiveness of its programmes and the organization as a whole.

I believe that people do not feel as poor but the social dynamics had marginalized them. This is why we need to include them in economic activities to bring equality and shared prosperity to our society; and the SDF has been working rightly on these directions.

The aspect and dimensions of poverty and deprivation will change in time, and SDF, armed with the strength it derives from the people it serves and the unbending determination of its workforce, will surely tackle the challenges as they emerge in the future. I have confidence in their efforts which will endow us to achieve the Sustainable Development Goal of 'No Poverty' by 2030.

Joy Bangla, Joy Bangabandhu.

May Bangladesh live forever.

AHM Mustafa Kamal FCA, MP



Secretary  
Financial Institutions Division  
Ministry of Finance

## Message

I am delighted to know that Social Development Foundation (SDF) is going to publish its annual report for the year of 2022. SDF has been working to alleviate poverty and improve people's lives for the last 23 years. A comprehensive support model to reduce poverty for the poorest and most left out rural people was introduced in Bangladesh by the Social Development Foundation (SDF) under the Financial Institutions Division, Ministry of Finance, SDF's programs promote livelihoods through community finance, skill development, employment generation, women empowerment, infrastructure building, nutrition awareness and support services, and so on.

In addition to the other government programs, SDF's Program is supplementing the Sustainable Development Goals (SDGs) aligning its ongoing programs to 9 out of 17 goals in response to the universal call to action to end poverty, investing in opportunity, empowering women, and building sustainable institutions. SDF has been maintaining an effective professional relationship and coordination with the development partners and relevant agencies in project preparation, implementation, and monitoring.

SDF has already made remarkable progress in multiple areas that ultimately alleviate poverty including their initiatives of collaboration with the government departments, the World Bank, and other stakeholders. I am confident that SDF will bring many success stories in the near future if they work hard. I wish all the best to all the stakeholders of SDF.

Joy Bangla, Joy Bangabandhu

May Bangladesh live forever

Sheikh Mohammad Salim Ullah

# Message from the Chairperson



Md. Abdus Samad



'The day that I heard that my people had been liberated, my people were independent and I have got Bangladesh as an independent sovereign country. That was the happiest day of my life,' the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman said in an interview in New York on the David Frost Show on January 18, 1972.

Bangladesh has emerged as a role model of development in the world under the stewardship of our Honorable Prime Minister, Sheikh Hasina, daughter of the Father of the Nation. Bangladesh has made remarkable progress in raising incomes, reducing poverty, and improving social indicators despite the



economy facing numerous challenges that resulted from the global economic depression of 2008-09 and a series of natural disasters.

The Government has placed the elimination of poverty and inequity at the forefront of its development strategy. The Government in its National Development Strategy, the Sixth Five Year Plan (2011-2015), and its Vision 2021 has envisaged more inclusive growth and the eradication of extreme poverty.

Alongside, the poverty and hunger-related targets of SDGs are also set to reduce by 9.7% and the malnutrition rate by less than 10% respectively by 2030. Latterly, the country

has met the eligibility criteria for graduation from the United Nations Least Developed Countries(LDC) and is expected to finally graduate in 2024. Poverty declined from 43.5 percent in 1991 to 14.3 percent in 2016, based on the international poverty line of US\$ 1.90 a day (using the 2011 Purchasing Power Parity exchange rate). Moreover, human development outcomes improved in many dimensions. Yet, it is going through formidable challenges with its nearly 22 million people living in below poverty.

Emerged in 2000 as a 'not-for-profit' organization by the Government of Bangladesh, Social Development



## »» Message from the Chairperson

Foundation(SDF) has been facilitating change in the social and economic development of the country. This organization has been making every effort to expand the capabilities of the outreached to enhance their economic ability, to live healthy lives, facilitate them to nurture their talents and interests, and above all to afford them opportunities to live in dignity and with self-respect exercising their rights properly in society.

SDF is currently in the midst of implementing the 'Resilience, Entrepreneurship and Livelihood Improvement(RELI)' project with the mandate to create smart employee opportunities, whether self, wage or entrepreneurship for the inclusive development of the poor and extreme poor people through its livelihood development model which embodies arrangement of proven good practices for livelihood improvement.

The RELI Project included over 744,600 direct beneficiaries, of which more than 95 percent are women, and is being implemented in 3,200 villages under 68 upazilas of 20 poverty-prone districts throughout the country with a budget worth US\$ 341 million. Notably, women's empowerment turned out to be the matter of utmost success for the project as women alone accounted for 95% of the total direct beneficiaries which throttled their being empowered in the past to a staggering level. They are increasingly and gradually seen marching into domains that were predestined for the males.

In parallel, the achievements of Community Empowerment and Livelihood Transformation (Component-3) of Sustainable Coastal and Marine Fisheries Project (SCMFP), a US\$ 50.24 million initiative that included 51,296 poor fishers' households forming 4,473 groups in all 450 villages in 13

(Thirteen) coastal districts, ensured functioning of all village level committees, organized 1,468 village fishers' co-management committee meetings, disbursed Institutional Development Fund (IDF) to all 450 villages and revolving fund to 11,995 poor fishers', doled out one-time grants to 1,679 vulnerable (no-job, no-asset, no-income), provided vocational training to 1,677 youths and fishermen and arranged employment as well.

The Credit Program under the Stimulus Package (CPSF) of SDF particularly supports the pandemic-affected marginalized business entities and boosts up the village-level economic activities through supporting the cottage, small and medium enterprises already disbursed an amount of BDT 2674.76 million to 8236 loan recipients in 51 Upazilas under 19 districts till December 2022. The credit program will further be expanded as soon as SDF receives the remaining portion of GoB committed BDT 200 crore. Currently, we are covering 9,335 villages under 159 Upazilas in 35 poverty-prone districts under NJLIP, RELI and Component-3 of SCMF Projects.

We have Sustainable Development Goal (SDG) targets ahead ceaselessly invoking us about our fair responsibility to contribute to achieving the targets earlier than expected. Out of the 17 (Seventeen) SDGs, we have aligned our programs with 11 (Eleven) goals and unremittingly put efforts to achieve them.

The steady growth in SDF's operations over the past more than two decades represents how the organization has been able to bring the disadvantaged population out of the poverty cycle ensuring sustainable development. The organization always strive to serve millions of deprived population,

The organization has been able to bring the disadvantaged population out of the poverty cycle ensuring sustainable development. The organization always strive to serve millions of deprived population, especially women and youths, rebuild their communities and strengthen their resilience against any disasters

especially women and youths, rebuild their communities and strengthen their resilience against any disasters. As always new investments will be made in our workforce, such as enhanced capacity building and development as well as more opportunities to test new ideas and incubate new projects.

Going forward, complacency does not seize us, instead, our sense of urgency to scale up the socio-economic status of the poor and extreme poor reinforces our commitment to inclusive development without any procrastination. I certainly swooned with delight to have the opportunity to share our year-round hard work with our valued stakeholders. This report summarizes our current focus structure, strategies, and how we achieve and strengthen the overall objectives of SDF and spotlights results from actions across core dimensions of development, youth employment and livelihood development, community finance, resilience and, the management of finite natural resources.

To be honest, we are beholden to our respected Board of Directors, General Body members, and associated stakeholders for their continued support to deal with the challenges that particularly emerged during the pandemic. Our sincerest gratitude goes to the Financial Institutions Division, Ministry of Finance (MoF), and The World Bank (WB) for their time-tested support and guidance to keep us afloat in achieving milestones.

Apart from external support, the importance of teamwork cannot be stressed enough, and we are very fortunate to have an extremely dedicated staff pool, led by an experienced management team. Our increasing workload and new responsibilities also make it imperative for us to recruit new talents from time to time.

We are also committed to eliminating poverty following the philosophy, targets, and areas set by the Hon'ble Prime Minister Sheikh Hasina through the 8th Five-Year Plan which aims to bring Bangladesh closer to the goals of attaining Upper Middle-Income Country (UMIC) status, attaining major Sustainable Development Goal (SDG) targets, and eliminating extreme poverty by FY2031.

SDF has been working relentlessly to attain and build hunger-free Bangladesh to materialize the dream of Bangabandhu Sheikh Mujibur Rahman, the father of the nation. We are indeed confident to deal with the new challenges yet to take in the upcoming days to work as a salient partner of the Government of Bangladesh.



Md. Abdus Samad

# Message from the Managing Director



Dr. Amitavh Sarker



Poverty amidst plenty is the world's greatest challenge and now the paramount issue is to translate the challenges into reality. Despite the global economic downturn triggered by the effects of the Russia-Ukraine war and the COVID-19 Pandemic, Bangladesh's poverty rate has decreased as a result of the implementation of the government's planned policies. According to the preliminary report of the 'Household Income and Expenditure Survey (HIES) 2022', the poverty rate in the country is currently 18.7 percent and the extreme poverty rate is 5.6 percent. Notably, the rates of poverty and extreme poverty were 24.3 and 12.9 percent respectively according to the Household Income and Expenditure Survey (HIES) 2016 [Bangladesh Economic Review 2023, Chapter 13].

To reduce poverty, rural development is one of the processes rooted in the simultaneous enhancement of livelihoods and reduction of multiple vulnerabilities.



The Social Development Foundation (SDF) has grown to become one of the most successful development organizations in Bangladesh in poverty alleviation and has made it their mission to fight back poverty with passion, need-based approaches, and professionalism since its inception in 2000 by the Ministry of Finance.

SDF, with its utmost effort, has been empowering the targeted community for comprehensive development through socio-economic upliftment and has gained a firmer footing on the road to self-reliance. Over the years, this organization has been able to bring about positive changes in the lives and livelihoods of the poor and extreme poor and has created an encouraging impact on their families, society, and economy. Our coordinated initiatives altogether set our poverty alleviation framework as a “Generic, Inclusive and Sustainable Livelihood

Development Model’ to harness wealth creation, particularly for the rural poorest. We have made significant advancements in planning, implementation, monitoring, and evaluation to organize hardcore poor and poor to build their institutions (e.g. Gram Samiti, Nuton Jibon Group, Nuton Jibon Community Society, etc.) for sustainable livelihood.

We are pursuing a holistic approach of revitalization focusing on creating smart rural employment opportunities, women empowerment and women-led entrepreneurship development, and financial inclusion in rural areas since inception, enabling the poorest to better adapt their livelihoods to climate change, improving local infrastructure, and investing in good governance. In fact, the prima facie evidence of women empowerment where 95% turned out to be solely women out of all beneficiaries enabling 92% of them in the leading roles of village-level organizations for



## Message from the Managing Director

decision-making, which is the foremost essence of Community Driven Development (CDD) approach. Our efforts have benefitted more than 7 million populations in 35 districts, 202 Upazilas, and 9335 villages through our collaborative programs. Our programs are made possible through the generosity and commitment of our development partner, The World Bank.

SDF significantly contributed to attaining 5 out of 8 Millennium Development Goals (MDGs) that put Bangladesh in a position as a global role model of MDG successes with the winning of prestigious awards, 'UN MDG Awards 2010' and 'South-South Award' for achievement in alleviating poverty. SDF is currently addressing 11 out of 17 Sustainable Development Goals (SDGs) by implementing several poverty alleviation projects to end poverty and promote shared prosperity in its project areas.

In pursuance of our vested aim of alleviating poverty, SDF started implementing the Resilience, Entrepreneurship, and Livelihood Improvement (RELI) Project to predominantly address the emergency economic initiatives of the Government of Bangladesh to fight the COVID-19 crisis and climate-induced events. It was adopted to focus on livelihood support for the vulnerable people and support their recovery and resilience-building, employment generation, entrepreneurship development, and post-crisis economic recovery preparation in the intervening areas as well. A five-year project, RELI, with a budget to the tune of US\$ 340 million that obtained effectiveness from the World Bank on October 5, built on the successful experience of rural poverty alleviation achieved by its predecessor projects--Social Investment Program Project-I and II, and Nution Jibon Livelihood Improvement Project (NJLIP).

In parallel, another five-year project, the Sustainable Coastal and Marine Fisheries Project (SCMFP) (July 2018-June 2023) jointly being implemented by the Department of Fisheries (DoF), Ministry of Fisheries and Livestock (MOFL), and the Social Development Foundation (SDF), Ministry of Finance to establish effective fisheries governance and management system for sustainable utilization of coastal and marine fishery resources, as a critical precondition for the stimulation of poverty reduction and economic growth. The project has four components and SDF as the co-implementing agency has been implementing component 3: Community Empowerment and Livelihoods Transformation in 450 villages of 45 coastal Upazilas under 13 Districts in close collaboration with the DoF with financial support from the International Development Association (IDA) worth US\$ 50.24 million. Component 3 facilitates the beneficiaries to access project-promoted livelihood activities outside of capture fisheries (disaggregated by sex) employing a Community-Driven development (CDD) approach. Out of the 450 villages, 100 villages are being established as model fishing villages (MFVs).

Our continual adoption of unconventional and innovative ideas in project implementation is speeding up the process of rural regeneration, livelihood transformation, and promoting entrepreneurship. In an attempt to ameliorate the livelihoods of the marginalized people severely affected by the pandemic and to revive and expedite village-level economic activities through supporting the cottage, small and medium enterprises, the Social Development Foundation (SDF) is implementing its Credit Program under Stimulus Package (CPSP) of the Government of Bangladesh in selected areas. Under the CPSP,

the credit amount is being invested by the recipients' particularly the small and medium entrepreneurs to recover the economic damages caused by COVID-19 and expansion of their businesses, income generation and fulfill basic needs, creating more entrepreneurs and employment generation, alleviate poverty, and the cottage, small and medium enterprise sectors to support them to develop their business capital.

I firmly believe with optimism that SDF will do its level best to discharge the responsibilities in this regard to fulfill the dream of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman to turn the country into 'Sonar Bangla' (Golden Bangla). On that account alone, alleviating poverty through creating marketable and sustainable employment opportunities on a priority basis for the development of the country is a paramount issue at this moment. Meanwhile, it is worth sharing that SDF has managed to graduate more than one million extreme poor households to lower middle-income levels with financial assistance from the Govt. of Bangladesh and the World Bank.

As a team, we are very proud of our achievements over the years. With the unwavering support of the Government and our stakeholders, we managed to forge ahead and tackle many challenges. Apart from external support, the importance of teamwork cannot be stressed enough, and we are very fortunate to have an extremely dedicated staff pool, led by an experienced management team. Our increasing workload and new responsibilities also make it imperative for us to recruit new talents from time to time. We are indeed confident to deal with the new challenges yet to take in the upcoming days to

work as a salient partner of the Government of Bangladesh.

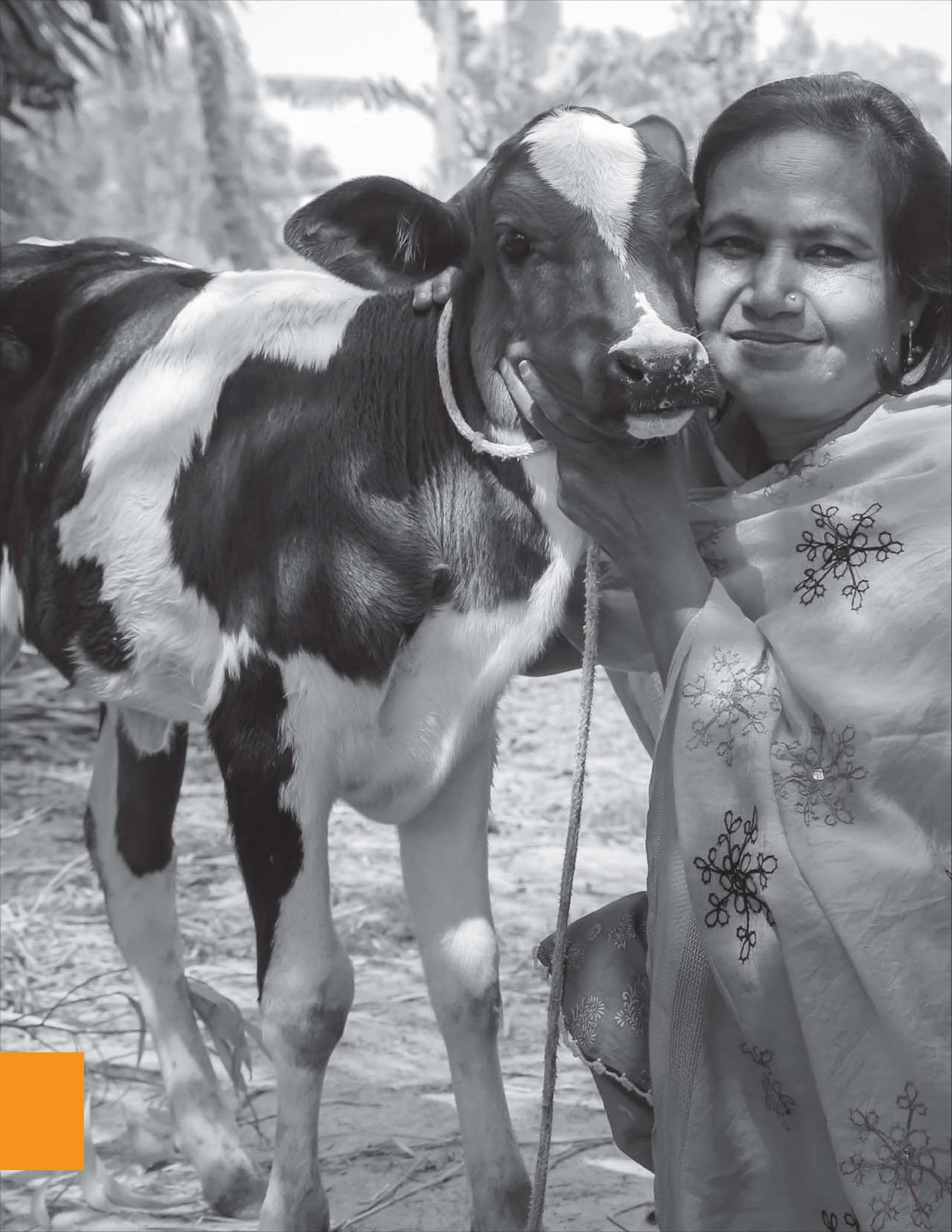
As I look to the future, we have many challenges ahead to face with prudence in order to set ourselves in the prominent position of poverty alleviation in Bangladesh. We will, however, have to be more vigilant that no complacency overshadows our success and continue focusing on our energies to hit the nail on the head to achieve par excellence in development. Also, we need to remain vigilant about unforeseen challenges or adversities we might face in the future with the potential to threaten our sustainable development efforts.

I must concede the dedication and professionalism of our human resources who have been working steadfastly to put us where we are right now.

I won't hesitate to convey my unfeigned gratitude to the Government of Bangladesh for their continued support all the way to pursuing our vision. Also, I must accentuate the steadfast cooperation of the Ministry of Finance (MoF) and the World Bank for their enduring partnership with us. I would also like to take the opportunity to express my heartfelt thanks to our respected Chairperson along with the members of the Board of Directors and General Body for their continuous support and guidance to achieve the milestones. Nonetheless, I am certainly optimistic that, together, we can do even better in the upcoming year with our stakeholder's support to pursue a better future of shared prosperity.



Dr. Amitabh Sarker





# Livelihood Development

Stimulating poor households to follow market-oriented farm and non-farm activities by improving access to education, vocational training, rural credit, and rural infrastructures is momentous for reducing poverty in the rural areas of Bangladesh. SDF's **livelihood** approach is to work with people, supporting them to build upon their own strengths and realize their potential, while at the same time acknowledging the effects of policies and institutions, external shocks, and trends. Our livelihood is comprised of mostly agriculture, with part of the population diversifying into non-farm activities to attain a sustainable livelihood to get a better income for their households. We support them to combine a diverse set of income-generating and social activities and construct a portfolio of livelihood activities to meet and enhance better livelihood outcomes.

Livelihood activities of NJL IP and SIPP- 2 Area are ongoing with the producer Group and PIF activities for their product development and some cases value addition activities. At present, IGA training, vaccination, and deworming camps, preparation of RF proposals, disbursement of loans as per IGA, and linkage building with service sectors are ongoing under the RELI project.

# Achievements

## One-time grant(OTG) to vulnerable

It warrants mentioning that 30.48% of the vulnerable members have received a one-time grant and 52% percent of them have started saving as members of RELI Group. The OTG activities help the vulnerable to reduce their initial shocks and stress of COVID-19 and enter

into mainstream activities of the project. Among them, 3989 members have started small-scale IGAs and 24 of them embarked on income-generating activities borrowing from VCO.

Name of activities	Progress (Jan to Dec /2022)					Cumulative progress
	Jashore	Rangpur	Mymensingh	Cumilla	Barishal	
# of vulnerable identified.	30,492	22,739	29,635	20,209	21,995	125,070
# of vulnerable received a one-time grant	16,603	9,090	7,790	2,626	2,014	38,123
The amount received by beneficiaries (BDT in million)	149.43	81.80	70.11	23.63	18.13	343.10
# of vulnerable started small-scale IGA by OTG	2029	1389	571	0	0	3989
# of vulnerable joined in NJG and started savings	15,627	5,497	16,479	14,783	12,374	64,760
Amount of Savings (BDT in million)	6.48	1.63	3.45	4.64	3.64	19.84
# of vulnerable started IGA through SF loan	24	0	0	0	0	24

## IGA of NJG members by taking Revolving loan (RF)

In the reporting year, 166 loans were received by RELI Group(RG) members for starting their IGAs. The highest investment was made in the livestock sector and the lowest investment was made in the transport sector. There has been growing interest among farmers in rearing and fattening bulls, encouraged by high

domestic prices which enable making a profit. Besides, awareness and training on cattle farming by the concerned government departments encouraged many to sign up for dairy farming. They are less interested in investing in transport as it is not cost-effective.

## Number of loan received by RELI groups (sector-wise)



Progress (Jan. to Dec. 2022) & Cumulative Progress upto December, 2022

## Supportive activities of Livestock for implementing IGAs

The Local Service Providers(LSP) have been ensuring adequate veterinary care, feed and fodder, proper training, and fixation of the price of milk at a reasonable level proposed for profitability. Consequently, healthy food and

vaccination have been helping to safeguard the food produced by animals as well as protecting them from diseases and also reduce the transmission of microorganisms.

Name of activities	Progress (Jan to Dec /2022)					Cumulative progress
	Jashore	Rangpur	Mymensingh	Cumilla	Barishal	
# of cattle treated with De-worming through campaign	120	0	0	0	0	120
# of animals and birds treated with vaccination through the campaign	231	0	0	0	0	231

## Capacity building for implementing IGA

The project is facilitating to ensure the proper functioning of the IGAs by the beneficiaries. They have received orientation on objectives

and have received skill development training on IGA from the concerned government departments.

Name of IGA training	Progress (Jan to Dec /2022)					Cumulative progress
	Jashore	Rangpur	Mymensingh	Cumilla	Barishal	
Beef Fattening	0	60	0	21	0	81
Dairy Cow	418	0	29	29	0	476
Poultry (hen/duck) Rearing	35	0	0	0	0	35
<b>Total</b>	<b>453</b>	<b>60</b>	<b>29</b>	<b>50</b>	<b>00</b>	<b>592</b>

## Participatory Vulnerability Analysis(PVA)

Participatory Vulnerability Analysis(PVA) has been completed in 3200 villages out of 3200 through which IGA selection, problems,

and opportunities in IGA implementation have been identified.

## Linkage/Partnership development

In order to ensure technical and market support to the producers two linkages have been developed with the Department of Livestock. These private sectors mainly provide training at free of cost, technical

support, demonstration, treatment, and input support to the respective project beneficiaries.

A total of 414 RG members have been benefited from this association.

## The Producer Group(PG) and PIF activities in the NJLIP area

The project is facilitating to ensure the proper functioning of 2365 producer groups with 47480 members in the reporting year. The groups have received day-long orientation on their objectives and functions of them and they already have received skill development training o IGAs. It helps the groups to improve the quality of products together with the

marketing of products collectively leading to reduce production costs and maximizing profits. Most of the producer groups have been formed in the livestock sub-sector - 1871, fish culture - 301, Agriculture - 181, and the rest is off farm activities. The PG are purchasing inputs and services as a group approach and selling their products collectively. In order to

ensure the long-term sustainability of these producer groups, the project facilitates getting them registered with the Department of Co-operatives(DOC), Govt. of Bangladesh. As a result, 329 PG registration have been completed in 2022 by the Cooperative Department.

Out of this, 314 PGs have received PIF funds of BDT 288.28 million, through which they spent

on business establishment, equipment purchase, value addition, market linkage, etc. Through this about 6000 members have been directly benefited and 3500 members have been indirectly benefitted. It is noteworthy that each member became an entrepreneur due to the support of financial, technical, and marketing.

## Producer groups and PIF activities in the SIPP-II area

This project has been phased out completely. A total of 5763 producer groups have been formed considering 116199 members involved in the reporting year. Accordingly, 330 PG registration have been completed by the Cooperative Department.

Out of this, 223 PGs have received PIF funds of BDT 158.35 million, through which they spent on business establishment, equipment purchase, value addition, market linkage, etc. All members have been benefited from that event and each member became an entrepreneur due to the support of financial, technical & also value chains.







# Community Finance

Ensuring their financial inclusion can unlock the considerable economic potential of rural areas, and benefit the community by increasing household income and decent work. In addition to the overall objectives of improving lives and reducing poverty, our

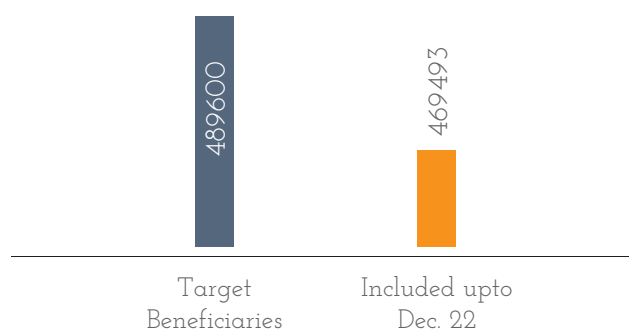
**Community Finance program** has the aim of empowering communities, particularly women and other vulnerable people, to participate in and benefit from community-based investments and to develop institutional capacity to support their efforts. The program's core concern is achieving sustainability by fostering self-reliance and promoting community ownership of the development process. The program works to ensure that all members of the communities involved have a voice in decision-making. The Village Credit Organization(VCO), the specialized savings and credit arm of Gram Parishad, is largely responsible for lending to and recovering disbursed loans from Nuton Jibon Groups through a revolving process. At least 95% of the GP members are made up of women.

# Achievements

## Enrollment of members into RELI Group (RG)

During the reporting year, a total of 469,493 beneficiaries have been included in RELI Groups (RGs) which is 96% of the project target of 489,600. Most of them are depositing savings regularly and creating funds to plan a secure future. Some of the members have taken internal lending from their savings fund and operating IGA accordingly.

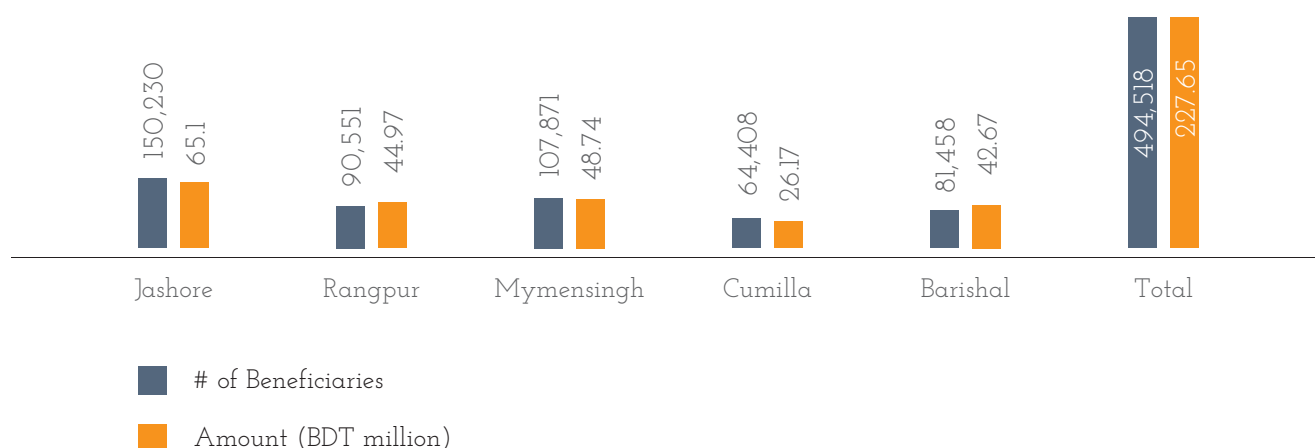
Number of Beneficiaries enrolled in RELI



## Savings accumulated by the RELI members

In 2022, 494,518 (99%) beneficiaries including youths deposited BDT 227.65 million. On average each beneficiary has deposited BDT 460.

Region wise cumulative savings status



## Number of total saving (category-wise)



## Region-wise cumulative savings status as of December 2022

Region	# of beneficiaries				Amount (in million)
	Extreme poor	Poor	Youth	Total	
Jashore	103,403	40,657	6,170	150,230	65.10
Rangpur	49,873	34,481	6,197	90,551	44.97
Mymensingh	66,900	34,476	6,495	107,871	48.74
Cumilla	41,816	19,221	3,371	64,408	26.17
Barishal	47,845	28,464	5,149	81,458	42.67
<b>Total</b>	<b>309,837</b>	<b>157,299</b>	<b>27,382</b>	<b>494,518</b>	<b>227.65</b>

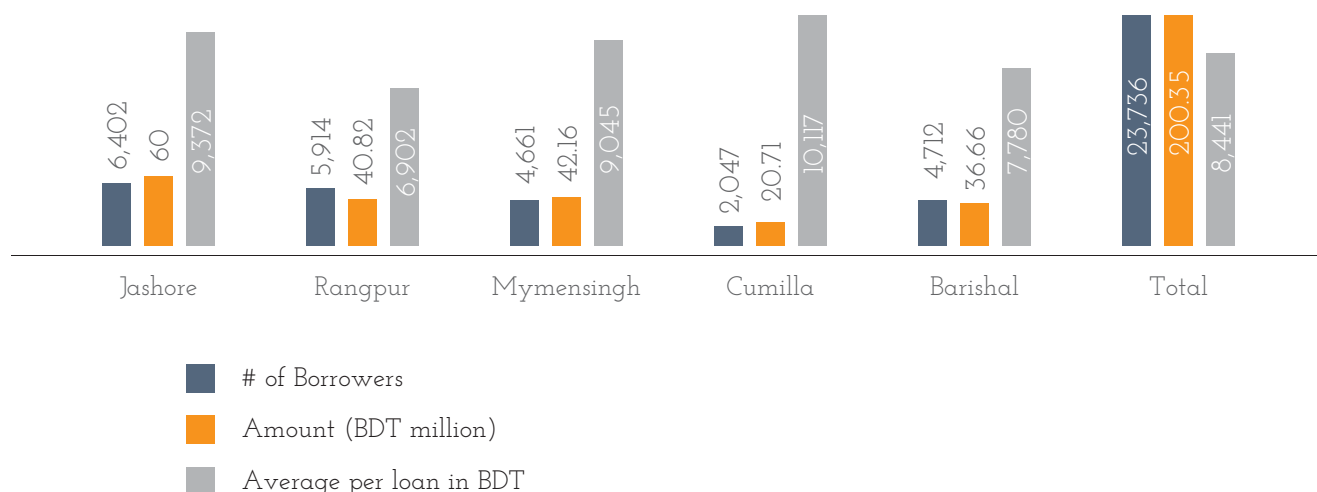


## Internal Lending

Overall, 23,736 borrowers (RG members) received internal lending worth BDT 200.35 million from their savings fund.

The total number of beneficiaries who received internal lending stands at 23,736 with a number of 8,441. Consequently, the beneficiaries are skilled enough and can operate savings and community finance activities independently.

### Internal Lending Disbursement status



### Region wise cumulative internal lending disbursement status as of December 2022

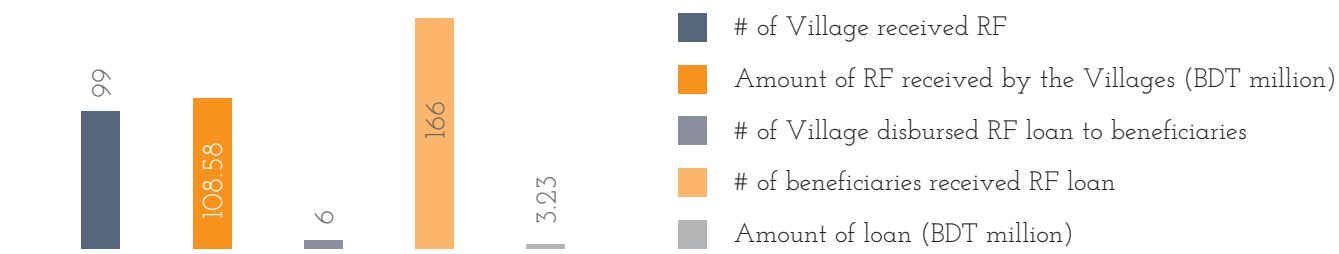
Region	# of Borrowers	Amount (BDT million)	Average per loan in BDT
Jashore	6,402	60.00	9,372
Rangpur	5,914	40.82	6,902
Mymensingh	4,661	42.16	9,045
Cumilla	2,047	20.71	10,117
Barishal	4,712	36.66	7,780
<b>Total</b>	<b>23,736</b>	<b>200.35</b>	<b>8,441</b>

## Revolving Fund (RF)

The charts reveal that 99 villages received a Revolving Fund (RF) of BDT 108.58 million. In 2022, 166 beneficiaries received a revolving loan for IGAs with an amount of BDT 3.23 million (1st cycle loan). At the initial stage, BDT 19,500 (approx.) has been disbursed to each recipient for investment in potentially profitable IGAs. SDF provided training to the selected beneficiaries on relevant IGAs prior to the disbursement of funds.

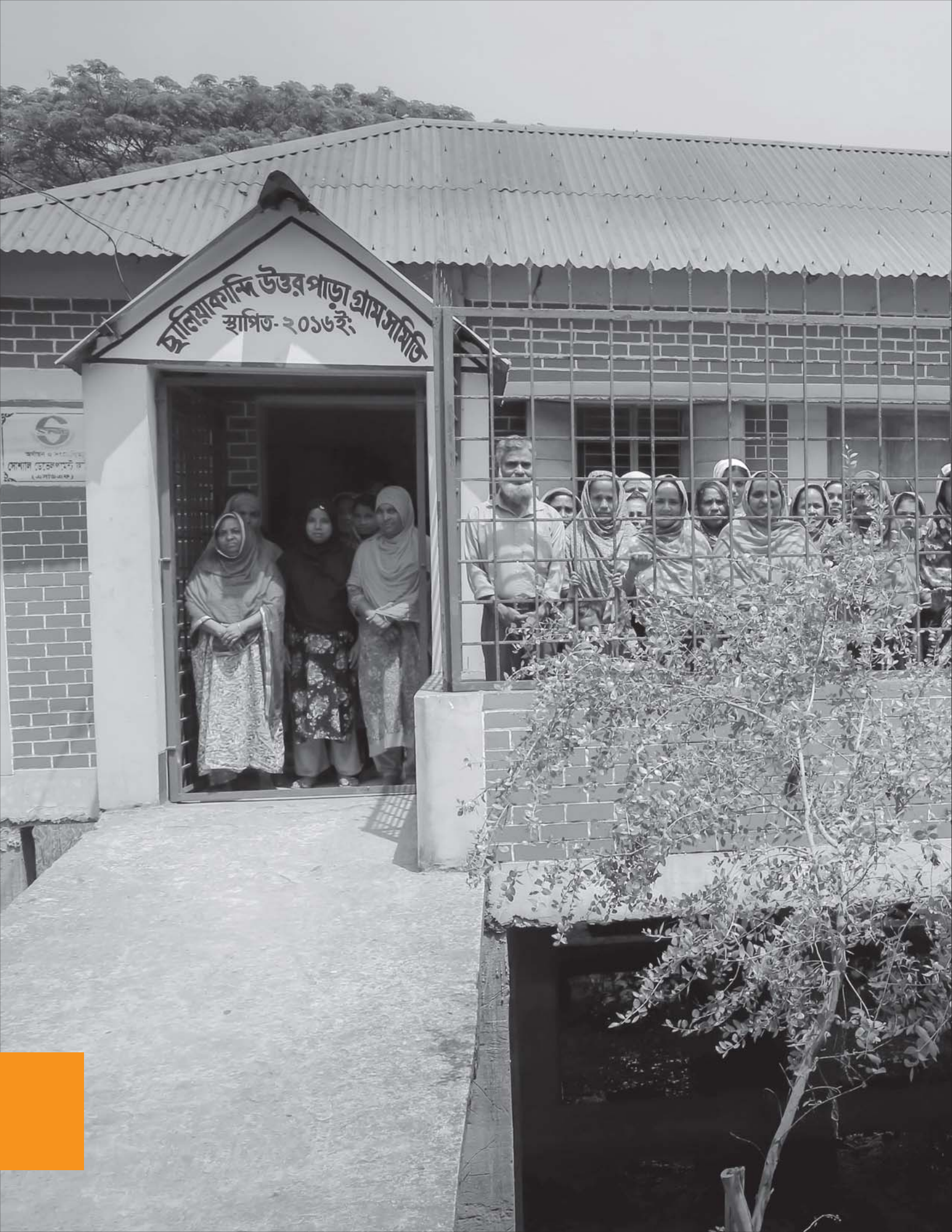


### Status of Revolving Fund (RF)



### Region wise Revolving Fund (RF) status

Region	# of Village received RF	Amount of RF received by the Villages (BDT million)	# of Village disbursed RF loan to beneficiaries	# of beneficiaries received RF loan	Amount of loan (in million)
Jashore	48	53.68	6	166	3.23
Rangpur	23	23.96	0	0	0
Mymensingh	6	6.87	0	0	0
Cumilla	16	17.42	0	0	0
Barishal	6	6.65	0	0	0
<b>Total</b>	<b>99</b>	<b>108.58</b>	<b>6</b>	<b>166</b>	<b>3.23</b>



ছালিয়াকান্দি উত্তরপাড়া গ্রামসমিতি  
স্থাপিত-২০১৬ই





# Construction Works

SDF makes every effort to expand the capabilities of the extreme poor and poor to enhance their economic ability, to live healthy lives, and to exercise their rights properly in society. **Construction Works (CW)** has prompted economic growth and improved the standard of living of the community by building roads, culverts, U-drains, office buildings, repairing schools, installing water/desalination plants, tube-wells, and improving sanitation systems, etc. This program has brought phenomenal success to the livelihoods of the poor and hardcore poor through improved access to socio-economic activities and combating environmental issues along with making a contribution to the national economy.









The RELI project villages consist of 3 types of funds. Out of which CWF will be used to implement climate-resilient infrastructure development sub-projects at the village levels.

## CWF implementation aspects

- The design of different infrastructure subprojects is considered in line with other local Govt. rural development organizations and estimates are prepared on the basis of the existing market price of labor and construction materials including carrying cost.
- A sub-project committee represents the participatory responsibility for the implementation of the infrastructure sub-project involving the community members.
- Communities are oriented on the details of sub-project activities and community-friendly sub-projects are prepared with item-wise analysis and estimations involving concerned community members.
- Different types of issues on CWF implementations are indicated from usual field visits and Appraisal Monitoring Team (AMT) observations. Those are mitigated by the communities through the proper facilitation of SDF staff.
- Quality infrastructures are implemented involving the communities as the concerned community members are oriented on visual and field tests of construction materials as well as in situ quality control of infrastructure implementation.
- Communities are supervising and monitoring the infrastructure implementation as per the action plan through proper facilitation of technical staff to ensure quality.
- The sub-project committee is named or shifted to the Operation and Maintenance (O and M) committee immediately after completion of the sub-project and performs maintenance activities anticipatorily involving the community members.

## Infrastructure Implementation Plan

Total infrastructure planned to be implemented in RELI Project as per PVA

<p># of total villages</p> <p>3,200</p>	<p># of villages completed PVA</p> <p>3200</p>	<p>GS office(#)</p>  <p>3,200</p>	<p>HBB/Soling/ Earthen road (Km)</p>  <p>724.865</p>
<p>Culvert (#)</p>  <p>1,775</p>	<p>Tube-well (#)</p>  <p>7,416</p>	<p>Drain (M)</p>  <p>10,244</p>	<p>Community Latrine / Urinal (#)</p>  <p>168</p>
<p>School (Building / Common room / Field raising)</p>  <p>98</p>	<p>RCC/ Wooden Foot Bridge</p>  <p>63</p>		

# Achievements

Participatory Vulnerability Analysis (PVA) and Planning exercise have been completed in 3,200 villages to identify the infrastructures to be implemented. Here a field exercise for every village has been done to find out the infrastructural needs and a prioritization list of infrastructures is prepared. Now the priority-based infrastructures will be implemented subject to the availability of funds. All the total 3,200 villages have completed the Participatory Vulnerability Analysis and the corresponding needs of infrastructures are self-explanatory in the following table.

Region-wise Infrastructure planned to be implemented in RELI Project as per PVA

Region	# of total villages	# of villages completed PVA	Infrastructure planned to be implemented in RELI Project as per PVA							
			GS office (#)	HBB/ Soling/ Earthen road (Km)	Culvert (#)	Tubewell (#)	Drain (M)	Community Latrine/ Urinal (#)	School (Building /Common room/ Field raising)	RCC/ Wooden Foot Bridge
Jashore	800	800	800	155.915	249	1406	4433	0	0	2
Rangpur	625	625	625	60.72	397	997	1050	02	0	0
Mymensingh	725	725	725	296.01	731	2065	4261	98	48	1
Cumilla	500	500	500	15	171	300	500	0	0	0
Barishal	550	550	550	197.22	227	2648	0	68	50	60
<b>Total</b>	<b>3200</b>	<b>3200</b>	<b>3200</b>	<b>724.865</b>	<b>1775</b>	<b>7416</b>	<b>10244</b>	<b>168</b>	<b>98</b>	<b>63</b>

Based on the prioritization list, initial activities of the implementation stage have already been started. A total of 323 sub-project proposals have been submitted to the AMT for appraisal. Out of which 74 are appraised, 37 are qualified for receiving funds, 19 have received funds and 14 sub-projects have already started implementation in the field.

## Capacity Building training on infrastructure development activities

This is the very initial stage of work which is most important to orient the field staff and the communities to analyze the vulnerabilities of infrastructure, and implementation guidelines of infrastructure. The capacity building status is shown in the following table.

Capacity Building Activities

Name of training	Type of Participants	# of batch trained	# of participants received training
Participatory Vulnerability Analysis (PVA)	SDF Staff	13	411
	Project beneficiaries	2703	72426
Technical training on CWF implementation guidelines	SDF Staff	9	273
	Project beneficiaries	462	5981





# Youth Employment Generation Support

The role of productive employment in reducing poverty is by now widely recognized.

We strive to enhance employment opportunities through apprenticeships, institution-based training, and enterprise development, focusing particularly on decent jobs in growth sectors. Our Youth Employment Generation Support (YEGS) program is committed to working thoroughly with and for the poor so that they are made to alleviate their poverty by way of achieving a higher degree of self-reliance. We provide a community in developing coherent and coordinated interventions through strategic partnerships negotiated with potential employers and service providers as well as through linkage with key GoB training, vocational, and job creation initiatives. Our blend of skill training, technical help, and financial aid has been helping them implement alternative development and create new income streams that contribute to their overall development.

# Achievements

Since the project started in October 2021 to December 2022, a total of 2784 youths have been facilitated to develop skills in different trades-based professions through specialized organizations. According to the Logical Framework of the RELI project, a total of 16,000 RELI Group(RG) youths and 2000 COVID-19-affected jobless migrants and immigrant returnee youths have been

targeted to provide skill-based employment. The number of youths employed stood at 900 out of 2784. The trained and skilled youths were provided employment in RMG factories in EPZ of Chattogram and Gazipur, local Industries, construction companies, and many other industrial parks in the main cities of the country.

## Major achievements

**48,628** potential youths have been identified and 33,225 youths have been mobilized, and are included in the group;

**3206** (100%) youth groups have been formed;

**11.10** million BDT have been saved by **27,382** youths;

The youth database was developed in **3200** villages and is being updated regularly. This D-base is used for tracking the employed youths to provide cooperation and employment support and many other career development support purposes;

**2784** youths received technical skills. The trained and skilled youths were provided employment in RMG factories in EPZ of Chattogram and Gazipur, local Industries, construction companies, and many other industrial parks in the main cities of the country;

**900** youths (self-278, wage-622) got self and wage employment in different professions;

**28,854** youths attended village-level counseling sessions and 2530 parents attended the village-level 450 parenting sessions;

**3200** Youths (1 ME/village) are being targeted to be Micro Entrepreneurs;

**2530** parents attended **450** parenting sessions at the village level.

## Formation of Youth's RELI Group (RG) and development of Data base

A total of 3206 Youth groups (100%) have been formed in 3200 villages and regularly updating their profiles in a database under the Management Information System (MIS). This

database is used for tracking the employed youths to provide cooperation and employment support and many other career development support purposes.

### Skill Development training

Achievement	December 2022	
	Target	Achievement
Youth Skill development (no. of youths)	8000	2784



The project has addressed the demand of underprivileged young people and designed appropriate interventions in line with building human capital and placing them in the right professions for creating new scopes and decent income for their families and communities, adding foreign currency too. The project-supported youths have shown

proactive participation in different project activities at the village level as well as joining in the skill development training organized in districts and distant cities of the country. On the contrary, the employed youths are contributing financial assistance to their families and change to improving their livelihoods and lifestyles.

## Youth Employment

The employment target was set based on the availability of youths and the number of youth who participated in the training. In 2022, a total of 2784 youths were trained by the service-providing partner organizations. Out of 2784, a total of 900 youths have been provided with employment.

Employment Status	Number
Yearly Target	3100
Yearly achievement	900
Self-employment	278
Wage earning	622

## Employment Loan disbursement

The project has a provision to provide starting capital as seed money for the self-employed youths from the Revolving Fund (RF) as well as other investment capital for newly growing Micro Entrepreneurs from the Commercial Agriculture Rural Entrepreneurs (CARE) fund.

It is designed to provide BDT. 2-3 lakh for the Micro and Small Entrepreneurs (MSE) per person. The employment loan will be provided in the second year of the RELI project based on the performance of youths.

## Youth RELI Groups Savings Status

The trends of saving are on the right track and the average amount of saving is BDT 405. With this saving, the youth will also be entitled to receive BDT 100/month (for 24 months only) while he/she will leave RYG or join in the job.

no. of youth	Amount of saving (BDT.) millions
27382	11.10

## Status of youths and parents counseling

### Youth's Counseling Session

Counseling sessions	Target	Achievement
# of counseling at cluster	128	128
# of counseling in villages	3200	3095

In general, the first year of the project starts with the youth selection and other support activities take more time to execute. So the target will be achieved in the next years expectedly.

### Parent's counseling session (village-level)

Sessions organized	Target	Achievement
# of Villages level parent counseling	Need based	628
# of parents attended (10/vill)	6280	4624

The counseling of parents was a very positive and effective tool to enhance the village-level community mobilization activity to participate in the youth development process.





## MoU Signing with GO and NGOs for Partnership

With a view to establishing a formal partnership, three GoB Department and eight NGO-supported Service Provider Organizations (SPO) signed an MoU for delivering technical skill development courses in order to get the un/under-employed youths trained followed by arranging employment for them. There were also 15 MoUs signed in the previous NJLIP project where a total of 28,782 youths developed skills and more than 25,500 youths were employed by the SPOs with the assistance of SDF. The key objective of the Memorandum of Understanding (MoU) and Letter of Agreement (LoA) signing was

to deliver specialized technical training for the selected youths and after skill development, the trained youths were given employment in different reputed factories and industries including production centers in the country and abroad. The out-turn of the partnership signing initiative is capacitating the unemployed youths as the workforce/resource of the family, society, and state. Employers are showing interest in inviting SDF-supported trained youth as their prime workers in their factories and industries. The partnership process will be further strengthened for better yielding in this concern.

## An orientation on service simplification

A three-day orientation training was organized in Dhaka by the Financial Institution Division (FID), MoF with the assistance of the Access to Information (A2 to I) project. The objective of the orientation was to develop a process map of service

simplification and digitization under the Innovation initiative. A team of three members from three relevant cells participated in the orientation and submitted an initiative for the simplification of SDF staff and officials.

## National Days/Week Observations

The national day observation was organized and participated with the Department of Youth Development on 1 November 2022 in all 20 districts. The SDF district team

mobilized more than 100 youths in each district who actively participated in the rally and short meeting in the DYD office.

## Bangabandhu Study Support Grant

Bangabandhu Study Support Grant was introduced for highly deserving meritorious students of beneficiary families who have successfully completed their Higher Secondary Certificate examination and are struggling to start their higher studies at universities or professional institutions for adequate financial support. BDT 72,000 will be provided to them in three installments in three years. Accordingly, a total of 210 eligible students (female 123 and 87 male) from 20 districts were successfully provided BDT

24,000/student of 1st installment through formalities at five regions. The government high officials and parents participated in the stipend-giving ceremonies in five regions. These students have got admission to prestigious universities like Dhaka University, BUET, Dhaka Medical College, Salimullah Medical College, and other renowned public universities. It warrants mentioning that a total of 640 students will receive stipends from 2021-22 to 2024-25.







# Communications

SDF is moving along to motivate and organize the target beneficiaries toward broad-based participation. the **Communication** Unit of SDF has been cascading vigorously to promote, protect, and enhance the image and reputation of the organization through establishing strategic communication, exposure, and extending support both internally and externally, as deemed necessary. It is continuously developing channels and activities to promote a better understanding of SDF and to raise the organization's profile. It fosters innovation and synergy between programs through the exchange of ideas and information. Our overarching vision of communication is flexible enough to accommodate diverse national and regional circumstances. The section works closely with other departments to ensure it understands the dynamics of our business and the information it needs to communicate. The essentials of our Communications combines strategies, approaches, and methods that enable individuals, families, groups, organizations, and communities to play active roles in achieving, protecting, and sustaining their own selves.

# Achievements

Communication's re-branding efforts continued to focus on internalizing the organization's brand values and projecting the same to the external audience.

Communications is continuously developing channels and activities to promote a better understanding of SDF and to raise the organization's global profile. We maintain the consistency of all external communications and employ a wide range of modes of communication to promote a better understanding of what we all do.

Round the year, the Communication Unit expanded its capacity with the design, publication, and branding. It has been managing web content and social media presence, archiving audio-visual records, facilitating internal communications, building and maintaining relationships with developing partnerships through the donor liaison office, harnessing synergy and partnership management through the social innovation lab, managing relationships with local, and regional and national media to bring achievements to public notice and promoting SDF values internally.

This cell is developing timely and necessary messages and material to organize effective communication, advocacy, and social mobilization as well as promote human resource development at the field level. It engages and empowers the respective stakeholders in the case of implementing programs and projects resourcefully through a participatory and pragmatic process and approach. Consequently, the RELI project started with the IC campaign and it was accomplished in all the 3200 villages to make

the outreach aware of the development process with easy-understanding messages and effective materials, stimulating them to change their knowledge, attitude and practice coping with time, need and demand.

To play a crucial role in the organization's success, this component is managing high-profile national and international visitors for better exposure to the organization's poverty alleviation activities. We are continuously developing channels and activities to promote a better understanding of SDF and to raise the organization's global profile. This unit is developing timely and necessary messages and material to organize effective communication strategy, advocacy, and social mobilization as well as promote human resource development both at national and field levels.

The Communication Strategy developed by SDF is being successfully implemented deriving key messages from the programs, designing key offline and online communications materials, managing local and national events, and organizing media engagement.

We are committed to making success in its field-based interventions. To scale up the life skills of the outreaches, we have been stimulating their inner beings through effective promotional activities similar to training, orientation, community conventions, courtyard meetings, video documentaries, and so on.

One of the important activities of this section is to publish the Annual Report. Consequently, the Annual Report 2021 was published focusing on the target versus achievement of the activities of different programs of the



organization implemented during the respective year.

In 2022, this unit published desk calendars highlighting successful women who had extraordinary transformation through the support of the projects of SDF and being empowered, which is also a vision envisaged by SDF together with the publication of wall calendars and diaries for the year 2022.

To cover our target community, we facilitated workshops, community meetings, and discussions, dialogue sessions through Zoom meetings and in person.

We also made a short film on the success stories of the beneficiaries that reflected our programs. Our social media is also increasing fans on Facebook. SDF Work Station, a WhatsApp group of ours is increasing in popularity among the employees where they can share their activities, the current status of the project, and all kinds of information.

In the reporting year, we facilitated workshops, community meetings and discussions, and dialogue sessions to cover our target community. We initiate our work of advocating for social changes at the grassroots level, in villages, and in unions, where we create awareness among people in the community using methods such as popular theatre, folk songs, fairs, etc.

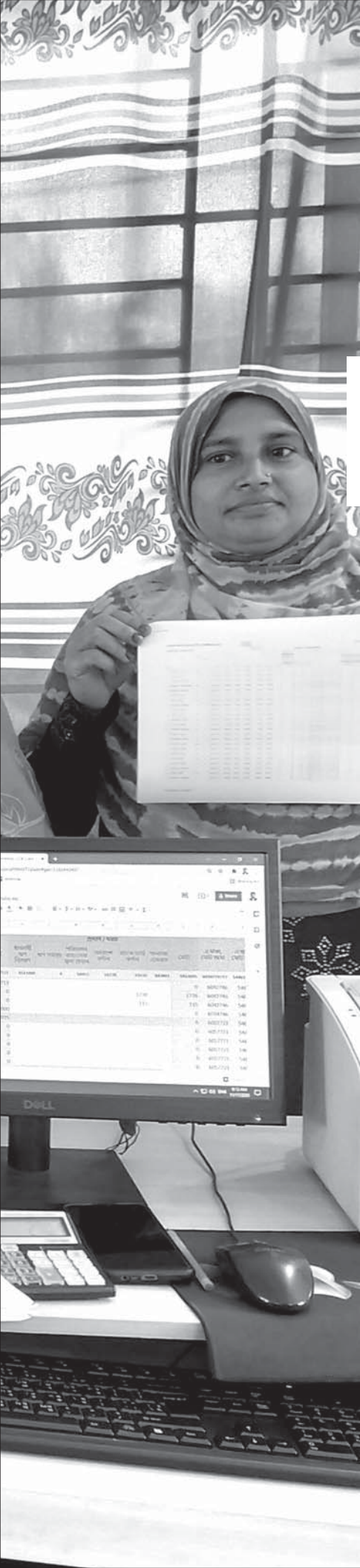
This unit through its continued year-round well-coordinated promotional activities like utilization of multi-channel media, establishing networking, maintaining liaison with other Government and Non-Government organizations/agencies organizing popular

theatre, etc. has been able to demonstrate SDF's achievements and contributions to national and international audiences. SDF attained significant success in its field-based interventions. To scale up the life skills of the outreached, we have been stimulating their inner beings through effective promotional activities similar to training, orientation, community conventions, courtyard meetings, video documentaries, and so on.

Documentation and dissemination are compressively intertwined with this promotional activity giving a different dimension in moving core programs forward. We embarked on our website development to enhance our organization's future growth and progression with the fast-changing world of information technology, and social and business networking. We consider public access to information, a key component of the effective participation of all stakeholders, in the development process, uploading several organizational documents that ensure the right to information, organizational mandates, policies, and procedures, which also include the Information Disclosure Policy (IDP), Grievance Redress Policy (GRP), Citizen Charter, etc. in our website.

The communications unit works with its mandate of increasing private sector engagement in alignment with SDF's strategic priorities. These increased efforts resulted in the creation of new opportunities and partnerships, enhanced presence and issue-oriented profiling of SDF in local and national media, and print media, as well as better relationships with government and development partners.





# Capacity Building Cell

We work to achieve economic and social changes in ultra-poor households, assist them in getting access to mainstream development programs, and create aspirations among severely disadvantaged groups. Our **Capacity Building (CB) Cell** has been encompassing the organization's human, technological, organizational, institutional, and resource capabilities. Our training programs are well-equipped with cognitive, behavioral, and, management development approaches that contribute to developing skills and expertise among the beneficiaries and the staff. We make the most important investment in developing our workforce competent and fit for purpose.

# Achievements

To carry forward the training plan as well as to consider the RELI program operation and field demands in the districts, a significant number of training courses have been conducted by CB cell along with the direct

assistance of regions. Orientation on Resilience, Entrepreneurship Livelihood Improvement (RELI) Project activities, had been conducted as per the annual plan.

## Major achievements

A total of **1468 staff** (District Officers, Cluster Officers, and Cluster Facilitators) have been trained on Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project activities.

A total of **331 staff** (Regional Manager, District Manager, District Officers, Cluster Officers, and Cluster Facilitators) have been trained in participatory Vulnerability Analysis;

A total of **155** (Cluster Facilitators) have been trained in communication and facilitation skill development;

A total of **152** Cluster Facilitators (technical) have been trained on infrastructure development;

A total of **152** Cluster Facilitators (technical) have been trained on community procurement;

A total of **820 staff** (District Officers, Cluster Officers, and Cluster Facilitators) have been trained in Community Finance and Accounts and Bookkeeping;

A total of **1,51,741 community members** have been trained on COM and IGAs;

Community members received **2,67,306 client days training** on the COM booklet, about SDF, RELI project activities and benefits, their roles and responsibilities, and IGAs etc.

## Key Progress at a Glance (RELI project)

CB Cell has accomplished the following achievements:

Category	# of participants trained as on December, 202
Staff training	3,104
Staff workshop	5,174
Community Trainings	1,51,741

*Note that the above matrix shows the training population (not the number of staff) as because one staff has received more than one course*







# Appraisal and Monitoring Team

SDF values efficiency and excellence in all of their work, constantly challenging themselves to perform better, meet program targets, and improve the impact of their interventions. With better mechanisms for monitoring and supervision, the **Appraisal and Monitoring Team (AMT)** plays a significant role as part of our holistic approach to supporting livelihoods along with ensuring other compliance in line with the financing agreement and project appraisal documents. AMT is responsible for independently appraising the Village Development Fund (VDF) applications from the villages, and entire-villages activities appraising the quality and certifying milestones for fund release for both intra and inter-village proposals. They certify the achievement of physical and other milestones during the implementation of community activities assist in releasing installments of project funds.

# Achievements

The appraisal activities in the RELI project were started in the second quarter of this reporting year.

A total of **3,178 fund proposals** were received out of which **2,998** were appraised and 2,758 were recommended for fund release;

In the Mymensingh Region, **628 proposals** were recommended for fund release out of **672** appraised proposals and its success rate is **93 percent**;

Also, in the Barishal Region, **412 proposals** were recommended for fund release out of **428** and the success rate is **96 percent**;

In addition, in the Jashore Region, **731 proposals** were recommended for fund release out of **801** and its success rate is **91 percent**;

In Cumilla Region a total of **357 proposals** were recommended for fund release out of **381** appraised proposals and its success rate is **94 percent**;

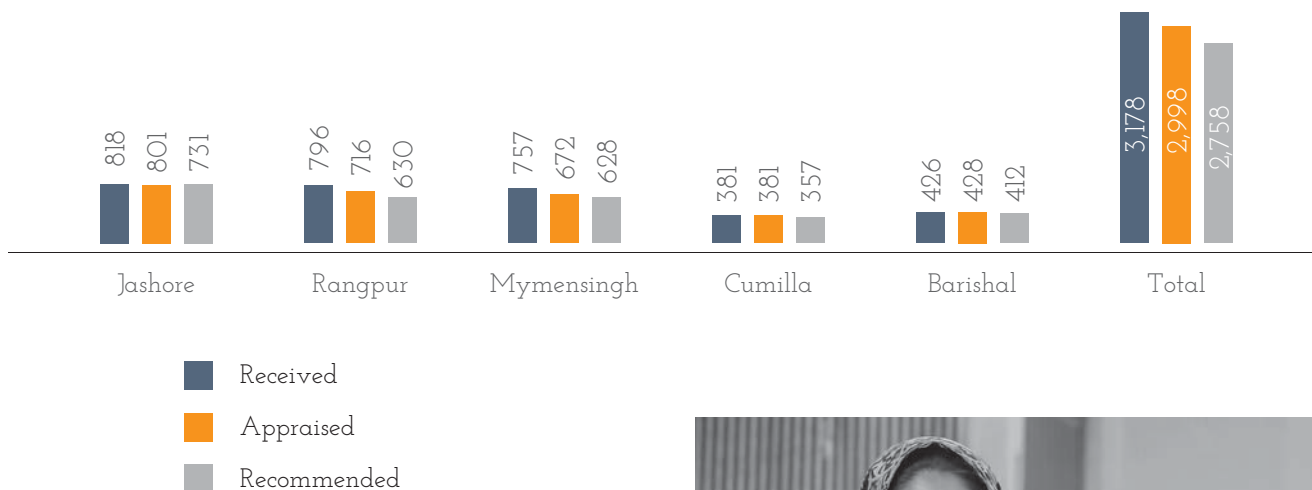
Furthermore, in Rangpur Region a total of **630 proposals** were recommended for fund release out of **716** appraised proposals and its success rate is **88 percent**;

However, the overall success rate of appraisal is **92 percent**.

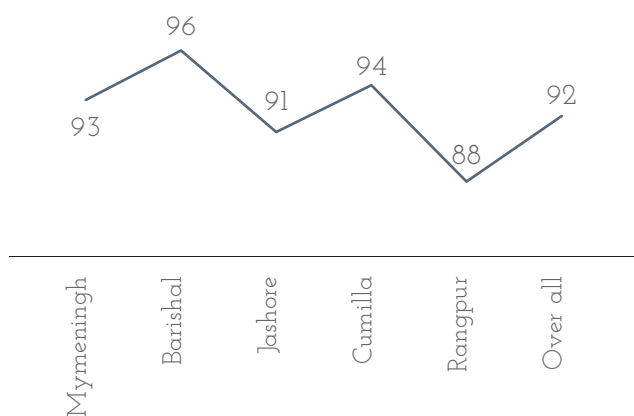
## Region-wise achievement of AMTs

Region	Received	Appraised	Recommended	Success Rate (%)
Mymensingh	757	672	628	93
Barishal	426	428	412	96
Jashore	818	801	731	91
Cumilla	381	381	357	94
Rangpur	796	716	630	88
<b>Total</b>	<b>3,178</b>	<b>2,998</b>	<b>2,758</b>	<b>92</b>

## Appraisal Status as December 2022



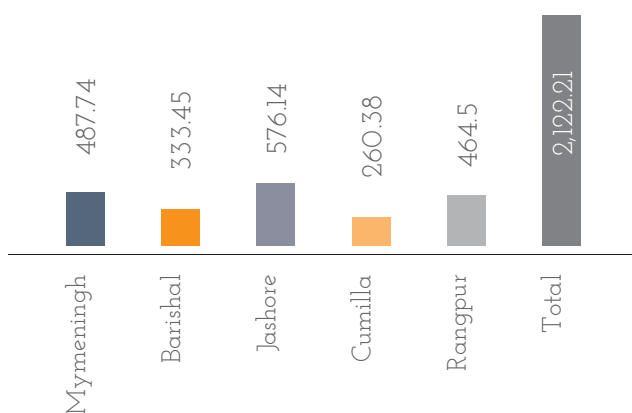
## Success Rate (%)



The above chart shows the status of appraisal and recommended status of fund proposals from the inception of the RELI project to December 2022.

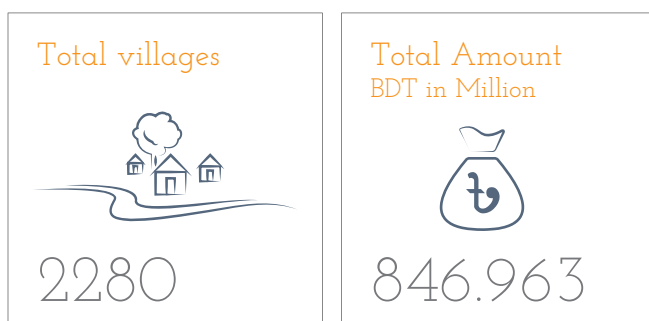


## Amount recommended (Tk. in million)



The chart reveals that a total of BDT 2,122.21 million was recommended by RAMTs and was sanctioned by SDF, and HQ for release from the respective Regional Offices. Among them, BDT 487.74 million was recommended by RAMT Mymensingh, BDT 333.45 million was recommended by RAMT Barishal, BDT 576.14 million was recommended by RAMT Jashore, BDT 260.38 million was recommended by RAMT Cumilla, and BDT 464.50 million was recommended by RAMT Rangpur.

## One-time Grants (OTG) funds approval under RELI project areas



A total of 2,280 villages received One-time Grants (OTG) funds out of 3,200 villages in

this year. The total approved amount is 846.963 BDT (in million).

Region	# of targeted villages under RELI project	Cum. Progress as of Dec. 2022	
		Recommended	Amount (BDT in Million)
Jashore	800	716	284.49
Rangpur	625	532	187.533
Mymensingh	725	283	103.671
Cumilla	500	339	124.38
Barishal	550	410	146.889
<b>Total</b>	<b>3200</b>	<b>2280</b>	<b>846.963</b>

## Appraisal status of one-time cash grants fund proposals for downgraded NJLIP beneficiaries

The RELI project has provided one-time cash grant support to the beneficiaries of NJLIP who have fallen back into poverty due to the COVID-19 pandemic and Cyclone Amphan, to

help them restart economic activities and return to their normal life. The region-wise appraisal status is given below:

Region	# of villages submitted proposals	# of villages received fund	# of beneficiaries benefitted	Total amount distributed to NJG members (BDT in Million)	Remarks
Mymensingh	301	301	32,372	161.860	100% of Grants transfer to the beneficiaries through mobile financing service (Bkash/Nagad)
Barishal	627	627	67,706	338.530	
Jashore	555	555	65,135	325.675	
Cumilla	685	685	70,192	350.960	
Rangpur	178	178	19,150	95.750	
<b>Total</b>	<b>2,346</b>	<b>2,346</b>	<b>2,54,555</b>	<b>1,272.775</b>	

A total of 2,54,555 beneficiaries received grants of BDT 1,272.775 million. Each beneficiary received BDT 5,000.00. The GS office directly transferred the fund to the individual beneficiary as per the approved list through mobile financing service (Bikash/Nagad) in the

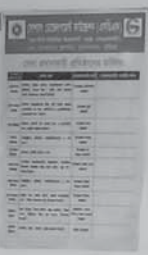
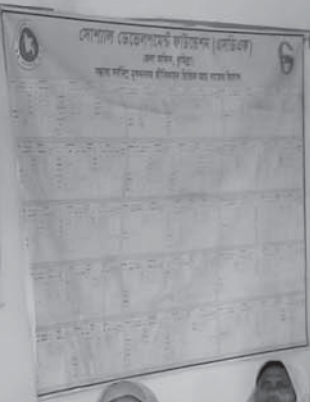
presence of the SDF cluster and district team representative. The beneficiaries capitalized their grant money to restart their business and income-generating activities i.e. small businesses, vegetable cultivation, cow and goat rearing, beef fattening, etc.



সেখার ডেভেলপমেন্ট ইনস্টিটিউট (সেডিআই)  
সুদান উপ-পরিচালক ইকো-সিস্টেম (একো-সিস্টেম)  
একো-সিস্টেম প্রকল্প, সুদান, ইথিওপিয়া

১০ নীতি

০১. উন্নয়নের জন্য সকলকে এক হয়ে কাজ করবে।
০২. উন্নয়নের সব ধরনের কাজে সমতা ও জনসংগতি নিশ্চিত করবে।
০৩. প্রকল্পে কর্মরত নিজস্বের সমস্যা নিজস্বই সমাধান করবে। প্রয়োজন হলে বাইরের সাহায্য নেবে।
০৪. বেশির ভাগ পেমেন্টে সময়ের অনুযায়ী সিদ্ধান্ত নেবে।
০৫. সকল সমস্যা তত্ত্বাবধায় ও সুযোগ পাবে।
০৬. সকল কাজে সঙ্গ হবে।
০৭. নিজস্বের সমস্যা করবে একে অন্য দিকে সরিয়ে রাখবে।
০৮. পরিকল্পনা অনুযায়ী কাজ শেষ করবে।
০৯. সমস্যা সমাধানের সময় ধৈর্য ধরবে।
১০. সুযোগে নিরাপত্তা থাকবে এবং অন্যকে নিরাপত্তা থাকার পরামর্শ ও সহযোগিতা দেবে।





# Governance & Accountability

Our **Governance and Accountability** program creates an enabling environment to ensure the effectiveness and efficiency of our operations, the reliability of financial data, and compliance with applicable rules, regulations, and procedures. Our management's integrity, approach, actions, and ethical values help to raise awareness among employees. In a bid to ensure good governance in the intervening areas of the projects down to the community level including the beneficiaries and instituting accountability among the stakeholders according to the project framework, SDF has taken optimal measures to get the best outcomes to propel achieving project development objectives. Major Governance and Accountability tools that have been widely used in SDF are: Social Auditing, Governance and Accountability Action Plan (GAAP), Community Assessment Process (CAP), Display Board, Communication Tree, Integrity/Ethical Committee, Grievances Redress Mechanism (GRM) and Information Disclosure Policy (IDP).

## Governance and Accountability Action Plan (GAAP)

Through the Governance and Accountability Action Plan (GAAP) exercise, the community can identify those risks and take measures to mitigate them. For this, the community will identify: -

- The potential threats that may face in the future;
- They will prepare a mitigation plan to deal with those threats according to their severity;
- GAAP will help the community to identify the risk areas that may impede to implement any risk of project implementation for the village development cycle.

## Community Assessment Process (CAP)

CAP is such a process where members of different committees and general members of Gram Parishad (GP) unite together for the progression of their respective institutions. Under this process, members of the committees take the lead in self-assessment of their activities which essentially means they themselves evaluate their actions and what they

were supposed to do to measure performance standards and shortcomings as well. At the same time, general members of GP also assess the activities of the leading members of various committees whether they meet the performance standard, and identify the good works and areas of further development.

# Achievements

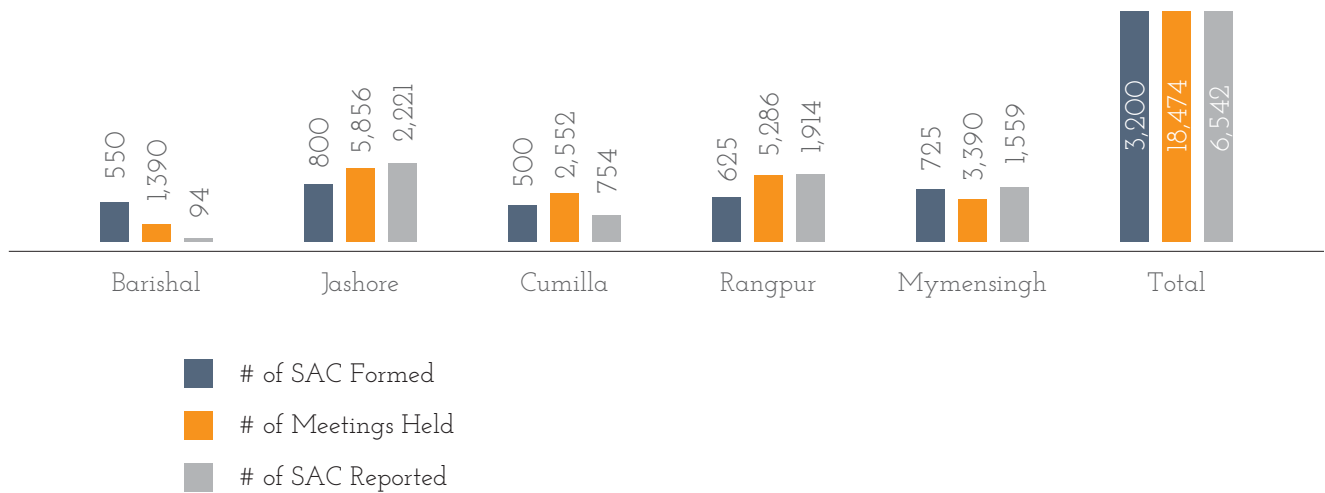
## Social Auditing

A Social Audit is a tool used to ensure social accountability in village institutions where a group of members acts as a watchdog of the Gram Parisad. It is a process through which the activities of Gram Samiti (GS), Village Credit

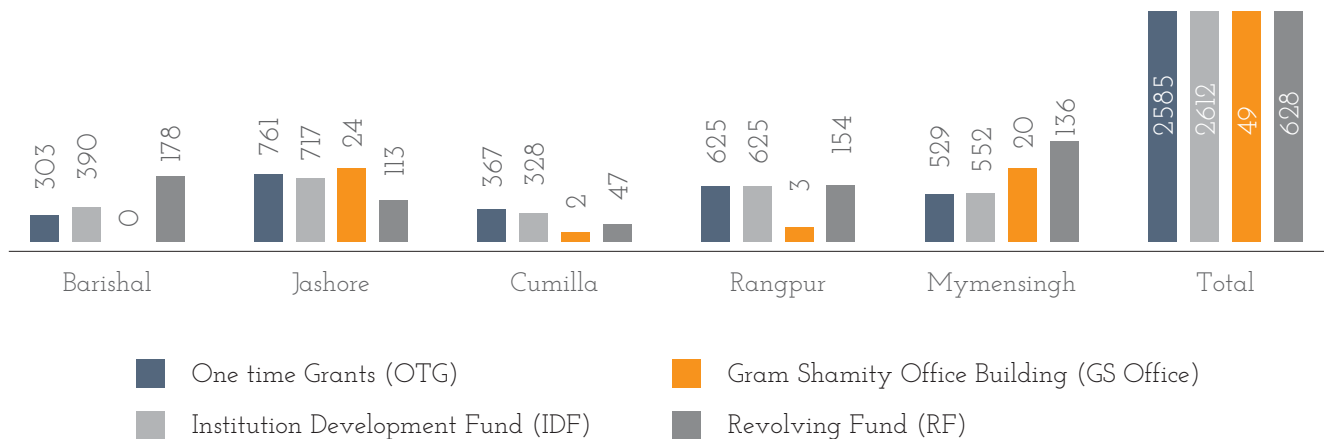
Organization (VCO), and other committees are verified systematically.

In 2022, the Social Audit Committee of SDF Gram Samitis played a significant role:

### Social Audit Committee (SAC)



### Recommendation by Social Audit Committee (SAC)

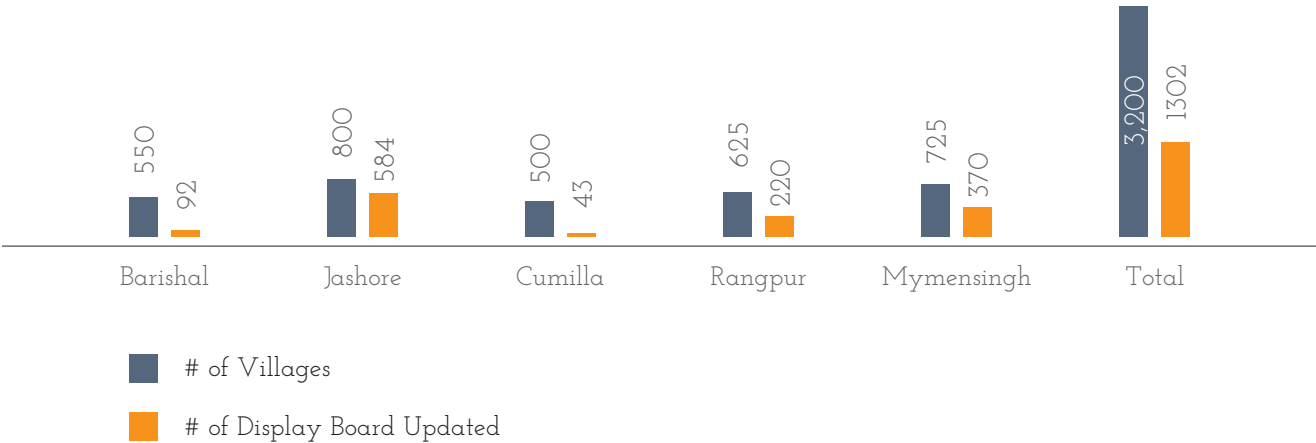


# Display Board

Display boards are regularly updated at Gram Samiti offices with the information beneficiaries need most. By the reporting year, a total of 1302 Display Boards were updated

where Barishal, Jashore, Cumilla, Rangpur, and Mymensingh regions are 92, 584, 43, 220, and 370 respectively.

# of village wise updated display board



# Information Disclosure Policy(IDP)

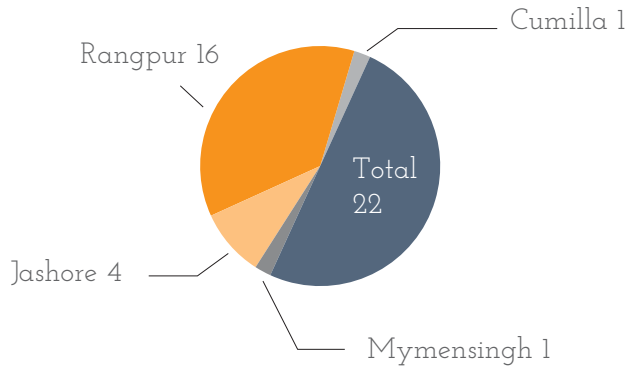
SDF is committed to providing information according to the Right to Information Act 2009 and already formulated its own Information Disclosure Policy in line with the

Government's Act. Moreover, SDF has set up Information Disclosure Units at all its district and regional offices along with the head office.

# Grievance Redress Mechanism(GRM)

SDF has its own Grievance Redress Policy which is recording all reported grievances starting from the cluster level to its head office and accordingly redressing them in line with it. At the end of 2022, a total of 22 grievances (0 in Barishal, 4 in Jashore, 1 in Cumilla, 16 in Rangpur and 1 in Mymensingh) were received and all of them were duly addressed.

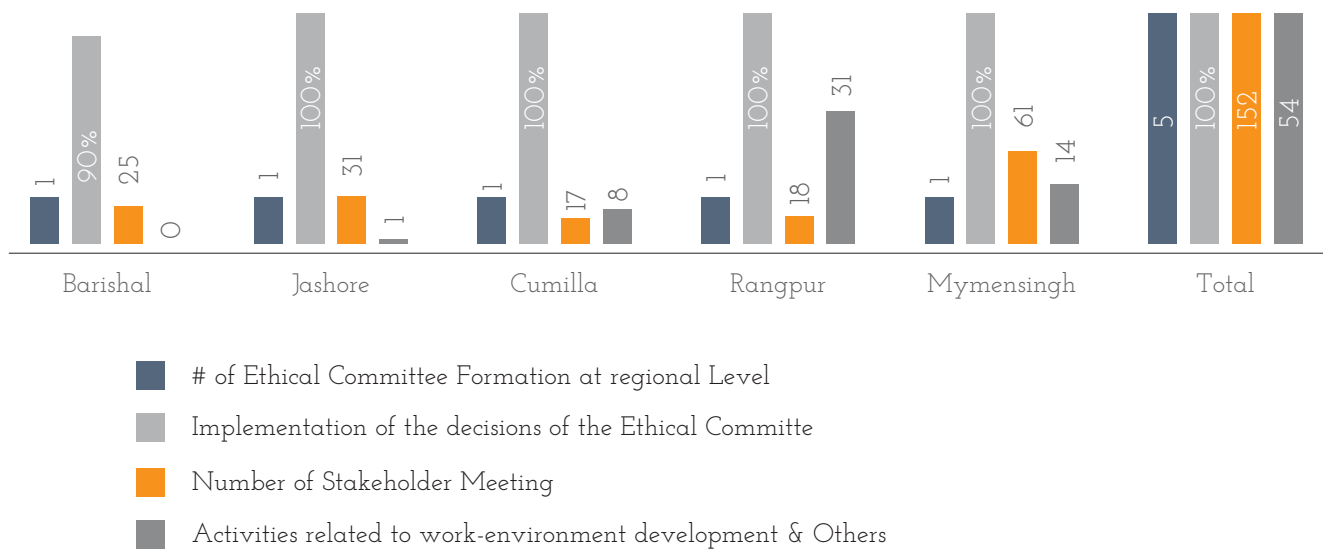
Status of grievances redressed



# National Integrity Strategy (NIS)

Since 2012 SDF has been successfully Implementing the Bangladesh Government's National Integrity Strategy and accomplished works as follows:

1. Quarterly meeting of SDF Ethical Committee;
2. Hold meetings with the stakeholders on a regular basis;
3. Arrange training on integrity;
4. Use of resources as per government rules;
5. Provide online feedback to the managers and officers at the regional and district Levels;
6. Disclose the Financial Budget on the website;
7. Digitalization and E-filing.



হস্তশিল্প প্রক্রিয়াকরণ কেন্দ্র

# উপকথা

নতুন জীবন ফ্যাশন হাউজ

এখানে যে সকল পণ্য পাওয়া যায়

- বেডশীট
- খ্রি পিছ
- শাড়ী
- থান কাপড়
- নকশীকাথা
- ওয়ালম্যাট
- পাঞ্জাবী
- বাক্সটিকের পণ্য ইত্যাদি





# Monitoring Evaluation and Learning

To support SDF's strategic shifts toward results, **Monitoring, Evaluation, and Learning (MEL)** has been providing a strong and coherent system of learning and performance measurement. This department conducts periodic analysis of program performance enabling the management to determine whether the key activities are carried out as laid in the project results framework and are able to create long-lasting impacts. Assembling all the findings derived from these supporting activities, the core program possesses a farsighted lens to be guided, corrected, and well-coordinated. Essentially, the MEL framework of SDF bridges the logical framework of projects with the implementation of the monitoring and evaluation system by providing a clear overview of the linkages between project activities and the expected results. The monitoring and evaluation tools include i. a comprehensive impact survey, ii. The project's Management Information System (MIS); iii. Third-party Monitoring; iv. Loan Management System (LMS); v. Village Grading and vi. Interactive Monitoring and Learning Forum etc.

# Achievements

## Management Information System(MIS)

With the objective of SDF, MIS is to store and retrieve pertinent information (field progress) and track project progress in order to facilitate proper management supervision. The MIS produces information that supports the management functions of SDF and facilitates the decision-making process. It is thus an organized approach to collecting, processing, storing, and disseminating data to carry out management functions. A well-designed MIS of ours facilitates the flow of information among various levels and enables the setting up of a feedback mechanism for the planning,

and management of a program, project, or policy. The system is customized to operate under multiple projects at the same time and consists of ten major modules including a. Financial Information System (FIS); b. Project Monitoring System (PMS); c. Payroll Management System; and d. Inventory System; e. Human Resource Management; f. Leave Management System; g. Attendance Management; h. Provident Fund management; i. Online Performance Appraisal; and j. Security. The system has been shaped-up with recommendations by the users.

## Results Framework (RF)


The Results Framework helps to establish an evidence-based approach to monitoring and evaluation, reflecting the project achievements against the set target and clearly outlines the ultimate objectives of the project, program, or strategy, rather than simply listing implementation activities, processes, and inputs. It facilitates a focus on specific expected outcomes and helps to achieve strategic objectives. The emphasis on concrete outcomes rather than on the completion of activities requires that program implementers monitor

key outcome variables and make midstream corrections as necessary. This results framework has become a useful management tool, with program implementation assessed in direct relationship to progress in achieving results, at the outputs, outcomes, and impact levels. It is updated on a monthly or quarterly basis in light of the Project Appraisal Document(PAD) of any project. The RF matrix illustrates the implementation development of ongoing projects of SDF on a fiscal year basis against the set targets of each results indicator.

## Baseline Survey of RELI project

The joint venture of Participatory Management Initiative for Development (PMID) and HV Associates Limited (HV)

firms (PMID-HV), one of the leading agencies of research was hired through competitive bidding to conduct the Baseline Survey of



Resilience, Entrepreneurship, and Livelihood Improvement (RELI) project at the beginning of October 2022. The objective of the baseline survey was to assess the pre-project conditions in the project areas with regard to poverty in all its forms with a specific focus on institutional and livelihood-related aspects of rural village life and their resilience building during the COVID-19 pandemic. Other two sub-objectives include i) finalizing indicators vis-à-vis RELI Project's Results Framework's (DO & IO) specific baseline values considering the objectives of each subcomponent; and ii) developing baseline values for Resilience

indicators to be easily tracked in the midline, end-line, and other surveys. Moreover, the assignment is also intended to explore baseline data of the present phenomena on key indicators associated with the objectives of each sub-component which would, eventually, lay the benchmark for assessing project performance both at the mid and end-of-term of the project, against which the impact of the project would be measured during the implementation of RELI project in upcoming years. Accordingly, the JV of PMID-HV is scheduled to submit the Baseline Survey Report by the end of April 2023.

## Loan Management System (LMS)

The LMS system of SDF is a revolutionary real-time community finance management system operated by the beneficiaries and is now, being replicated in World Bank-funded projects in Myanmar, India, and Indonesia. However, to supplement the ICT Vision-2021 of the Govt. of Bangladesh, SDF introduced it at the village level to capture data/information related to financial transactions into the computerized system. Loan Management System (LMS) is now operational in 2,500 villages of 12 districts under NJLIP and will be implemented in

3,200 RELI project villages as well to ensure real-time information of savings, loan disbursement and repayment activities among beneficiaries, security of all financial transactions and preparing reports easily. It is rolled out in a bid to ensure real-time updating of financial data along with fund management through the Internet from remote project villages. Community Resource Persons (CRPs), mostly women beneficiaries are operating this system by using a laptop. Regular data entry of all project villages is going on smoothly.

## Third-Party Monitoring (TPM)

Third-Party Process Monitoring is a management tool, introduced and practiced in SDF to generate information for institutional learning and to take corrective actions for projects which are innovative and adaptive in nature, involving a high level of community participation. It is a dynamic, interactive monitoring system, which can identify and improve key project processes. The Independent third-party process monitoring mechanism of NJLIP is found to be very useful

for tracking information about the effectiveness of the project and identifying the areas of improvement. Findings recommended by PMA are shared at all levels starting from community, cluster to district, regional and national levels. Process monitoring team identifies key findings and compiles in quarterly reports. The recommended findings are discussed in Quarterly Monitoring and Learning Forums held at regional level where all concerned officials/personnel from cluster to

HQs participated and decisions taken towards action. Progress of action is thoroughly reviewed in the following workshop. M&E division of SDF always keeps updated on current field status that helps to take timely

decision/action. In order to select the Third Party Process Monitoring agency for the ongoing RELI project, the second advertisement was published in the national dailies during July 2022.

## Impact Study on Income Improvement of NJLIP beneficiaries

As a part of finalizing the Implementation Completion and Results Report (ICRR) of the Nuton Jibon Livelihood Improvement Project (NJLIP) completed in June 2021 and to establish the rationale of its intervention, the Impact Study on the improvement of NJLIP's beneficiaries' income was conducted by the Human Development Research Center (HDRC) in June 2022. It was also crucial to compare the income change from the baseline and assess the extent of the project's success and achievement at completion. The major objective of the assignment was to undertake an impact assessment to determine the performance of the development objective (DO) indicator 'Beneficiary households with an incremental income increase of at least 30%' at the project closing. Following a mixed-method approach, a cross-sectional survey was conducted with a structured questionnaire covering 2,000 households (treatment: 1,000 and control

1,000). The samples were randomly selected, adopting a frame of treatment and control households from NJLIP. The impact assessment adopted an experimental design adopting the difference-in-difference (DiD) method for the impact assessment of income. The net financial return was assessed through the return on investment method. The impact study found that the intervention household's net income changed by BDT 74,319 during the NJLIP period. It was also revealed that NJLIP beneficiaries suffered a decrease in their regular income during COVID-19 and 76 percent of the project beneficiaries' income declined during the first year of the pandemic. Between baseline and end line survey, almost half of the intervention households (49.9%) achieved at least a 30% increase in income, compared to 33.7 percent for control households—a difference of 16.2 percentage points

## The Geo-Enabling Initiative for Monitoring and Supervision (GEMS)

The GEMS tool is introduced and going to be used in RELI project to track project activities remotely, enhance the accuracy and accountability of M&E, real-time risk management, and ensure better coordination across project areas. Harnessing simple ICT open-source tools for structured digital data collection right from the field, the GEMS tool

would allow RELI operations to create customized digital platforms for remote supervision, monitoring, and evaluation, and enhance the transparency of implementation across the project cycle. SDF personnel were trained by the World Bank to operate GEMS and tablet computers will be provided to field-level staff for capturing data through GEMS.



## Resilience Index Measurement and Analysis (RIMA)

A quantitative approach for measuring the resilience capacity of households by calculating their Resilience Capacity Index (RCI) that allows to measure which households are more resilient to food insecurity and to identify which factors are particularly important in making them resilient. Prime Objective of the analysis is to understand the factors that make households more or less resilient in order to better inform decision-making and resilience programming.

RIMA-II model will be used in RELI project to identify the challenges and opportunities that need to be addressed to have an impact on resilience. The RCI has four pillars a. access to basic services (ABS), assets (AST), social safety nets (SSN) and adaptive capacity (AC). As soon as the Baseline Survey is completed, the baseline status of the beneficiaries RELI project areas particularly their resilience building capacity would be explored for RELI intervention.

## Bangabandhu Study Support Grant

In a bid to ensure access to higher education for the poor but meritorious students belonging to the RELI project beneficiaries, a special stipend scheme is designed to provide 640 students to pursue and support their university-level studies starting from the fiscal year 2021-22 for first three years of project implementation. Each student will get BDT 72,000 in 3 installments, each installment in each fiscal year. SDF has received 115 stipend applications in the first slot from the meritorious students of the project areas and

finally selected 45 students and provided stipends based on their eligibility and selection criteria. In December '22, a total of 240 stipend applications were received in the second slots and 163 applications were finally selected and approved for payment. An evaluation committee has already been formed for evaluation and selection. A total of 208 meritorious students have finally been selected for stipends against the target of 320 during FY2021 -22.

# Adopting digital technology for Monitoring & Learning

Harnessing the technological advancements in digital platforms, SDF is continually adopting various means of digital technology to keep pace with the new generation of digitization.

These include:

- The website of SDF ([www.sdfbd.org](http://www.sdfbd.org)) portrays the foremost information about the empowerment of marginalized, poor, and extreme poor people, their capacity building and livelihood development along with aims and objectives of all implemented and ongoing projects, progression, achievements, number of beneficiaries and so on.
  - The Facebook page link (<http://facebook.com/sdfhqdhaka>) of the Social Development Foundation (SDF) is added to its website in compliance with 'Social Media Usage Guidelines in Government Offices 2016 (revised in 2019).' Reports, photographs, and videos of development activities happening at the village, cluster, district, and regional level under SDF's projects are regularly updated on its Facebook page and WhatsApp group.
  - SDF has been using modern video teleconferencing software like Zoom, Webex etc. since the pandemic started to hit the globe and continued its project operation with all stakeholders through organizing virtual meetings and training.
- The virtual communication technology ensured the wider participation of SDF personnel and beneficiaries at the village, cluster, district, and regional levels. Alongside, web-based software is developed to easily and accurately monitor the financial and physical progress of projects and to prepare reports in the least possible time.
- All tender and recruitment notices of SDF are now uploaded online (SDF website & e-Government Procurement, e-GP of Central Procurement Technical Unit, CPTU website of the Govt.). Besides, all information vis-à-vis procurement and the Annual Procurement Plan are regularly updated in STEP (Systematic Tracking of Exchanges in Procurement) of the World Bank's web portal.
  - SDF is using Electronic Fund Transfer (EFT) facility to transfer funds from the bank accounts of its head office to its regional offices quickly, securely, and in consideration of minimum cost.
  - At the request of the Gram Samities (village institutions), SDF is transferring the project fund straightway to their bank accounts by using the online transfer facilities of commercial banks and BEFTN (Bangladesh Electronic Fund Transfer Network).

## Environmental and Social Development

All types of environmental activities related formats such as different checklists (Environmental Screening-ES and Initial Environmental Examination-IEE) for infrastructure and livelihood subprojects both in Bengali and English, Environmental and Social monitoring checklists, Environmental and Social Management Plan (ESMP) have

been finalized and sent at the field level for implementation. Gram Samitis are responsible for properly addressing the environmental risk and categorization of the proposed sub-projects using different checklists. Most of the villages have yet to receive the Revolving Fund (RF) and CWF funds. Few villages received RF funds and some are in the process of preparing

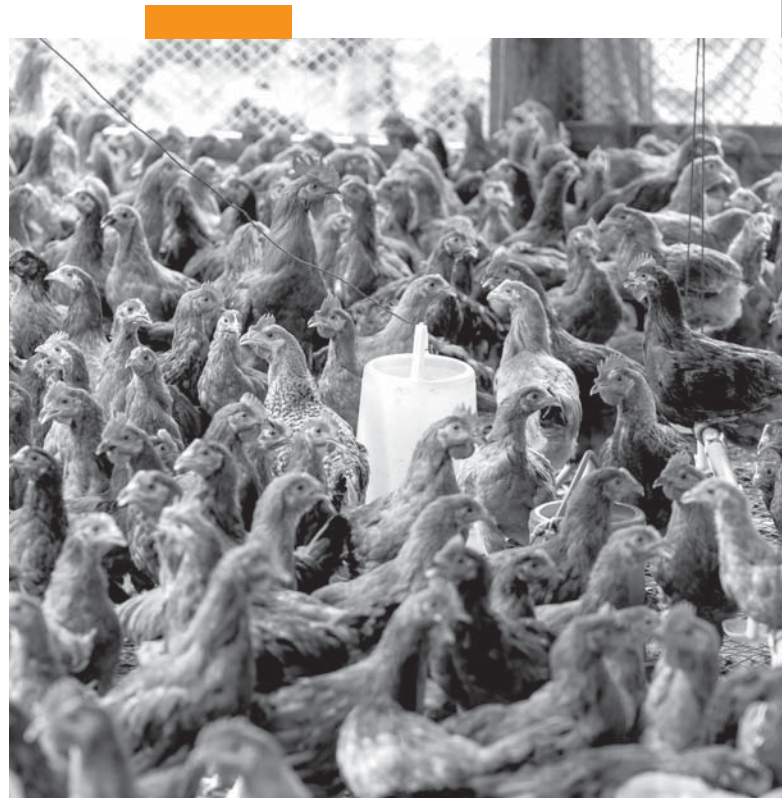
applications for CWF and RF funds. On the other hand, the purchasing of land for GS office buildings in most of the villages is under process. Once the land purchase is completed and eligible to receive CWF funds, construction works for the GS office building will then start at the village level. Similarly, after receiving RF funds, beneficiaries will start to receive RF loans for various IGAs as early as possible. In fact overall key environmental activities have not started yet in villages fully.

In connection with social activities, SDF is mainly responsible for overseeing i. social issues in infrastructure and livelihood activities ii. Stakeholder engagement iii. Grievance redress mechanism (GRM) and iv. Inclusion of Small ethnic communities (SECs) and disadvantaged beneficiaries'. Progress is stated below:

- i. **Social issues in infrastructure and livelihood activities:** Infrastructure and livelihood activities have started to a small extent. The Code of Conduct (CoC) has been reviewed and standardized for employees, sub-contractors, suppliers, heads of masons, and community group members to minimize gender-based discrimination in the sites of infrastructure and livelihoods. The translated CoC has been disseminated among the responsible staff for implementation.
- ii. **Stakeholders Engagement:** During the reporting period, a total of 8,189 Gram Parishad (GP) meetings (1,661 in Barishal, 996 in Cumilla, 1,650 in Jashore, 2,441 in Mymensingh, and, 1,441 in Rangpur) were held in five (05) regions. Moreover, a total of 142 meetings (52 in Barisal, 8 in Cumilla, 6 in Jashore, 18 in Mymensingh, and, 58 in Rangpur) were held with Government Officials. 584 Local leaders' meetings (116 in Barisal, 7 in Comilla, 146 in Jashore, 19 in Mymensingh and, 299 in Rangpur, and 78 businessmen meetings (31

in Barisal, 5 in Jashore and, 42 in Rangpur) were organized in all regions.

- iii. **Grievance Redress Mechanism (GRM):** Over the reporting period, a total of 18 grievances were registered by project beneficiaries at the cluster level in two regions- Rangpur (17 grievances) and Mymensingh (1 grievance). The reasons for the grievances were the discrimination among members to be a member of the committee/sub-committee of GS (14 grievances), OTG receiving (1 grievance), use of IDF (2 grievances), and spreading hate speech (1 grievance). Those grievances were resolved, and the complainants are satisfied.
- iv. **Small Ethnic Communities (SECs), disadvantaged beneficiaries' inclusion:** As of Dec '22, a total 497,173 beneficiaries (309,894 extreme poor, 159,599 poor, and 27,680 youth) have been included into 43067 RGs. A total of 4,450 SECs members are included in 107 RGs at 145 villages out of 3,200 villages in the RELI project.



# Progress of Resilience, Entrepreneurship, and Livelihood Improvement (RELI) and NJLIP

(as of December 2022)

Project component and key activities	End Project Target (June 2026)	Cum. achievements (as of December '22)
<b>Component-A: Community Institutions and Livelihood Development</b>		
<b>Project area and beneficiary coverage</b>		
# of project village initiated	3,200	3,200 (100%)
# of project beneficiaries	744,600	751,728 (101%)
% of women beneficiaries	90%	97%
<b>General information and activities of project</b>		
# of project village completed Participatory Identification of the Poor (PIP)	3,200	3200 (100%)
# of beneficiaries HHs identified through PIP	544,000	592,598 (109%)
# of extreme poor and poor HHs included into RELI Groups (RGs)	489,600	469,493 (96%)
# of extreme poor, poor and Indigenous People (IPs) group formed	Actual	43,063
# of village institutions formed (GS, SC, VCO, SAC, HNSC etc)	3,200	3200 (100%)
# of RG members including youth accumulated savings	As actual	494,518
Amount of savings accumulated (BDT million)	As actual	227.65
# of vulnerable started savings	As actual	64,760
Amount of savings accumulated (BDT million)	As actual	19.84
# of RG members started internal lending	As actual	23,736
Amount of internal loan received by RG members (BDT million)	As actual	200.35
<b>Institutional Development Fund (IDF)</b>		
# of village received Institutional Development Fund (IDF)	3,200	2,313
Amount of IDF received by the villages (BDT million)	As actual	1734.52
<b>Revolving Fund (RF)</b>		
# of village received Revolving (Shabolombi) Fund (RF)	3,200	99
Amount of RF disbursed to villages (BDT million)	As actual	108.58
# of village disbursed RF loan to beneficiaries	3,200	06
# of beneficiaries received RF loan	489,600	166
Amount of RF loan received by the beneficiaries (BDT million)	As actual	3.23
<b>Small-Scale Climate-resilient Infrastructure</b>		
# of village purchased land for GS office building	3,200	200
Decimal of land purchased	As actual	1,062.75
Amount of land purchased (BDT million)	As actual	110.95
# of the village received 1st Installment of CWF for GS Office	3,200	11

Project component and key activities	End Project Target (June 2026)	Cum. achievements (as of December '22)
The amount received by the villages (BDT million)	3,200	11.76
# of village started GS office buildings construction	3,200	07
# of village received 1st Installment of CWF (others)	3,200	10
Amount (BDT million) received by the villages	3,200	1.5
<b>One Time Grant (OTG) Support: 1. NJLIP Areas</b>		
# of NJLIP village received One Time Grant (OTG) for downgraded beneficiaries	2,349	2,346
Amount of OTG received by NJLIP villages (BDT million)	1275.0	1,272.775 (100%)
# of downgraded beneficiaries received OTG	255,000	254,555 (100%)
Amount of OTG received by the downgraded beneficiaries (BDT million)	1,275.0	1,272.775 (100%)
<b>One Time Grant (OTG) Support: 2. RELI Project Area</b>		
# of RELI Project village received One Time Grant (OTG) for vulnerable people	3,200	2,111
Amount received by the village (BDT million)	As actual	783.33
# of vulnerable people received One Time Grant (OTG)	118,815	38,123 (33%)
Amount received by the vulnerable (BDT million)	1,070.0	343.10 (32%)
<b>One Time Grant (OTG) Support: 3. Total OTG Support in NJLIP and RELI project</b>		
# of total beneficiaries (NJLIP & RELI) received One Time Grant (OTG)	373,815	292,678 (78%)
Total amount (NJLIP & RELI) received by the vulnerable (BDT million)	2344.335	1615.88 (69%)
<b>Component-B: Business Development and Institutional Strengthening</b>		
<b>Youth skill development and employment</b>		
# of youth identified	As actual	48,628
# of youth included into group	As actual	27,680
# of youth group formed	As actual	3,206
# of youth accumulated savings	As actual	27,382
Amount of savings accumulated (BDT million)	As actual	11.10
# of youth & returning migrant received skill development training	20,000	2,784 (14%)
# of youth employed	16,000	900 (6%)
# of youth self employed	-	278
# of youth wage employed	-	622
<b>Component-C: Project Management, Monitoring and Learning</b>		
<b>Capacity development initiative</b>		
# of RG members received training/orientation on SDF, RELI Project, COM, IGA etc.	489,600	151,741 (31%)
# of staff participated in training	1,721	3,104*
# of staff participated in workshop/seminar	1,721	5,174*

\* Training population, i.e. one staff attended more than one course/training/Workshop/Seminar





# Health and Nutrition Support

Our **Health and Nutrition Support (HNS)** program is a well-designed and essential healthcare service that has been benefitting and protecting the disadvantaged, investment, and stability. This intervention raises awareness and improves attitudes and practices that eventually enhance nutritional outcomes for targeted beneficiaries allowing them to optimize their livelihood activities. The following activities are being implemented by the Health and Nutrition Support Committee (HNSCs) under Nutrition Awareness and Support Service (NASS):

- i. promote infant and child feeding practices complemented with maternal allowances;
- ii. raise awareness of the spread of infectious, vector-borne, and water-borne diseases;
- iii. strengthen links between communities and government and non-government health providers;
- iv. raise awareness of gender-based violence; and
- v. encourage crop-diversification, complemented with seed distribution.

The target group for the nutrition-related activities comprises a sub-set of project beneficiaries that are among the core focus groups for nutrition interventions-pregnant and lactating mothers, adolescent girls, mothers-in-law, and children under the age of five.

# Achievements

- Newly recruited CFs, Cos, and DOs were oriented on the Health and Nutrition program of the RELI project;
- Formation of HNSC (Health & Nutrition Support Committee) is going on. The total number of the HNSC members will be 9,600 considering 3 members in each HNSC in each village.
- A report on BCC-based indicators' detail was prepared and submitted to the FAO team.
- SDF participated in the finalization Workshop of 2021 - 22 Progress Implementation and 2022 - 23 Action Plan for NPAN2 2016 - 2025 organized by BNNC;
- Also, we took part in the Mid Term Review Workshop of NPAN2 2016 - 2025 organized by BNNC;
- Likewise, SDF joined in the Scaling Up Nutrition (SUN) Policy Dialogue workshop on 26 September 2022;
- SDF participated in the Technical Workshop on National Nutrition Policy on September in the reporting year.
- Orientation workshop on maximizing nutrition indicators for baseline survey held virtually through Zoom meetings hosted by FAO representatives in Rome;
- Day-long orientation workshop for DO and RM (H&N) was also held where different strategic aspects of program activities and their implementation methods were discussed with need-based logistics and medical materials;
- In addition, basic and refresher training plans were formulated for the project staff.

## Mass Communication Campaign (MCC)

### National Nutrition Week 2022

National Nutrition Week was observed by colorful rallies and post-rally discussion meetings with breakfast snacks at 5 regional

districts. Participants were supplied with NNW 2022 theme printed caps and T-shirts.



## World Breastfeeding Week 2022

This year, for WBW 2022, the World Alliance for Breastfeeding (WABA) selected the theme 'Step up for breastfeeding: educate and support'. SDF celebrated the day in all

five regions including the HQ. NNS and BNNC arranged a colorful program at NIPSOM Auditorium, Mohakhali, Dhaka. The honorable health minister was the chief guest.

## Celebration of National Sanitation Month, October 2022

SDF observed National Sanitation Month, 2022 in light of Global Hand Washing Day (15 October 2022) as per the guidelines provided jointly by the National Nutrition Services (NNS) and the Department of Public Health Engineering (DPHE) with the initiative of the Ministry of local government, rural development, and cooperatives.

'Sanitation for all, ensure healthy living' was the theme of 2022. In line with this theme, SDF observed the month in five regions by organizing different events at the region and district level with special emphasis on conducting rallies, post-rally discussion meetings, etc. in its nutrition intervention areas.

### Maximizing Nutrition Using Impact Pathways

A five-day orientation workshop on maximizing nutrition using impact pathways took place virtually hosted by FAO representatives. The main objectives of the workshop were to identify the causes of malnutrition in RELI project

areas, understand nutrition-supportive agriculture, evaluate nutrition interventions, and understand impact pathways as well as monitor nutrition impacts using indicators.





# Nuton Jibon Community Society

**Nuton Jibon Community Society (NJCS)**, a phenomenal initiative of SDF, has been creating a sustainable and inclusive platform for future generations where social enterprises that seek to serve the community can coexist with solely commercial endeavors and contribute to a more equitable society. This has been supporting and strengthening the Gram Parishads for maintaining their organizational quality, ensuring accountability and compliance with the rules of business and guidelines for creating lasting impact.

NJCS is also scaling up information sharing and communication among all its members, accumulating various services, and mobilizing producer groups and livelihood development activities including linkages with local government, private sectors, and financial institutions. A phase-out plan is in place for all the working areas as to when and how they will enter into their self-managed second-tier institutions.

# Achievements

## NJCS activities in NJLIP areas

A total of **80 Nuton Jibon Cluster Community Societies (NJCCS)** and **06 Nuton Jibon District Community Societies (NJDCS)** were formed under **12 districts** and have been functioning as per plan;

In 2022, the Community for Nuton Jibon Sylhet Society was registered from the Joint Stock Companies and Firms in the Ministry of Commerce under the **Society Act, 1860**, bringing a total to **11 NJDCS** out of 12;

**BDT 115.73 million** was received as IDF by NJCS (Mymensingh: 14.38, Cumilla: 35.7, Jashore: 25.80, Rangpur: 8.40 and Barishal: 31.5) in this reporting year;

Also, **BDT 0.81 million** was utilized as IDF bringing a total to **BDT 76.39 million** (Mymensingh: 8.97, Cumilla: 24.10, Jashore: 18.90, Rangpur: 4.39 and Barishal: 20.02);

Furthermore, **BDT 92.76 million** (Mymensingh: 14.06, Cumilla: 39.30, Jashore: 11.73, Rangpur: 4.16 and Barishal: 23.51) was received as PSF 1st and 2nd installment;

In 2022, **BDT 9.03 million** was utilized as PSF 1st and 2nd installment bringing a total to **BDT 44.31 million** (Mymensingh: 10.31, Cumilla: 19.02, Jashore: 5.25, Rangpur: 3.43 and Barishal: 6.31);

In addition, **1045 CPs** have been provided support to other areas during this reporting year;

Likewise, **808 weak villages** were supported by NJCS.

## NJCS activities in SIPP II areas

Overall **124 Nuton Jibon Cluster Community Societies (NJCCS)** under **15 district** NJCS have been formed and functioning as per plan;

Also, **15 NJCSs** (all NJCSs) like Gaibandha, Nilphamari, Rangpur, Naogaon, Kurigram, Dinajpur, Sirajganj, Mymensingh, Jamalpur, Sherpur, Barguna, Barishal, Pirojpur, Bagerhat and Patuakhali have been registered under the **Societies Act 1860**;

Similarly, **3,142 villages** have been enlisted as members of NJCSs in five regions;

A total of **2,626 (84%) member villages** deposited membership fees;

**BDT 171.70 million** as IDF has been received by 15 NJDCS including 124 NJCCS (Mymensingh: 51.60, Cumilla: 2.4, Jashore: 8.07, Rangpur: 49.43 and Barishal: 60.2);

Also, **BDT 8.56 million** have been utilized as IDF this year, bringing a total to BDT 159.89 million 93.12% (Mymensingh: 52.38, Cumilla: 2.10, Jashore: 7.84, Rangpur: 41.98 and Barishal: 55.60);

Furthermore, **BDT 109.28 million** has been disbursed as PSF (1st & 2nd installment) to NJCSs under all regions. Of the PSF received, BDT 9.22 million has been utilized this year, bringing a total to BDT 94.52 million (Mymensingh: 23.68, Cumilla: 0.65, Jashore: 5.45, Rangpur: 29.71 and Barishal: 35.03);

A total of **161 producer group members** received services from PSF, bringing a total to **1,05,208**;

In addition, **910 youths** have been employed during this year, bringing a total to **11,408** who have been employed (self & wage) by utilizing PSF;

A total of **6,096 CPs** have been registered and providing services;

A total of **418 CPs** have been provided support to other areas as well;

A total of **891 weak villages** have been supported by NJCS;

A total of **330 producer groups** have been registered by the Department of Co-operative (DoC) as a part of obtaining legal status and long-term sustainability;

A total of **44,260 members** received services e.g. training, advice, de-worming, vaccination, and medicine support) this year, bringing a total to 8,61,327 members from linkage development (Mymensingh-1,60,196, Cumilla: 3,121, Jashore: 1,09,061, Rangpur: 4,39,833 and Barishal: 1,49,116);

A total of **6,182 members** have been benefited and received services from partnership training, advice, de-worming, vaccination, and medicine support, bringing a total to **90,119 members**.





# Sustainable Coastal and Marine Fisheries Project

**Sustainable Coastal and Marine Fisheries Project (SCMFP)** is a five-year project jointly implemented by the Department of Fisheries (DoF), the Ministry of Fisheries and Livestock, and the Social Development Foundation (SDF), financed by the International Development Association (IDA) of the World Bank Group. SDF, as an entity specialized in the Community Driven Development (CDD) approach, is engaged in this project to build community institutions and transform the livelihoods of fishers through implementing Community Empowerment and Livelihoods Transformation (Component-3).

Learning lessons from ongoing and past projects, Component-3 is providing support in two major areas: i) improvements in the management of nearshore capture fisheries and ii) employment opportunities outside the capture fisheries to reduce the fishing pressure on local resources. Activities are focused on up to 450 villages and include establishing up to 100 model fishing villages (MFVs) spread over 45 coastal Upazilas in 13 districts dominated by coastal and marine fishers which, if successful, will be scaled up in Phase II of SCMFP.

Under the Component-3, SCMFP , each fisher village carry out the following activities:

1. Empowering the fishers' community and strengthening community-level institutions through providing capacity-building training;
2. Strengthening leadership, and decision-making power of fishers' community;
3. Providing skill development and vocational training to fishers and youth from fisher HHs with a view to transforming them into alternative professionals;
4. Providing livelihood loan (Revolving Fund) to fishers' community to grow their interest in alternative income generation activities;
5. Mobilizing Fishers' Community to stop IUU fishing and improve fisheries management through the preparation and implementation of Fisheries Management Development Plan (FMDP);
6. Strengthening fisheries co-management at community-level with a view to improving fisheries management and reducing IUU fishing;
7. Providing financial support for appropriate fishing to improve fish conservation and enhance fish stock;
8. Construction of small scale-infrastructures in village to ease communication, and access to education and health services;
9. Empowering women through ensuring participation in project activities and mainstreaming them into alternative income generation activities;
10. Providing stipends to meritorious poor students from fishers' HHs for pursuing a higher education.




### Institutions and Committees in Fisher Villages

1. Fisher Village Organization (FVO);
2. Village Fisheries Co-Management Committees(VFCC);
3. Fisher Village Samiti (FVS);
4. Fisher Village Credit Organization (FVCO);
5. Social Audit Committee (SAC);
6. Sanchay Committee (SC);
7. Procurement (PC) and Finance Committee (FC);
8. Appropriate Fishing Intervention Implementation Committee (only in MFV).

# Achievements

Activity	Measurement Unit	Target	Achievement (Jan.-Dec. '22)	Cumulative Achievement (up to Dec. '22)	% in progress (up to Dec. '22)
Selected Fishers Villages (Final)	# of Villages	450	0	450	100%
Targeted fishers' HHs mobilized into FGs	# of HHs	54000	1166	52462	97%
Targeted Youths (Fishers' HHs) mobilized into FGs-Y	# of Youths	5000	136	5373	107%
Fishers' Groups (FG) formed	# of Group	4500	27	4500	100%
Fishers' Village Organization (FVO), Fisher Village Samity (FVS), Fisheries Co-Management Committee (VFCC), Social Audit Committee (SAC), Fishers Village Credit Organization (FVCO), Finance & Procurement Committee formed	# of Villages	450	0	450	100%
Training on Community Credits and Accounts Operation Manual, Savings, and Villages Management organized	# of Villages	450	450	450	100%
# of Village Fisheries Co-Management Committee Meeting held	# of Meetings	7200	2103	2731	38%
# of Upazilla Fisheries Co-Management Committee Meeting held	# of Meetings	720	98	107	15%
# of the fisher villages received the Institutional Development Fund (IDF)	# of Villages	450	450	450	100%
Amount of IDF received	BDT in millions	540	540	540	100%
# of the fisher villages received a Revolving Fund (RF)	# of Villages	450	450	450	100%
Amount of RF Received	BDT in millions	540	540	540	100%
# of the fishers villages received the Community Infrastructure Support Fund (CISF)	# of Villages	450	450	450	100%
Amount of CISF Received	BDT in millions	270	270	270	100%
Youth & Fishers started skill development/ Vocational training (un-employed youth and Fisher's communities)	# of fishers and youths	18000	5344	5998	33%
# of Youths & Fishers employed	# of fishers and youths	18000	3421	3671	20%
Vulnerable HH received a One-time grant	# of vulnerable	1863	1863	1863	100%
Total amount of One-time grant received	BDT in millions	16.67	16.67	16.67	100%
# of the borrowers received an RF/SF Loan	# of Loanee	40500	19919	31914	79%
Total amount of RF/SF loan disbursed	BDT in millions	-	556.34	720.34	N/A





# Credit Program Under Stimulus Package

The **Credit Program Under the Stimulus Package (CPSP)** of SDF supports the pandemic-affected marginalized business entities and boosts up village-level economic activities. Under the CPSP, the credit amount is being invested by the recipients' particularly the small and medium entrepreneurs for the expansion of their businesses, income generation and fulfilling the basic needs, creating more entrepreneurs and employment generation, alleviating poverty, and the cottage, small and medium enterprise sector to support them to develop their business capital. Currently, SDF is implementing this program in 51 Upazilas under 19 districts with a budget allocation of 200 crores by the government.

## The goal

To improve the livelihoods of the marginalized people severely affected by the Covid-19 pandemic and to revive and expedite village-level economic activities through supporting the cottage, small, and medium enterprises.

## Objectives

- Employment generation and poverty reduction through small and medium entrepreneurship development and business expansion;
  - To assist in the development of small and medium industries in capital formation;
- Ensuring the fulfillment of basic needs through increasing the income of the marginalized population.

## Features

Some main features of the CPSP program include low service charges at the SDF-to-borrower level (only 4%), a more flexible loan tenure (02 years' durations including 6 month grace period), and 1st cycle loan amount of BDT 50,000-10,00,000.

# Achievements

## Status of loan disbursement and recovery status

In the reporting year, the cumulative status of disbursement reached at BDT 2675 million among 8,236 borrowers. The cumulative repaid amount is BDT 1183 million with service

charges in the same period. Alongside this, the cumulative outstanding amount is BDT 1667 million with a service charge.

Coverage (Districts)	Cumulative Disbursement up to December 2022		Cumulative loan Recovered up to December 2022 Amount Tk(m)	Cumulative loan Outstanding up to December 2022	
	# of borrowers	Amount Tk (m)		# of borrowers	Amount Tk (m)
Barishal	655	233.80	109.647	654	143.231
Patuakhali	286	96.26	45.460	286	50.803
Pirojpur	182	57.00	25.834	182	31.163
Khulna	330	99.75	53.003	327	54.886
Barguna	196	76.69	26.499	196	50.186
Bagerhat	275	101.45	29.320	275	72.1353
<b>Sub Total</b>	<b>1930</b>	<b>671.95</b>	<b>300.766</b>	<b>1930</b>	<b>415.404</b>
Mymensingh	949	333.51	132.749	947	200.763
Chandpur	595	187.60	94.884	590	108.024
Cumilla	516	176.65	83.8647	516	107.199
Sherpur	647	188.35	102.311	644	101.409
Jamalpur	310	100.30	29.880	310	78.604
Sirajgonj	288	97.35	27.097	288	78.197
Sylhet	266	84.50	25.160	266	66.234
<b>Sub Total</b>	<b>3571</b>	<b>1168.26</b>	<b>495.95</b>	<b>3561</b>	<b>740.431</b>
Rangpur	600	208.80	99.478	657	126.359
Kurigram	431	109.40	55.459	426	60.631
Nilphamari	365	105.40	55.946	363	58.055
Dinajpur	416	147.70	72.922	416	86.831
Naogaon	500	157.75	74.581	492	95.992

Coverage (Districts)	Cumulative Disbursement up to December 2022		Cumulative loan Recovered up to December 2022 Amount Tk(m)	Cumulative loan Outstanding up to December 2022	
	# of borrowers	Amount Tk (m)		# of borrowers	Amount Tk (m)
Gaibandha	363	105.50	27.943	363	86.166
Sub Total	2735	834.55	386.2329	2717	514.034
Grand Total	8236	2674.76	1183.040	8210	1669.869

## Sector wise loan disbursement under the CPSP Program

The Local Service Providers(LSP) have been ensuring adequate veterinary care, feed and fodder, proper training, and fixation of the price of milk at a reasonable level proposed for profitability. Consequently, healthy food and

vaccination have been helping to safeguard the food produced by animals as well as protecting them from diseases and also reduce the transmission of microorganisms.

IGA	# of Borrower	Percentage	Remarks
Cow Rearing	884	10.74	
Beef Fattening	410	4.97	
Fish Culture	655	7.95	
Goat/Sheep rearing	18	0.21	
Vegetable/Fruit Cultivation	53	0.65	
Poultry Farm	272	3.30	
Medicine Business	469	5.69	
Electronics	353	4.28	
Goods dealership	142	1.73	
Rice Mill	88	1.07	
Saw Mill	62	0.76	
Shoe store	162	1.96	
Hotel/Restaurant	118	1.44	
Rod, Cement Business	420	5.10	
Workshop Business	179	2.17	
Small Business	3245	39.40	
Others	706	8.57	
Total	8236	100.00	





# Human Resources

SDF firmly believes that an efficiently run **Human Resources(HR)** department can provide structure and the ability to meet organizational needs by managing the most valuable resources of employees. We are helping employees to develop their personal and organizational skills, knowledge, and abilities by providing a wide range of activities i.e. employee training, career development, and performance management. The department accomplishes various aspects of management such as payroll management system, provident fund, leave, appraisal of staff members, etc. to ensure the future well-being of the staff members along with retention.

# Achievements

## Workforce of SDF

In the year 2022, the HR department carried out recruitment and deployment for the RELI project. A total of 1704 employees with different responsibilities were deployed and recruited for 128 clusters, 20 districts, 5 regional, and 1 head office under the RELI project. The total number of employees worked in different capacities both at Head Office and Field Offices stands at 2400 (1944 employees in RELI and NJLIP, 310 employees in SCMFP, and 146 in CPSP) which will be increased after

completion of all the recruitments. As SDF implements development projects in poverty-prone rural villages to eradicate poverty, most of the employees are posted at the field level. Currently, 88 employees are based at the head office in different capacities to provide necessary support and guidance to its field offices located at regional, district, and cluster levels. The remaining 2294 employees are based at 8 divisional, 35 districts, and 304 Upazila/cluster offices.

## Performance Appraisal

In order to ensure employees' professional development SDF appraises its employees' performance in line with the terms of reference on a regular basis to assess their annual performance to enable them to discharge their responsibilities with the optimum level of potentiality, integrity, and devotion as well as incentivize them accordingly with annual increment of salary. In 2022 the HR Dept. appraised the performance of 1758 (1022 RELI,

280 in NJLIP, 310 in SCMFP, and 146 CPSP) employees out of whom 914 (235 in RELI, 248 in NJLIP, 285 in SCMFP, and 146 CPSP) employees were awarded one annual salary increment and 8 employees already reached their highest range of basic salary and thus were not awarded annual salary increment. In addition, a total of 7 employees were not awarded increments due to low performance.

## Leave Arrangement

As per HR Policy and Manual SDF allows its employees to enjoy 5 (five) kinds of leave such as earned leave, casual leave, maternity

leave, paternity leave, and leave without pay in some cases where the incumbent already exhausted his/her leave.



## Inquiry/Departmental Proceedings

As per the HR Policy and Manual, one can submit complaints/grievances which may be regarded as dissatisfaction or feelings of injustice having a connection with one's employment/personal situation that adversely affects organizational relations and productivity. In order to create an enabling environment within the organization and rural communities, SDF resolves such

grievances through its well-established grievance redress services. In the reporting year, SDF received 13 complaints from its project areas and investigated the issues meticulously. Out of these 5 complaints were settled without taking actions considering its substances, 17 employees were given show causes letters, advice letters, warning letters, etc.





# Finance and Procurement

Social Development Foundation (SDF) implements programs in line with the project development objectives prioritizing both physical and financial targets. In 2022 a Total of BDT 5440.90 million was disbursed against the target of BDT 6268.08 million (RELIP and SCMFP-Component 3) achieving a utilization rate of 86.80%. The projects (RELIP and SCMFP-Component 3) cumulative disbursement up to December 2022 stood at BDT 6649.91million which is 19.96% against the total target of BDT 33320.22. The financial management and timely disbursement of fund to the intervened project areas was going on properly.

# Achievements

Social Development Foundation (SDF) implements programs in line with the project development objectives prioritizing both physical and financial targets. In 2022 a total of BDT 5440.90 million was disbursed against the target of BDT 6268.08 million (RELI and SCMFP-Component 3) achieving a utilization rate of 86.80%. The project's (RELI and

SCMFP-Component 3) cumulative disbursement up to December 2022 stood at BDT 6649.91million which is 19.96% against the total target of BDT 33320.22. The financial management and timely disbursement of fund to the intervened project areas was going on properly.

## Governance and Oversight Arrangements

Internal control and financial monitoring were also properly done by the Financial Management Team (FMT). The FMT from field to HQ level is comprised of experienced and high-level professionals. The financial transactions are recorded in the web-based and automated Financial Information Systems by the District and Region as well as SDF Headquarter. The transactions are done following the stipulated financial guidelines and in compliance with the procedures of the development partners and the Government of Bangladesh. Financial Statements were prepared in compliance with the International Accounting Standards as adopted in Bangladesh. The Headquarters' finance team compiles monthly, quarterly, and yearly financial reports and submits the same to the ministry and quarterly reports to the World Bank. IUFs and Withdrawals were also submitted to the World Bank accurate and timely manner.

As per statutory requirement, an independent audit firm was recruited by the Board of Directors and General Body of SDF to conduct a yearly audit and audit report of 2020-2021

provided a very clear picture of financial performance and was appreciated by SDF Board and other stakeholders. In a bid to ensure financial accuracy and transparency the Foreign Aided Project Directorate (FAPAD) conducts an audit on a yearly basis and has been continuing audit since FY 2011-2012. In addition to the above audits, the World Bank team conducts their fiduciary review on financial & procurement management on yearly basis and also project operational audit done by an independent professional audit firm as guided by the World Bank. Moreover, SDF has an independent internal audit team comprised of four members who frequently undertake field visits and conduct audits.

There is also a high power audit committee constituted with four Board Members and Directors/General Manager of SDF. The committee is chaired by one Board Member and the Head of the Internal Audit is the member secretary of the committee. The committee meets semiannually, reviews the audit reports meticulously, follow-up the audit observations, and provides necessary guidance

for improvements. The audit committee and FMT update the Board of Directors on the

status of the final audit including follow-up actions.

### Component wise Fund Disbursement Progress

Figures in million BDT

Result Areas	Target for the Year 2021	Disbursement in the year 2021	Achievement in %	Project Target	Disbursement upto December 2021	Achievement in %
<b>Consolidated Projects (RELI and SCMFP-Component 3)</b>						
Comp. A	4,385.88	3,859.06	87.99	21,599.66	3,910.28	18.10
Comp. B	90.17	88.25	97.87	3,391.60	88.25	2.60
Comp. C	585.70	399.41	107.28	3,908.74	519.40	19.56
Comp. D	-	-	-	-	-	-
Comp. E	1,206.33	1,094.20	90.70	4,420.22	2,132.00	48.23
<b>Total</b>	<b>6,268.08</b>	<b>5,440.90</b>	<b>86.80</b>	<b>33,320.22</b>	<b>6,649.91</b>	<b>19.96</b>
<b>Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project - IDA</b>						
Comp. A	4,385.88	3,859.06	87.99	21,599.66	3,910.28	18.10
Comp. B	90.17	88.25	97.87	3,391.60	88.25	2.60
Comp. C	73.95	25.27	34.17	508.74	25.60	5.03
Comp. D	-	-	-	-	-	-
<b>Total</b>	<b>4,550.00</b>	<b>3,972.57</b>	<b>87.31</b>	<b>25,500.00</b>	<b>4,024.12</b>	<b>15.78</b>
<b>Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project - GoB</b>						
Comp. C	511.75	374.14	73.11	3,400.00	493.80	14.52
<b>Total</b>	<b>511.75</b>	<b>374.14</b>	<b>73.11</b>	<b>3,400.00</b>	<b>493.80</b>	<b>14.52</b>
<b>Sustainable Coastal &amp; Marine Fisheries Project (SCMFP) - Component 3</b>						
Comp. E	1,206.33	1,094.20	90.70	4,420.22	2,132.00	48.23
<b>Total</b>	<b>1,206.33</b>	<b>1,094.20</b>	<b>90.70</b>	<b>4,420.22</b>	<b>2,132.00</b>	<b>48.23</b>

## SDF-Credit Program under Stimulus Package (CPSP)

Figures in million BDT

Result Areas	Target for the Year 2021	Disbursement in the year 2021	Achievement in %	Project Target	Disbursement upto December 2021	Achievement in %
<b>Loan Disbursement</b>						
Disbursement of Loan under Stimulus Package Fund	1,800.00	1,497.91	83.22	3,100.00	2,599.95	83.87
<b>Revenue Expenditure</b>						
Salary and Allowances	31.40	14.62	46.56	31.40	14.62	46.56
Operational Expenses	0.84	0.97	115.48	0.84	0.97	115.48
<b>Total</b>	<b>32.24</b>	<b>15.59</b>	<b>48.36</b>	<b>32.24</b>	<b>15.59</b>	<b>48.36</b>

## Procurement

The procurement plan for 2021 was prepared by SDF based on the requirements of NJLIP, RELI, and SCMFPP projects and planned procurement packages were completed efficiently and effectively. The procurement is carried out in accordance with the Public Procurement Rules-2008 (PPR-2008) and Public Procurement Act-2006 (PPA-2006) of the Government of Bangladesh and the World Bank's Procurement Guidelines (July 2016 Revised November 2017 and August 2018). These procurement plans are uploaded in the e-GP system of the CPTU and also in the

'Systematic Tracking of Exchanges in Procurement (STEP)' of the World Bank for clearance. Community procurement is carried out in accordance with the Procurement guidelines of the Community Operational Manual (COM) Booklet of the project. All goods procurement is being done following the e-GP systems under the CPTU of the GoB.

The status of executed total contract vs. disbursement and progress during the year 2022 are shown in the following tables:

### Particulars of Contract accomplishment (January - December, 2022)

Type	Package No.	Description of Contracts	# of contracts	Contract Amount (BDT)
<b>Status of contracts executed (both goods and services for RELIP)</b>				
Goods	G 55.0 (RELIP)	Printing and supply of Desk Calendar 2022 of RELI Project of SDF	1	3,60,000
	G 44.0 (RELIP)	Printing and supply of Wall Calendar-2023 and Desk Calendar-2023 of RELI Project of SDF	1	14,24,417
	G 59.0 (RELIP)	Printing and supply of Pass Book for savings and lending for RELI Project villages of SDF	1	43,20,250
	G 1.0 (RELIP)	Procurement and supply of furniture of RELI Project of SDF	1	2,20,61,545





Type	Package No.	Description of Contracts	# of contracts	Contract Amount (BDT)
Status of contracts executed (both goods and services for RELIP)				
Goods	G 52.0 (RELIP)	Procurement of office equipment, Ceiling fan for field offices of RELI Project of SDF	1	28,00,851
	G 10.0 (RELIP)	Procurement and supply of manuals and training materials (Poster) of RELI Project of SDF	1	17,89,284
	G 16.0 (RELIP)	Procurement and supply of Annual Report-2021 of RELI Project of SDF	1	4,83,000
	G 58.0 (RELIP)	Supply of Photographs on RELI activities for annual report of RELI Project of SDF	1	1,48,810
	G 39.0 (RELIP)	Printing and supply of Annual Diary-2023 of RELI Project of SDF	1	4,98,000
Total			9	33,8,86,157
Services	S -21.0 (RELIP)	Hiring an individual consultant for dissemination of project activity and achievement in the print, electronic and other media	1	6,00,000
	S -5.0 (RELIP)	Hiring consultant for baseline survey/study	1	68,31,915
	S -25.0 (RELIP)	Hiring an individual consultant for dissemination of project activity and achievement in the print, electronic and other media	1	6,60,000
Total			3	80,91,915
Grand Total for Goods and Services of RELIP				4,19,78,072
Status of contracts executed (both goods and services for SCMFP)				
Goods	G-5.1 (SCEMP)	Printing and supply of COM Booklets. After MTR of the 1st phase of SCMFP COM will be revised as per field requirement and MTR recommendations.	1	10,62,008
	G-6.0(SCEMP)	Procurement and supply of Office equipment (AC)	1	10,99,353
	G-16.0(SCEMP)	Printing and supply of News Letters for 2nd year.	1	3,12,000
	G-21.0(SCEMP)	Procurement of miscellaneous office equipment like fridge, tv etc	1	4,05,000
	G-27.0(SCEMP)	Printing and supply of notebooks/diaries for the project staff and other stakeholders of the project for comp-3, SCMFP	1	4,98,000
Total			5	33,76,361





Audited

Financial

Statement



**Independent Auditor's Report  
to the Board of Directors of  
Social Development Foundation (SDF)**

**Report on the Audit of the Consolidated Financial Statements**

**Opinion**

We have audited the consolidated Financial Statements of Social Development Foundation (SDF), which comprise the consolidated financial position as at 30 June 2022, and the consolidated statement of comprehensive income, consolidated statement of receipts & payments, consolidated statement of changes in capital fund, consolidated statement of cash flows for the year then ended and notes to the consolidated financial statements including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements of the organization give true and fair view of the consolidated financial position of the organization as at 30 June 2022, and of its consolidated financial performance of the organization and its consolidated cash flows for the organization for the year then ended in accordance with International Financial Reporting Standards (IFRS) as explained in note 3.

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standard Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Other Information**

Management is responsible for the other information. The other information comprises all of the information in the consolidated financial statements and our auditor's report thereon.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

**Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements and Internal Controls**

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the organization in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations. This responsibility includes: designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

**HEAD OFFICE**

Hasan Court (1st Floor), 23/1 Motijheel C/A,  
Dhaka-1000, Bangladesh.  
Tel: +88 02 47123214

**BRANCH OFFICE**

R H Home Center, Suit No - 337, (3rd Floor)  
74/B/1, Green Road, Tejgaon, Dhaka - 1215  
Mobile : (Office) +88 01846-252638, +88 01717-561839

E-mail : atik.khaled@gmail.com

Web : www.atikkhaled.com



In preparing these consolidated financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to Going Concern and using the going concern basis of accounting unless management either intends to liquidate the Organization's or to cease operations, or has no realistic alternative but to do so.

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

#### **Auditor's Responsibility for the Audit of the Consolidated Financial Statements**

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

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

We also:

- Identify and assess the risk of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates, if any, and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.

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

#### **HEAD OFFICE**

Hasan Court (1st Floor), 23/1 Motijheel C/A,  
Dhaka-1000, Bangladesh.  
Tel: +88 02 47123214

#### **BRANCH OFFICE**

R H Home Center, Suit No -337, (3rd Floor)  
74/B/1, Green Road, Tejgaon, Dhaka -1215  
Mobile : (Office) +88 01846-252638, +88 01717-561839

E-mail : atik.khaled@gmail.com  
Web : www.atikkhaled.com



### Report on Other Legal and Regulatory Requirements

In accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations, we also report that:

- 1) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- 2) In our opinion, proper books of account as required by law have been kept by the organization so far as it appeared from our examination of those books;
- 3) The consolidated statement of financial position, consolidated statement of comprehensive income, consolidated statement of receipts & payments together with the annexure notes dealt with by the report are in agreement with the books of account.

Dhaka, Bangladesh  
Dated: 18 DECEMBER 2022

**N I Chowdhury FCA**  
Senior Partner  
Atik Khaled Chowdhury  
Chartered Accountants  
Enrolment No. 0766  
DVC No.: 2212180766AS649952



#### HEAD OFFICE

Hasan Court (1st Floor), 23/1 Motijheel C/A,  
Dhaka-1000, Bangladesh.  
Tel: +88 02 47123214

#### BRANCH OFFICE

R H Home Center, Suit No - 337, (3rd Floor)  
74/B/1, Green Road, Tejgaon, Dhaka - 1215  
Mobile : (Office) +88 01846-252638, +88 01717-561839

E-mail : atik.khaled@gmail.com  
Web : www.atikkhaled.com

Social Development Foundation (SDF) Consolidated Statement of Cash Flows For the year ended 30 June 2022											
Particulars	Notes	REF-1-Project Credit No. 6876-BD			SDF Endowment Fund	SDF Own Fund	SDF -CFSP	NJLIP	SIPP II Extension	Amount in Taka 30-June-2022	Amount in Taka 30-June-2021
		GOB	IDA	Total							
<b>A. Cash Flow from Operating Activities:</b>											
Excess of Income over Expenditure		176,212,349	3,064,116	179,276,465	131,763,817	(99,119,673)	1,007,292,729	-	-	1,421,043,318	(130,171,530)
Other Cash from Operating Activities & Items not involved in Cash Flows:		-	-	-	-	-	-	-	-	-	-
Depreciation on Fixed Assets		-	81,835	81,835	-	18,991,159	-	-	-	21,674,342	17,084,339
Increase/(Decrease) in Advance, Deposit and Pre Payments		(1,023,289)	(955,175)	(1,978,464)	-	-	17,000	-	-	(2,019,911)	609,340
Increase/(Decrease) in Loan to Borrowers		-	-	-	-	-	(1,311,949,316)	-	-	(1,311,949,316)	-
Loan Realized		-	-	-	-	-	-	-	-	-	-
Increase/(Decrease) in Advance Received from GOB		-	-	-	-	-	-	-	-	-	-
Increase/(Decrease) in Accounts Payable		-	-	-	-	3,639,806	-	-	-	3,639,806	(124,700,000)
<b>Net Cash used in Operating Activities</b>		<b>175,189,060</b>	<b>2,190,776</b>	<b>177,379,836</b>	<b>131,763,817</b>	<b>(76,488,708)</b>	<b>(304,639,587)</b>	<b>-</b>	<b>-</b>	<b>132,388,240</b>	<b>(237,177,851)</b>
<b>B. Cash Flow from Investing Activities</b>											
Acquisition of Fixed Assets		-	(401,984)	(401,984)	-	(49,150,150)	-	-	-	(56,873,709)	(34,063,340)
Increase / (Decrease) in Fixed Deposit		-	-	-	(148,068,535)	13,344,741	-	-	-	(134,723,794)	8,193,008
<b>Net Cash used in Investing Activities</b>		<b>-</b>	<b>(401,984)</b>	<b>(401,984)</b>	<b>(148,068,535)</b>	<b>(35,805,409)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(191,597,503)</b>	<b>(25,870,332)</b>
<b>C. Cash Flow from Financing Activities</b>											
Fund Transfer from NJLIP		-	-	-	-	124,435,784	-	(99,463,712)	-	24,972,072	-
Fund Transfer from SDF SIPP II Extension		-	-	-	-	24,662,733	-	-	(24,662,733)	-	(139,407,453)
Loan Security Fund		-	-	-	-	-	9,386,600	-	-	9,386,600	291,750
Fund Transfer from Own Fund to CFSP		-	-	-	-	(32,500,000)	-	-	-	-	-
<b>Net Cash used in Financing Activities</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>41,866,600</b>	<b>41,866,600</b>	<b>(99,463,712)</b>	<b>(24,662,733)</b>	<b>34,358,672</b>	<b>(139,115,703)</b>
<b>Net Increase / (Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>											
Cash & Cash Equivalents at the beginning of the year		175,189,060	1,788,792	176,977,852	16,304,717	(112,294,117)	(262,752,987)	(99,463,712)	(24,662,733)	(24,850,591)	(402,163,886)
Cash & Cash Equivalents at the end of the year		175,189,060	1,788,792	176,977,852	16,558,806	12,533,210	899,953,380	99,463,712	24,662,733	1,156,052,223	1,558,216,109
<b>Net Cash &amp; Cash Equivalents at the end of the year</b>		<b>175,189,060</b>	<b>1,788,792</b>	<b>176,977,852</b>	<b>254,089</b>	<b>(99,760,907)</b>	<b>637,200,393</b>	<b>-</b>	<b>-</b>	<b>1,131,201,632</b>	<b>1,156,052,223</b>

The annexed notes form an integral part of these financial statements

*Md. Masud*  
Director  
Finance & Procurement

*Mahmudul Karim*  
Managing Director

Signed in terms of our separate report of even date annexed

*Atik Khaled Chowdhury*  
Chairman

Atik Khaled Chowdhury  
Chartered Accountant  
Firm No. : 0766  
DVC No. : 221180766A5649952



Dhaka, Bangladesh

Dated : 18 DECEMBER 2022

Social Development Foundation (SDF) Consolidated Statement of Receipts & Payments For the year ended 30 June 2022											
Particulars	REFI-Project Credit No. 6876-BD		Component-2, SCMFP, IDA		SDF Endowment Fund	SDF Own Fund	SDF- CPSP	NJLIP	SIPP II Extension	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
	GOB	IDA	IDA	Total							
<b>RECEIPTS</b>											
Opening Balance	-	-	103,381,741	103,381,741	16,558,806	12,533,210	899,953,380	99,463,712	24,662,733	1,156,553,582	1,562,046,808
Advance	-	-	-	-	501,360	12,533,210	-	-	-	501,360	3,830,700
Cash & Bank Balance	-	-	-	-	102,880,381	16,558,806	899,953,380	99,463,712	24,662,733	1,156,052,222	1,558,216,108
Loan Recovered:	-	-	-	-	-	-	567,778,318	-	-	567,778,318	-
Principal	-	-	-	-	-	-	-	-	-	-	-
Service Charge	-	-	-	-	-	-	325,150,684	-	-	325,150,684	-
Grant / Fund Received during the year	-	-	-	-	-	-	42,627,634	-	-	42,627,634	-
Received from SDF-Own Fund	-	-	-	-	-	-	1,000,000,000	-	-	7,346,618,259	1,691,337,521
Received from NJLIP-GoB	-	-	-	-	-	-	32,500,000	-	-	32,500,000	22,500,000
Received from NJLIP-IDA	-	-	-	-	-	-	93,712,821	-	-	93,712,821	-
Received from SDF SIPP II Extension	-	-	-	-	-	-	5,750,892	-	-	5,750,892	-
FDR Encashment	-	-	-	-	398,521,288	-	24,662,733	-	-	24,662,733	-
FDR Encashment	-	-	-	-	-	-	127,966,488	-	-	526,487,776	850,452,840
Loan Security Fund	-	-	-	-	-	-	9,386,600	-	-	9,386,600	-
Received Against ELE Settlement	-	-	-	-	-	-	3,639,805	-	-	3,639,805	-
Non Operating Receipts	-	-	-	-	253,111	-	22,085,973	-	-	26,782,074	18,154,914
Total Receipts	500,000,000	2,000,000,000	2,000,000,000	2,500,000,000	415,333,205	272,708,939	2,531,704,271	99,463,712	24,662,733	9,793,872,860	4,144,492,083
<b>PAYMENTS</b>											
Investment in FDR	-	-	-	-	-	134,238,800	1,837,100,000	99,463,712	24,662,733	2,095,465,245	971,638,035
Bank Charges	-	-	-	-	-	100,000,000	-	-	-	100,000,000	684,863,437
Loan Disbursed (Principal)	-	-	-	-	-	-	-	-	-	-	167,145
Consultants Honorarium	-	-	-	-	-	-	1,837,100,000	-	-	1,837,100,000	124,700,000
Paid to SDF-CPSP	-	-	-	-	-	1,738,800	-	-	-	1,738,800	-
Fund to Other Projects	-	-	-	-	-	32,500,000	-	99,463,712	24,662,733	32,500,000	22,500,000
Community Institutions and Livelihood Development	-	-	-	-	-	5,748,379	-	-	-	3,966,698,751	769,628,482
Development and Strengthening Community Institutions	-	-	-	-	-	5,748,379	-	-	-	638,753,727	334,116,911
Financing of Community Plans	-	-	-	-	-	-	-	-	-	3,327,629,136	402,071,643
Nutrition Awareness and Support	-	-	-	-	-	-	-	-	-	315,888	33,439,928
Business Development and Institutional Strengthening	-	-	-	-	-	5,951,463	-	-	-	11,902,926	508,477,155
Business Partnerships Development and Market Linkages	-	-	-	-	-	-	-	-	-	-	-
Second-tier Institutional Development Support	-	-	-	-	-	-	-	-	-	30,216	251,193,397
Employment Generation Support	-	-	-	-	-	-	-	-	-	11,872,710	15,684,485
Project Management, Monitoring and Learning	-	-	-	-	-	115,796,874	57,403,878	-	-	842,434,822	339,336,526
Project Management	-	-	-	-	-	-	-	-	-	821,684,146	306,642,222
Monitoring and Learning	-	-	-	-	-	115,796,874	57,403,878	-	-	20,750,676	32,694,303
Community Employment and Livelihoods Transformation	-	-	-	-	-	1,149,508,505	-	-	-	1,149,508,505	396,138,304
Fishing Community Institutions and Alternative Livelihoods Development	-	-	-	-	-	-	-	-	-	-	-
Total Payments	323,787,651	1,997,256,033	2,231,043,684	2,231,043,684	-	255,704,653	1,894,503,878	99,463,712	24,662,733	8,066,810,249	2,985,218,502
Closing Balance	176,212,249	2,743,967	178,956,216	178,956,216	254,088	16,837,610	637,200,393	-	-	1,312,696,218	1,159,273,581
Advance	1,023,289	955,175	1,978,464	1,978,464	559,806	-	-	-	-	4,316,734	3,221,369
Cash and Bank Balance	175,189,060	1,788,792	176,977,852	176,977,852	254,088	16,837,610	637,200,393	-	-	1,308,179,484	1,156,052,222
Cash in Transit	-	-	-	-	-	-	-	-	-	-	-
Total	500,000,000	2,000,000,000	2,000,000,000	2,500,000,000	254,088	272,631,663	2,531,704,271	99,463,712	24,662,733	9,378,706,467	4,144,492,083

The annexed notes form an integral part of these financial statements

Managing Director

Director  
Finance & Procurement

Signed in terms of our separate report of even date annexed

Dhaka, Bangladesh

Dated: 18 DECEMBER 2022

*Alek Khaled Chowdhury*  
 N I Chowdhury FCA  
 Senior Partner  
 Alek Khaled Chowdhury  
 Chartered Accountants  
 Enrollment No.: 0766  
 DVC No.: 2212180766/AS649952



Social Development Foundation (SDF)										
Consolidated Statement of Changes in Capital Fund										
For the year ended 30 June 2022										
Particulars	Notes	REL-Project Credit No. 6876-BD			Component-3, SCMFT, IDA Credit no. 6326-BD	SDF Endowment Fund	SDF Own Fund	SDF -CPSP	Amount in Taka 30-June-2022	Amount in Taka 30-June-2021
		GOB	IDA	Total						
Opening Balance		-	-	-	109,066,910	2,033,352,995	299,518,582	1,001,878,630	3,443,817,117	3,862,494,617
Add: Addition during the year		-	-	-	-	-	149,098,518	-	149,098,518	-
Less: Fund to SIPP II Extension		-	-	-	-	-	-	-	-	(139,407,453)
Add: Excess of Income Over Expenditure during the year		176,212,349	3,064,116	179,276,465	201,829,980	131,763,817	(99,119,673)	1,007,292,729	1,421,043,318	(130,171,529)
<b>Closing Balance as on 30 June 2022</b>		<b>176,212,349</b>	<b>3,064,116</b>	<b>179,276,465</b>	<b>310,896,890</b>	<b>2,165,116,812</b>	<b>349,497,427</b>	<b>2,009,171,359</b>	<b>5,013,958,953</b>	<b>3,592,915,634</b>

Opening Balance  
Add: Addition during the year  
Less: Fund to SIPP II Extension  
Add: Excess of Income Over Expenditure during the year  
**Closing Balance as on 30 June 2022**

  
Director  
Finance & Procurement

Dhaka, Bangladesh


Dated : 18 DECEMBER 2022

The annexed notes form an integral part of these financial statements

  
Managing Director

Signed in terms of our separate report of even date annexed

Chairperson

  
N I Chowdhury FCA  
Senior Partner  
Atik Khaled Chowdhury  
Chartered Accountants  
Enrollment No. : 0766  
DVC No. : 2212180766AS649952



Social Development Foundation (SDF)									
Consolidated Statement of Comprehensive Income									
For the year ended 30 June 2022									
Particulars	Notes	REL-Project Credit No. 6876-BD		Component-3, SCMFP, IDA Credit no. 6326-BD	SDF Endowment Fund	SDF Own Fund	SDF -CPSP	Amount in Taka 30-June-2022	Amount in Taka 30-June-2021
		GOB	IDA						
<b>A. INCOME</b>									
Grant Fund Received during the year	8.00	500,000,000	2,000,000,000	2,500,000,000	-	-	1,000,000,000	4,846,618,259	1,691,337,521
Service Charge on Loan		-	-	-	-	-	42,627,634	42,627,634	-
Non Operating Income	9.00	-	-	-	132,734,207	19,265,434	22,085,973	174,085,614	178,713,813
<b>Total Income (A)</b>		<b>500,000,000</b>	<b>2,000,000,000</b>	<b>2,500,000,000</b>	<b>132,734,207</b>	<b>19,265,434</b>	<b>1,064,713,607</b>	<b>5,063,331,507</b>	<b>1,870,051,334</b>
<b>B. EXPENDITURE</b>									
<b>Community Institutions and Livelihood Development</b>	10.00	-	1,980,155,037	1,980,155,037	-	13,012,181	-	1,993,167,218	752,817,010
Development and Strengthening of Community Institutions	10.01	-	316,182,525	316,182,525	-	13,012,181	-	329,194,706	317,305,439
Financing of Community Plans	10.02	-	1,663,814,568	1,663,814,568	-	-	-	1,663,814,568	402,071,643
Health and Nutrition Support	10.03	-	157,944	157,944	-	-	-	157,944	33,439,928
<b>Business Development and Institutional Strengthening</b>	11.00	-	5,951,463	5,951,463	-	-	-	5,951,463	508,477,155
Business Partnerships Development and Market Linkages		-	-	-	-	-	-	-	241,599,273
Second-tier Institutional Development Support	11.01	-	15,108	15,108	-	-	-	-	251,193,397
Commercial Agriculture and Rural Entrepreneurship		-	-	-	-	-	-	15,108	-
Employment Generation Support	11.02	-	5,936,355	5,936,355	-	-	-	5,936,355	15,684,485
<b>Project Management, Monitoring and Learning</b>	12.00	323,787,651	10,829,384	334,617,035	-	84,354,994	57,420,878	476,392,907	339,336,526
Project Management	12.01	323,787,651	454,046	324,241,697	-	84,354,994	57,420,878	466,017,569	306,642,223
Monitoring and Learning	12.02	-	10,375,338	10,375,338	-	-	-	10,375,338	32,694,303
<b>Community Employment and Livelihoods</b>	13.00	-	-	-	-	-	-	1,144,788,279	390,805,635
Transformation		-	-	-	-	-	-	-	-
Fishing Community Institutions and Alternative Livelihoods	13.01	-	-	-	-	-	-	1,144,788,279	390,805,635
Development		-	-	-	-	-	-	-	-
Business Development and Market Linkage for Alternative Livelihoods		-	-	-	-	-	-	-	-
Depreciation	14.00	-	-	-	-	18,991,159	-	18,991,159	5,165,140
Bank Charges		-	-	-	970,390	287,973	-	1,258,363	3,621,397
Consultants Honorarium		-	-	-	-	1,738,800	-	1,738,800	-
<b>Total Expenditure (B)</b>		<b>323,787,651</b>	<b>1,996,935,884</b>	<b>2,320,723,535</b>	<b>970,390</b>	<b>118,385,107</b>	<b>57,420,878</b>	<b>3,642,288,189</b>	<b>2,000,222,863</b>
<b>Excess of Income Over Expenditure (A-B)</b>		<b>176,212,349</b>	<b>3,064,116</b>	<b>179,276,465</b>	<b>131,763,817</b>	<b>(99,119,673)</b>	<b>1,007,292,729</b>	<b>1,421,043,318</b>	<b>(130,171,529)</b>
		<b>500,000,000</b>	<b>2,000,000,000</b>	<b>2,500,000,000</b>	<b>132,734,207</b>	<b>19,265,434</b>	<b>1,064,713,607</b>	<b>5,063,331,507</b>	<b>1,870,051,334</b>

The annexed notes form an integral part of these financial statements

Managing Director

Director  
Finance & Procurement

Chairperson

Signed in terms of our separate report of even date annexed

Dhaka, Bangladesh

Dated : 18 DECEMBER 2022

N I Chowdhury FCA

Senior Partner

Atik Khaled Chowdhury

Chartered Accountants

Enrollment No. : 0766

DYC No. : 2212180766AS649952



Social Development Foundation (SDF) Consolidated Statement of Financial Position As at 30 June 2022										
Particulars	Notes	RELI-Project Credit No. 6876-BD			Component-3, SCMFP, IDA Credit no. 6326-	SDF Endowment Fund	SDF Own Fund	SDF -CPSP	Amount in Taka 30-June-2022	Amount in Taka 30-June-2021
		GOB	IDA	Total						
ASSETS										
Non Current Assets										
Property, Plant & Equipment	4.00	-	320,149	320,149	10,405,395	-	59,573,316	-	70,298,861	60,071,565
		-	320,149	320,149	10,405,395	-	59,573,316	-	70,298,861	60,071,565
Current Assets										
Advance, Deposit & Prepayments	5.00	176,212,349	2,743,967	178,956,316	300,491,495	2,165,116,812	293,563,917	2,073,849,709	5,011,978,249	3,555,635,820
Loan to Borrowers		1,023,289	955,175	1,978,464	559,807	2,703,000	-	-	5,241,271	3,221,360
Loan to SDF-CPSP		-	-	-	-	-	-	1,436,649,316	1,436,649,316	124,700,000
Fixed Deposits (FDR)	6.00	-	-	-	-	2,162,159,724	221,726,307	-	55,000,000	22,500,000
Cash & Cash Equivalents	7.00	175,189,060	1,788,792	176,977,852	299,931,688	254,088	16,837,610	637,200,393	2,383,886,031	2,249,162,237
		-	-	-	-	-	-	-	1,131,201,631	1,156,052,223
Total Assets		176,212,349	3,064,116	179,276,465	310,896,890	2,165,116,812	353,137,233	2,073,849,709	5,082,277,109	3,615,707,385
CAPITAL FUND & LIABILITIES										
Capital Fund										
Retained Surplus		176,212,349	3,064,116	179,276,465	310,896,890	2,165,116,812	349,497,427	2,009,171,359	5,013,958,953	3,592,915,635
Current Liabilities										
Liabilities against Earned Leave Encashment		-	-	-	-	-	3,639,806	64,678,350	68,318,156	22,791,750
Loan from SDF Own Fund		-	-	-	-	-	3,639,806	-	3,639,806	-
Loan Security Fund		-	-	-	-	-	-	55,000,000	55,000,000	22,500,000
		-	-	-	-	-	-	9,678,350	9,678,350	291,750
Total Fund & Liabilities		176,212,349	3,064,116	179,276,465	310,896,890	2,165,116,812	353,137,233	2,073,849,709	5,082,277,109	3,615,707,385

The annexed notes form an integral part of these financial statements

*Mand*  
Director  
Finance & Procurement

Dhaka, Bangladesh

Dated : 18 DECEMBER 2022

*S. J. M.*  
Managing Director

Signed in terms of our separate report of even date annexed

*Atik Khaled Chowdhury*  
N I Chowdhury FCA  
Senior Partner  
Atik Khaled Chowdhury  
Chartered Accountants  
Enrollment No. : 0766  
DVC No. : 2212180766AS649952



## **1.00 SDF AND PROJECT OVERVIEW**

The **Social Development Foundation (SDF)** SDF was established as a fully autonomous organization by the Government of Bangladesh (GoB) in 2000 and registered under the Companies Act of 1994 on 28 June 2001 as a non-profit organization and registration number C-487(44)/2001. SDF's programs focus particularly on enabling disadvantaged, poor people and communities in Bangladesh to improve their access to basic social, economic and environmental services to pursue gainful livelihoods.

SDF uses a Community-Driven Development (CDD) approach which entails a focus on community organization and principles of participation, empowerment, and downward accountability. Their programs empower the poor, facilitating them to form their own organizations, to save and begin small-scale lending within their own groups to finance livelihood activities, and to plan for their village's development and manage the investment funds. Through its projects, SDF puts funds and knowledge directly in to the hands of the poor to help them raise themselves out of poverty.

## **1.01 Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project**

RELI builds on the successful experience of rural poverty alleviation achieved by its predecessors, SIPP-I, SIP-II and NJLIP. The project is fully owned by the GoB as a follow-up to NJLIP. In addition, SDF Will work towards increasing the involvement of local governments to ensure continuity of support to project beneficiaries past project completion. While RELI's approach for livelihood improvement support to the rural poor and extreme poor is essentially similar to that of NJLIP, most project activities have been adjusted to provide a timely and effective response to the disruptions created by the COVID-19 pandemic, to support post-crisis economic recovery, and to ensure greater resilience of beneficiaries. The RELI Project, Project ID-P175820, started from 01 July 2021 and it will continue for another 05 years i.e. upto 30 June 2026. The financing agreement between Government of Bangladesh and IDA for the RELI Project of US \$ 341 Million was signed on 27 June 2021. Where US\$ 300 million will be from IDA, US\$ 40 million will be from Government counterpart financing and US\$ 01 million will be from local beneficiaries. The RELI Project is covering around 3,200 new villages in 20 districts under 05 regions.

## **1.02 COMPONENT-3, Sustainable Coastal and Marine Fisheries Project (SCMFP)**

Component-3, Sustainable Coastal and Marine Fisheries Project (SCMFP), Project ID P 161568, became effective on July, 2018 and the expected closing date is June, 2023. The overall objective of the project is to explore greater opportunity from coastal and marine fisheries resources, while promote sustainable management of fishers stocks and environment to reduce poverty and improve alternative livelihoods of the coastal community. Social Development Foundation (SDF), as an entity specialized in Community Driven Development (CDD) approach, will be engaged in the project as co-implementing agency of the project to build community institutions and transform livelihoods of fishers' specified in Component-3. The financing agreement between Government of Bangladesh and IDA for the project of USD 240 Million was signed on 25 October 2018 out of which USD 50.2 million is allocated for Component-3. The SCMFP will cover 450 villages and include establishing of 100 model fishing villages spread over in 45 coastal upazilas in 13 districts under 3 regions.



## 2.00 CORPORATE INFORMATION

Name of the Organization	Social Development Foundation (SDF)
Year of Incorporation	November 27, 2000
Legal Entity	Certificate of Incorporation No. C-487(44)/2001 under the Companies Act 1994, dated 28 June 2001. The Organization is licensed as not for profit under Section 28 of the Companies Act 1994, limited by guarantee having no share capital under Section 29 of the Companies Act, 1994.
Name of the Projects currently implementing by SDF	<b>Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project.</b> <b>Component-3, Sustainable Coastal and Marine Fisheries Project (SCMFP).</b>
Project Cost	RELIP - USD 341 Million Component-3, SCMFP - USD 50.2 Million
Project Funded by	i) IDA USD 300 million (Loan) for RELIP and USD 50.2 Million (Loan) for Component-3, SCMFP ii) GOB USD 40 million for RELIP
Project Period	RELIP: July 2021-June 2026 Component-3, SCMFP: July 2018-June 2023
Name of the last Statutory Auditor (2020-21)	Mahfel Huq & Co. Chartered Accountants
Name of the current Statutory Auditor (2021-22)	Atik Khaled Chowdhury, Chartered Accountants
Current audit period	July 2021 to June 2022
No of Governing Body Meeting held: 2021-22	4
Date of last AGM held	December 26, 2021

## 2.01 MANAGEMENT – Board of Directors

SERIAL NO	NAME	POSITION
1	Mr. Md. Abdus Samad Former Senior Secretary Government of the People's Republic of Bangladesh	Chairperson
2	Ms. Aroma Datta Honorable Member of the Parliament, Executive Director, PRIP Trust	Member
3	Managing Director Palli Karma-Shahayak Foundation (PKSF)	Member
4	Mr. Arijit Chowdhury Additional Secretary Financial Institutions Division, Ministry of Finance	Member
5	Dr. Shafique uz Zaman Professor, Department of Economics, University of Dhaka	Member
6	Director General Department of Youth Development, Govt. of Bangladesh	Member
7	Ms. Sheepa Hafiza Executive Director Ain O Salish Kendra	Member
8	Dr. Rudaba Khandoker Country Director Global Alliance for Improve Nutrition, Bangladesh	Member
9	A.Z.M Sakawat Hossain Managing Director, Social Development Foundation (SDF)	Member Secretary



### 3.00 SIGNIFICANT ACCOUNTING POLICIES

#### 3.01 Basis of Accounting:

- a) These financial statements have been prepared under the historical cost convention of a going concern concept in accordance with International Financial Standards (IFRS) and also under the Companies Act, 1994 where relevant.
- b) Since the SDF is registered as an autonomous organization not-profit under the companies Act. 1994, it transfers all the surplus/shortage of its operation to the capital fund for every year.

#### 3.02 Revenue Recognition:

Income derived from Grant with banks has been accounted for on cash basis. All items of income have been included to determine the net surplus/shortage.

#### 3.03 Expenses:

Expenses has been accounted for on accrual basis. All expenditure incurred by SDF during the year has been included to determine the net surplus/shortage

#### 3.04 Property, Plant & Equipment:

Property, Plant and Equipment are stated at historical cost less accumulated depreciation in accordance with IAS 16 "Property, Plant and Equipment". Depreciation on all assets computed using the reducing balance method applying the rates so as to write off the assets over their expected useful lives. The annual depreciation rates applicable to the principal categories

a)	Office Vehicle	10.00%
b)	Office Equipment	20.00%
c)	Furniture & Fixture	20.00%
d)	Office Furnishing	20.00%
e)	Computer and Equipment	33.33%
f)	Motor Cycle	33.33%
g)	Telephone, Mobile & Camera	33.33%
h)	Air Condition	20.00%

#### 3.05 Capital Fund & Equity:

The origin/source of the fund of SDF is the receipt of grants made by the Government of Bangladesh and the creation of capital fund is the transfer of each years surplus/shortage of its operation.

Capital Fund is restricted to be exclusively used for the purpose of SDF only and the surplus of income over expenditures cannot be distributed as divided to its members according to the memorandum and articles of association of the company.

#### 3.06 Statement of Cash Flows :

Statement of Cash Flows is prepared in accordance with IAS-7 "Statement of Cash Flow" which has been presented under indirect method.

#### 3.07 Reporting Currency:

The figures in the financial statement are in Bangladeshi Taka which has been rounded off to the nearest taka.



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
<b>4.00</b>	<b>Property, Plant &amp; Equipment</b>			
	RELIP (IDA)	4.01	320,149	-
	SCMFP, Component-3	4.02	10,405,395	5,685,169
	SDF Own Fund	4.03	59,573,316	29,414,325
	NJLIP (IDA)		-	24,972,072
	<b>Total Taka</b>		<b>70,298,861</b>	<b>60,071,565</b>
<b>4.01</b>	<b>RELIP (IDA)</b>			
	(A) Cost			
	Furniture & Fixtures		120,000	-
	Office Furnishing		271,196	-
	Telephone, Mobile & Camera		10,788	-
	<b>Total Cost</b>		<b>401,984</b>	<b>-</b>
	(B) Deprecitation			
	Furniture & Fixtures		24,000	-
	Office Furnishing		54,239	-
	Telephone, Mobile & Camera		3,596	-
	<b>Total Depreciation</b>		<b>81,835</b>	<b>-</b>
	<b>Written Down Value as on 30 June 2022 (A-B)</b>		<b>320,149</b>	<b>-</b>
<b>4.02</b>	<b>SCMFP, Component-3</b>			
	(A) Cost			
	Office Equipment		3,059,762	1,725,809
	Furniture & Fixture		5,380,652	5,380,652
	Computer Accessories		5,987,622	-
	<b>Total Cost</b>		<b>14,428,036</b>	<b>7,106,461</b>
	(B) Deprecitation			
	Office Equipment		888,082	345,162
	Furniture & Fixture		1,937,034	1,076,130
	Computer Accessories		1,197,524	-
	<b>Total Depreciation</b>		<b>4,022,641</b>	<b>1,421,292</b>
	<b>Written Down Value as on 30 June 2022 (A-B)</b>		<b>10,405,395</b>	<b>5,685,169</b>
<b>4.03</b>	<b>SDF Own Fund</b>			
	(A) Cost			
	Motor Vehicles		49,808,212	49,808,212
	Motor-Cycle		52,737,102	37,879,602
	Air Condition		3,238,100	-
	Office Equipment		2,270,021	937,383
	Furniture & Fixtures		21,072,839	20,395,718
	Office Furnishing		7,177,701	948,394
	Computer Equipment		51,002,888	28,319,643
	Telephone & Mobile		6,479,892	6,347,653
	<b>Total Cost</b>		<b>193,786,755</b>	<b>144,636,605</b>
	(B) Deprecitation			
	Motor Vehicles		29,798,880	27,575,621
	Motor-Cycle		41,511,863	35,900,086
	Air Condition		647,620	-
	Office Equipment		1,099,147	806,429
	Furniture & Fixtures		17,897,865	17,104,121
	Office Furnishing		2,065,913	787,966
	Computer Equipment		35,062,972	27,094,210
	Telephone & Mobile		6,129,178	5,953,847
	<b>Total Depreciation</b>		<b>134,213,439</b>	<b>115,222,280</b>
	<b>Written Down Value as on 30 June 2022 (A-B)</b>		<b>59,573,316</b>	<b>29,414,325</b>

The details hereof have been shown in Annexure "A/1", "A/2" & "A/3"



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
5.00	<b>Advance, Deposit &amp; Prepayments</b>			
	RELIP-GoB	5.01	1,023,289	-
	RELIP-IDA	5.02	955,175	-
	SCMFP, Component-3	5.03	559,807	501,360
	SDF Endowment Fund	5.04	2,703,000	2,703,000
	SDF-CPSP	5.05	-	17,000
	<b>Total Taka</b>		<b>5,241,271</b>	<b>3,221,360</b>
5.01	<b>RELIP-GoB</b>			
	<b>Advance to Employees:</b>			
	Marufa Akter Ruma, Officer-Admin., Head Office		81,149	-
	Kaniz Fatema, Deputy Manager-HR, Head Office		11,140	-
	<b>Sub-total</b>		<b>92,289</b>	<b>-</b>
	<b>Advance to Landlord against Office Rent:</b>			
	Mrs. Joynob Rekha, Land Lord, Mymensingh Regional Office		600,000	-
	Mst. Meherun Nesa, Land Lord, Chattogram District office, Cumilla Region		50,000	-
	Mr. Khandakar Waliur, Land Lord, Magura District Office, Jashore Region		31,000	-
	Mrs. Farida Yeasmin, Land Lord, Jhenidah District Office, Jashore Region		50,000	-
	Mr. Md. Saifur Rahman, Land Lord, Rangpur Regional Office		200,000	-
	<b>Sub-total</b>		<b>931,000</b>	<b>-</b>
	<b>Total Taka</b>		<b>1,023,289</b>	<b>-</b>
5.02	<b>RELIP-IDA</b>			
	RELI-07 Satrujitpur cluster, Magura		20,000	-
	RELI-1 no cluster, Hapania, Naogaon		17,400	-
	RELI-1 no cluster, Hapania, Naogaon		19,500	-
	RELI-1 no cluster, Hapania, Naogaon		17,400	-
	RELI-2 no Cluster, Dubalhati, Naogaon		19,500	-
	RELI-2 no Cluster, Dubalhati, Naogaon		17,400	-
	RELI-2 no Cluster, Dubalhati, Naogaon		17,400	-
	RELI-3 no Cluster, Vabicha, Naogaon		19,500	-
	RELI-3 no Cluster, Vabicha, Naogaon		17,400	-
	RELI-3 no Cluster, Vabicha, Naogaon		19,500	-
	RELI-4 no Cluster, Niamatpur, Naogaon		19,500	-
	RELI-4 no Cluster, Niamatpur, Naogaon		17,400	-
	RELI-5 no Cluster, Manda, Naogaon		19,500	-
	RELI-5 no Cluster, Manda, Naogaon		17,186	-
	RELI-5 no Cluster, Manda, Naogaon		17,400	-
	RELI-6 no Cluster, Deluabari, Naogaon		19,500	-
	RELI-6 no Cluster, Deluabari, Naogaon		17,400	-
	RELI-6 no Cluster, Deluabari, Naogaon		17,400	-
	1 No. Paikgacha Cluster. Khulna		96,300	-
	1No. Paikgacha Cluster. Khulna		50,000	-
	2 No. Kapilmoni Cluster. Khulna		96,300	-
	2 No. Kapilmoni Cluster. Khulna		40,000	-
	4 No. Jamira Cluster. Khulna		96,300	-
	4 No. Jamira Cluster. Khulna		50,000	-
	5 No. Fultola Cluster, Khulna		96,300	-
	5 No. Fultola Cluster, Khulna		50,000	-
	6 No Kansart Cluster, Chapainawabganj		18,000	-
	5 No Shibganj Cluster, Chapainawabganj		5,517	-
	Chapainawabganj		6,949	-
	6 No Kansart Cluster, Chapainawabganj		7,720	-
	3 No Nachol Cluster, Chapainawabganj		38	-
	5 No Shibganj Cluster, Chapainawabganj		177	-
	5 No Shibganj Cluster, Chapainawabganj		5,535	-
	4 No Nejampur Cluster, Chapainawabganj		21	-
	5 No Nejampur Cluster, Chapainawabganj		30	-
	1 No Moharajpur Cluster, Chapainawabganj		3,241	-
	3 No Nachol Cluster, Chapainawabganj		2,461	-
	<b>Total Taka</b>		<b>955,175</b>	<b>-</b>



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
5.03	SCMFP, Component-3			
	Advance to Landlord against Office Rent:			
	Mst. Meherun Nesa, Landlord, Chattogram Regional office		120,000	120,000
	Mr. Md. Shafayetul Alam, Cluster Office, Cox's Bazar, Chattogram Region		210,000	260,000
	Ms. Dipali Khatun, Land Lord, Cluster Office, Dacope		-	6,700
	Mr. Md. Abdul Hannan Mollah, Land Lord, Cluster Office, Rampal		6,500	6,500
	Advance to Landlord against Office Rent		336,500	393,200
	Advance to Cluster offices			
	Cox's Bazar Sadar		5,000	5,000
	Kutubdia		5,000	5,000
	Laxmipur Sadar		5,000	5,000
	Moheshkhali		3,307	5,000
	Ramgoti		5,000	5,000
	Sonagazi		5,000	5,000
	Subornochar		5,000	5,000
	Teknaf		5,000	5,000
	Sub Total Chattogram Region		38,307	40,000
	Dacope		5,000	5,000
	Dumuria		5,000	5,000
	Koyra		5,000	5,000
	Mongla		5,000	5,000
	Paikgacha		5,000	5,000
	Rampal		5,000	5,000
	Shyamnagar		5,000	5,000
	Shoronkhola		5,000	5,000
	Sub Total Khulna Region		40,000	40,000
	Daulatkhan, Bhola		5,000	2,008
	Najirpur, Pirojpur		5,000	2,020
	Ujirpur, Barishal		5,000	2,027
	Rangabali, Patuakhali		5,000	2,079
	Amtoli, Barguna		5,000	285
	Bakergonj, Barishal		5,000	330
	Taltoli, Barguna		5,000	1,116
	Indurkani, Pirojpur		5,000	1,787
	Bhandaria, Pirojpur		5,000	563
	kalapara, Patuakhali		5,000	512
	Barguna Sadar, Barguna		5,000	1,637
	Dasmina, Patuakhali		5,000	590
	Mehendigonj, Barishal		5,000	789
	Bauphal, Patuakhali		5,000	500
	Patuakhali Sadar, Patuakhali		5,000	2,091
	Muladi, Barishal		5,000	-
	Banaripara, Barishal		5,000	2,049
	Lalmohon, Bhola		5,000	-
	Bhola Sadar, Bhola		5,000	1,025
	Borhanuddin, Bhola		5,000	-
	Pirojpur Sadar, Pirojpur		5,000	-
	Rajapur, Jhalokathi		5,000	-
	Charfashion, Bhola		5,000	2,416
	Barishal Sadar, Barishal		5,000	1,459
	Golachipa, Patuakhali		5,000	-
	Patharghata, Barguna		5,000	562
	Mothbaria, Pirojpur		5,000	-
	Tajumuddin, Barishal		5,000	-
	Monpura, Barishal		5,000	2,315
	Sub Total Barishal Region		145,000	28,160
	Sub Total Advance to Cluster offices		223,307	108,160
	Total Taka		559,807	501,360



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
<b>5.04</b>	<b>SDF Endowment Fund</b>			
	Advance against SDF Head Office Rent		2,500,000	2,500,000
	Trust Filling Station		200,000	200,000
	Deposit With BTB		3,000	3,000
	<b>Total Taka</b>		<b>2,703,000</b>	<b>2,703,000</b>
<b>5.05</b>	<b>SDF-CPSP</b>			
	Advance to Staff		-	17,000
	<b>Total Taka</b>		<b>-</b>	<b>17,000</b>
<b>6.00</b>	<b>Fixed Deposit (FDR)</b>			
	SDF Endowment Fund		2,162,159,724	2,014,091,189
	SDF Own Fund		221,726,307	235,071,048
	<b>Total Taka</b>		<b>2,383,886,031</b>	<b>2,249,162,237</b>
	The details hereof have been shown in Annexure "B" & "C"			
<b>7.00</b>	<b>Cash &amp; Cash Equivalents</b>			
	RELIP-GoB	7.01	175,189,060	-
	RELIP-IDA	7.02	1,788,792	-
	SCMFP, Component-3	7.03	299,931,688	102,880,381
	SDF Endowment Fund	7.04	254,088	16,558,806
	SDF Own Fund	7.05	16,837,610	12,533,210
	SDF-CPSP	7.06	637,200,393	899,953,380
	NJLIP-GOB		-	93,712,821
	NJLIP-IDA		-	5,750,892
	SIPP II Extension		-	24,662,733
	<b>Total Taka</b>		<b>1,131,201,631</b>	<b>1,156,052,223</b>

**7.01 RELIP-GOB**

Name of Office, Bank & Branch
Head Office, SDF RELI Project-GOB Fund, [Janata Bank Ltd, Mohammadpur Corporate Branch]
Head Office, Social Development Foundation (SDF), AB Bank Ltd. Shyamoli Br. Dhaka
Barishal Regional Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Corporate Branch, Barishal]
Barishal District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Corporate Branch, Barishal]
Pirojpur District Office, SDF RELI Project-GOB Fund [Janata Bank Ltd, Pirojpur Branch]
Patuakhali District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Nuton Bazar Branch, Patuakhali]
Mymensingh Regional Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Mymensingh Corporate Branch]
Kishoregonj District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Kishoregonj Main Branch, Kishoregonj]
Mymensingh District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Mymensingh Corporate Branch]
Netrokona District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Netrokona Main Branch, Netrokona]
Sherpur District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Corporate Branch, Sherpur]
Jashore Regional Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Corporate Branch, Jashore]
Chapainawabganj District Office, SDF RELI Project-GOB FundJanata Bank Ltd, Corporate Branch, Chapainawabganj
Jhenidah District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Coporate Branch, Jhenidah]
Khulna District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Jessore Road Corporate Branch, Khulna]
Magura District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Magura Branch, Magura]
Naogoan District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Kazir Morh Branch, Naogoan]
Cumilla Regional Office, SDF RELI Project-GOB Fund, [ Janata Bank Ltd, Cumilla EPZ Branch, Cumilla]
Chandpur District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Nuton Bazar Branch, Chandpur]

165,750,928	-
-	-
2,802,797	-
65,110	-
113,206	-
90,433	-
599,679	-
119,425	-
1,258,605	-
59,544	-
261,108	-
232,402	-
376,568	-
39,449	-
40,578	-
50,781	-
98,972	-
1,386,266	-
11,276	-



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
	Chattogram District Office, SDF RELI Project-GOB Fund, [Janata Bank Ltd, Ladies Branch, Chattogram]		182,773	-
	Lakshmipur District Office, SDF RELI Project-GOB Fund, [ Janata Bank Ltd, Lakshmipur Main Branch, Lakshmipur]		8,712	-
	Rangpur Regional Office, SDF RELI Project-GOB Fund, [ Janata Bank Ltd, Rangpur Corporate Branch, Rangpur]		1,205,873	-
	Dinajpur District Office, SDF RELI Project-GOB Fund [ Janata Bank Ltd, Dinajpur Corporate Branch]		211,337	-
	Kurigram District Office, SDF RELI Project-GOB Fund, [ Janata Bank Ltd, Kurigram Branch, Kurigram]		13,151	-
	Lalmonirhat District Office, SDF RELI Project-GOB Fund, [ Janata Bank Ltd, Lalmonirhat Branch, Lalmonirhat]		162,361	-
	Nilphamari District Office, SDF RELI Project-GOB Fund, [ Janata Bank Ltd, Nilphamari Branch, Nilphamari]		35,318	-
	Rangpur District Office, SDF RELI Project-GOB Fund, [ Janata Bank Ltd, Rangpur Corporate Branch, Rangpur]		12,408	-
	<b>Total Taka</b>		<b>175,189,060</b>	<b>-</b>

7.02 RELIP-IDA

Name of Office, Bank & Branch		
Head Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Janata Bank Ltd, Mohammadpur Corporate Branch, Dhaka]	610,652	-
Barishal Regional Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Agrani Bank Ltd, Battala Branch, Barishal]	62,545	-
Barishal District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Agrani Bank Ltd, Battala Branch, Barishal]	11,532	-
Patuakhali District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Agrani Bank Ltd, Nuton Bazar Branch, Patuakhali]	4,823	-
Pirojpur District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [Agrani Bank Ltd, Main Road Branch, Pirojpur]	5,268	-
Mymensingh Regional Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [Sonali Bank Ltd, Mymensingh Corporate Branch, Mymensingh]	27,427	-
Kishoregonj District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, Kishoregonj Corporate Branch, Kishoregonj]	15,679	-
Mymensingh District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, Mymensingh Corporate Branch, Mymensingh]	18,686	-
Netrokona District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, Netrokona Branch, Netrokona]	8,896	-
Sherpur District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [Sonali Bank Ltd, Sherpur Branch, Sherpur]	11,788	-
Jashore Regional Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [Sonali Bank Ltd, Corporate Branch, Jashore]	68,812	-
Chapainawabganj District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, Corporate Branch, Chapainawabganj]	38,220	-
Jhenidah District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, Jhenidah Branch, Jhenidah]	48,410	-
Khulna District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, KDA New Market Branch, Khulna]	5,879	-
Magura District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [Sonali Bank Ltd, Magura Branch, Magura]	10,120	-
Naogoan District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [Sonali Bank Ltd, Naogoan Branch, Naogoan]	10,882	-
Cumilla Regional Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, BISE Branch, Cumilla]	225,785	-
Chandpur District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, Chandpur Branch, Chandpur]	219,789	-



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
	Chattogram District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, Chattogram Medical College Branch, Chattogram]		17,147	-
	Lakshmipur District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Sonali Bank Ltd, Laxmipur Branch, Lakshmipur]		226,685	-
	Rangpur Regional Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Janata Bank Ltd, Rangpur Corporate Branch, Rangpur]		51,100	-
	Dinajpur District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Janata Bank Ltd, Dinajpur Branch, Dinajpur]		29,045	-
	Kurigram District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Janata Bank Ltd, Kurigram Branch, Kurigram]		20,445	-
	Lalmonirhat District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Janata Bank Ltd, Lalmonirhat Branch, Lalmonirhat]		16,488	-
	Nilphamari District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Janata Bank Ltd, Nilphamari Branch, Nilphamari]		9,437	-
	Rangpur District Office, Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project [ Janata Bank Ltd, Rangpur Corporate Branch, Rangpur]		13,252	-
	<b>Total Taka</b>		<b>1,788,792</b>	<b>-</b>
<b>7.03</b>	<b>SCMFP, Component-3</b>			
	Head Office, Sustainable Coastal and Marine Fisheries Project (Component-3), Janata Bank Ltd. Mohammadpur Corporate Br. Dhaka		257,152,459	100,305,273
	Barishal Regional Office, Sustainable Coastal and Marine Fisheries Project (Component-3), Janata Bank Ltd. Barishal Corporate Br. Barishal		21,387,123	707,624
	Chattogram Regional Office, Sustainable Coastal and Marine Fisheries Project (Component-3), Sonali Bank Ltd. Chattogram Medical College Br. Chattogram		20,471,711	878,581
	Khulna Regional Office, Sustainable Coastal and Marine Fisheries Project (Component-3), Sonali Bank Ltd. Khulna Corporate Br. Khulna		920,396	988,903
	<b>Total Taka</b>		<b>299,931,688</b>	<b>102,880,381</b>
<b>7.04</b>	<b>SDF Endowment Fund</b>			
	Head Office, Social Development Foundation (SDF), Janata Bank Ltd, Zero Point Corporate Br.		254,088	16,558,806
	<b>Total Taka</b>		<b>254,088</b>	<b>16,558,806</b>
<b>7.05</b>	<b>SDF Own Fund</b>			
	Head Office, Social Development Foundation, Sonali Bank Ltd. Prime Ministers Office Corporate Br. Dhaka		3,042,153	8,677,922
	Head Office, SDF Monga Niroson Prokalpa, Sonali Bank Ltd. Prime Ministers Office Corporate Br. Dhaka		61,671	61,671
	Mymensingh Regional Office, SDF Miscellaneous Receipts, Sonali Bank Ltd. Mymensingh Corporate Br. Mymensingh		3,405,185	1,979,151
	Barishal Regional Office, SDF Miscellaneous Receipts, Agrani Bank Ltd. Battala Br. Barishal		2,932,087	1,243,947
	Jashore Regional Office, SDF Miscellaneous Receipts, Sonali Bank Ltd. Khulna Corporate Br. Khulna		2,614,942	570,519
	Head Office, Social Development Foundation SIPP-2 Extension, Janata Bank Ltd., Mohammadpur Corp. Br.		2,578,680	-
	Head Office, Social Development Foundation (SDF), Janata Bank Ltd., Mohammadpur Corp. Br.		2,200,379	-
	Head Office, Nuton Jibon Livelihood Improvement Project, Sonali Bank Ltd., Lalmatia Br.		2,513	-
	<b>Total Taka</b>		<b>16,837,610</b>	<b>12,533,210</b>



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
7.06	<b>SDF-CPSP</b>			
	<b>Cash in Hand</b>			
	SDF Stimulus Package Fund		13,550	-
	SDF - Credit Program Under Stimulus Package		-	-
			<u>13,550</u>	<u>-</u>
	<b>Cash at Bank</b>			
	SDF Stimulus Package Fund	7.06.01	634,458,502	880,848,713
	SDF - Credit Program Under Stimulus Package	7.06.02	2,728,341	19,104,667
			<u>637,186,843</u>	<u>899,953,380</u>
	<b>Total Taka</b>		<u>637,200,393</u>	<u>899,953,380</u>

**7.06.01 SDF Stimulus Package Fund**

Head Office, SDF Stimulus Package Fund Agrani Bank Ltd. Mohammadpur Br.	550,312,623	848,158,630
Mymensing District, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br. Mymensing	627,781	785,043
Madhupur Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Modhupur Br.	6,537	-
Fulbariya Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br., Mymensing.	2,182,825	-
Trishal Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br., Mymensing.	2,056	-
Gauripur Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br., Mymensing.	2,072,570	-
Tarakanda Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd, Choto Bazar Br., Mymensing.	7,410	-
Sherpur District, SDF Stimulus Package Fund Agrani Bank Ltd, Sherpur Br., Sherpur	92,091	155,927
Nalitabari Upazilla, SDF Stimulus Package Fund, Agrani Bank, Nalitabari Br. Sherpur	1,720,567	-
Shreebordi Upazilla, SDF Stimulus Package Fund, Agrani Bank, Shreebordi Br. Sherpur	1,962,796	-
Nakla Upazilla, SDF Stimulus Package Fund, Janata Bank, Nakla Br. , Sherpur	1,540,801	-
Sherpur Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank, Nandir Bazar Br., Sherpur	1,726,496	-
Jamalpur District Office, SDF Stimulus Package Fund, Agrani Bank, Station Road Br., Jamalpur	50,052	-
Jamalpur Sadar Upazilla, SDF Stimulus Package Fund, Station Road Br., Agrani Bank., Jamalpur	1,195,855	-
Melandaha Upazilla, SDF Stimulus Package Fund, Janata Bank, Melandha Br. , Jamalpur	1,371,064	-
Sirajgonj District Office, SDF Stimulus Package Fund, Agrani Bank, New Market Br., Sirajgonj	57,607	-
Sirajgonj Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank, New Market Br., Sirajgonj	8,750	-
Raygonj Upazilla, SDF Stimulus Package Fund, Agrani Bank, Pangashi Hat Br., Raygonj	2,163	-
Cumilla District, SDF Stimulus Package Fund Agrani Bank Ltd., Medical Collage Br., Cumilla	82,054	280,068
Nangolcot Upazilla, SDF Stimulus Package Fund, Agrani Bank, Nangolcot Br. cumilla	12,849	-
Monohorgonj Upazilla, SDF Stimulus Package Fund, Agrani Bank, Natherpatua Br., Monohorgonj	2,936	-
Lalmai Upazilla, SDF Stimulus Package Fund, Agrani Bank, Nasratpur Br., Lalmai	5,494	-
Chandpur District, SDF Stimulus Package Fund Agrani Bank Ltd, Baburhat Br., Chandpur	100,545	4,277,533
Chandpur Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank, Baburhat Br. Chandpur	36,270	-
Hazigonj Upazilla, SDF Stimulus Package Fund , Agrani Bank, Hazigonj Br. Chandpur	9,792	-
Shahrasti Upazilla, SDF Stimulus Package Fund Agrani Bank, Shahrasti Br., Chandpur	11,210	-
Sylhet District Office, SDF Stimulus Package Fund, Agrani Bank, Laldighirpar Corporate Br., Sylhet.	65,737	-
Sylhet Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank, Shibgonj Br., Sylhet	730,743	-
Osmani Nagar Upazilla, SDF Stimulus Package Fund, Agrani Bank, Shibgonj Br., Osmani Nagar	3,995,330	-
Barishal District, SDF Stimulus Package Fund Agrani Bank Ltd., Sader Road Br., Barishal	11,649,965	2,488,958



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
	Barishal Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Sader Road Br., Barishal		1,611,418	-
	Babugonj Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Babugonj Br., Barishal		2,134,875	-
	Banaripara Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Banaripara Br., Banaripara		1,301,877	-
	Ujirpur Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Dhamura Bander Br., Ujirpur		2,118,832	-
	Muladi Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Muladi Br., Muladi		-	-
	Patuakhali District, SDF Stimulus Package Fund Agrani Bank Ltd., Nuton Bazar Br., Patuakhali		40,133	69,856
	Patuakhali Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Nuton Bazar Br., Patuakhali		1,804,786	-
	Golachipa Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Golachepa Br., Patuakhali		1,153,750	-
	Pirojpur District, SDF Stimulus Package Fund Agrani Bank Ltd., Main Road Br., Pirojpur		30,859	63,035
	Bhandariya Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Bhandariya Br., Pirojpur		1,850,265	-
	Bagerhat District Office, SDF Stimulus Package Fund, Agrani Bank Ltd. Bagerhat Br., Bagerhat		10,756,063	-
	Chetalmari Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd. Chetalmari Br., Bagerhat		1,202,579	-
	Mollarhat Upazilla, SDF Stimulus Package Fund, Rupali Bank Ltd. Mollarhat Br., Bagerhat		1,312,657	-
	Barguna District Office, SDF Stimulus Package Fund, Agrani Bank Ltd. Barguna Br., Barguna		268,074	-
	Barguna Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd. Barguna Br., Barguna		8,004	-
	Pathorghata Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd. Pathorghata Br., Barguna		5,117	-
	Rangpur District, SDF Stimulus Package Fund Agrani Bank Ltd., Rangpur Br., Rangpur		33,718	54,411
	Rangpur Sadar Upazilla, SDF Stimulus Package Fund, Sonali Bank, Mirbug Br., Rangpur		1,935,795	-
	Taragonj Upazilla, SDF Stimulus Package Fund, Agrani Bank., Taragonj Br., Rangpur		1,816,186	-
	Mithapukur Upazilla, SDF Stimulus Package Fund, Sonali Bank, Mithapukur Br., Rangpur		101,689	-
	Pirgonj Upazilla, SDF Stimulus Package Fund, Sonali Bank, Pirgonj Br., Rangpur		6,477	-
	Dinajpur District, SDF Stimulus Package Fund Agrani Bank Ltd., Maldahpatty, Dinajpur		41,435	251,736
	Khansama Upazilla, SDF Stimulus Package Fund, Sonali Bank, Khansama Br., Dinajpur		1,910,030	-
	Birol Upazilla, SDF Stimulus Package Fund, Rupali Bank, Birol Br., Dinajpur		1,425	-
	Birgonj Upazilla, SDF Stimulus Package Fund, Agrani Bank, Birgonj Br., Dinajpur		-	-
	Kurigram District, SDF Stimulus Package Fund Agrani Bank Ltd., Kurigram Br., Kurigram		30,970	3,149,425
	Kurigram Sadar Upazilla, SDF Stimulus Package Fund Agrani Bank Ltd., Kurigram Br., Kurigram		1,849,713	-
	Rajarhat Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Rajarhat Br., Kurigram		2,110,524	-
	Nilphamari District, SDF Stimulus Package Fund Agrani Bank Ltd., Nilphamari Br., Nilphamari		9,187,557	5,555,586
	Kishoregonj Upazilla, SDF Stimulus Package Fund, Sonali Bank Ltd., Kishoregonj Br., Nilphamari		-	-
	Domar Upazilla, SDF Stimulus Package Fund, Sonali Bank Ltd., Domar Br. Nilphamari		7,418	-
	Gaibandha District Office, SDF Stimulus Package Fund, Agrani Bank Ltd., Gaibandha Br., Gaibandha		60,625	-
	Gaibandha Sadar Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Gaibandha Br., Gaibandha		1,210	-
	Sadullapur Upazilla, SDF Stimulus Package Fund, Agrani Bank, Sadullapur Br., Gaibandha		1,212,960	-
	Naogaon District, SDF Stimulus Package Fund Agrani Bank Ltd., Naogaon Br., Naogaon		40,741	8,809,310



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
	Mohadevpur Upazilla, SDF Stimulus Package Fund, Sonali Bank Ltd., Mohadevpur Br., Naogaon		2,639	-
	Badalgachi Upazilla, SDF Stimulus Package Fund, Sonali Bank Ltd., Badalgachi Br., Naogaon		1,645	-
	Potnitola Upazilla, SDF Stimulus Package Fund, Agrani Bank, Potnitola Br., Naogaon		3,239	-
	Khulna District, SDF Stimulus Package Fund Agrani Bank Ltd., KDA New Market Br. Khulna		58,428	6,749,195
	Dacope Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Dacop Br., Khulna		2,211,405	-
	Terokhada Upazilla, SDF Stimulus Package Fund, Agrani Bank Ltd., Terokhada Br., Khulna		4,590,415	-
	<b>Total Taka</b>		<b>634,458,502</b>	<b>880,848,713</b>

**7.06.02 SDF - Credit Program Under Stimulus Package**

Head Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd. Mohammadpur Br.	1,738,059	17,567,145
Mymensingh District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd, Choto Bazar Br. Mymensing	115,569	149,172
Sherpur District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Sherpur Br., Sherpur	106,571	222,130
Jamalpur District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd. Station Road Br., Jamalpur	98,222	-
Sirajgonj District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd. New Market Br., Sirajgonj	168,087	-
Chandpur District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd. Baburhat Br., Chandpur	20,365	71,917
Cumilla District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Medical Collage Br., Cumilla	4,298	104,350
Sylhet District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Laldighirpar Corporate Br., Sylhet	44,445	-
Barishal District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Sader Road Br., Barishal	55,444	192,974
Patuakhali District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Nuton Bazar Br., Patuakhali	35,739	67,136
Pirojpur District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Main Road Br., Pirojpur	19,687	8,093
Bagerhat District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Bagerhat Br., Bagerhat	2,382	-
Barguna District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Barguna Br., Barguna	11,419	-
Rangpur District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Rangpur Br., Rangpur	6,320	50,958
Dinajpur District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Maldahpatty, Dinajpur	24,034	78,041
Kurigram District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Kurigram Br., Kurigram	40,260	115,631
Nilphamary District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Nilphamari Br., Nilphamari	123,842	77,885
Gaibandha District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Gaibandha Br., Gaibandha	563	-
Naogaon District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., Naogaon Br., Naogaon	109,795	68,239
Khulna District Office, SDF - Credit Program Under Stimulus Package Agrani Bank Ltd., KDA New Market Br., Khulna	3,240	330,996
<b>Total Taka</b>	<b>2,728,341</b>	<b>19,104,667</b>

**8.00 Grants**

RELIP-GoB	500,000,000	-
RELIP-IDA	2,000,000,000	-
SCMFP, Component-3	1,346,618,259	237,370,018
SDF-CPSP	1,000,000,000	1,000,000,000
NJLIP-IDA	-	314,560,050
SDF SIPP II Extension	-	139,407,453
	<b>4,846,618,259</b>	<b>1,691,337,521</b>



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
<b>9.00</b>	<b>Non operating income</b>			
	SDF Endowment Fund	9.01	132,734,207	142,419,379
	Own Fund	9.02	19,265,434	19,881,886
	SDF-CPSP	9.03	22,085,973	6,258,647
	SDF SIPP II Extension		-	1,025,618
	NJLIP-GOB		-	9,128,283
			<b>174,085,614</b>	<b>178,713,813</b>
<b>9.01</b>	<b>SDF Endowment Fund</b>			
	Interest on Bank Account		253,111	340,281
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>253,111</b>	<b>340,281</b>
	Interest on FDRs		132,481,096	142,079,098
	<b>Balance as per Comprehensive Income</b>		<b>132,734,207</b>	<b>142,419,379</b>
<b>9.02</b>	<b>SDF Own Fund</b>			
	Interest on Bank Account		846,418	207,840
	Other Receipts		3,596,572	902,495
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>4,442,990</b>	<b>1,110,335</b>
	Interest on FDRs		14,822,444	18,771,551
	<b>Balance as per Comprehensive Income</b>		<b>19,265,434</b>	<b>19,881,886</b>
<b>9.03</b>	<b>SDF-CPSP</b>			
	Interest on Bank Account		21,733,174	6,248,607
	Loan Security Fund		-	291,750
	Sale of Loan Application Form		226,109	4,770
	Sale of Pass Book		126,690	3,070
	Other Receipts		-	2,200
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>22,085,973</b>	<b>6,550,397</b>
	Loan Security Fund		-	(291,750)
	<b>Balance as per Comprehensive Income</b>		<b>22,085,973</b>	<b>6,258,647</b>
<b>10.00</b>	<b>Community Institutions and Livelihood Development</b>			
	Development and Strengthening Community Institutions	10.01	329,194,706	317,305,439
	Financing of Community Plans	10.02	1,663,814,568	402,071,643
	Health and Nutrition Support	10.03	157,944	33,439,928
			<b>1,993,167,218</b>	<b>752,817,010</b>
<b>10.01</b>	<b>Development and Strengthening Community Institutions</b>			
	RELIP-IDA	10.01.01	316,182,525	-
	SDF Own Fund		13,012,181	-
	NJLIP-IDA		-	234,215,938
	SDF SIPP II Extension		-	83,089,501
			<b>329,194,706</b>	<b>317,305,439</b>
<b>10.01.01</b>	<b>RELIP-IDA</b>			
	National Level		1,901,254	-
	Barisal Region		66,441,575	-
	Mymensingh Region		67,045,218	-
	Jashore Region		77,729,394	-
	Cumilla Region		53,019,720	-
	Rangpur Region		50,365,513	-
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>316,502,674</b>	-
	Add: Depreciation		81,835	-
	Less: Non Current Assets		(401,984)	-
	<b>Balance as per Comprehensive Income</b>		<b>316,182,525</b>	-



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
10.02	<b>Financing of Community Plans</b>			
	RELIP-IDA	10.02.01	1,663,814,568	-
	NJLIP-IDA		-	402,071,643
			<u>1,663,814,568</u>	<u>402,071,643</u>
10.02.01	<b>RELIP-IDA</b>			
	National Level		-	-
	Barisal Region		454,514,950	-
	Mymensingh Region		252,556,686	-
	Jashore Region		418,889,200	-
	Cumilla Region		383,600,707	-
	Rangpur Region		154,253,025	-
			<u>1,663,814,568</u>	<u>-</u>
10.03	<b>Health and Nutrition Support</b>			
	RELIP-IDA	10.03.01	157,944	-
	NJLIP-IDA		-	33,439,928
			<u>157,944</u>	<u>33,439,928</u>
10.03.01	<b>RELIP-IDA</b>			
	National Level		-	-
	Barisal Region		30,550	-
	Mymensingh Region		31,078	-
	Jashore Region		32,591	-
	Cumilla Region		31,815	-
	Rangpur Region		31,910	-
			<u>157,944</u>	<u>-</u>
11.00	<b>Business Development and Institutional Strengthening</b>			
	Commercial Agriculture and Rural Entrepreneurship	11.01	15,108	-
	Employment Generation Support	11.02	5,936,355	-
			<u>5,951,463</u>	<u>-</u>
11.01	<b>Commercial Agriculture and Rural Entrepreneurship</b>			
	National Level		15,108	-
	Barisal Region		-	-
	Mymensingh Region		-	-
	Jashore Region		-	-
	Cumilla Region		-	-
	Rangpur Region		-	-
			<u>15,108</u>	<u>-</u>
11.02	<b>Employment Generation Support</b>			
	National Level		-	-
	Barisal Region		1,522,355	-
	Mymensingh Region		2,446,326	-
	Jashore Region		675,724	-
	Cumilla Region		1,156,400	-
	Rangpur Region		135,550	-
	NJLIP-IDA		-	15,684,485
			<u>5,936,355</u>	<u>15,684,485</u>
12.00	<b>Project Management, Monitoring and Learning</b>			
	Project Management	12.01	466,017,569	306,642,223
	Monitoring and Learning	12.02	10,375,338	32,694,303
			<u>476,392,907</u>	<u>339,336,526</u>
12.01	<b>Project Management</b>			
	RELIP-GOB	12.01.01	323,787,651	-
	RELIP-IDA	12.01.02	454,046	-
	SDF- CPSP	12.01.03	57,420,878	4,380,017
	SDF Own Fund		84,354,994	-
	NJLIP-GoB		-	250,461,480
	NJLIP-IDA		-	572,461
	SDF SIPP II Extension		-	51,228,265
			<u>466,017,569</u>	<u>306,642,223</u>



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
<b>12.01.01 RELIP-GOB</b>				
	National Level		120,378,909	-
	Barisal Region		37,360,961	-
	Mymensingh Region		50,315,185	-
	Jashore Region		52,902,869	-
	Cumilla Region		24,683,674	-
	Rangpur Region		38,146,053	-
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>323,787,651</b>	<b>-</b>
	Add: Depreciation		-	-
	<b>Balance as per Comprehensive Income</b>		<b>323,787,651</b>	<b>-</b>
<b>12.01.02 RELIP-IDA</b>				
	National Level		41,224	-
	Barisal Region		205,482	-
	Mymensingh Region		77,477	-
	Jashore Region		-	-
	Cumilla Region		129,863	-
	Rangpur Region		-	-
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>454,046</b>	<b>-</b>
	Add: Depreciation		-	-
	<b>Balance as per Comprehensive Income</b>		<b>454,046</b>	<b>-</b>
<b>12.01.03 SDF-CPSP</b>				
	Salary & Emoluments		49,667,747	3,406,044
	Office Expenses		7,753,131	973,973
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>57,420,878</b>	<b>4,380,017</b>
	Add: Depreciation		-	-
	<b>Balance as per Comprehensive Income</b>		<b>57,420,878</b>	<b>4,380,017</b>
<b>12.02 Monitoring and Learning</b>				
	RELIP-IDA	12.02.01	10,375,338	-
	NJLIP-IDA		-	32,679,549
	SDF SIPP II Extension		-	14,754
			<b>10,375,338</b>	<b>32,694,303</b>
<b>12.02.01 RELIP-IDA</b>				
	National Level		3,143,623	-
	Barisal Region		1,200,920	-
	Mymensingh Region		1,698,878	-
	Jashore Region		1,535,593	-
	Cumilla Region		1,272,089	-
	Rangpur Region		1,524,235	-
			<b>10,375,338</b>	<b>-</b>
<b>13.00 Community Employment and Livelihoods Transformation</b>				
	Fishing Community Institutions and Alternative Livelihoods Development	13.01	1,144,788,279	390,805,635
	Business Development and Market Linkage for Alternative Livelihoods		-	-
			<b>1,144,788,279</b>	<b>390,805,635</b>
<b>13.01 Fishing Community Institutions and Alternative Livelihoods Development</b>				
	National Level		45,356,033	31,149,445
	Barisal Region		702,852,072	174,217,477
	Chattogram Region		174,162,209	105,706,757
	Khulna Region		227,138,191	85,064,625
	<b>Balance as per Receipts &amp; Payments Accounts</b>		<b>1,149,508,505</b>	<b>396,138,304</b>
	Add: Depreciation		2,601,349	1,421,292
	Less: Non Current Assets		(7,321,575)	(6,753,961)
	<b>Balance as per Comprehensive Income</b>		<b>1,144,788,279</b>	<b>390,805,635</b>
<b>14.00 Bank Charges</b>				
	SDF Endowment Fund	14.01	970,390	3,252,798
	Own Fund	14.02	287,973	368,599
			<b>1,258,363</b>	<b>3,621,397</b>



Notes No.	Particulars	Notes	Amount in Taka 30-Jun-22	Amount in Taka 30-Jun-21
14.01	<b>SDF Endowment Fund</b>			
	Charges on Bank Account		79,117	92,192
	Balance as per Receipts & Payments Accounts		79,117	92,192
	Charges on FDRs		891,273	3,160,606
	Balance as per Comprehensive Income		970,390	3,252,798
14.02	<b>Own Fund</b>			
	Charges on Bank Account		87,276	74,953
	Balance as per Receipts & Payments Accounts		87,276	74,953
	Charges on FDRs		200,697	293,646
	Balance as per Comprehensive Income		287,973	368,599
15.00	<b>Fund transfer to SDF Own Fund</b>			
	During the year following projects were closed and closing fund transferred to SDF Own fund:			
	NJLIP		124,435,785	-
	SIPP II Extension		24,662,733	-



# Area

# Coverage

Rangpur, Kurigram, Nilphamari, Lalmonirhat, Dinajpur, Naogaon, Chapainawabgonj, Magura, Jhenaidah, Khulna, Mymensingh, Sherpur, Netrokona, Kishoreganj, Barishal, Patuakhali, Pirojpur, Chandpur, Lakshmipur, Chottogram.

## NJLIP

Rangpur, Khulna, Satkhira, Bagerhat, Barishal, Pirojpur, Shariatpur, Chandpur, Cumila, Mymensingh, Sherpur, Sylhet.

## SIPP-II

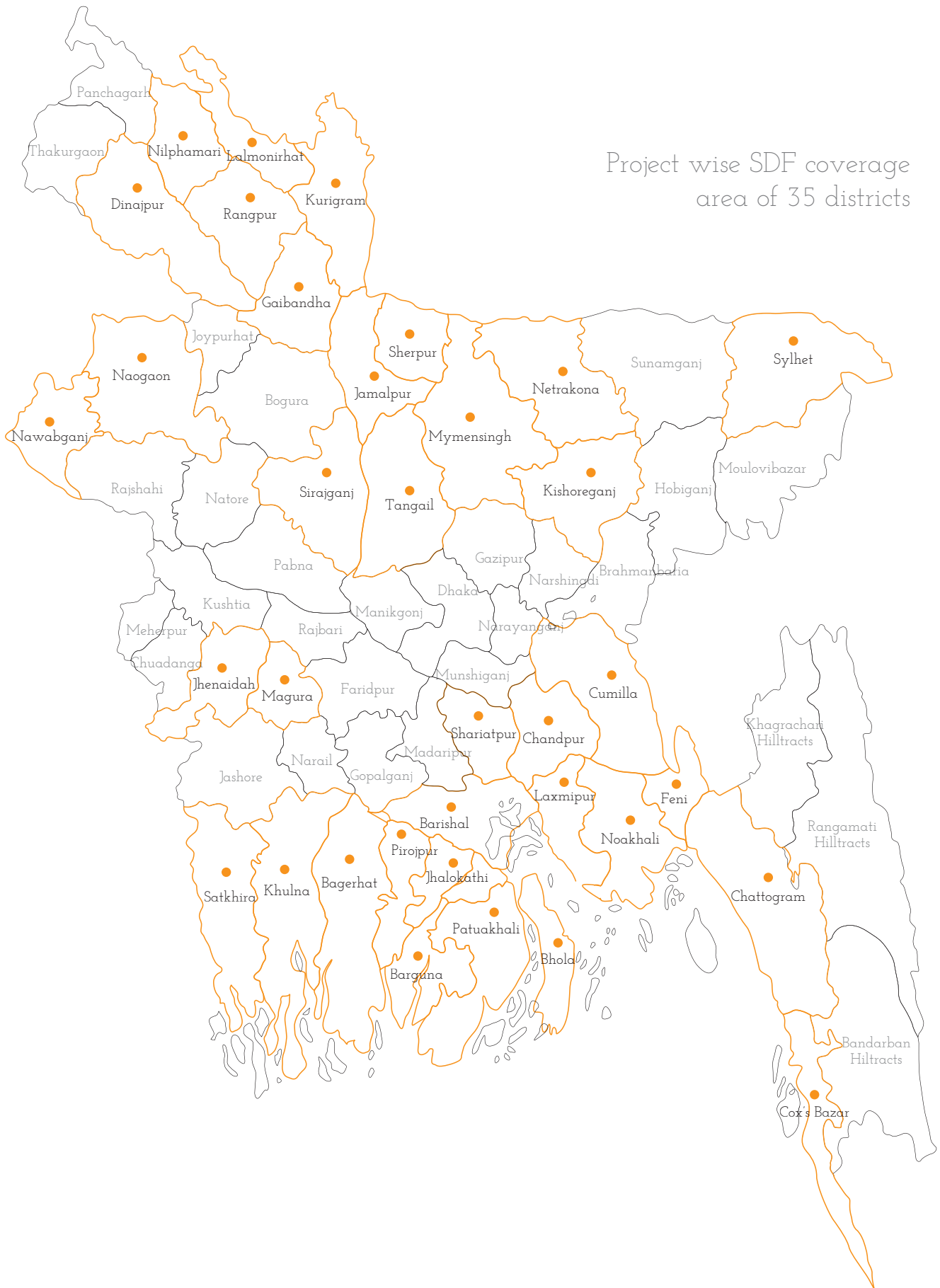
Rangpur, Gaibandha, Kurigram, Nilphamari, Dinajpur, Naogaon, Jamalpur, Sirajganj, Sherpur, Mymensingh, Sylhet, Barguna, Patuakhali, Barishal, Bagerhat, Pirojpur.

## SCMFP

Barishal, Jhalokathi, Barguna, Pirojpur, Patuakhali, Bhola, Cox's Bazar, Feni, Noakhali, Lakhkipur, Khulna, Bagerhat, Satkhira.

## CPSP

Tangail, Rangpur, Kurigram, Nilphamari, Gaibandha, Dinajpur, Naogaon, Mymensingh, Sherpur, Cumilla, Chandpur, Jamalpur, Sylhet, Sirajganj, Barishal, Patuakhali, Khulna, Barguna, Pirojpur, Bagerhat.



# Board of Directors



**Mr. Md. Abdus Samad**  
(Former Senior Secretary)  
Chairperson, Board of Directors  
& General Body



**Ms Aroma Dutta**  
Honourable MP  
and Executive Director  
of PRIP Trust &  
Member, Board of Directors  
& General Body



**Mr. Mohammad Ali**  
(Former Secretary)  
Government of the People's Republic  
of Bangladesh &  
& Member, General Body



**Dr Nomita Halder ndc**  
(Former Secretary)  
Managing Director, Palli Karma-  
Shahayak Foundation (PKSF)  
Member (Ex Officio)  
Board of Directors & General Body



**Mr Arijit Chowdhury**  
Former Additional Secretary  
Financial Institutions Division (FID)  
Ministry of Finance  
Member, Board of Directors  
& General Body



**Ms. Nazma Mobarek**  
Additional Secretary, Budget-1  
Finance Division, Ministry of Finance  
& Member, General Body



**Mr. Md. Azharul Islam Khan**  
Director General (Grade-1)  
Department of Youth Development &  
Member, Board of Directors &  
General Body, SDF



**Ms. Sheepa Hafiza**  
Former Executive Director  
Ain O Salish Kendra &  
Member, Board of Directors &  
General Body



**Dr. Rudaba Khondker**  
Country Director  
Global Alliance for Improved Nutrition  
(GAIN) & Member  
Board of Directors & General Body, SDF

# & General Body

January - December 2022



**Professor Dr. Shafique uz Zaman**

Chairman, Department of Economics  
University of Dhaka &  
Member  
Board of Directors & General Body



**Mr. K. M. Tariqul Islam**

Director General (Grade-1)  
NGO Affairs Bureau  
Prime Minister's Office & Member  
& Member, General Body



**Mr. Sheikh Rafikul Islam**

Director General  
Department of Social Services  
& Member, General Body



**Mr. Ram Chandra Das**

Director General (Grade-1)  
Department of Women Affairs, Dhaka  
& Member, General Body



**Mr. Md. Shahidul Alam, NDC**

Director General, Bureau of Manpower  
Employment and Training (BMET)  
Ministry of Expatriates' Welfare and  
Overseas Employment  
& Member, General Body



**Dr. Md. Mafizur Rahman**

Managing Director  
SME Foundation  
& Member, General Body



**Dr Moazzem Hossain Khan**

Professor, Department of Economics  
University of Rajshahi  
& Member, General Body



**Dr Amitabh Sarker**

(Former Secretary)  
Managing Director, SDF  
Member Secretary (Ex Officio)  
BoD, and General Body





