



2017

SDF REPORT

SDF: Adapting to the future

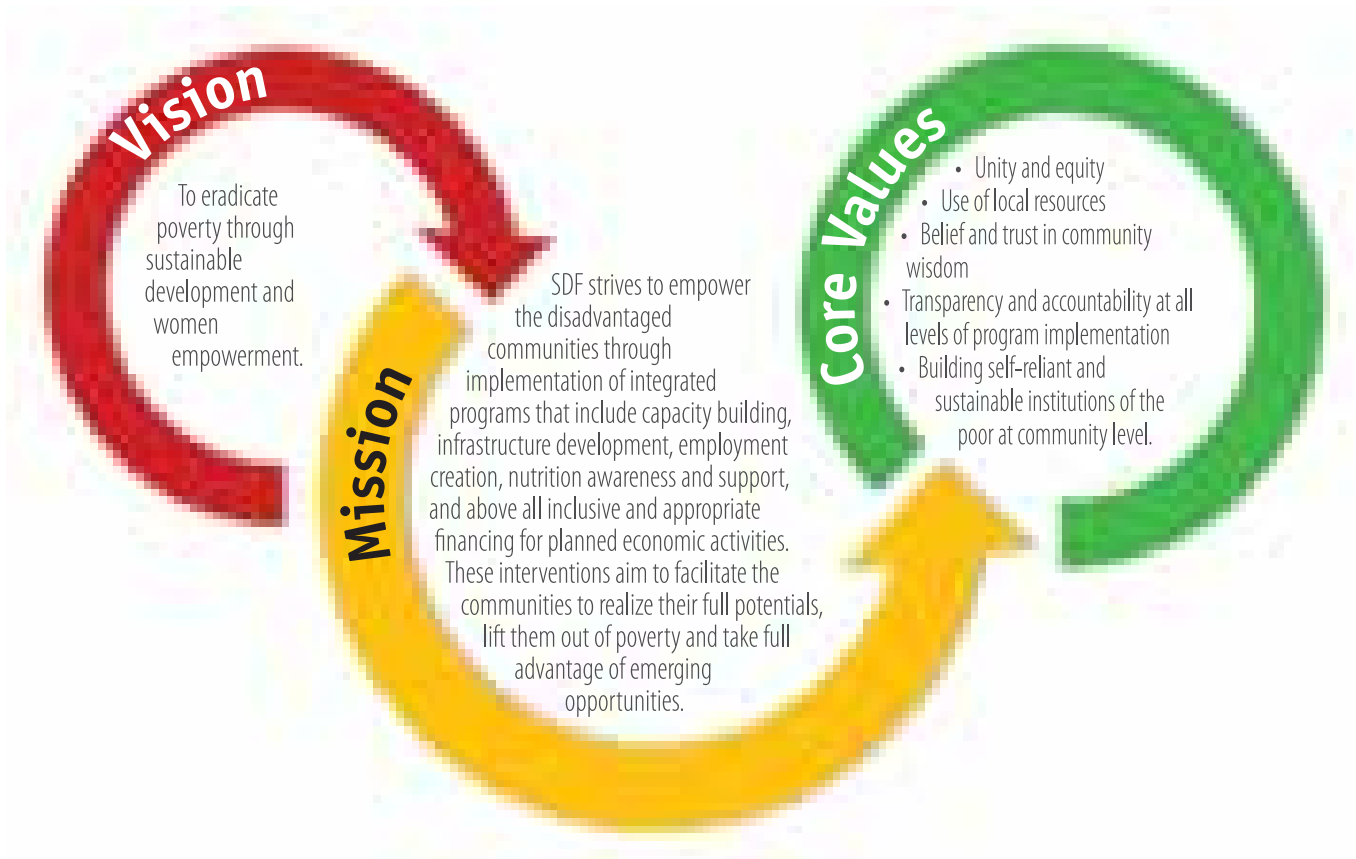
People living in poverty across the world are financially vulnerable in myriad ways, because of limited earning opportunities, reliance on unreliable and variable income sources, and limited ability to invest in assets. The pockets of extreme poverty are particularly prevalent in the hard-to reach regions, where often the entire communities lack access to basic services and economic opportunities. The Social Development Foundation (SDF) since its inception in 2000 by the Ministry of Finance, Govt. of Bangladesh, as an autonomous organization makes every effort to expand the capabilities of extreme poor and poor 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 the society.

SDF equally believes that investment in human capital in terms of providing education and training, the creation of employment and opportunities to acquire skills required to continuing at workplaces, health care and adequate nutrition are indispensable for socio-economic development. SDF's multi-pronged programs are promoting livelihoods through community finance and skill development, employment generation, women empowerment, infrastructure building, nutrition awareness and support services and so on. We have successfully grounded more efficient and effective financial and institutional arrangements that improve the access of the rural poor to livelihood opportunities by implementing programs employing Community Driven Development (CDD) approach. This has enabled SDF to make significant advancement in planning, implementation, monitoring and evaluation to organize the extreme poor and poor to build their institutions (e.g. *Gram Samiti*, *Nuton Jibon Group*, *Producer group*, *Nuton Jibon Community Society* etc.) for sustainable livelihoods.

SDF with its long years of presence in the arena of poverty alleviation has been able to establish effective, prudent and time-tested systems for various operations and control of projects and programs. We are transforming the poor and vulnerable communities as change-makers of their own fate and moving forward to attain desired goals and strongly believe that the achievements are the results of the concerted effort of SDF and the communities.

Now we are working to cope with the Sustainable Development Goals (SDGs) after making enormous progress in the MDGs, showing the value of a unifying agenda underpinned by goals and targets.

Currently, SDF is covering one-third of Bangladesh with an outreach of 88 upazilas under 22 districts through 'Nuton Jibon Livelihood Improvement Project (NJLIP)'. Yet, we got so much to do to further intervene into rest of the poverty prone upazilas of Bangladesh as identified by HIES -2016 and have plans for more livelihood intervention to slash out poverty in the coming years.



What we do

Mobilize and empower rural poor with emphasis on women through capacity building initiatives to build and strengthen their institutions;

Transfer funds directly to the village institutions for making livelihood related investment to bring changes in socio-economic condition;

Develop skills and generate employment opportunities for the un/under employed youths;

Build and renovate local infrastructure through CISF program to ease communication that ultimately thrive in the national economy;

Raise awareness, improve attitudes and practices that enhance nutritional status of target beneficiaries;

Establish linkages with service providers, employers, financial institutions to ensure receiving services by the beneficiaries; and

Establish second tier institutions to carry out the institutional functions after phasing out.

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CHAIRPERSON'S STATEMENT

We have some important attainments in the preceding year which include receiving The World Bank's prestigious 'Excellence Award', launching real-time Loan Management System (LMS) entirely operated by the community members in our NJLIP villages and organizing development fairs in regional level to bring producers and buyers under the same umbrella. At the same time, the baseline survey of NJLIP and selecting Process Monitoring Agency (PMA) has also been completed.

I am certainly swooned with delight to have one more opportunity to share our year-round hard work with our valued stakeholders. Albeit the year 2017 was entwined with challenges as we are in the midst of implementing NJLIP, I remained pragmatic and confident to work on multiple fronts to attain most of which we planned to ultimately contribute to achieve the project development objectives. I am particularly happy to learn that the year-end report of the preceding year portrayed our all-around effort for sustainable and inclusive development through eradicating poverty in the most deserving areas of the country.

Our sense of urgency to complete the project earlier than estimated is always enthusing us to make forward planning and avert any procrastination. Alongside, we are vigilant about our commitment to contribute to achieving more than half (i.e. 9 out of 17) of the SDGs through implementing NJLIP. As we look back to our work particularly with poor and extreme poor including the vulnerable to scale up their socio-economic status, complacency does not seize us, instead, encourages to reinforce our commitment to support the impoverished for inclusive development.

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As we move forward, we are in relentless pursuit for further opportunities to work for the poor for their livelihood improvement by means of providing innovative and smart solutions to get them on board to become self-reliant. We are not only working hard to secure additional financings for further interventions in more poverty-stricken areas but also in the final stage of negotiation with The World Bank and The Department of Fisheries (DoF), GoB to be the co-implementers of 'Sustainable Coastal and Marine Fisheries Program-Phase-I'.

We are indebted to the Ministry of Finance (MoF) and The World Bank for their long-standing cooperation and support for our sustainability. Particularly speaking, our accomplishments wouldn't have been possible without the invaluable support of our prudent members of Board of Directors who guided us all the way to achieve the desired outcome in every aspect of our journey of excellence. Hand in hand, I must concede the professionalism and expertise of our human capital who had been working steadfastly to put us where we are right now.

I am indeed optimistic about the new challenges yet to take in the upcoming days to work as a salient partner of the Government of Bangladesh. Let me take the opportunity to thank our stakeholders for their continued support. I believe, together, we can definitely transform ourselves as a middle-income nation which is just around the corner and ensures a prosperous future.

Thank you.



M I Chowdhury
Chairperson, SDF
(Former Secretary, Government of Bangladesh)

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MANAGING DIRECTOR'S STATEMENT

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

The Social Development Foundation (SDF) since its inception in 2000 has been working with the goals of ending poverty, boosting shared prosperity and empowering the poor, in particular the women in the rural areas of the country to help them achieve development priorities. It's well recognized by all that access to finance of the poor and other disadvantaged groups is indispensable for promoting inclusive economic growth and eradicating poverty. An inclusive financial system provides a number of benefits to the economy--creates employment opportunities, ensures economic and financial stability and reduces vulnerability. In SDF project areas the transformation of the poverty stricken population to next higher level has been possible as a consequence of operating comprehensive programs by creating employment opportunities, ensuring empowerment of women, implementing infrastructure development works, establishing market linkage through co-ops, boosting rural economy through homestead agriculture development and most importantly skill development training for the youths who are not job-ready for inclusion in meaningful workforce. We continued to achieve large-scale impact through implementing programs while strengthening our organizational change efforts.

This report summarizes our current focus--structure, strategies and how we achieve and strengthen the overall objectives of SDF and also spotlights results from actions across core dimensions of development, youth employment and livelihood development, community finance, resilience and, the management of finite natural resources. All our efforts are aimed at overarching and increasingly achievable goals: to help Bangladesh eradicate poverty and significantly reduce inequalities.

The year 2017, has been very demanding in terms of rolling over the 'Nuton Jibon Livelihood Improvement Project (NJLIP)', a six

year project scheduled to be completed in June 2021 with a funding envelope of US \$ 220 million in 12 poverty prone districts of Bangladesh covering a total of 2.6 million direct and indirect beneficiaries to improve their socio-economic status through providing financial and non-financial services. The NJLIP has opened new avenues to contribute enormously yet again in the field of poverty alleviation especially for the women and youths, with utter dedication to meet its vision through implementation of effective programs in line with the Sustainable Development Goals (SDGs). We have a six-year strategic plan in place for the period 2015-2021 to be more relevant, efficient and effective, and are continuing to ensure that we are a country where everyone has opportunity to release their potential. The arena of national development is broadening and evolving, and we are positioning our organization for continued success in the changing environment.

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This is an opportunity for us to commemorate our valued partnership through a publication that showcases the results we have achieved through our common vision to make measurable differences in the lives of poor and marginalized people particularly women in Bangladesh. The other far-reaching development achievements are substantially improving the lives of the poor and those who have long been underserved.

We would like to take the opportunity to express our thanks and gratitude to the Govt. of Bangladesh, in particular the Ministry of Finance, The World Bank, SDF Board of Directors, and General Body whose collaboration we deeply value for their kind guidance, trust and support. We remain committed to continuing to support the Government of Bangladesh as it continues to lead the way not only for transforming the country into a middle-income one, but also for becoming a model of sustainable human development. The unflagging support has brought new opportunities and new hope to the disadvantaged who had none in the past.

I am personally grateful to the members of SDF family for their devotion, intensive interest and perseverance for carrying out the programs and projects successfully over the years, which resulted in attaining outstanding achievements.



AZM Sakhawat Hossain
Managing Director
SDF



***“The world is divided
into two halves,
the oppressed and
oppressors.
I am with the oppressed.”***

**— Bangabandhu
Sheikh Mujibur Rahman**





MANAGING DIRECTOR'S OVERVIEW

SDF: RIDING HIGH ON AN EUPHORIC TIDE

Extreme poverty is more than numbers and also denial of dignity. People living in extreme poverty are forced to make unfeasible choices every single day about their basic necessities such as food, medicine, housing or education. Pockets of extreme poverty are particularly prevalent in the hard-to-reach regions, where often the entire communities lack access to basic services and limited economic opportunities.

Bangladesh as a developing country stands on a realm of possibilities as a confident, visionary and forward-looking nation. Now-a days the country's development trajectory is considered as a unique success story by the international community, in terms of reducing poverty, ensuring food security, access to education, gender parity in primary and secondary level education, lowering the infant and under-five mortality rate and maternal mortality ratio, improving immunization coverage; and reducing the incidence of communicable diseases. However, the country still needs to mollify some potential challenges in terms of improving the socio-economic status of a chunk of population living in the poverty pockets, prevalence of unemployment and underemployment among the youths, stunting and wasting among the under five children, universal access to reproductive health

and resources etc. In view of the prevailing situation SDF has been pursuing an adaptive, phase-wise strategy that sequences our interventions to scale up implementation, responsiveness and impact, with the aim of providing integrated services to deprived populations and host communities.

The graduation approach blends together elements of livelihoods, social protection, financial inclusion and social integration. Multi-dimensional supports are intended to address immediate needs of project beneficiaries using grants, financial and non-financial services, as well as long-term investments in life skills and technical skills training, enterprise development, positive behavior change, savings and financial planning. The community financing, as part of holistic approach to development, complement our other social services, making a combination for building stable, healthy, and meaningful livelihoods.

In order to uphold women's achievements made over the years by implementation of poverty alleviation programs, recognize challenges, and focus on greater attention to women's rights and gender equality to mobilize all people to allow them to contribute to their utmost capacity, SDF has been employing time tested approaches and strategies. We firmly believe as soon as the power of women is unleashed, the future for all is well secured. The status and achievements of women across the world have risen incredibly in the 21st. century. It warrants mentioning that under the Social Investment Program Project (SIPP II), which is continuing its phase out activities has been able to include a total of 658,000 beneficiaries (95% women beneficiaries). Out of a 39,225 key positions, 36,900 (94%) women have been occupying decision making positions in different village institutions e.g. Gram Samiti (GS), Village Credit Organization (VCO), Social Audit Committee(SAC) etc are contributing enormously in program implementation and surpassed the project target in terms of breaking the vicious cycle of poverty, uplifting their socio-economic status to the next higher level, infrastructure development, un/under employed youths' employment etc.

The 'Nuton Jibon Lvelihood Improvement Project (NJLIP), launched in August 2015 scheduling its closure for June 30, 2021 with a budget of US \$ 220 million with the objective to improve the livelihoods of the poor and extreme poor in the project areas, covers a total of 12 poverty prone districts of Bangladesh. This project already included 4,23,000 beneficiaries (95% women) where 94,450 beneficiaries are holding decision making positions.

The **Livelihood Development** program has been knitting changes into prosperity towards self-sustained development. It empowers the poor, especially women, by mobilizing communities to translate awareness into action. To help this population reach the bottom rung on the economic ladder, our process includes a deliberate sequencing of interventions including assets grants, skills development and other support.

In this effort, 132,552 NJG members received skills development training on different income generating activities (IGAs) in the reporting year (bringing the total to 176,469) such as beef fattening, dairy rearing, goat rearing, poultry rearing, fish farming, vegetable cultivation etc. Of them 1,54,848 NJG members started Income Generating Activities (IGAs) by taking Revolving (*Sabolombi*) Loans. The project is facilitating to ensure proper functioning of 5,763 producer groups with 1, 09,756 producers in its predecessor SIPP-II areas. It helps the groups to improve quality of products together with marketing of produces collectively leading to reduce production cost and maximizing profit. In order to ensure long term sustainability of these producer groups, the project facilitate getting them registered with the Department of Co-operatives (DOC), Govt. of Bangladesh. A total of 114 producer groups have obtained registration from the Department of Co-operative (DoC) during the reporting year bringing the total to 330.

In addition, 196 producer groups received Productive Investment Fund (PIF) during the year. The producer groups are investing these funds in assets building like setting up storage facilities, product display centres/showrooms, product processing, packaging, grading and cooling facilities and vehicles for transportation of products and inputs. All the supportive activities undertaken by utilizing the PIF also enable the producer groups to receive modern technology and inputs which, in turn also facilitates technical skills and enrich market facilitation. The PIF helps producers to increase their capacity in the area of respective value chain development, business development and market integration.

We believe that provision of savings, favorable access to credit enable the poor to invest money in productive activities. Thus they can manage their risks better, build their assets gradually, develop their own entrepreneurship, enhance their earning capacity and enjoy an improved quality of life.

The **Community Financing** has been materializing the journey over the years. In the reporting year, 70,470 new

members have enrolled in NJGs bringing the total to 3,88,423. Most of the NJG members are depositing savings regularly and creating a fund for their future safety. Some of the members borrow internal lending from their savings fund. Consequently, BDT 122.97 million (US\$ 1.54 million) savings have been accumulated in the reporting year bringing the total to BDT 193.53 million (US\$ 2.42 million). On an average, each beneficiary has deposited BDT 501 till December '17. Moreover, a cumulative amount of BDT 129.56 million (US\$ 1.62 million) has been disbursed among those NJG members with an average loan amounting to BDT 4,039.

In response to demand and time, **Youth and Employment Generation Support (YEGS)** initiative has been counting on skill development and employment generation for the un/underemployed youths. The project is sharply aware of empowering youth resources through strategic partnerships negotiated with potential employers and service providers and also harnessing linkages with GoB training and job creation initiatives. This endeavor has identified 33,703 potential youths and of them, 28,104 (83.4%) youths have been mobilized. In addition, 2506 NJGs (on an average 11.2 youths per NJG) have been formed and 27,915 youths started making savings accumulating to BDT 13.73 million. Besides, youth data base of 2,500 villages have been developed. It is worth mentioning that 13,644 youths have received skill development loan amounting to BDT 85.13 million. Also, 16,095 youths received technical skills and 11,146 youths have been employed under self and wage employment category.

In order to augmenting the capacities and professionalisms of SDF staff and program participants through a wide range of human development and management trainings, our **Capacity Building Cell (CB Cell)** conducts need based, job specific and skill oriented courses. The CB cell conducted orientation and trainings on 'Nuton Jibon Livelihood Improvement Project (NJLIP)' activities such as Community Operational Manual (COM), communication and facilitation skill development, community finance, livelihoods development, community infrastructure, youth development, counseling skill development, project monitoring system with a total of 3,691 (96%) participants against the target of 3,844 in the reporting year. A total of 5,79,346 client days have been generated (community member) against a target of 2,25,000 as mentioned in the result framework in the reporting year. Community members have been trained on institutional

development, leadership development, community operational manual, accounts and book-keeping, community finance, livelihood development, governance and accountability, procurement and environmental issues.

Nuton Jibon Community Society (NJCS) is a unique initiative which extends assistance to the beneficiaries to set more specific objectives for the whole project in line with the organizational vision, mission and strategy. Our basic approach strengthens rural communities by building community based institutions to strengthen the voices of the poor, while creating a platform for the disadvantaged to enhance the institutional and resource capabilities. A number of 5,763 Producer Groups have been formed on different IGAs such as beef fattening, dairy cows, poultry, fisheries etc. and are being supported by the NJCS through providing technical assistance and bulk input collection.

Furthermore, 2,828 participants participated in exposure visits in phase out areas where 69 members attended during the reporting period. Alongside, 4,48,425 members received services (training, advice, de-worming, vaccination and medicine support) from 156 linkage development. In addition to this 26,555 members received services (training, advice, de-worming, vaccination and medicine support) from 25 partnership development.

The **Community Infrastructure and Social Services Fund (CISF)** is one of the major key elements of SDF in developing growth paths that has enabled the extreme poor and poor to get rid of poverty by increasing their productivity and generating positive rural-urban economic interaction and migration. It is significant that 178239 households as well as 829338 populations have been benefited through the implementation of CISF sub-projects in the reporting year. Moreover, a road network created by constructing 54.78 km road within the project villages which contributes enormously to the concerned community to send their children to schools, visit hospitals and markets as needed. Also, 244 culverts constructed within the project areas and contribute to removing water logging and prolonged the cultivation facilities among the village farmers. A total of 3858 tube wells have been installed that are supplying pure drinking water among the villagers which contributed the communities in preventing the common water borne diseases like diahorrea, cholera, arsenic contamination etc. Furthermore, a total of 4186 drains have been

constructed in the project areas to remove water logging and prolonging cultivation facilities of different vegetables. As well, 7090 other different constructed infrastructures like school and market development, drainage and sanitation activities adding the village communities in their lives and livelihood development.

However, with the advent of time and as per the demand and reality, SDF now has expanded its intervention areas with the other programs as Water treatment Plant, A2I.

SDF Interventions

- ✓ Mobilize and empower rural poor with emphasis on women through capacity building initiatives to build and strengthen their institutions;
- ✓ Transfer funds directly to the village institutions for making livelihood related investments to bring changes in socio-economic condition;
- ✓ Develop skills and generate employment opportunities for the un/under employed youths;
- ✓ Build and renovate local infrastructure through CISF program to ease communication and provide other infrastructural facilities that ultimately thrive in the national economy;
- ✓ Raise awareness, improve attitudes and practices that enhance nutritional status of target beneficiaries;
- ✓ Establish linkages with service providers, employers, financial institutions to ensure receiving services by the beneficiaries; and
- ✓ Establish second tier institutions to carry out the institutional functions after phasing out.

Over the years, this program has been able to bring about changes in the lives and livelihoods of the target people and has created an encouraging impact on their families, society and economy. In consequence of catalyzing

community people's own endeavors to a great extent, SDF streamlined internal processes to increase the efficiency and effectiveness of its programs and organization as a whole. We put in place a new strategic plan to guide our equity focused work over the next six years across all our priorities. The face 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 ever-increasing workforce, will surely tackle the challenges as they emerge in the future.

In order to improve the management of coastal and marine fisheries and aquaculture the Department of Fisheries, Ministry of Fisheries and Livestock in partnership with Social Development Foundation (SDF) has undertaken a mega project - 'Sustainable Coastal and Marine Fisheries Project' (SCMFP) with the financial assistance of the Govt. of Bangladesh and World Bank of US\$ 240 million. The project aligns well with the goals of ending extreme poverty and boosting shared prosperity in a sustainable manner, and is designed in line with the strategic vision on fishers (PROFISH) promoting fisheries' contribution to economic growth and poverty reduction. To this end a good many appraisals, evaluation missions have already been carried out by the Govt. of Bangladesh and World Bank and finalized a set of activities such as I. Enabling activities for sustainable fisheries sector investments and growth; II. Improving infrastructure and production practices for coastal belt fisheries (capture and culture); III. Community empowerment and livelihoods transformation; and IV. Project management and monitoring. The year 2017 has been dedicated for preparation and designing of Sustainable Coastal and Marine Fisheries Project (SCMFP) and expected to be launched in July 2018 and will continue implementation for a period of five years. The main reasons that led the Govt. of Bangladesh and World Bank to involve SDF in implementation of the project's part three i.e. community empowerment and livelihoods transformation is it will be implemented employing SDF's time tested approach known as Community Driven Development (CDD) with a package of investment and financial support aiming at strengthening community fisheries management and transforming livelihoods in poor fishing communities by reducing dependence on fishing. By providing a holistic response to a set of dynamic issues faced by poor, vulnerable coastal fishing communities, the project is expected to generate benefits to households and individual members, especially the most disadvantaged i.e. the poorest men and women, female-headed households, widows, and the elderly people in these communities.



***We should not give up
and we should not allow
the problem to defeat us***



— A. P. J. Abdul Kalam

SCORECARD

Cumulative Achievements of SDF

Number of Villages
covered

5,642

No. of targeted
Nuton Jibon Group (NJG)
members mobilized
and organized

10,47,084

Amount of savings
(BDT in million) of
the beneficiaries

756.50

No. of NJG members
received loan from their
own savings fund

1,76,114

Total revolving amount
from savings fund
(BDT in million)

610.40

Amount of Village
Development Fund (VDF)
disbursed (BDT in million)

12,786.30

No. of borrowers
(NJG member) received loan
from revolving (shabolombi)
fund and started IGAs

5,88,680

Amount of loan disbursed
from revolving (shabolombi)
fund (BDT in million)

15,724.80

No. of most vulnerable
members received one time
grant and started IGAs

47,530

No. of un/under employed youths received skill development training

67,425

No. of youth employed (wage/self) after receiving skill development training

60,646

No. of Village Institutions (Gram Samiti) office building constructed

2,238

Total road (in km) constructed

3,160.0

No. of tube-wells installed

11,007

No. of culverts constructed

5,946

No. of labour days (in million) generated through the community level infrastructure development activities

5.67

No. of producer groups formed on different IGAs

5,809

No. of hand washing stations installed at household level

2,522

No. of pregnant women and lactating mothers registered and participated in Behavior Change Communications (BCC) sessions

53,533

No. of beneficiaries trained (in million) on different IGAs

1.05

No. of staff members trained

23,803

HIGHLIGHTS OF THE YEAR



Launching ceremony of real-time Loan Management System (LMS) at village level

The launching ceremony of 'Modernization of Loan Management System (LMS)' was organized on March 2, 2017 at RDEC Auditorium, LGED Bhaban Complex, Sher-e-Bangla Nagar, Dhaka, Bangladesh with active participation of hundreds of invitees from all spheres of the country. The objective of the inaugural ceremony was to make the loan disbursement and recovery process, saving schemes and overall financial management system undemanding, ensure its security and generate real-time reports on demand. Whilst the center of attention of the program was the Hon'ble Finance Minister, Govt. of Bangladesh Mr. Abul Maal Abdul Muhith, MP being the Chief Guest, Mr. Md. Eunusur Rahman, Secretary, Bank and Financial Institutions Division, Ministry of Finance and Mr. Qimiao Fan, Country Director, The World Bank, Bangladesh, Bhutan and Nepal were present as Special Guests. Renowned economist and former Secretary to the Government of Bangladesh, Dr. AKA Mubin was the Guest of Honor of the program which was presided over by the Hon'ble Chairperson, Board of Directors of SDF and former Secretary to Government of Bangladesh, Mr. MI Chowdhury. Managing Director of SDF, Mr. AZM Sakhawat Hossain preceded the address of welcome.

Installation of Water Treatment Plants

A survey report revealed that arsenic subsists in the tube-wells water of 90 villages in Murad Nagar upazila and 9 villages under Monoharganj upazila of Comilla district. There was severe dearth of pure drinking water in those areas creating perilous health problems. In view of the prevailing situation SDF decided to install water distillation plants in those areas to remove scarcity of pure drinking water although it was not there in project design of NJLP. These plants are able to remove suspended bacteria, algae, viruses, fungi, and minerals-- such as iron and manganese from the water. With the purpose of removing contaminants and undesirable elements for ensuring pure drinking water for the inhabitants of 99 villages as mentioned, SDF and WIST Bangladesh Pvt. Ltd. signed an MoU on January 5, 2017 for installation of water distillation consequently, on a pilot basis, a water distillation plant was installed in Kashipur village of Comilla district that also meets the demand of pure drinking water of other two villages namely Karimpur and South Karimpur. SDF plans to carry out an assessment on the plants and the beneficiaries and on the basis of positive findings these water distillation plants will be installed in other villages.



Reformation of the Policy Directives

SDF's General Body (GB) and Board of Directors (BoD): In line with the Articles of Association, were reconstituted on April 11, 2017 after a three year tenure for next three years by the Ministry of Finance. The General Body consists of 18 members and its major functions include providing overall policy guidance and direction for the efficient functioning of the organization whilst the Board of Directors is responsible for the stewardship and oversight of management of SDF. Comprising of 9 members, it ensures that strategies are formulated and implemented properly. It deserves mentioning here that both the bodies headed by the same Chairperson. Mr. MI Chowdhury has been re-appointed as the Chairperson for the second time by the Government of Bangladesh.

Four new members have been appointed in the GB and the BoD. They are: Dr. Nomita Halder, Additional Secretary, NDC, Private Secretary-II to the Hon'ble Prime Minister; Ms Aroma Dutta, Executive Director, PRIP Trust; Ms Sheepa Hafiza, Executive Director, Ain O Salish Kendra and Dr. Rudaba Khondokar, Country Director, Global Alliance for Improved Nutrition, Bangladesh. It is expected that the Hon'ble new members of the policy directives will contribute to the poverty alleviation programs of SDF and will also play pivotal role for women empowerment.



AZM Sakhawat Hossain, Managing Director, SDF received 'Justice Syed Mahoob Murshed Memorial Awards-2017'

Swadhinata Sangsad, a non-political and social organization inspired by the spirit of our liberation war arranged a special meeting at 4:00 pm on January 27, 2017 at the 'Professor Akhter Imam Auditorium' located in Segunbagicha, Dhaka in an attempt to celebrate the 106th birth anniversary of former Chief Justice Syed Mahoob Murshed and to dole out 'Justice Syed Mahoob Murshed Memorial Awards-2017' in his honor to recognize the contributions of individuals who distinctively played a pivotal role in various sectors for the collective development of the country. This year, Mr. AZM Sakhawat Hossain, Managing Director of Social Development Foundation (SDF) was nominated by the executive committee and panel of advisors of Swadhinata Sangsad to receive the medal in the category of Social Development Sector for his epoch-making contribution over time.

The Chief Guest of the ceremony was Hon'ble Justice Md. Nijamul Haque Nasim, Appellate Division of the Supreme Court, Bangladesh whilst Hon'ble Justice Salma Masud Chowdhury, Bangladesh Supreme Court and Pirjada Shohidul Harun, Additional Secretary of Ministry of Finance were present as Special Guests. The meeting was presided over by former Secretary of the Government of Bangladesh and advisor of Swadhinata Sangsad, Mr. Syed Margub Murshed. Invited intellectuals from different spheres of the society, civil society members and other eminent personages actively took part in the discussion of reminiscence about the working life and philanthropy of Justice Syed Mahoob Murshed with great honor and encouraged all to follow his footsteps.



SDF Organizes Trade Fairs

In order to showcase and demonstrate several products and services of the NJLIP beneficiaries and examine recent market trends and opportunities for ensuring large scale sales and establishing networking with buyers at national level, trade fairs were organized by SDF Khulna, Barisal and Mymensingh regions in January, March and November, 2017 respectively. These trade fairs facilitated the process of creating, communicating, delivering, and exchanging offers that have value for customers, clients, partners, and society at large as well as was able to attract the participants and visitors from all tiers and provided widespread interactions and exposure.

Innovation in the Citizen Service

In order to accelerate the workflow in public administration and to increase the capacity, and to find out the way to deliver the public service more smoothly and conveniently, the Govt. of Bangladesh initiated to form an innovation team in every division/ department/ office. In solidarity with the government's decision, SDF has formed an innovation team of 5 (five) members. A 5 day long workshop on Innovation was held at NGO Forum in November 2017 and various kinds of innovative ideas were generated and all the participants reached a consensus to implement those ideas gradually.







“When a poor person dies of hunger, it has not happened because God did not take care of him or her. It has happened because neither you nor I wanted to give that person what he or she needed.”

— Mother Teresa



LIVELIHOODS DEVELOPMENT

**promoting sustainable
Livelihoods REDUCING
VULNERABILITIES**

Through its mission, SDF has been putting efforts to ensure social and economic emancipation of its targeted populations by working with the individuals to break the cycle of poverty, disfranchisement, stigma, discrimination, denial and misery. In an effort to unlock the value of outreach human resources, the **Livelihoods Development Program** of SDF has been knitting changes into prosperity towards self-sustained socio-economic development. It has been bringing about changes in the lives of the underprivileged and people with lack of appropriate skills, especially women in the community through empowerment, self-reliance and improvement of living standard by providing financial and non-financial services for making productive investments.

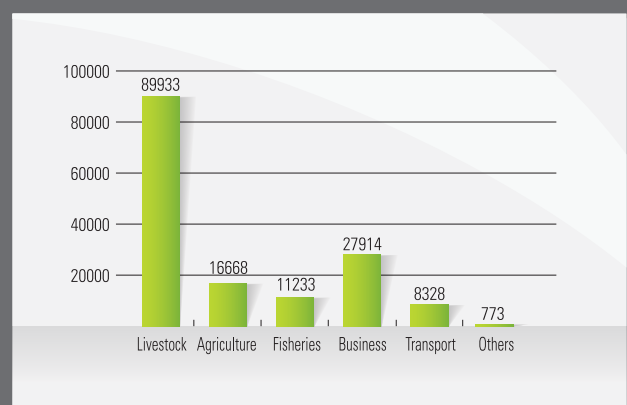


THE IMPACT

Implementation of Income Generating Activities (IGAs):

In the reporting year, a total of 1,16,283 NJG members received skills development training on different IGAs such as beef fattening, dairy rearing, goat rearing, poultry rearing, vegetable cultivation etc. and also 1,54,848 NJG members started Income Generating Activities (IGAs) by taking Revolving (Sabolombi) Loans.

The bar diagram shows the number of loans received by the NJG members for starting IGAs during this year. The highest investment was made in the livestock sub-sector whilst the lowest investment was carried out in the transport sub-sector.

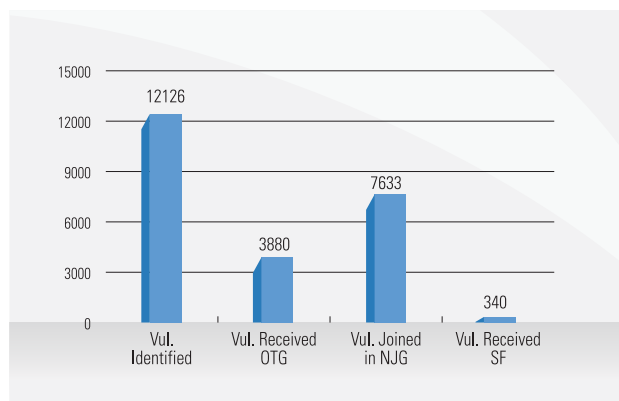


Support to vulnerable:

A total of 12,126 vulnerable have been identified in NJLIP areas, out of whom 3,880 received one time grants bringing the cumulative to 12,108.

The bar diagram demonstrates the activities initiated by the most vulnerable people of the villages. During the

reporting year, a number of 3,880 vulnerable received one time grant (OTG) and a 7,633 vulnerable started mainstream program activities of the project.



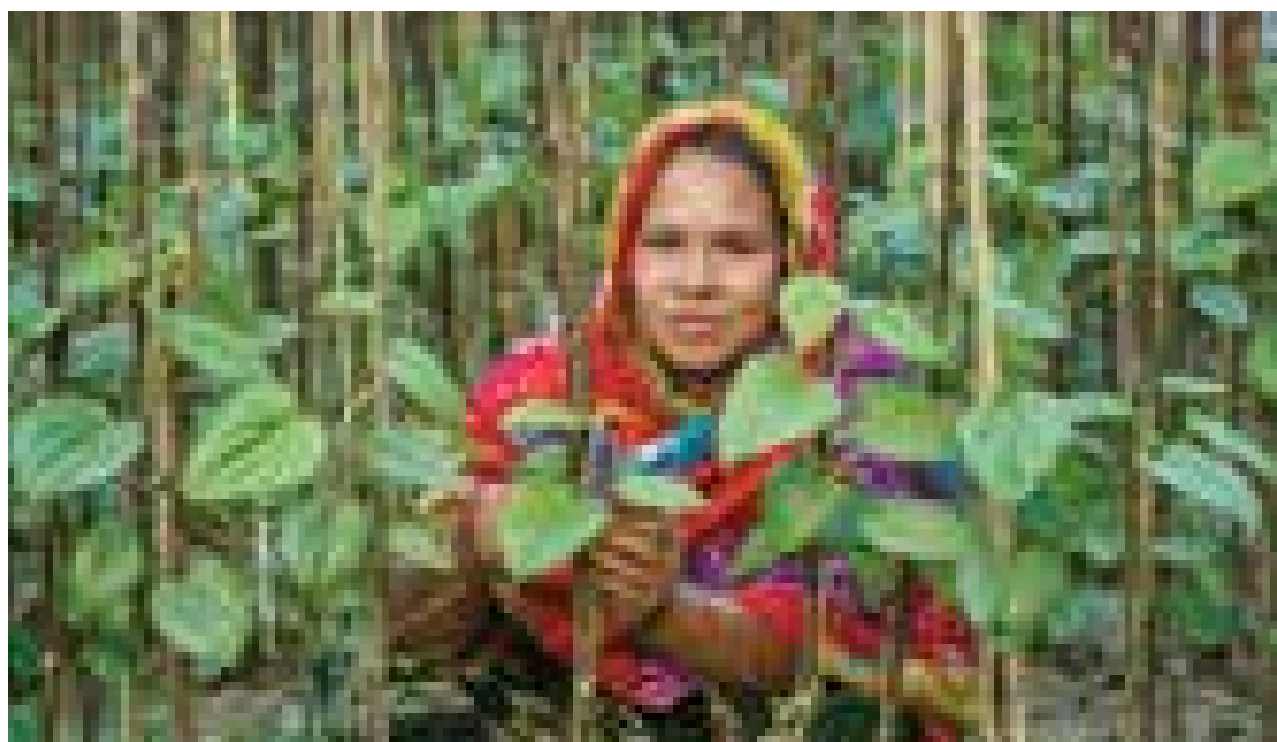
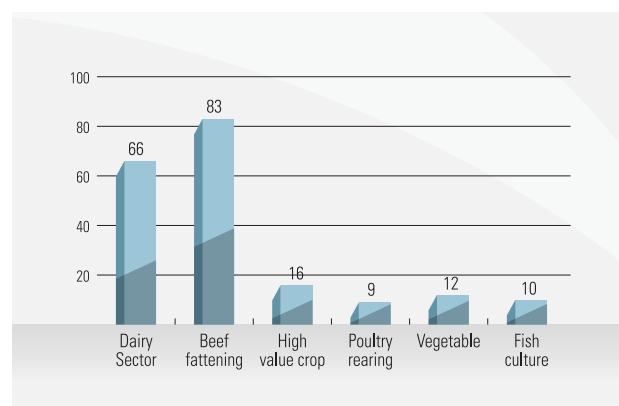
Producer Group and Productive Investment Fund (PIF):

The project is facilitating to ensure proper functioning of 5,763 producer groups with 1,09,756 producers in SIPP-II areas. It helps the groups to improve quality of products together with marketing of produces collectively leading to reduce production cost and maximizing profit. In order to ensure long term sustainability of these producer groups, the project facilitate getting them registered with the Department of Co-operatives (DOC), Govt. of Bangladesh. A total of 114 producer groups have obtained registration from Department of Co-operative (DoC) during the reporting year bringing the total to 330.

In addition, a total of 196 producer groups received Productive Investment Fund (PIF) during the year. The producer groups are

investing these funds in assets building like setting up storage facilities, product display centers/showrooms, product processing, packaging, grading and cooling facilities and vehicles for transportation of products and inputs. All the supportive activities undertaken by utilizing the PIF also enabled the producer groups to receive modern technology and inputs which, in turn also facilitates technical skills and enrich market facilitation. The PIF helps producers to increase their capacity in the area of respective value chain development, business development and market integration.

The bar diagram shows the sub sector wise PIF received by the producer groups during this year. The highest investment was made in dairy and beef fattening business activities and the lowest investment was made in poultry rearing sub-sector.



Conduction of sectoral study on livestock related IGAs:

A sectoral study and market scan on livestock related IGAs has been carried out by an individual consultant during this year. The consultant has submitted the final reports highlighting SDF's initiatives to develop livestock sub-sectors IGAs undertaken by the rural community. The Consultant also recommended some areas for further improvement for consideration of SDF for the livestock IGA beneficiaries of the project. These were (i) Cultivation of quality fodder crop for cattle; (ii) Improve production management practices; (iii) Establish collection centre and sell products collectively; (v) Ensure quality AI services for dairy breed improvement; (vi) Introduce goat rearing by install feeding; (vi) Ensure routine feed and vaccination to the poultry and goats; and (vii) Promote Breeding Buck for more goat production. These are being considered by SDF accordingly.

Business Promotion activities:

To create a platform to bring together project producer group members and relevant interested business operators and service providers, a total of 51 stakeholder workshops have been organized at upazila and district level in the reporting period. These stakeholder meetings have created an opportunity for producers and market operators to meet, exchange interests, and develop forward and backward linkages. Furthermore, all three regional offices-Khulna, Barisal and Mymensingh, successfully organized trade fairs where the producer groups from 22 districts participated in the fair with their products. The main products of the producer groups were different type of handicrafts, bamboo works, handloom clothes, processed milk products, organic vegetables, processed food, packaging chilli and ginger, blankets and warm clothes etc. These activities helped the producers to exhibit and sell their products, skills, and capacities, and offer an opportunity for entering into new business.

Partnerships development:

In order to ensure technical and market support to the producers, the following 5 partnerships have been developed with private sectors in SIPP-II and NJLIP areas:

SL.	Name of the Organization/ Institutions	Date of partnership establishment	Type of services received by members	Number of community members benefitted
1	ACI Ltd. and SDF Comilla and Chandpur district offices	08.05.17	De-worming, training, vaccination, AI service, medicine and treatment support to cattle	6,522 beneficiaries were benefitted
2	Rangpur NJCS and RD Milk Ltd.	30.03.17	-Skill training at free of cost -Selling milk collectively -Free treatment, advice and A.I support	650 beneficiaries were benefitted
3	Kurigram NJCS and ACI Godrage Agrovet Ltd.	26.09.17	-Skill training at free of cost -Free treatment, advice and -A.I support	60 beneficiaries were benefitted
4	Patuakhali District NJCS and Grameen Euglena Ltd.	14.02.17	Demonstration plot, sale support and technical support	1,500 beneficiaries were benefitted
5	Barisal District NJCS and Ispahani Agro Limited.	27.05.17	Training and demonstration, vegetable and fodder seed, Bio pesticide and pheromone trap.	718 beneficiaries were benefitted

Livelihood development considering environmental aspects:

A total of 1,16,675 NJG members received training on environmental issues as to how environmental issues to be addressed in implementing IGAs. Consequently, the communities are now aware of environmental issues and they are taking them into consideration in implementing different Income Generating Activities (IGAs). A number of 467 NJG members have prepared compost and vermi compost and 1,708 NJG members have implemented IPM in the vegetable field. In addition, they used compost and vermi compost in the crop fields instead of chemical fertilizer. They have also implemented Integrated Pest Management (IPM) like pheromone trap, light trap etc. to control pests instead of using pesticides. In the case of poultry and livestock farm management practices, the producers are highly considering Bio-security issues.

Training/promotional materials:

SDF has prepared training and promotional materials on different Income Generating Activities (IGA) during the reporting period. Nine training modules, nine flip charts, twenty two brochures and twenty five posters have been developed by hiring an individual consultant. A total of 3,150 training modules, 3,150 flip charts, 2,12,500 posters and 7,70,000 brochures on different topics have been developed and printed and distributed at the field level. These promotional materials have created a positive attitude to undertake IGAs as a business among the community of the project areas.



SUCCESS STORY



Nurunnahar, the light of hope

Nurunnahar, a woman of Chokbondi Village of Sherpur was at her wit's end as her day laborer husband was not able to run the errands of the family. With three children and without earning, their lives were in utter chaos.

The leaves of her life turned when she became a member of Chokbondi Gram Samity of SDF. She began by receiving training on IGA initiatives of SDF, and decided to buy a cow, taking loan from SDF. On 12 October 2017, she received a loan of BDT 20,000 from Sabolombi Fund and bought a cow. The cow gave birth to a calf soon and when it grew up, she sold that calf and bought a sewing machine with that money. Along with it she started stitching Nakshi Katha to increase her earning. At present she also started sandal shop with BDT 30,000 that generated from her other businesses and her personal savings. She is running four kinds of IGAs at a time and her monthly income is BDT 15,000 (BDT 8,000 from the shop and BDT 7,000 from other businesses). Gradually, with the help of her savings, investment in small business and livestock, her life style has improved and her family is accumulating assets. Now she is the owner of a tin shed house which is built on 5 decimals of land and also having another 6 decimals of land on which she has a plan to cultivate vegetables.

Nurunnahar has become a unique example of business person. Within a short time, she raised a cow, operated sewing machine, started working on Nakshi Katha, and lastly could start another business -- the shop. Her indomitable courage and utmost assistance from SDF helped her to become an individual identity.

Today, she is self-reliant and considered as a role model by many in her locality.





“Overcoming poverty is not a gesture of charity. It is the protection of a fundamental human right, the right to dignity and a decent life.”

— Nelson Mandela



COMMUNITY FINANCE

reaching the BASE OF PYRAMID

The **Community Finance** program of SDF--a relatively new avenue to extend financial services to the extreme poor and poor populations is designed to promote self-sufficiency and economic development who by and large don't have access to the traditional financial sectors.

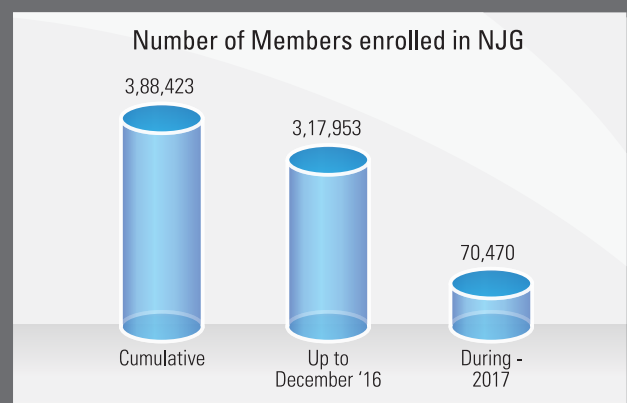
This has contributed immensely to increased access to finance in the rural economy, employment generation, and the development of millions of micro and small entrepreneurs. To this end the Village Credit Organization (VCO), the specialized savings and credit arm of the Gram Parishad, comprised of selected members from its Nuton Jibon Groups plays the key role for operation of community finance following a guideline known as community operational manual and has been able to demonstrate positive impacts on the income level of the project beneficiaries to a substantial extent allowing them to come out of the poverty cycle. While unlocking livelihood opportunities for the underprivileged people, it also contributes towards establishing social equity and fundamental human rights.



THE IMPACT

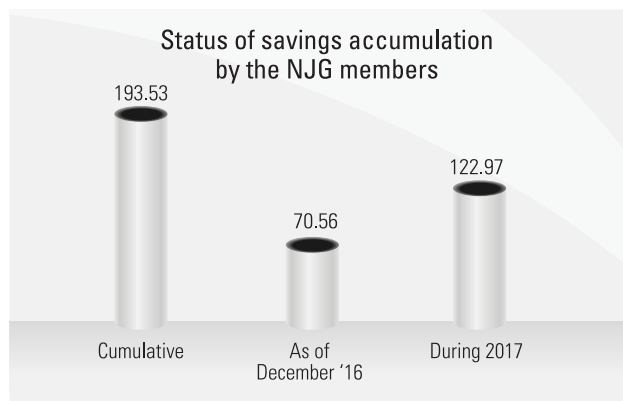
The community finance program has been functioning in 2,500 villages under the 'Nuton Jibon Livelihood Improvement Project (NJLIP)'. In order to maintain the momentum already created, SDF has further polished up its internal controls and borrowers' screening. This has strengthened our relationship with the beneficiaries and improved their confidence and trust in terms of enhancing quality of loan portfolio.

Enrolment of NJG Members

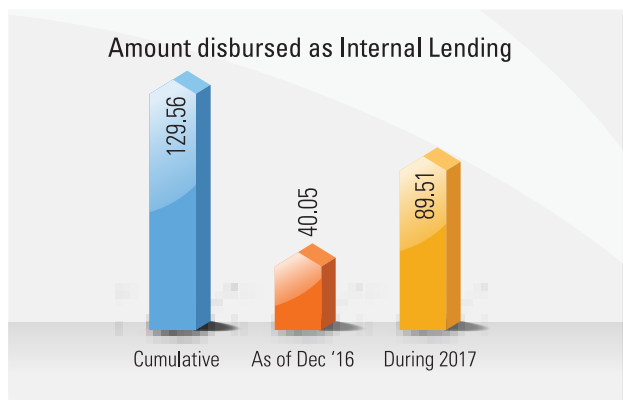
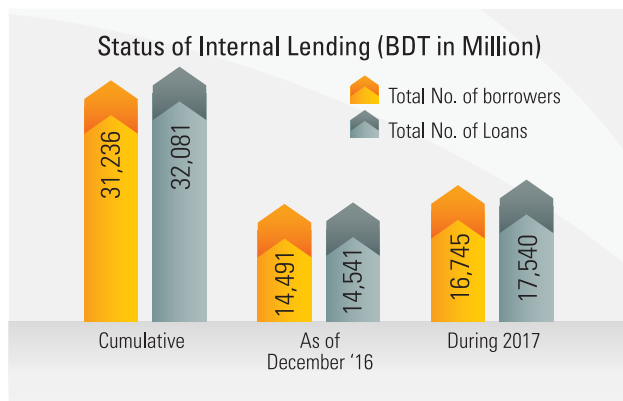


The chart above reveals that a total of 70,470 new members have enrolled in NJGs during the reporting year bringing the

total to 3,88,423. Most of the NJG members are depositing savings regularly and creating a fund for their future safety. Some of the members borrow internal lending from their savings fund.



This diagram shows that a total of BDT 122.97 million (US\$ 1.54 million) savings have been accumulated during the reporting year, bringing the total to BDT 193.53 million (US\$ 2.42 million). On an average, each beneficiary has deposited BDT 501 till December '17.



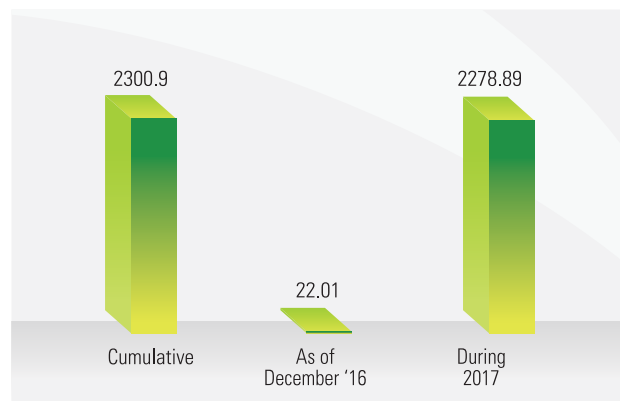
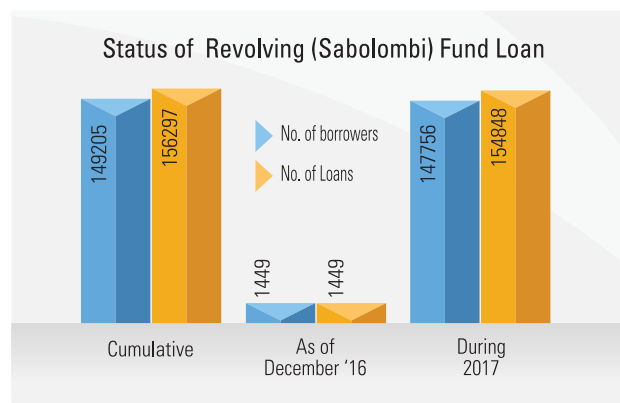
The above column charts expose that a total of 16,745 beneficiaries borrowed 17,540 loans worth BDT 89.51 million (US\$ 1.12 million) as Internal Loan from their savings fund. The total number of beneficiaries who received internal lending stands at 31,236 by a number of 32,081 loans. A cumulative amount of BDT 129.56 million (US\$ 1.62 million) has been disbursed among those NJG members with an average loan amounting to BDT 4,039. Now our beneficiaries are skilled enough and they can operate savings and community finance activities independently.



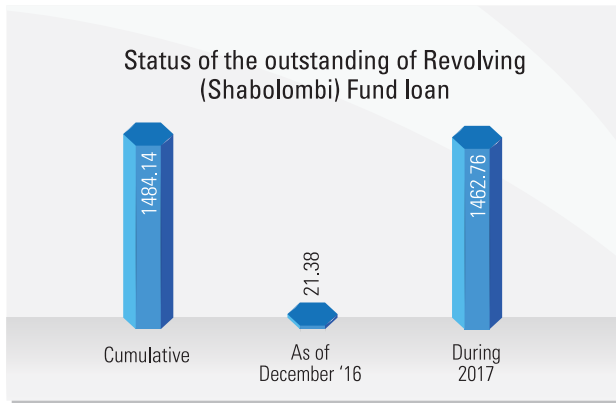
This chart shows that an amount of BDT 12.9 million (US\$ 0.16 million) has been recovered in internal lending during the reporting year against a recoverable target of BDT 12.9 million (US\$ 0.16 million). The cumulative rate of loan recovery is 100%.

The column charts shown below reveal that a total of 1,47,756 NJG members borrowed 1,54,848 loans worth BDT 2278.89 million (US\$ 28.49 million) as Shabolombi Fund (SF) loan during this reporting period.

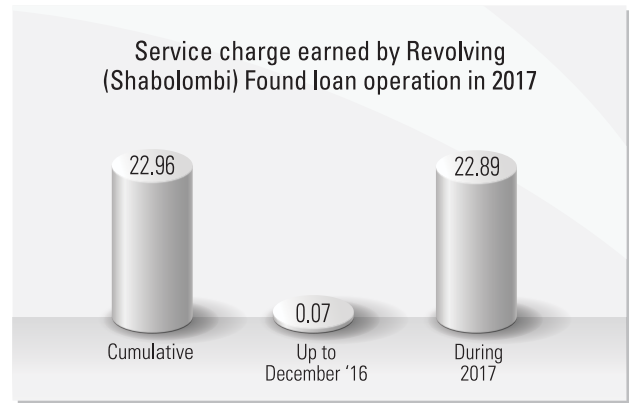
As on December '17, a total of 149,205 beneficiaries took a total of 156,297 SF loans (7,092 beneficiaries took 2nd cycle loan)



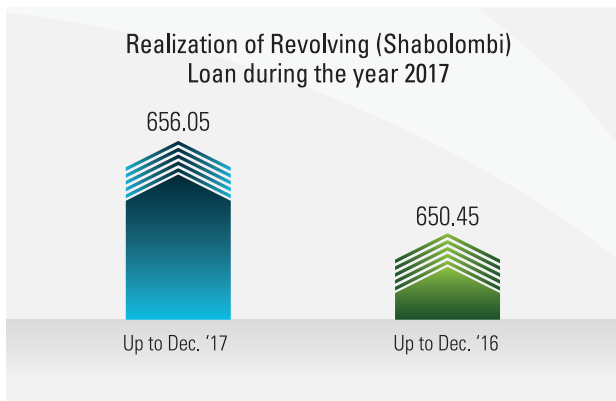
worth BDT 2,300.9 million (US\$ 28.76 million). The average loan size is BDT 14,721. Of the 149,205 SF borrowers, 93,525 (63%) are extreme poor whilst 55,680 (37%) are poor. Besides, 99.86% (149,003) of the borrowers are female.



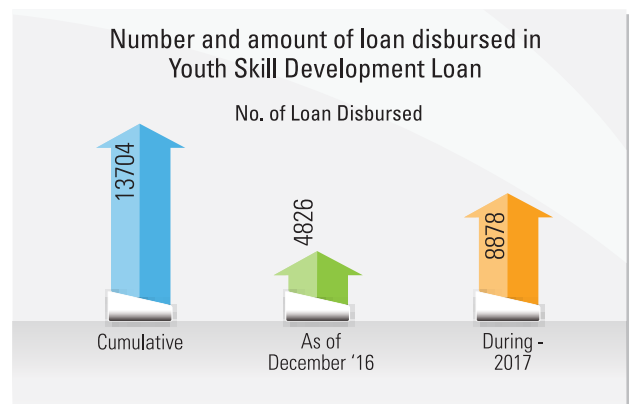
There has been an increase in outstanding of Sabolombi Fund loan by BDT 1462.76 million (US\$ 18.28 million) during the reporting year, bringing the total amount of BDT 1484.14 million (US\$ 18.55 million).



A total of BDT 22.89 million (US\$ 0.29 million) has been accumulated as service charge of Sabolombi loan during the reporting period, bringing the total amount to BDT 22.96 million (US\$ 0.29 million).

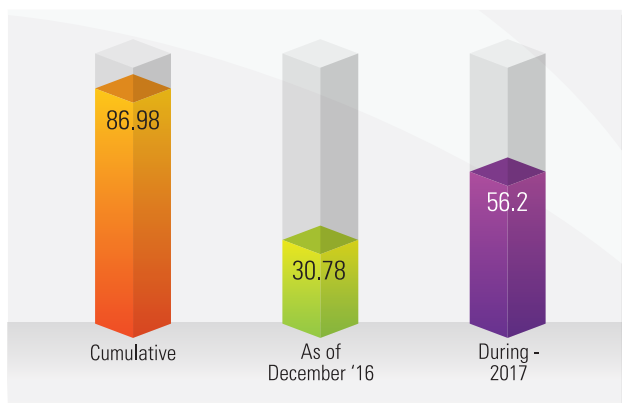


An amount of BDT 650.45 million (US\$ 8.13 million) has been recovered during the reporting year whilst the recoverable amount was BDT 656.05 million (US\$ 8.20 million). The cumulative rate of loan recovery is 99%.

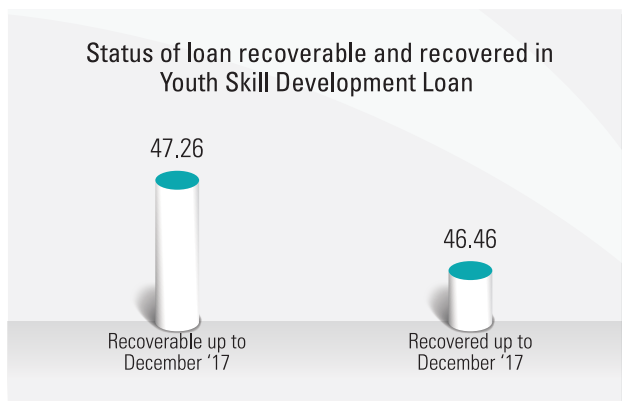


A total of 8,878 NJG youth members received BDT 56.2 million (US\$ 0.70 million) as Youth Skill development loan during the reporting period. The cumulative amount disbursed among 13,704 NJG members is BDT 86.98 million (US\$ 1.09 million). At the end of December 2017 the outstanding youth skill development loan





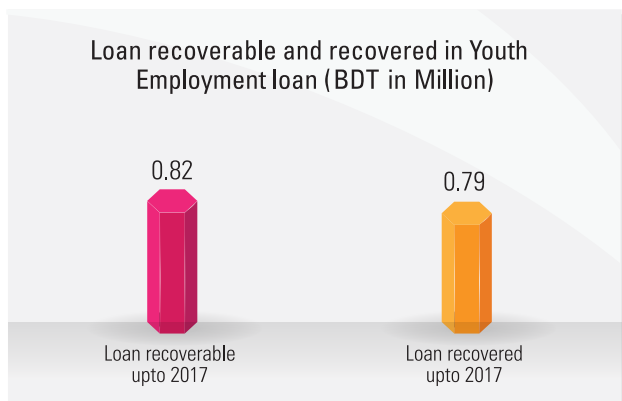
stood at BDT 40.52 million (US\$ 0.51 million). Moreover average loan size of youth skill development loan stood at BDT 6,347.



The above column chart shows that an amount of BDT 46.46 million (US\$ 0.58 million) has been recovered in Youth Skill Development Loan during the reporting year whilst the recoverable amount was BDT 47.26 million (US\$ 0.59 million). The cumulative rate of loan recovery is 98%.

Status of Youth Employment Loan

We provided BDT 5.93 million (US\$ 0.07 million) as Youth Employment loan to 373 youth members. At the end of December 2017 the outstanding of Youth Employment loan stood at BDT 4.52 million (US\$ 0.06 million).



An amount of BDT 0.79 million has been recovered in Youth Employment loan during the reporting year whilst the recoverable amount was BDT 0.82 million. The cumulative rate of loan recovery is 96%.

SUCCESS STORY



Papiya: Climbing the ladder of economic empowerment

Like other poor people, Papiya of Srikola village of Satkhira district, lived in a small house with her unemployed husband and daughter. He had only ten decimal lands including a small house. Having no other option, she and her husband started to traditionally cultivate shrimp in 20 decimal lands that they leased. By getting income from shrimp cultivation, they were unable to maintain their family needs or even taking meal three times in a day. She tried to get loan from other micro finance institutions (MFIs) to earn additional income but failed.

Papiya joined as a beneficiary of Nuton Jibon Livelihood Improvement Project (NJLIP) of SDF in April 2016 and became a member of NJG and started to deposit regular saving. She received 02 days technical training (pond preparation, feeding, testing, netting, diseases, harvesting, marketing etc.) on fish culture organized by Gram Samiti and then she received BDT 15,000 loan from Sabolombi Fund (SF) in January, 2017. She again leased 30 decimal land (*gher*) for BDT 11,000 and rest of the money she used for shrimp cultivation. After 10 months, she earned BDT. 45,000 from her shrimp culture. Then she took 2nd time SF loan from VCO amounting to BDT 40,000 in October 2017. She spent BDT 30,000 for leasing 100 decimal *gher* (land) and BDT. 10,000 for dike cultivation. From her previous income, she spent BDT. 20,000 for spawn, BDT. 20000 for feed and treatment and in total invested BDT. 80000 for 100 decimal shrimp cultivation project. She started to farm shrimp with the assistance of Local Service Provider (LSP), developed by the project as well as Upazila Fisheries Office and earned significant net profit of BDT. 120,000. By that time, her unemployed husband also got involved with her shrimp farming.

After accomplishment of a successful shrimp farming and repaying the 2nd time SF loan, Papiya took 3rd time SF loan from VCO worth BDT 80,000. Then she took lease of 240 decimal *gher* (land) by BDT. 72,000 and freed shrimp prawn. She has been securing technical help from Upazila Fisheries Officer's office whenever she faces any problem (such as virus, feed, disease, etc) in shrimp cultivation. She expected that BDT. 300,000 may be earned from this business.

Papiya knows about the clean environmental issue of shrimp cultivation. She grew vegetables around the *gher* which has given her opportunity for additional income including own family consumption. Papiya dreams that her daughter will attend a University, she will repair her house, purchase land and expand her shrimp cultivation business.



COMMUNITY INFRASTRUCTURE AND SOCIAL SERVICES FUND (CISF) yeilding OPPORTUNITY

SDF's rhythmic and kinesthetic development approach in the arena of construction and infrastructure development works through **Community Infrastructure Support Fund (CISF)** has made remarkable strides in building roads, culverts, repairing schools and Gram Samiti office buildings, improving water and sanitation systems and construction of U-drains and so on in the project areas. From end to end both the infrastructure and process where the construction works have been implemented, the project has been able to empower communities, households, and others to thrive in the national economy. The tangible achievements of this unit inject pride into a community and help ensuring public services that impact positively on living standards and such improvements reduce the perception of isolation as well as remoteness among the poor and extreme poor.



THE IMPACT

In 2017, total of 3,85,798 labor days have been generated which contributed to the direct employment generation for the poor and extreme poor in the project areas. It is worth mentioning that 1,78,239 households and 8,29,338 populations have been benefited through the implementation of CISF sub-projects during this reporting year. Apart from this the construction of 54.78 km road within the project villages contributed immensely easing the transportation of the community people to local and regional markets, hospitals, most importantly transportation of children to educational institutions. Also, 244 culverts have been

constructed in the project areas that evacuated water logging and prolonged the cultivation facilities to the village farmers. A total of 3,858 tube wells have been installed for ensuring uninterrupted supply of pure drinking water for the villagers which contributed to preventing the common diseases like diarrhea, arsenic contamination, and other water borne diseases. Furthermore, a total of 4,186 U drains have been constructed to remove water logging that also helped immensely to prolong cultivation facilities of different vegetables. In addition to the above mentioned constructions, a total of 7,090 infrastructures like school building and market shade development, construction of drains and sanitation facilities helped improving the lives and livelihoods of project villages.

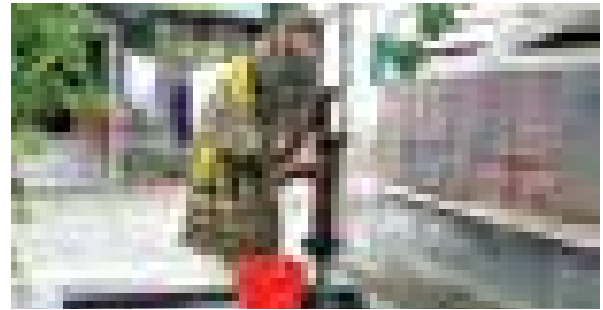
Component wise highlights of CISF activities under NJLIP:

Activities	Achievements during the year 2017	Cumulative achievements
GS office building construction (in number)	301	301
Construction of road (Km)	54.787	54.9
Construction of culvert (in number)	244	245
Installation of tube wells (in number)	3858	3869
Construction of latrines and urinals (in number)	7	7
School building development work (in number)	6	6
Construction of drains (in km)	4186	4186
Other construction and repairing works (in number)	7090	7090
Total labour days generated (benefiting the extreme poor and poor families)	385798	385798
Total number of households (HH) benefited from the completed infrastructure sub-projects	178239	178239
Total number of people benefited from the completed infrastructure sub-projects	829338	829338





SUCCESS STORY



CISF: Ensuring Safe Water

Clean and plentiful water provides the foundation for prosperous communities as we rely on clean water to survive. But Chotodesh Asfawd, located at Kanaighat Sadar, Kanaighat, Sylhet, is a village had a scarcity of pure drinking water. With a household of 180, the poor and hardcore poor community of that village very often suffered from various waterborne diseases for lack of access to pure drinking water.

Almost everyone of that village used pond water for the daily household activities like bathing, cooking, washing clothes and dishes, eating etc. Rainwater was preserved in drums and used for the purpose of drinking water, cooking food or vegetables during 4-5 months in a year. But at other times, they used shred of cloth and alum to filter the pond water and drink it. As a result, villagers were found to suffer from common diseases like diarrhea, dysentery, and typhoid etc. Besides diarrhea and fever, kids suffered from respiratory troubles. It also happened, when someone used pond water for bathing, he/she was easily attacked with skin disease. Moreover, it is very costly to preserve rainwater in drums and each drum costs BDT 600-700.

Then SDF came up and intervened with a long-term goal to change their lives and livelihoods. The disadvantaged people of that village became members of 'Nuton Jibon Groups' and formed different committees. Under the Community Infrastructure and Services Fund (CISF), the community people started infrastructure development with the help of SDF which opened the door for them to have safe drinking water. They installed 5 deep tube wells each with a depth of around 840-feet and they were installed for the use of 20 households, though in reality, more households were being benefitted.

This initiative radically improved the health conditions of the villagers. In the last 4 months, no water-borne disease was spread, because the village people have used this deep tube-well water. Furthermore, medical expenditure of the households has reduced and they have saved a lot of working hours. Besides, they are freed from the hassles associated with preserving rainwater or filtering pond water. As the tube well is arsenic-free, villagers do not have to bother about arsenic contamination.



***We realize the
importance of our voices
only when we are
silenced.***



— Malala Yousafzai





“There are people in the world so hungry that God cannot appear to them except in the form of bread.”

— Mahatma Gandhi



ENVIRONMENT

leading the way

TO SUSTAINABLE FUTURE

The Safeguards policies are ornamental tools to prevent and mitigate unwarranted harm to people and environment in the development process. Sound environmental management is critical to sustainable development and poverty reduction throughout the globe. Without committed efforts to safeguard the environment, pressure will spiral to build on the region's land, forests, water systems, wetlands, marine ecosystems, and other natural resources. The SDF's **Environment** programs aims to ensure the environmental soundness and sustainability of projects, and to support the integration of environmental considerations into the project decision-making process. The project has been focusing on building capacity of the community people on infrastructure related risk reduction through implementation of Environmental Management Plan (EMP). The Village Development Funds (VDF) are being used for the establishment and implementation of productive and social infrastructure, livelihoods, assets, service sector investment and risk mitigation measures.



THE IMPACT

In 2017, 1,539 villages have completed environmental categorization of Sub-projects. A total of 2,448 Sub-projects have completed environmental categorization out of which 1,991 sub-projects identified environmental impacts and have prepared the Environment Management Plan (EMP) to mitigate the impacts accordingly.

Environmental Screening (ES) and Initial Environmental Examination (IEE) Forms are being

used at the field and accordingly 1,937 Environmental Management Plans (EMPs) have been prepared during the reporting year.

Furthermore, out of 1,937 Environmental Management Plans (EMPs), a sum of 1,181 environmental negative impacts have been mitigated during the year 2017.



Infrastructure related environmental activities

Activities	Achievement
No. of villages completed environmental categorization of Sub-projects	1,539
No. of Sub-projects completed environmental categorization	2,448
No. of Sub-projects identified environmental impacts/issues	1,991
No. of Sub-project prepared Environment Management Plan (EMP)	1,937
No. of negative impacts/ issues mitigated	1,181



YOUTH EMPLOYMENT GENERATION SUPPORT (YEGS)

a river of CHANGE

The Youth Employment Generation Support unit is dedicatedly rendering services to provide opportunities to un/under employed youths in the project villages to gain skills and access to employment opportunities. In the rural areas of Bangladesh a good many restriction such as lack of appropriate skills, lack of information on potential employment opportunities, social norms and restriction that make it difficult for youths to leave their villages and seek employment elsewhere etc. SDF offer high quality training to people from all backgrounds, link graduates with decent work opportunities that respect the rights of workers. The project has already developed partnerships with the service sectors, telecommunications, technology, garments, and agribusiness sectors, and linked with key GoB training, vocational and job creation initiatives.



THE IMPACT

Since inception of NJLIP the project identified a total of 33,703 potential youths in the project areas and of them, 28,104 (83.4%) youths have been mobilized for receiving training and employment in different sectors. The project has already developed a Youth D-base for all 2,500 intervened villages that depicts a wider picture on un/under employed youths' training and employment status, as well as their mobility in terms of switching over to other jobs for better salary and other benefits. In the reporting year

a total of 16,095 youths received training on different trades enabling them to enter into self and wage employment sectors.

As per the design of NJLIP it was supposed to arrange employment for 5,000 trained youths where the project has been able to absorb 10,646 trained youths in jobs. The percentage of self employment is 44% and wage employment is 56%.

Counseling sessions

The counseling session for trained youths along with their parents helps immensely the youths to continue their jobs away from their homes. At cluster level a total of 2,548 trained youths participated in the counseling session and were motivated to join jobs at different locations of the country. Moreover, the parenting session provided counseling to a total of, 11,610 parents. This parenting counseling has been able to motivate the parents of trained youths to send their young children to accept employment in different locations.

MoU Signing for Partnership Support

A total of 11 Memorandums of Understanding (MoU) have been signed with Government and Non-Government organizations and agencies under NJLIP in the reporting year. In addition, SDF has been continuing its works with the Department of Youth Development (DYD) since February 2014 under a MoU signed during the SIPP-II project implementation. Under these MoU, the counterpart departments/organizations are providing market oriented technical trainings along with job placement for these youths.

Staff Capacity building Initiatives

A total of 172 Cluster Facilitators and Cluster Officers of NJLIP from Khulna, Barisal and Mymensingh regions received training/orientation on mentoring and monitoring techniques.

Exposure visits to Service Providing Organizations

Exposure visits by training recipients and their parents are organized by the project to provide an impression about different training centers and its environment, factories and industries where the trained youths are employed which, in turn build a kind of confidence and trust among the training



recipients and their parents to sustain in jobs. A total of 9 batches with 420 participants took part in exposure visits to different training centers, factories, industries as well as development and commercial institutions.

Orientation and Workshop Conduction:

In 2017, a total of 4 workshops and 3 orientations with 156 officers and employees of SDF were organized at SDF HQs under facilitation of YEGS team. These workshops principally concentrated on performance of YEGS program, future planning, orientation of innovation issues, youth entrepreneurship development concepts and ideas exploration further scopes for piloting, assessment of self employed youth performance (SEYPA) study etc.

Observation of National days

The 'National Youth Day' as usual was observed throughout the country on November 1, 2018. The SDF officials participated in the observance in 12 districts with the Department of Youth



Development. In each of the intervened districts SDF mobilized at least 100 youths to participate in the rally and discussion session on the significance of the day and its future implications.

Overseas Employment

In 2017, a total of 132 youths have joined overseas employments. The average salary of each youth in overseas country ranges between BDT. 30,000 and 40,000. This income has changed their livelihoods.

Stipend program for deserving students of beneficiary household

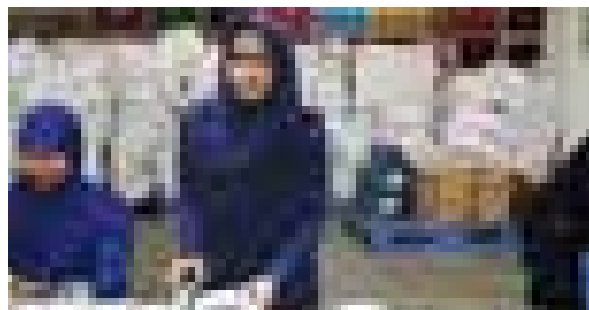
SDF has introduced a one-time small support grant for few highly deserving students of project beneficiaries that have admission rights to a university, but fail to start their studies due to financial inability (around 50 students supported with approximate US\$ 380). Under this initiative 22 youths (female 12 and male 10) from 12 districts were provided with BDT 30,000 each for meeting the cost of university admission and other educational expenses. Upon evaluation of the impact of this small grants, SDF plans to expand this initiative in future.

Switching over from one organization to other for better employment

In the reporting year 282 employed youths (2.8%) out of 10,079 switched over to other factories/industries etc. for better employment and salary.



SUCCESS STORY



Sathi Khatun: An unconventional professional

Thrashed by the poverty, Sathi Khatun was looking for the silver lining behind the clouds. She joined Gram Samity of Muralipur village of Rangpur district and gradually became aware of the different types of support provided by the project. She wanted to do something unconventional those were generally dominated by the male. Accordingly, she chooses to be an electric worker who does the job of creating electric devices like switch fan, bulb etc. After receiving training from SDF, she got the chance to work at RFL Company of Habiganj, Sylhet through an organization UCEP. She is employed there for 1 year and 9 months. She started with a monthly salary of BDT 5,300 and now she gets BDT 6,500 per month. Alongside, she gets the chance to do overtime up to 4 hours per day and for this overtime, she gets BDT 26 per hour. She does night duty for one week and day duty for the other week. For the night duty, an additional BDT 500 is added to her basic every month. There are food arrangements and accommodation facilities from the Company. After every 6 months, her salary increases. There are many facilities in this Company, so she wants to stay and continue working here.

Prior to joining work she received a training on electric works from SDF for 3 months. The training was arranged by UCEP and all the expenses of the training, like food and transportation costs, were provided by them. In the initial phase of the training, she and her co-trainees were told to open accounts with Bank. As the training ended, each of them got BDT 3,000 and they were told that they would receive the rest of the amount step by step through the bank.

The youth employment training of SDF helped her a lot. This training enabled her to get involved at work and encouraged her to do something exceptional. She got the chance to explore new areas and meet new people.

This employment increased the income of her family. She bought 2 cows and 2 goats with the money and opened a DPS for future. Every month, she sends BDT 7,000 to her home. This money gave her family to live a better and secured life.



I joined Nuton Jibon Group in the nick of time. The change in my condition is worth noticing. My business has brought improvements in my livelihood and in my life style. Our poverty has been eradicated and our family has seen the ray of financial solvency



— Beneficiary, NJLIP





“I believe that if you show people the problems and you show them the solutions they will be moved to act.”

— Bill Gates



COMMUNICATIONS

crossing new BOUNDARIES

Catalyzing community people's own endeavors to a great extent, **Communications Unit** bridges the gap between their aspiration and action to translate the target into reality. It is continuously developing channels and activities to promote better understanding of SDF and to raise organization's profile. The essential of 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. As embodied, communication is the process of learning that empowers people to make decisions, modify behaviors and change social conditions. This unit is developing timely and necessary messages and materials to organize effective information, Education and Communications (IEC) strategy, advocacy and social mobilization as well as promote human resource development both at national and field level. SDF's overarching vision of communication is flexible enough to accommodate the diverse national and regional circumstances.



THE IMPACT

The communication strategy developed by SDF is successfully implemented, deriving key messages from the programs, designing key offline and online communication materials, managing local and national events and organization's media engagement.

In 2017, this unit expanded its capacity with the integration of design, publication, and branding. Communication's re-branding efforts continued to focus on internalizing the organization's brand values and projecting the same to the external audience. These increased efforts resulted in new opportunities and partnerships, increased presence and issue oriented profile of SDF in local and national media as well as better relationship with the government and development partners.



In this period, this unit is maintaining and developing website as well as keeping them upgraded through uploading information to ensure a bigger picture of SDF's activities to both internal and external audience. Round the year, the Communications Unit has been managing web content and social media presence, archiving audio visual records, facilitating internal communications, building and maintaining relationships with development partners through the donor liaison office, harnessing synergy and partnership management through the social innovation lab, managing relationship with local, regional and national media to bring the achievements to public notice and promoting SDF values internally.

In an effort to ensure successful implementation of NJLIP, this unit is also managing high profile national and international visitors for better exposure of the organization's poverty alleviation activities.

The department works with its mandate of increasing private sector engagement in alignment with SDF's strategic priorities. These augmented efforts that resulted in creating new opportunities and partnerships, increased presence and issue oriented profiling of SDF in local and national media, as well as better relationship with government and development partners.

One of the important activities of this department is to publish Annual Report. Annual Report 2016 was published focusing the target versus achievement on the activities of different programs of the organization implemented during the respective year. The

flagship newsletter Nuton Jibon has been publishing on a regular basis with a more employee centric content structure and efficient distribution process that ensures delivery to all the working areas. The wall calendars were published containing month planner, exclusive messages and photos highlighting its projects and programs. The desk calendars of 2018 were published with the success stories of our beneficiary women. We also prepared diaries for all of its employees and national, international agencies including the World Bank and other GO/NGO stakeholders.

Furthermore we have prepared tri-fold containing different issues like the accomplishment of SIPP II and NJLIP. This unit prepared a video on the whole picture of SDF and its achievement. Our social media is also increasing fans on Facebook.

In this year, we have facilitated workshops, community meetings and discussions, 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 song etc.

During the reporting year, this cell maintained intensive network through building consortium with the different development organizations that development programs might be initiated more effectively and comprehensively through collective and inclusive effort.







“The world is a dangerous place, not because of those who do evil, but because of those who look on and do nothing.”

— Albert Einstein



CAPACITY BUILDING CELL

contributing GROWTH

SDF has been giving a new momentum to its project areas through the array that imparts skills and experience, increase opportunities, and enhance involvement in the decisions that affect the frontline extension actors. In order to ensure accomplishment of planned services properly, the **Capacity Building (CB) Cell** is there to strengthen the organizational capacity along with other relevant agencies, from cluster to national level and build synergies and partnerships to scale up delivery of the project through Community Driven Development (CDD) approach. This is a drive that strengthens the collective ability of a community. Our capacity building is much more than training and includes human resource development, the process of equipping individuals with the understanding, skills and knowledge that enable them to perform efficiently and effectively. Our training programs well-equipped with cognitive, behavioral and management development approach contribute to develop skills and expertise among the beneficiaries and the staff.



THE IMPACT

No. of SDF staff members trained		No. of beneficiaries trained	
Target	Achievement	Target	Achievement
3,844	3,691 (96%)	2,60,650	3,06,649 (117%)

Sl. No.	Name of training	Target	Achievement
1.	Orientation on NJLIP activities for newly recruited staff	139	138
2.	Livelihood improvement activities	400	375
3.	Communication and facilitation skill development	250	249
4.	Community finance	275	264
5.	Accounts and book-keeping	350	332
6.	Project monitoring system (PMS)	130	125
7.	Youth employment and counseling skill development	250	254
8.	Village grading procedures	425	421
9.	Value chain and supply chain development	125	109
10.	Community assessment process (CAP)	650	590
11.	Nutrition-based BCC and counseling	150	152
12.	Community procurement	325	312
13.	Roles and responsibilities of NJCS leaders and members	250	244
14.	Business development	100	101
15.	Innovation in public services	25	25

NB: One staff member/beneficiary received training on more than one trade.

Staff training:

The CB cell conducted orientation and trainings on 'Nuton Jibon Livelihood Improvement Project (NJLIP)' activities such as community operational manual (COM), communication and facilitation skill development, community finance, livelihoods development, community infrastructure, youth development, counseling skill development, project monitoring system with a total of 3,691 (96%) participants against the target of 3,844. The bar shows the cumulative target and achievement of both NJCS and NJLIP.



Community member s' training:

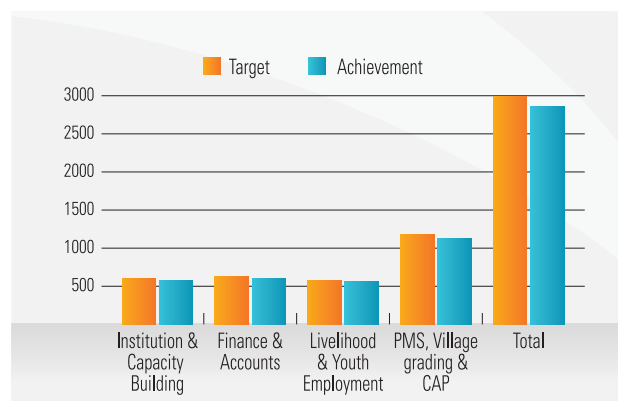
The chart indicates that a total of 5,79,346 client days have been generated (community member) against a target of 2,25,000 as mentioned in the result framework during the reporting year. Community members have been trained on institutional development, leadership development, community operational manual, accounts and book-keeping, community finance, livelihood development, governance and accountability, procurement and environmental issues. The project also facilitated training on skills development on different IGAs like beef fattening, dairy, poultry rearing, vegetables cultivation etc to make the institutions sustainable and enhance the lives and livelihoods of the poor and extreme poor households.



Category wise need based thematic trainings:

A good number of livelihood IGA supported demand driven technical trainings were conducted by the cluster and district teams to increase the practical knowhow and confidence, communication and facilitation with community for making investments in the IGA related farming and trades, finance and accounts, youth employment, environmental and infrastructure activities.

The chart shows that a total of 2,864 (96%) staffs against a target of 2,994 were trained on institution and capacity building. A total of 596 (96%) staffs against a target of 624 were trained on finance and accounts. A total of 567 (98%) staffs against a target of 580 were trained on livelihood, youth and employment. Also 1129 (95%) staffs against a target of 1180 were trained on project management system (PMS), village grading and Community Assessment Process (CAP).





SUCCESS STORY



Hasina: A Computer Teacher at a Girls College

Hasina started harboring dark secrets of her so called social life as she and her family could not have square meal a day. There was no earning member in her family. A girl of Kumarshoi village of Rangpur district was dipped down in poverty with her elderly parents, and two younger sisters who were students. To bear the expenses of her family, she was desperately looking for a job.

In those dark days, she came in contact with SDF personnel and learned about the activities of this organization. With the help of Gram Samity, Hasina got a 3-month long training on computer from SDF in collaboration with UCEP. All the expenses of the training-breakfast, lunch and transportation costs, were carried out by the UCEP office.

After the completion of her training, the SDF personnel contacted the headmaster of Lakhkipur Lower Secondary Girl's College and could arrange a job for Hasina at that college. After that she was appointed as a computer teacher. At present she has been working there for five months. In the first three months, she received a monthly salary of BDT 2,000 while she was an probation period. From the 4th month, she started receiving BDT 3,000 as monthly salary.

The training given by SDF helped Hasina a lot in mastering her work. Presently, she is the only bread earner of the family.

With the money earned from this employment, she has brought 5 ducks and 5 chickens. They have already started laying eggs. This increased income has contributed to run the family smoothly.



***Hard labor and determination
can open a new avenue to
success if proper support is
provided from an organization
like SDF***



—Beneficiary, NJLIP



APPRAISAL AND MONITORING TEAM (AMT)

taking PROGRAMS FORWARD

SDF doggedly recons and is enthusiastically engaged in strengthening organizational and programmatic sustainability through capitalizing on a unique and excellent strategy by an **Appraisal and Monitoring Team (AMT)**. In the course of implementing this program, SDF has created means and ways that target groups can gain a greater degree of success in realizing their needs, basic rights and potential to come out with innovative ideas to survive in their society. It has truly orchestrated a way for independently calculating the Village Development Fund proposals received from project villages, and inter-villages proposals and checking compliance and verifying preparedness for fund release through its AMT. The unit has been retaining SDF's appraisal and monitoring system to ensure quality and achievement of milestones by the concerned village institutions. The AMT independently reviews community submissions for release of fund installments following the project's guidelines and rules.

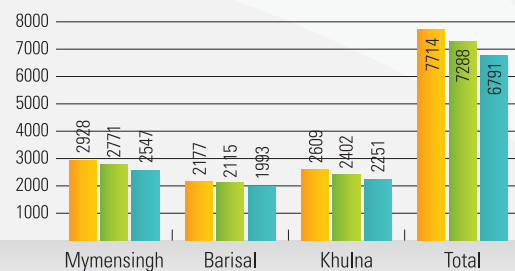


THE IMPACT

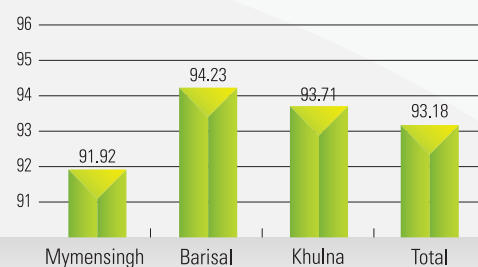
The chart shows that a total of 7,714 fund proposals were received in the reporting year out of which 7,288 were appraised and 6,791 were recommended for releasing of fund. Chart findings shows the overall success rate of appraisal during 2017.



Cumulative Status of VDF Appraisal 2017



Rate of Success (%)



Region	Received	Appraised	Recommended
Mymensingh	2928	2771	2547
Barishal	2177	2115	1993
Khulna	2609	2402	2251
Total	7714	7288	6791



In Mymensingh Region a total of **2,547** proposals recommended for releasing of fund out of **2,771** appraised proposals and its success rate is **91.92** percent.

In Barisal Region a total of **1,993** proposals recommended for releasing of fund out of **2,115** appraised proposals and its success rate is **94.23** percent.

In Khulna Region a total of **2,251** proposals recommended for releasing of fund out of **2,402** appraised proposals and its success rate is **93.71** percent.

The overall success rate of appraisal is **93.18** percent.





“*Success isn’t about how much money you make, it’s about the difference you make in people’s lives.*”

— Michelle Obama



समस्याओं का समाधान
समस्याओं का समाधान

GOVERNANCE AND ACCOUNTABILITY

making path TO PROGRESS

SDF believes that governance needs to be sensitive to change and adaptively respond to emerging risks and opportunities to achieve intended goals in all spheres of program implementation. Accelerating the pace of development, the **Governance and Accountability** of SDF has significant and effective roles for keeping the project on right track to reach the desired destination. It ensures organizational accountability, integrity and alignment with its vision, mission and values. We implement clear policies, procedures and guidelines, which allow us to be accountable and transparent as an organization. Ensuring planned services properly, the Governance and Accountability is well equipped with Governance and Accountability Action Plan (GAAP), Social Audit Committee (SAC), Community Assessment Process (CAP), Integrity Committee, and Information Disclosure Policy (IDP).

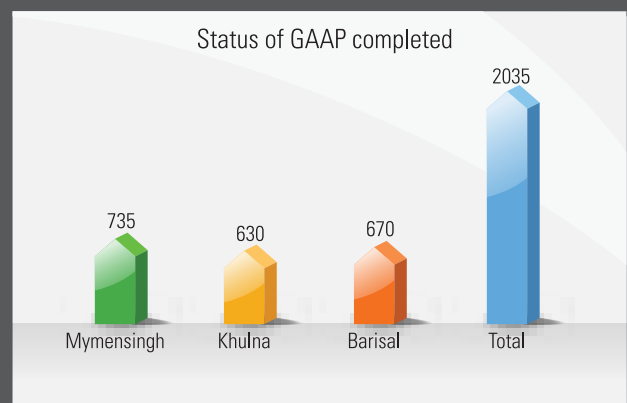
In a bid to ensure good governance in the intervening areas of NJLIP down to the community level including the beneficiaries and instituting accountability among the stakeholders according to the project framework, SDF has taken optimal measures to get the best outcomes to propel achieving project development objectives. Accordingly, Governance and Accountability unit of SDF managed to implement all of its planned activities in 2017.



THE IMPACT

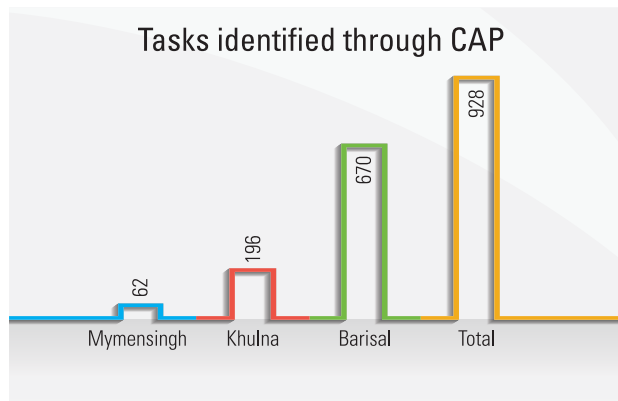
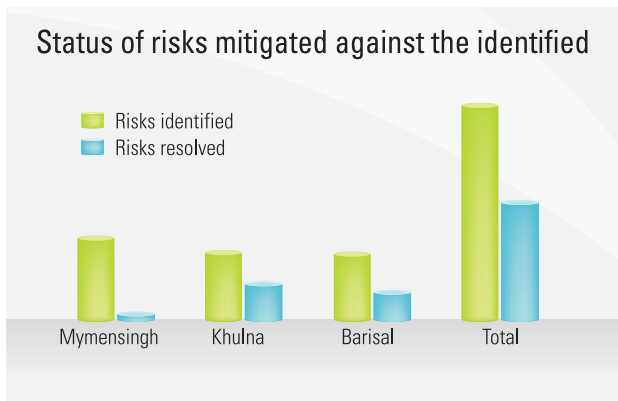
Governance and Accountability Action Plan (GAAP)

In the preceding year, GAAP was completed in 735 villages of Mymensingh, 630 villages of Khulna and 670 villages of Barisal regions bringing the total to 2,035 villages out of 2,500 intervention villages of NJLIP. Alongside, the GAAP successfully identified a total of 13,547 risks in all three regions where Mymensingh, Khulna and Barisal account for 5,198, 4,223 and 4,126 respectively. In this period 7,342 risks i.e. 54% have already been resolved.



Social Audit Committee (SAC)

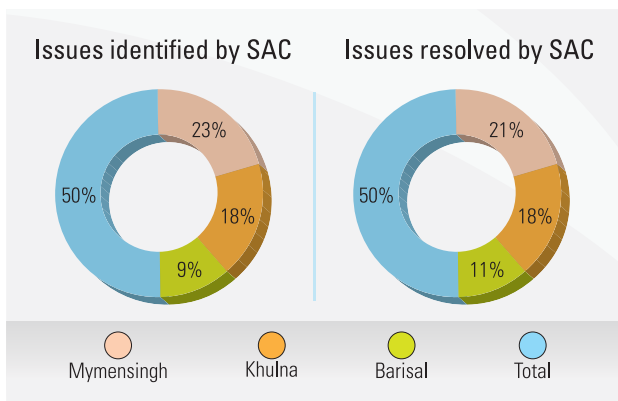
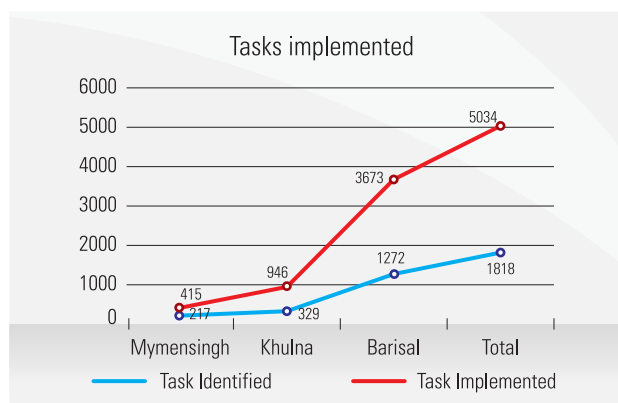
SAC has identified and recommended a total of 11,084 issues in all three regions of SDF during the year 2017 where 5,126, 3,981 and 1,977 issues were separately identified in Mymensingh, Khulna and Barisal regions respectively. However, 78% i.e. 8,630 issues were resolved out of 11,084. The recommended issues have



already been resolved in Mymensingh (72%), Khulna (78%) and Barisal (92%) regions of NJLIP.

Community Assessment Process (CAP)

CAP was completed in a total of 928 villages (62 villages in Mymensingh, 196 villages in Khulna and 670 villages in Barisal). A total of 5,034 tasks - 415 in Mymensingh, 946 in Khulna and 3,673 in Barisal regions were identified through CAP, out of which 1,818 tasks - 217 in



Mymensingh, 329 in Khulna and 1,272 in Barisal were implemented.

Display Board

By the reporting year, all the 2500 villages have established the Display Board as prescribed in the Community Operational Manual and are being updated regularly.

Information Disclosure Policy

SDF has formulated its Information Disclosure Policy as per Governments Right to Information Act 2009. SDF has set up Information Disclosure Unit at all its district and regional level offices along with the head office.

Grievance Redress Mechanism

In the reporting year, 34 grievances were received and all of them were duly addressed.





MONITORING, EVALUATION AND LEARNING (MEL)

furthering the REACH

With a view to fostering development and ensuring transparency as well as accountability, the **Monitoring, Evaluation and Learning (MEL)** department of SDF 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. Under the stewardship of MEL, SDF tracks achievements by a regular collection of information to assist timely decision making, ensure accountability, and provide the base for evaluation and learning. This department is working relentlessly to improve current and future management of outputs, outcomes and impact. SDF ensures intensive monitoring and evaluation for all the program activities on a continuous basis. The project's monitoring and evaluation tools include, inter alia: (i) a comprehensive impact survey; (ii) the project's management information system provides an integrated platform for monitoring project implementation with inputs being streamlined by using ICT to simplify book keeping and data entry; (iii) the established third party monitoring mechanism that examines processes and activities on a monthly basis and feeds into quarterly monitoring and learning workshops; and (iv) a scorecard based assessment tool to track gender and empowerment aspects of women.



M and E mechanism of SDF

Initial needs assessment

Result framework
and Indicators

M and E planning

Baseline Study

Mid-term Evaluation

Mid-term Review Study

Final Evaluation

Dissemination of
lessons learnt

THE IMPACT

Our adaptive measures include activities to raise awareness and promote ICT at rural level as per the Vision-2021 of the Government of Bangladesh. With a view to supplementing this, SDF has started implementing ICT under the current project 'Nuton Jibon Livelihood Improvement Project (NJLIP)', by an online tool - Loan Management System (LMS). It has been designed and developed for the project beneficiaries to archive community finance related information, i.e. information of borrowers, loan disbursement, installment recovery etc. The main objective of this initiative is to develop and implement a user-friendly web-based system where data will be entered by the project beneficiaries on their own as to ensure smooth operation of community finance activities. Another reason is to conserve the information digitally as those invaluable village credit related information are practically irrecoverable if the ledger books and other documents are lost or destroyed.

ICT Implementation at village level:

During the reporting year, 795 laptops have been distributed to 795 community resource persons of project villages who have been adequately trained to enter data into the on-line loan management system.

THE STATUS OF ICT REPLICATION AT VILLAGE LEVEL IS GIVEN BELOW:

COMPLETED	COMPLETED	COMPLETED	COMPLETED/IN-PROGRESS
Base Stage	Stage I	Stage II	Stage III
<ul style="list-style-type: none"> Staff recruitment and deployment Selection of community resource persons Hiring of software development firm 	<ul style="list-style-type: none"> Purchasing of required equipment and accessories Designing and developing Loan Management System (LMS) 	<ul style="list-style-type: none"> System Installation, Testing and Operation of LMS Preparation of user's operational manual Capacity Building (Training) 	<ul style="list-style-type: none"> Appointment of resource persons Backlog data entry Distribution of laptops to the community resource persons System Operation by the resource persons (phase by phase at all village)

Village Grading: All the 2,500 villages of NJLIP have been evaluated against a set of 32 indicators on a scale of 0-100 points and according to the scores these villages are being categorized as A/B/C/D types. Out of total villages, 1,496 (60%)

and 663 (27%) villages have been graded as A and B respectively. On the other hand 301 villages are categorized as 'C' graded and 43 as 'D' graded.

Table: Village grading status as on December '17

Region	District	Total villages	Villages graded	Grading result				Completion status %
				A	B	C	D	
Barisal	Barisal	210	210	46	92	54	18	100
	Pirojpur	120	120	87	28	5	-	100
	Bagerhat	120	120	67	34	19	-	100
	Shariatpur	220	220	128	58	19	15	100
	Sub-total	670	670	328	212	97	33	100
Khulna	Khulna	240	240	140	74	25	1	100
	Satkhira	350	350	233	55	56	6	100
	Rangpur	190	190	81	76	33	-	100
	Sub-total	780	780	454	205	114	7	100
Mymensingh	Mymensingh	180	180	112	51	17	1	100
	Sherpur	140	140	115	22	3	-	100
	Sylhet	140	140	84	41	15	-	100
	Comilla	240	240	170	46	24	-	100
	Chandpur	350	350	233	86	31	2	100
	Sub-total	1,050	1,050	714	246	90	3	100
Total	12	2,500	2,500	1,496	663	301	43	100

Innovation in the Citizen Service:

In order to accelerate the workflow in public administration to increase the capacity, and to find out the way to deliver the public services more smoothly and conveniently, the Govt. of Bangladesh has established an innovation team in every divisions/ departments/ offices. In solidarity with the government's decision, SDF has formed an innovation team consisting of 5 (five) members. A 5 day long workshop on Innovation was held in November 2017 and various kinds of innovative ideas were generated and reached a consensus to implement those ideas gradually following a time bound schedule.

Baseline Survey:

The Human Development Resource Center (HDRC) conducted the baselines survey of NJLIP and successfully submitted the final report to SDF.

Process Monitoring (PM) or Third Party Monitoring:

The Process Monitoring is a crucial part of project management, which helps to improving the efficiency and effectiveness of project interventions. An external firm is involved to carry out this assignment and monitoring the quality of the project from a neutral perspective.

The Center for Natural Resources Studies (CNRS) has been recruited as the Process Monitoring Agency to work as the third eye of the project to help SDF management throughout the project cycle of NJLIP. The CNRS already completed the recruitment process and training sessions of their field workers.

Developing Women's Empowerment Scorecard:

(Self-Management of Beneficiaries)

The MEL department of SDF has finalized 10 indicators upon which the beneficiary women are assessed in terms of their empowerment. To do this, six Focus Group Discussions (FGDs) were conducted in equal number of SIPP-II villages in Khulna and Barisal regions. Based on the outputs of the FGDs and subsequent discussions with concerned stakeholders and the World Bank, the indicators were finalized.

The indicators are shown below:

- >> Making decisions in the household jointly with male household member;
- >> Having an independent income;
- >> Keeping the family's cash;
- >> Can spend a portion of her income at her will;
- >> Having own savings.
- >> Membership of an organization;
- >> Ability to resolve conflict in the community;
- >> Can express herself freely and boldly at an office;
- >> Being asked for advice by other community members;
- >> Being invited to social occasions.

The CNRS will be responsible for leading this scorecard assessment.

SNAPSHOTS

2,500 villages covered by NJLIP

70,470 NJG members have been mobilised and organized into 'Nuton Jibon Groups (NJGs)'

69,177 NJG members started savings and the amount of savings by the beneficiaries stand at BDT 12.30 crore

16,745 NJG members received Internal Loans and BDT 8.95 crore disbursed as internal loans from the savings fund

2,500 villages received/accessed Village Development Fund (VDF) and BDT 334.43 crore disbursed as Village Development Fund (VDF)

147,756 borrowers (NJG member) received Revolving (shabolombi) Loan and started IGAs

3,880 most vulnerable members received one time grants and started IGAs

10,646 youths received skill development training

10,079 youths have been employed (wage/self) after receiving skill development training

1042 infrastructure sub-projects have been completed under CISF activities (GS office building - 301, others sub-projects - 741)

3,80,822 labour days have been generated through the community level infrastructure development activities

2035 villages have completed GAAP

15 Nuton Jibon District Community Societies (NJDSCS) formed

124 Nuton Jibon Cluster Community Societies (NJCCS) formed

BDT 6.52 crore disbursed to the societies as Performance Support Fund (PSF)

114 producer groups have been registered with the Department of Co-operatives (DoC)

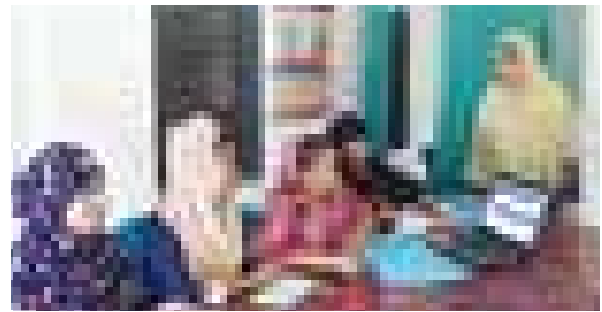
BDT 7.53 Crore Productive Investment Fund has been disbursed

Management Information System of MIS

SDF has an effective web based computerized MIS that provides appropriate and updated information to make timely and effective monitoring on a regular basis. The objective of the SDF-MIS is to store and retrieve pertinent information and track project progress in order to facilitate proper management and supervision. The village level project implementation progress is captured through MIS where Village Matrix (VM) is the key information source of the village. SDF-MIS is producing key outputs like information of the project beneficiaries, key milestone monitoring matrix, village matrix, component-wise progress reports etc. The village level progress is captured in MIS through uniquely designed Village Matrix (VM). Under the SDF-MIS, 4 (four) modules such as a) Financial Information System (FIS); b) Project Monitoring System (PMS); c) HR & Payroll System; and d) Inventory System have been developed. All modules are being used under NJLIP satisfactorily.



SUCCESS STORY



LMS: an innovation to advance community financing

To operate the community finance activities the members of Savings Committee and Village Credit Organization maintain different types of document like loan disbursement register, savings and loan collection sheet, cash book, ledger book, member pass book, meeting regulation book, bank cheque book, cheque issue register etc. At the end of each month they need to close their collection sheets and reopen it not only that they also prepare a lot of reports manually. Given the voluntary nature and time requirement of the activity, the members of SC and VCO were unable to provide the required attention to their personal needs. Therefore, to address their problems Loan Management System was developed and the community shifted their finance keeping mechanism from manual to LMS (with MIS and AIS data). Now they complete the same task in 1/10 time by using LMS. All reports are automatically developed with no risk to errors and preserving the necessary documents.

Adequate training on LMS has been provided to community resource persons (CRP) selected by the community. The CRP is responsible for operating LMS and a lump sum honorarium is being paid to him/her. The cluster data entry operator (DEO) recruited by SDF is providing all kinds of technical assistance to CRP. Meanwhile CRP has received training and refresher courses on LMS. Now the CRP has become skilled and can operate LMS independently.

As the software of LMS is very simple/user friendly and the CRP is confident enough to operate the LMS so there is no remarkable scope to create major problems in operation of LMS in the future. Over the project period the community has to develop their skill and they will become more capable to operate the LMS. For any kind of incident like dropout/migration of CRP, training will be provided to another CRP and project has the provision to bear the training cost.

According to the community, LMS is a great contributor to improve the community finance by: (i) ensuring data accuracy; (2) creating transparency of data operation; (3) preparing different type of reports; (4) keeping accounts properly; (5) availing real-time reports of community finance activities; (6) assuring data preservation; and (7) introducing ICT into the community and building their capacity through the same.





“Feminism is not a stick with which to beat other women with. It’s about freedom, it’s about liberation, it’s about equality.”

— Emma Watson



મૃતન ડીવ
એલ



આવકાશ : મુલિ ૩૩ પૂર્વ ભાગ
ગ્રામી નં-૪૬, શ્રી
નોવલિય નં

NUTON JIBON COMMUNITY SOCIETY (NJCS)

surplus for GREATER IMPACT

Over the years the **Nuton Jibon Community Society (NJCS)** program, an innovative, holistic and sustainable initiative has been able to bring about positive changes in the lives and livelihoods of the target populations and has created impacts in terms of being economically self dependent. This has been supporting and strengthening the Gram Parishads for maintaining their organizational quality, ensuring accountability and improving livelihoods in a sustainable manner. This is being achieved through delivering demand based quality services and technical assistance to member organizations, linking the village institutions to other programs and agencies, mobilizing revenues and linking with other financial sectors. A phase-out plan is in place for all SIPP-II villages as to when and how they will enter into their self-managed second-tier institutions.



THE IMPACT

Through the concerted efforts, a total of 78 villages have enrolled as member of NJCS and 99.50% have deposited their membership fees during the reporting year. An amount of BDT 2.92 million as IDF has been received by Khulna region and they are implementing planned activities for capacity building and sustainability. Also 1,006 villages have been supported by cluster and district NJCS. Moreover, 114 producer groups have obtained registration from Department of Co-operative (DoC) and 196 producer groups have received Productive Investment Fund (PIF) on different IGA like beef fattening, cow rearing, poultry, fisheries, vegetables cultivation etc.

During the reporting year, five partnerships have been established between

- I ACI Godrege and Sirajgonj NJCS
- II Bengal remedies Ltd. and Mymensingh NJCS
- III ACI Godrege Agrovat Ltd Animal Health and Kurigram NJCS
- IV Barisal District Nuton Jibon Community Society and Ispahani Agro Ltd. and
- V Patuakhali District NJCS and Grameen Euglena Ltd.



During the reporting year, 11,527 community members received services from the partner organizations on de-worming, vaccination, AI service, medicine and treatment support to cattle, training on maize and vegetables cultivation, litchi intercultural operation, marketing support, advisory support etc. A total of 3,145 villages (100%) have completed village grading by NJCS where 'A' grade is 1683 (Barisal-569,

Mymensingh-615 and Khulna-499), 'B' grade is 1148 (Barisal-139, Mymensingh-361, and Khulna-648), 'C' grade is 179 (Mymensingh-60 and Khulna-119) and 'D' grade is 135 (Mymensingh-48 and Khulna-87). Furthermore, 12,300 leaders of different sub committees of NJCSs have been trained on roles and responsibilities and implementation of NJCS activities.



Institutional development

124 Nuton Jibon Cluster Community Societies (NJCCS) under 15 Nuton Jibon District Community Societies (NJDCS) are functioning as per plan. The inclusion of villages as member of NJCS is going on in cluster level.

Three district societies- Borguna Nuton Jibon Community Society and Nilphamari Nuton Jibon Community Society and Rangpur Nuton Jibon Community Society have been registered under Societies Act 1860. Registrations for remaining 10 societies are under verification process by NSI.

3,073 villages (Mymensingh- 1055, Khulna- 1310 and Barisal- 708) under three regions have been mobilized as members of concerned NJCS. More than 97% of villages under SIPP II enrolled as members of the NJCS.

3,048 villages have deposited membership fees (99.64% member villages).

BDT 171.70 million (Mymensingh- 54.01, Khulna- 57.50 and Barisal- 60.19) as IDF (1st and 2nd installment) has been received by 15 NJDCS (included 124 NJCCS) are implementing their planned activities.

BDT 121.44 million has been utilized (71%) from the IDF (Mymensingh-38.29, Khulna- 40.94 and Barisal- 42.21).

BDT 65.17 million (Mymensingh-15.14, Khulna-26.26 and Barisal-23.78) as PSF (1st installment) has been received by all three regions.

BDT 13.42 million has been utilized (21%) from the PSF (Mymensingh-5.78, Khulna- 2.68 and Barisal- 4.96).

15,521 Community Professionals (CPs) have been identified out of whom 6,096 CPs (Barisal-1266, Khulna-2893 and Mymensingh-1937) have been registered and are providing services.



Livelihoods development activities:

5,763 Producer Groups (Mymensingh- 2013, Khulna- 2024 and Barisal- 1726) have been formed on different IGAs like- beef fattening, dairy cows, poultry, fisheries etc. and are being supported by the NJCS through providing technical assistance and bulk input collection.

319 producer groups have got registration from Department of Co-operative (DoC) as the basis of legal status and long term sustainability as well.

1,59,659 members attended training on different IGAs in phase out areas where **9,543** members attended during the reporting period.

1,16,669 participants attended other trainings except IGAs in phase out areas where **2,806** members attended during the reporting period.

2,828 participants participated in exposure visit in phase out areas up to December, 2017 where **69** members attended during the reporting period.

4,48,425 members received services (training, advice, de-worming, vaccination and medicine support) from **156** linkage development (Mymensingh-46 Barisal-48 and Khulna-62).

26,555 members received services (training, advice, de-worming, vaccination and medicine support) from **25** partnership development (Mymensingh-5, Barisal-11 and Khulna- 9).







*“Poverty is the parent of revolution
and crime.”*

— Aristotle



NUTRITION AWARENESS AND SUPPORT SERVICES (NASS)

more to GREATER IMPACT

To meet the increasing need and demand in the intervention areas, SDF is responding to a range of ways to help community people expand and improve their awareness of health. The **Nutrition Awareness and Support Services (NASS)** intend to achieve the objectives to raise awareness, improve attitudes and practices that eventually enhance nutritional outcomes for targeted beneficiaries allowing them to optimizing their livelihoods activities. The linkages include supporting beneficiaries through cultivation of diverse nutrient-rich seasonal vegetables in homestead gardens, raising awareness of women on improved child feeding and intra-household distribution of food, hygienic hand washing and facilitating access to health services.

In implementing Nutrition interventions, targeted to all 500,000 poor and extreme poor households of NJLIP, SDF has recruited 3 NGOs: Partners in Health and Development (PHD), SHIMANTIK and Center for Natural Resource Studies (CNRS); each implements NASS activities in of all three regions. To this end every intervention village has a Nutrition Support Committee (NSC) at grassroots level comprising of project beneficiaries. In addition every NGO has deployed a good number of staff members from cluster to HQs level for providing guidance, monitoring and follow-up supports for ensuring proper implementation of NASS as per project design.



THE IMPACT

In the reporting year on 01 August, 2017, World Breastfeeding Week-2017 was celebrated at central level in Dhaka, with its 4 partner NGOs by establishing a stall in the Nutrition Fair at Osmani Smriti Milanayaton, Dhaka. PHD, SHIMANTIK and CNRS also celebrated the WBW.

At the regional level individual NGO participated regularly in the SDF regional coordination meetings, Civil Surgeon Office monthly coordination meetings, and Upazila Health Complex monthly coordination meetings. Also 8 coordination meetings were held

at the central level on IEC material and ToT. Furthermore, Quarterly Coordination Meeting with implementing 3 NGOs has been ongoing on a regular interval.

Major activities of the NASS-NJLIP include BCC Sessions and counseling with adolescent girls in one group and with pregnant women, lactating mothers and mother-in-laws in another group.



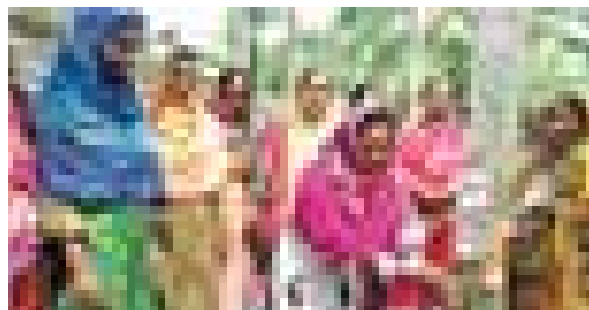
On 15 October, 2017, the Global Hand Washing Day 2017 was celebrated throughout the country. The PHD, SHIMANTIK and CNRS celebrated the Global Hand Washing Day 2017 in all districts of 3 regions of SDF.

The NASS activities include, inter alia Behavior Change Communication (BCC), Counseling on Infant and Young Child Feeding (IYCF), balanced diet by diversified food consumption; homestead gardening, safe drinking water, hygienic practices and establishing networks with Government Health Facilities for receiving Expanded Program on Immunization (EPI) services, Ante-natal Care (ANC), Post-natal Care (PNC), Family Planning etc. The target groups include adolescent girls, pregnant mothers, lactating mothers, 0-5 year old children and mother-in-laws from poor and extreme poor households.

In addition to three implementing NGOs the Breast Feeding Foundation (BBF) was also hired for capacity building of all three NGOs staff members along with a number of employees of SDF. They worked for a period of six months.



SUCCESS STORY




Nutrition Awareness and Support Service (NASS) brings changes in Rural Women's Nutrition

Before the Nutrition Organizer (NO) started working with the group (Adolescents), they did hear about personal hygiene, TT (Tetanus Toxoid) vaccine, dietary requirement for adolescent, results of early marriage, hand-washing, de-worming etc. She (the NO) and some of our Khalamma (NSC members) through UthanBaithak (courtyard sessions) and individual sessions, always try to explain us about those issues. In many cases, they ensure that we take the TT, IFAS and de-worming tablets from the GoB facilities. Most of them now decided not to marry before 18. She (the NO), also speaks to parents of adolescent girls about these so that they can support us in the decision making.

While, they washed their hands in the pond or/and tube well after defecation/ toilet use, and in a bowl before eating lunch or dinner, Apa (NO), and NSC members told and showed them, how to wash with soap and should be in running clean water. She installed a bottle in our courtyard, they call it Tippy Taps, now most of us wash our hands using soap and running water. Now, mothers wash the vegetables before cutting, cut those in much bigger size, which they learned from the Apa and the NSC members.

While Apa demonstrated how to wash and cut vegetable or how to cook, the adolescent girls /HHs bring items to the UthanBaithak. Some bring vegetable, some bring oil or salt or other spices etc. The NO Apa and Khalamma (NSC members) show them how to do and sometime ask them to demonstrate what they learnt. While Apa gave them the Bottle, HHs arrange to fixing it and when soap is finished they buy it. When Apa comes, the girls arrange the sitting mat, drinking water etc. and help Apa in writing the resolution in the book. The more project can involve the community; the possibility of sustainability will be more. The project tries to involve the community as much as possible. The project does not provide IFAS or de-worming or TT vaccine, which they get from government health centers rather it motivates and ensures that they receive it from the GoB points.

However, there are many challenges. They are: (i) retaining NOs: most of them are young, energetic, unmarried and educated; and (ii) replacing the Bottles (Tippy Taps). The project has designed the BCC intervention in a manner to be implemented by the community people (NO and NSC members). So, it may be expected that even after withdrawal of the NOs from the field, NSC members can continue educating and motivating the community. It is also seen and recorded that many HHs started homestead gardening after seeing that it is not a 'very tough' job to plant some seasonal vegetables in their small space and even in 'no space'.



Sessions were conducted in a courtyard meeting and counseling was done during household visit. For an adolescent girl there were five BCC Sessions and for pregnant mothers, lactating mothers and mother-in-laws there were 8 BCC Sessions. These meetings include guidance on basic food, nutrition, balanced diet, food diversity and nutritious food.

Sessions are on:

- 1 household food security and food preparation methods;
- 2 care of pregnant and lactating mothers by nutrition behavior and nutrition for the aged persons;
- 3 care of adolescent girls by nutrition behavior;
- 4 role of women in household food production by homestead gardening to meet the nutrition demand and ensure food security, food quality and safe food;
- 5 use of hand washing station at household importance of hand washing in personal and family hygiene;
- 6 importance of breastfeeding;
- 7 different problems of the mother and child during breastfeeding and their remedies; and
- 8 importance and recommendations of complimentary feeding.

A total of **47,663** pregnant and lactating mothers participated in **6,054** BCC sessions in 3 regions.



behind the LENSES

The Human Resources Department (HRD) of SDF is very instrumental to help achieving organizational strategic goals and objectives in terms of recruiting, on-boarding and managing human resources of the organization properly. The mandate of the HRD is to ensure that all employees are treated equally as per organizational policies and procedures enabling them to contribute to their highest level that ultimately ensures organizational development and growth. Finding qualified staff members, keeping them meaningfully engaged with the organization, training them to effectively perform their jobs and providing incentives to ensure proper career path as well as benefits and compensation are all driving forces to organizational success. The department manages various aspects of management such as payroll management system, effective employee communication, workplace safety and security, gratuity, provident fund, leave, appraisal of staff members etc. to ensure future wellbeing for the staff members along with retention.

Staffing strength of SDF

SDF has a total of 1,244 employees working in different positions both at field and HQ levels, out of whom 151 are females and 1,093 are males. A number of 71 employees are

working at Head Office and the remaining 1,173 employees are posted at field offices.

Performance Appraisal

Performance appraisal is a very important and regular task to assess and improve staff performance towards discharging their responsibilities properly and incentivizing them accordingly. In the reporting year a total of 1,120 performance appraisals of employees of head office and field offices were received by the HR Department and were evaluated accordingly. Out of this a total of 1,105 employees were awarded with one annual increment as per policy and 15 employees were not awarded with annual increment as they failed to achieve certain milestones as per their Terms of Reference (ToR) and necessary guidelines have been given to improve their performance and required supports from SDF is being extended to them accordingly.

Promotion

With the purpose of maintaining organization sustainability, development and growth it is essential to build a core group of employees who have proven track records and are able to consistently meet program objectives are considered for promotion. In SDF the basis for promotions considered



are--talent, skills and experience including human qualities. During the reporting year a total of 130 employees from both head office and field offices received promotion.

Inquiry/Departmental Proceedings

Addressing grievances among the employees, or perhaps between different employees, is another core responsibility of HRD professionals. As per the HR Policy and Manual there is a process to submit complaints against any issue(s) and mandatorily the management reviews the complaint and takes necessary steps to resolve them. During the reporting year the HR Department received 26 complaints against a total of 35 employees from the field offices. On completion of inquiries and recommendations submitted by the probe committee 31 employees were issued warning letters and 4 complaints are under investigation for resolution.

Organizational Culture

The HRD is playing a very significant role in ensuring organizational values and culture, working norms, organizational vision, habits and beliefs of the employees. Setting policies, procedures and organizational standards state the behavioral patterns that are acceptable in the workplace. Apart from this, in the modern world new technology is introduced, employees come and go, and the resources of the organization fluctuate. This requires setting plans to stabilizing the organizational changes to enable the employees to understand their roles from a broader perspective. The HR Policy and Manuals contain some sections that elaborate code of conduct, working conditions, health and safety, benefits to SDF employees etc. These are well practiced at all layers of SDF.



FINANCE *and* PROCUREMENT

expanding the HORIZON

In order to ensure transparency, accountability, value for money and organizational economic sustainability and capacity, SDF has been capitalizing on creative and strategic financial planning comprising of well-defined resource and risk management policy. The **Financial Management and Procurement** department plays an important role in planning, organizing and controlling the financial activities and procurement of goods and services of the organization. This unit is ensuring continuous flow of program funding, tackling and overcoming any financial shock and vulnerability. The department is responsible for overall financial management, internal control and compliance, financial monitoring, reporting and auditing to ensure accountability and transparency along with procurement of the organization as per plan. Curbing operational cost and making programs activities more cost effective is also the responsibility of this department. Teamwork, decentralization and delegation of works among the staff members play an important role to achieve the centre of excellence of the team as well as the organization.

The principle tasks, inter alia include preparation of financial statements, financial reporting, budgeting and budgetary control, managing costs, investments profit maximization analysis, cash forecast, effective financial management and transparency and accuracy of financial data, management of fund, payroll and fringe benefits of staff members etc. The department also ensures proper financial monitoring and recording of all data in the system and reporting as per International Financial Reporting Standards as well as Bangladesh Financial Reporting Standards along with meeting requirements of development partners and Govt. of Bangladesh. Proper investment planning and portfolio management is also one of the main responsibilities of the department.

THE IMPACT

Disbursement

For ensuring fast fund disbursement to the field offices, in 2017, SDF disbursed a total of BDT 4,175.92million (eq. US\$ 52.19million) against the target of BDT 4,190.81million (eq. US\$ 52.38 million) achieving a 99.64% target. The project's cumulative disbursement in 29 months (from the inception of the project) i.e. up to Dec

2017 is BDT 7,326.05million (eq. US\$ 91.57million) which is 41.62% against the total target of BDT 17,600.00million (eq. US\$ 220.00million) to be utilized by June 2021. The annual achievement in 2017 shows a tremendous progress in fund disbursement to the intervened villages under 'Nuton Jibon Livelihood Improvement Project (NJLIP)'.

Table-1: Component wise Fund Disbursement Progress

(2017 and Cumulative)

Figures in Million BDT

Result Areas	Disbursement in 2017			Cumulative Disbursement		
	Annual Target of 2017	Annual Achievement of 2017	% Achieved during 2017	Project Target over 6 years (August '15 to June '21)	Cumulative Achievement up to Dec'17	% Achieved in 2.5 Years
Component A: Community Institutions and Livelihood Development	3603.75	3749.32	104.03%	13,900.00	6493.66	46.71%
Component B: Business Development and Institutional Strengthening	212.58	149.65	70.39%	1,760.00	211.29	12.00%
Component C: Project Management, Monitoring and Learning	374.48	276.95	73.95%	1,940.00	621.10	32.01%
Total (in million BDT)	4190.81	4175.92	99.64%	17,600.00	7326.05	41.62%
Total (in million US\$)	52.38	52.19	99.64%	220.00	91.57	41.62%

Monitoring and Accountability

As SDF is following the decentralized financial management systems, to ensure the financial monitoring and controlling financial reports are submitted by the Cluster, District and Regional Offices every month to SDF Headquarters. The Headquarters' finance team compiles the field level reports and prepares the consolidated financial report and submits the same to the World Bank, AG Office and MoF for review. As per statutory requirement an independent audit firm is recruited by the Board of Directors and General Body of SDF to conduct yearly audit and audit report of 2016-17 provided a very clear picture of financial performance and was appreciated by SDF Board. The Foreign Aided Project Directorate (FAPAD) and fiduciary review team of the World Bank conducts audit on a yearly basis and has been continuing audit since FY 2011-2012. Moreover, SDF has an independent internal audit team comprised of four experienced auditors who frequently undertake field visits and conduct audits. Besides the above an independent

operational audit (Internal Audit) also conducted by the external audit firm on yearly basis and submit report to the World Bank.

Procurement

Considering the requirements and implementation of the programs efficiently and effectively SDF procures both goods and services to a substantial extent. The procurement is carried out in accordance with the World Bank's Procurement Guidelines (January 2011 Revised in July 2014), Public Procurement Rules- 2008 (PPR-2008) of the Government of Bangladesh. The procurement plan and activates are uploaded in the 'Systematic Tracking of Exchanges in Procurement (STEP)' of the World Bank and taking clearance from the bank. Community procurement is carried out in accordance with the Procurement Book-let of the Community Operational Manual (COM) of the project. Currently SDF is also ready to carry out the procurement following the E-GP systems under CPTU of the GoB.

The status of executed total contract vs. disbursement and progress during the year 2017 are shown in the following tables:

Table –2: Executed Contracts vs. Disbursement status (Cumulative)

Category	Disbursement Status (January - December, 2017)				
	Contract Amount	Disbursed Amount		Contracts ongoing	
		In BDT	In %	In BDT	In %
Goods	6,34,57,913	1,65,85,755	26%	4,68,72,158	74%
Service	25,33,54,092	3,89,50,785	15%	21,44,03,307	85%
Total :	31,68,12,005	5,53,36,540	18%		

Source : Trial Balance (January to December, 2017) of SDF.

Table – 3 : Statement of Contract execution (January - December, 2017)

Type	Description of Contracts	No. of Contracts	Contract Amount	Disbursed
Goods	Printing, Production & Supply of Training Modules, Flip Charts, Brochures and Posters of SDF	1	43,97,648	
	Laptop with 3G Internet Modem for Operating Loan Management System in the villages of SDF	1	4,18,56,800	
	Printing Various Forms, Registers, Loan Sheets, Vouchers etc. for Village Level (18 types) of SDF	1		1,48,62,220
	Supply and commissioning of 112 Nos. Motor Cycles (Type 1: 105 Nos. and Type 2: 07 Nos.)	1	1,48,57,500	
	Supply and Printing of SDF Newsletter	1	97,750	97,750
	Printing of 5000 pcs Newsletter	1	97,750	
	Supply & Printing of Annual Report- 2016	1	4,94,000	4,94,000
	Photography for Annaua Report-2016 and Digital Pictorial	1	1,07,100	1,07,100
	Preparation & Supply of SDF Brochure	1	2,74,200	
	Printing of Brochure	1	1,50,000	
	Printing, Production and Supply of Diary-2017	1		4,64,400
	Printing, Production and Supply of Wall Calendar 2017	1		3,64,000
	Printing and supply of SDF Wall Calendar 2018 and SDF Desk Calendar 2018	1	9,28,880	
	Preparation & Supply of Documentary	1	1,17,000	1,17,000
	Supply & Installation of PABX System	1	79,285	79,285
	Sub-total: Goods	15	6,34,57,913	1,65,85,755

Type	Description of Contracts	No. of Contracts	Contract Amount	Disbursed
Services	Hiring Consulting Firm for Service Providing and Capacity Building Consultants (INGO/NGO/PO) Nutrition Awareness and Support Services of SDF for Mymensingh Region	1	8,76,53,126	87,65,312
	Service Providing and Capacity Building Consultants (INGO/NGO/PO) Nutrition Awareness and Support Services of SDF for Barisal Region	1	5,69,42,118	56,94,211
	Hiring Consulting Firm for Service Providing and Capacity Building Consultants (INGO/NGO/PO) Nutrition Awareness and Support Services of SDF for Khulna Region	1	6,49,86,526	64,98,653
	Hiring of Consulting Firm for Capacity Building Consultants (INGO/NGO/PO) Nutrition Awareness & Support Services for three (3) regions of SDF	1	1,17,97,236	58,17,163
	Conducting Baseline Survey of Nuton Jibon Livelihood Improvement Project (NJLIP)	1	85,14,983	59,60,487
	Modified MIS Software- (Customizing and Developing MIS of SDF :	1	72,43,992	21,73,197
	Designing and Developing Loan Management System (LMS) of SDF of Nuton Jibon Livelihood Improvement Project (NJLIP)	1	1,15,00,000	15,86,206
	Consulting Services for preparing Training Materials on different IGAs	1	15,33,333	6,13,333
	Consultancy Services for Sectoral Study and Market Scan on Livestock Related IGAs	1	7,02,778	5,62,223
	Consultancy- Producer Group Registrations with the Department of Co-operative: Mr. Amiya Kumar Chattapadhyay	1	2,00,000	1,40,000
	Individual Consultant for Procurement	1	22,80,000	11,40,000
	Sub-total: Service	11	25,33,54,092	3,89,50,785
	Grand total: (Goods and Service)	26	31,68,12,005	5,55,36,540



Audited Financial Statements

2017



ATIK KHALED CHOWDHURY

Chartered Accountants

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ADDITIONAL REPORT

We have audited the accompanying consolidated financial statements of Social Investigation Foundation (SIF), comprising of the Statement of Financial Position as at 30 June 2017, Statement of Comprehensive Income, Statement of Assets and Liabilities, Statement of Changes in Equity and Statement of Cash Flows for the year then ended and all related (unaudited) financial statements and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations and for such income control as management deems it necessary to enable the preparation of these financial statements that are free from material misstatement whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSAs). These standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

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

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

Opinion

In our opinion, based on our audit, the financial statements give a true and fair view of consolidated financial position of Social Investigation Foundation (SIF) for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS), the Companies Act 1993 and other applicable laws and regulations.



ATIK KHALED CHOWDHURY
Chartered Accountant

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The audit report then:

- (a) We have checked all information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and audit verification thereof;
- (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books;
- (c) the company's statement of financial position, statement of comprehensive income, statement of profit and loss and statement of changes in equity and statement of cash flows, taken with the report are in agreement with the books of account.

Dated, Kuala
11 November 2017

Atik Khaled Chowdhury

Atik Khaled Chowdhury
Chartered Accountant



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Activity 1: Understanding the Data
 Read the following text and answer the questions below.

Question	Answer				
	1. What is the main purpose of the study?	2. What are the independent variables?	3. What are the dependent variables?	4. What is the sample size?	5. What is the significance level?

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Date: _____									
1000	100	10	1	0.1	0.01	0.001	0.0001	0.00001	0.000001
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1000	100	10	1	0.1	0.01	0.001	0.0001	0.00001	0.000001
1000	100	10	1	0.1	0.01	0.001	0.0001	0.00001	0.000001

1000 100 10 1 0.1 0.01 0.001 0.0001 0.00001 0.000001

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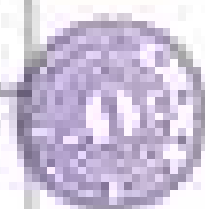
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Date	Particulars					Debit	Credit	Balance
	To	By	Particulars	Debit	Credit			
2023-01-01			Balance b/d					
2023-01-05			Received from Mr. X					
2023-01-10			Received from Mr. Y					
2023-01-15			Received from Mr. Z					
2023-01-20			Received from Mr. A					
2023-01-25			Received from Mr. B					
2023-01-30			Received from Mr. C					
2023-02-05			Received from Mr. D					
2023-02-10			Received from Mr. E					
2023-02-15			Received from Mr. F					
2023-02-20			Received from Mr. G					
2023-02-25			Received from Mr. H					
2023-03-01			Received from Mr. I					
2023-03-05			Received from Mr. J					
2023-03-10			Received from Mr. K					
2023-03-15			Received from Mr. L					
2023-03-20			Received from Mr. M					
2023-03-25			Received from Mr. N					
2023-04-01			Received from Mr. O					
2023-04-05			Received from Mr. P					
2023-04-10			Received from Mr. Q					
2023-04-15			Received from Mr. R					
2023-04-20			Received from Mr. S					
2023-04-25			Received from Mr. T					
2023-05-01			Received from Mr. U					
2023-05-05			Received from Mr. V					
2023-05-10			Received from Mr. W					
2023-05-15			Received from Mr. X					
2023-05-20			Received from Mr. Y					
2023-05-25			Received from Mr. Z					
2023-06-01			Received from Mr. A					
2023-06-05			Received from Mr. B					
2023-06-10			Received from Mr. C					
2023-06-15			Received from Mr. D					
2023-06-20			Received from Mr. E					
2023-06-25			Received from Mr. F					
2023-07-01			Received from Mr. G					
2023-07-05			Received from Mr. H					
2023-07-10			Received from Mr. I					
2023-07-15			Received from Mr. J					
2023-07-20			Received from Mr. K					
2023-07-25			Received from Mr. L					
2023-08-01			Received from Mr. M					
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2023-08-25			Received from Mr. R					
2023-09-01			Received from Mr. S					
2023-09-05			Received from Mr. T					
2023-09-10			Received from Mr. U					
2023-09-15			Received from Mr. V					
2023-09-20			Received from Mr. W					
2023-09-25			Received from Mr. X					
2023-10-01			Received from Mr. Y					
2023-10-05			Received from Mr. Z					
2023-10-10			Received from Mr. A					
2023-10-15			Received from Mr. B					



Patient Information									
Name	Age	Sex	Weight	Height	Temperature	Pulse	Respiration	Blood Pressure	Notes
Mr. John Doe	45	Male	180 lbs	72 in	98.6 F	72 bpm	18 rpm	120/80 mmHg	
Mr. Jane Smith	32	Female	150 lbs	65 in	98.4 F	68 bpm	16 rpm	110/70 mmHg	
Mr. Robert Johnson	60	Male	220 lbs	75 in	98.8 F	80 bpm	20 rpm	130/90 mmHg	
Mr. Emily White	28	Female	130 lbs	60 in	98.2 F	60 bpm	14 rpm	100/60 mmHg	
Mr. David Brown	55	Male	190 lbs	70 in	98.5 F	75 bpm	17 rpm	125/85 mmHg	
Mr. Lisa Green	40	Female	160 lbs	68 in	98.3 F	70 bpm	15 rpm	115/75 mmHg	
Mr. Michael Black	35	Male	170 lbs	70 in	98.7 F	78 bpm	19 rpm	128/88 mmHg	
Mr. Sarah Grey	25	Female	120 lbs	58 in	98.1 F	58 bpm	13 rpm	98/58 mmHg	
Mr. James Blue	65	Male	240 lbs	78 in	98.9 F	85 bpm	22 rpm	135/95 mmHg	
Mr. Karen Red	30	Female	140 lbs	62 in	98.0 F	62 bpm	14 rpm	105/65 mmHg	
Mr. Daniel Purple	50	Male	185 lbs	71 in	98.6 F	73 bpm	17 rpm	122/82 mmHg	
Mr. Michelle Yellow	42	Female	155 lbs	66 in	98.4 F	69 bpm	16 rpm	112/72 mmHg	
Mr. Christopher Orange	38	Male	165 lbs	69 in	98.3 F	71 bpm	15 rpm	118/78 mmHg	
Mr. Amanda Pink	27	Female	135 lbs	61 in	98.2 F	61 bpm	14 rpm	102/62 mmHg	
Mr. Benjamin Light Blue	62	Male	230 lbs	76 in	98.7 F	82 bpm	21 rpm	132/92 mmHg	
Mr. Victoria Teal	33	Female	145 lbs	63 in	98.1 F	63 bpm	14 rpm	108/68 mmHg	
Mr. Gregory Lavender	53	Male	195 lbs	73 in	98.5 F	76 bpm	18 rpm	126/86 mmHg	
Mr. Patricia Mint Green	43	Female	165 lbs	67 in	98.3 F	70 bpm	15 rpm	116/76 mmHg	
Mr. Alexander Gold	37	Male	175 lbs	70 in	98.7 F	77 bpm	19 rpm	129/89 mmHg	
Mr. Stephanie Silver	29	Female	125 lbs	59 in	98.0 F	59 bpm	13 rpm	99/59 mmHg	
Mr. Jonathan Copper	67	Male	250 lbs	79 in	98.9 F	88 bpm	23 rpm	138/98 mmHg	
Mr. Rebecca Bronze	34	Female	150 lbs	64 in	98.2 F	64 bpm	14 rpm	110/70 mmHg	
Mr. Lucas Platinum	54	Male	200 lbs	74 in	98.6 F	79 bpm	19 rpm	127/87 mmHg	
Mr. Sophia Diamond	44	Female	170 lbs	69 in	98.4 F	72 bpm	16 rpm	119/79 mmHg	
Mr. Matthew Ruby	39	Male	180 lbs	71 in	98.3 F	74 bpm	17 rpm	123/83 mmHg	
Mr. Olivia Sapphire	26	Female	130 lbs	60 in	98.1 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Ethan Emerald	64	Male	235 lbs	77 in	98.8 F	84 bpm	21 rpm	134/94 mmHg	
Mr. Isabella Garnet	31	Female	140 lbs	62 in	98.0 F	62 bpm	14 rpm	106/66 mmHg	
Mr. Noah Topaz	51	Male	190 lbs	72 in	98.5 F	75 bpm	18 rpm	125/85 mmHg	
Mr. Ava Opal	41	Female	160 lbs	67 in	98.3 F	69 bpm	15 rpm	117/77 mmHg	
Mr. Lucas Amethyst	36	Male	170 lbs	69 in	98.7 F	76 bpm	18 rpm	128/88 mmHg	
Mr. Mia Citrine	28	Female	125 lbs	59 in	98.2 F	59 bpm	13 rpm	99/59 mmHg	
Mr. James Peridot	66	Male	245 lbs	78 in	98.9 F	86 bpm	22 rpm	136/96 mmHg	
Mr. Charlotte Malachite	32	Female	145 lbs	63 in	98.1 F	63 bpm	14 rpm	109/69 mmHg	
Mr. Benjamin Jade	52	Male	205 lbs	75 in	98.6 F	80 bpm	20 rpm	129/89 mmHg	
Mr. Victoria Labradorite	42	Female	175 lbs	68 in	98.4 F	73 bpm	16 rpm	120/80 mmHg	
Mr. Alexander Fluorite	37	Male	180 lbs	70 in	98.7 F	77 bpm	19 rpm	130/90 mmHg	
Mr. Stephanie Aquamarine	29	Female	130 lbs	60 in	98.0 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Jonathan Smoky Quartz	69	Male	255 lbs	80 in	98.9 F	90 bpm	24 rpm	140/100 mmHg	
Mr. Rebecca Clear Quartz	35	Female	150 lbs	64 in	98.2 F	64 bpm	14 rpm	110/70 mmHg	
Mr. Lucas Rose Quartz	55	Male	210 lbs	76 in	98.6 F	81 bpm	20 rpm	131/91 mmHg	
Mr. Sophia Green Aventurine	45	Female	180 lbs	70 in	98.4 F	74 bpm	17 rpm	124/84 mmHg	
Mr. Matthew Black Tourmaline	40	Male	185 lbs	71 in	98.3 F	75 bpm	18 rpm	126/86 mmHg	
Mr. Olivia Smoky Topaz	27	Female	135 lbs	61 in	98.1 F	61 bpm	14 rpm	102/62 mmHg	
Mr. Ethan Clear Zircon	63	Male	240 lbs	77 in	98.8 F	85 bpm	21 rpm	135/95 mmHg	
Mr. Isabella Smoky Smoky Quartz	33	Female	145 lbs	63 in	98.0 F	63 bpm	14 rpm	108/68 mmHg	
Mr. Benjamin Golden Beryl	53	Male	200 lbs	74 in	98.6 F	79 bpm	19 rpm	127/87 mmHg	
Mr. Victoria Blue Zircon	43	Female	170 lbs	69 in	98.3 F	72 bpm	16 rpm	119/79 mmHg	
Mr. Alexander Red Spinel	38	Male	175 lbs	70 in	98.7 F	77 bpm	19 rpm	129/89 mmHg	
Mr. Stephanie Smoky Quartz	29	Female	130 lbs	60 in	98.2 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Jonathan Clear Quartz	69	Male	255 lbs	80 in	98.9 F	90 bpm	24 rpm	140/100 mmHg	
Mr. Rebecca Clear Quartz	35	Female	150 lbs	64 in	98.2 F	64 bpm	14 rpm	110/70 mmHg	
Mr. Lucas Rose Quartz	55	Male	210 lbs	76 in	98.6 F	81 bpm	20 rpm	131/91 mmHg	
Mr. Sophia Green Aventurine	45	Female	180 lbs	70 in	98.4 F	74 bpm	17 rpm	124/84 mmHg	
Mr. Matthew Black Tourmaline	40	Male	185 lbs	71 in	98.3 F	75 bpm	18 rpm	126/86 mmHg	
Mr. Olivia Smoky Topaz	27	Female	135 lbs	61 in	98.1 F	61 bpm	14 rpm	102/62 mmHg	
Mr. Ethan Clear Zircon	63	Male	240 lbs	77 in	98.8 F	85 bpm	21 rpm	135/95 mmHg	
Mr. Isabella Smoky Smoky Quartz	33	Female	145 lbs	63 in	98.0 F	63 bpm	14 rpm	108/68 mmHg	
Mr. Benjamin Golden Beryl	53	Male	200 lbs	74 in	98.6 F	79 bpm	19 rpm	127/87 mmHg	
Mr. Victoria Blue Zircon	43	Female	170 lbs	69 in	98.3 F	72 bpm	16 rpm	119/79 mmHg	
Mr. Alexander Red Spinel	38	Male	175 lbs	70 in	98.7 F	77 bpm	19 rpm	129/89 mmHg	
Mr. Stephanie Smoky Quartz	29	Female	130 lbs	60 in	98.2 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Jonathan Clear Quartz	69	Male	255 lbs	80 in	98.9 F	90 bpm	24 rpm	140/100 mmHg	
Mr. Rebecca Clear Quartz	35	Female	150 lbs	64 in	98.2 F	64 bpm	14 rpm	110/70 mmHg	
Mr. Lucas Rose Quartz	55	Male	210 lbs	76 in	98.6 F	81 bpm	20 rpm	131/91 mmHg	
Mr. Sophia Green Aventurine	45	Female	180 lbs	70 in	98.4 F	74 bpm	17 rpm	124/84 mmHg	
Mr. Matthew Black Tourmaline	40	Male	185 lbs	71 in	98.3 F	75 bpm	18 rpm	126/86 mmHg	
Mr. Olivia Smoky Topaz	27	Female	135 lbs	61 in	98.1 F	61 bpm	14 rpm	102/62 mmHg	
Mr. Ethan Clear Zircon	63	Male	240 lbs	77 in	98.8 F	85 bpm	21 rpm	135/95 mmHg	
Mr. Isabella Smoky Smoky Quartz	33	Female	145 lbs	63 in	98.0 F	63 bpm	14 rpm	108/68 mmHg	
Mr. Benjamin Golden Beryl	53	Male	200 lbs	74 in	98.6 F	79 bpm	19 rpm	127/87 mmHg	
Mr. Victoria Blue Zircon	43	Female	170 lbs	69 in	98.3 F	72 bpm	16 rpm	119/79 mmHg	
Mr. Alexander Red Spinel	38	Male	175 lbs	70 in	98.7 F	77 bpm	19 rpm	129/89 mmHg	
Mr. Stephanie Smoky Quartz	29	Female	130 lbs	60 in	98.2 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Jonathan Clear Quartz	69	Male	255 lbs	80 in	98.9 F	90 bpm	24 rpm	140/100 mmHg	
Mr. Rebecca Clear Quartz	35	Female	150 lbs	64 in	98.2 F	64 bpm	14 rpm	110/70 mmHg	
Mr. Lucas Rose Quartz	55	Male	210 lbs	76 in	98.6 F	81 bpm	20 rpm	131/91 mmHg	
Mr. Sophia Green Aventurine	45	Female	180 lbs	70 in	98.4 F	74 bpm	17 rpm	124/84 mmHg	
Mr. Matthew Black Tourmaline	40	Male	185 lbs	71 in	98.3 F	75 bpm	18 rpm	126/86 mmHg	
Mr. Olivia Smoky Topaz	27	Female	135 lbs	61 in	98.1 F	61 bpm	14 rpm	102/62 mmHg	
Mr. Ethan Clear Zircon	63	Male	240 lbs	77 in	98.8 F	85 bpm	21 rpm	135/95 mmHg	
Mr. Isabella Smoky Smoky Quartz	33	Female	145 lbs	63 in	98.0 F	63 bpm	14 rpm	108/68 mmHg	
Mr. Benjamin Golden Beryl	53	Male	200 lbs	74 in	98.6 F	79 bpm	19 rpm	127/87 mmHg	
Mr. Victoria Blue Zircon	43	Female	170 lbs	69 in	98.3 F	72 bpm	16 rpm	119/79 mmHg	
Mr. Alexander Red Spinel	38	Male	175 lbs	70 in	98.7 F	77 bpm	19 rpm	129/89 mmHg	
Mr. Stephanie Smoky Quartz	29	Female	130 lbs	60 in	98.2 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Jonathan Clear Quartz	69	Male	255 lbs	80 in	98.9 F	90 bpm	24 rpm	140/100 mmHg	
Mr. Rebecca Clear Quartz	35	Female	150 lbs	64 in	98.2 F	64 bpm	14 rpm	110/70 mmHg	
Mr. Lucas Rose Quartz	55	Male	210 lbs	76 in	98.6 F	81 bpm	20 rpm	131/91 mmHg	
Mr. Sophia Green Aventurine	45	Female	180 lbs	70 in	98.4 F	74 bpm	17 rpm	124/84 mmHg	
Mr. Matthew Black Tourmaline	40	Male	185 lbs	71 in	98.3 F	75 bpm	18 rpm	126/86 mmHg	
Mr. Olivia Smoky Topaz	27	Female	135 lbs	61 in	98.1 F	61 bpm	14 rpm	102/62 mmHg	
Mr. Ethan Clear Zircon	63	Male	240 lbs	77 in	98.8 F	85 bpm	21 rpm	135/95 mmHg	
Mr. Isabella Smoky Smoky Quartz	33	Female	145 lbs	63 in	98.0 F	63 bpm	14 rpm	108/68 mmHg	
Mr. Benjamin Golden Beryl	53	Male	200 lbs	74 in	98.6 F	79 bpm	19 rpm	127/87 mmHg	
Mr. Victoria Blue Zircon	43	Female	170 lbs	69 in	98.3 F	72 bpm	16 rpm	119/79 mmHg	
Mr. Alexander Red Spinel	38	Male	175 lbs	70 in	98.7 F	77 bpm	19 rpm	129/89 mmHg	
Mr. Stephanie Smoky Quartz	29	Female	130 lbs	60 in	98.2 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Jonathan Clear Quartz	69	Male	255 lbs	80 in	98.9 F	90 bpm	24 rpm	140/100 mmHg	
Mr. Rebecca Clear Quartz	35	Female	150 lbs	64 in	98.2 F	64 bpm	14 rpm	110/70 mmHg	
Mr. Lucas Rose Quartz	55	Male	210 lbs	76 in	98.6 F	81 bpm	20 rpm	131/91 mmHg	
Mr. Sophia Green Aventurine	45	Female	180 lbs	70 in	98.4 F	74 bpm	17 rpm	124/84 mmHg	
Mr. Matthew Black Tourmaline	40	Male	185 lbs	71 in	98.3 F	75 bpm	18 rpm	126/86 mmHg	
Mr. Olivia Smoky Topaz	27	Female	135 lbs	61 in	98.1 F	61 bpm	14 rpm	102/62 mmHg	
Mr. Ethan Clear Zircon	63	Male	240 lbs	77 in	98.8 F	85 bpm	21 rpm	135/95 mmHg	
Mr. Isabella Smoky Smoky Quartz	33	Female	145 lbs	63 in	98.0 F	63 bpm	14 rpm	108/68 mmHg	
Mr. Benjamin Golden Beryl	53	Male	200 lbs	74 in	98.6 F	79 bpm	19 rpm	127/87 mmHg	
Mr. Victoria Blue Zircon	43	Female	170 lbs	69 in	98.3 F	72 bpm	16 rpm	119/79 mmHg	
Mr. Alexander Red Spinel	38	Male	175 lbs	70 in	98.7 F	77 bpm	19 rpm	129/89 mmHg	
Mr. Stephanie Smoky Quartz	29	Female	130 lbs	60 in	98.2 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Jonathan Clear Quartz	69	Male	255 lbs	80 in	98.9 F	90 bpm	24 rpm	140/100 mmHg	
Mr. Rebecca Clear Quartz	35	Female	150 lbs	64 in	98.2 F	64 bpm	14 rpm	110/70 mmHg	
Mr. Lucas Rose Quartz	55	Male	210 lbs	76 in	98.6 F	81 bpm	20 rpm	131/91 mmHg	
Mr. Sophia Green Aventurine	45	Female	180 lbs	70 in	98.4 F	74 bpm	17 rpm	124/84 mmHg	
Mr. Matthew Black Tourmaline	40	Male	185 lbs	71 in	98.3 F	75 bpm	18 rpm	126/86 mmHg	
Mr. Olivia Smoky Topaz	27	Female	135 lbs	61 in	98.1 F	61 bpm	14 rpm	102/62 mmHg	
Mr. Ethan Clear Zircon	63	Male	240 lbs	77 in	98.8 F	85 bpm	21 rpm	135/95 mmHg	
Mr. Isabella Smoky Smoky Quartz	33	Female	145 lbs	63 in	98.0 F	63 bpm	14 rpm	108/68 mmHg	
Mr. Benjamin Golden Beryl	53	Male	200 lbs	74 in	98.6 F	79 bpm	19 rpm	127/87 mmHg	
Mr. Victoria Blue Zircon	43	Female	170 lbs	69 in	98.3 F	72 bpm	16 rpm	119/79 mmHg	
Mr. Alexander Red Spinel	38	Male	175 lbs	70 in	98.7 F	77 bpm	19 rpm	129/89 mmHg	
Mr. Stephanie Smoky Quartz	29	Female	130 lbs	60 in	98.2 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Jonathan Clear Quartz	69	Male	255 lbs	80 in	98.9 F	90 bpm	24 rpm	140/100 mmHg	
Mr. Rebecca Clear Quartz	35	Female	150 lbs	64 in	98.2 F	64 bpm	14 rpm	110/70 mmHg	
Mr. Lucas Rose Quartz	55	Male	210 lbs	76 in	98.6 F	81 bpm	20 rpm	131/91 mmHg	
Mr. Sophia Green Aventurine	45	Female	180 lbs	70 in	98.4 F	74 bpm	17 rpm	124/84 mmHg	
Mr. Matthew Black Tourmaline	40	Male	185 lbs	71 in	98.3 F	75 bpm	18 rpm	126/86 mmHg	
Mr. Olivia Smoky Topaz	27	Female	135 lbs	61 in	98.1 F	61 bpm	14 rpm	102/62 mmHg	
Mr. Ethan Clear Zircon	63	Male	240 lbs	77 in	98.8 F	85 bpm	21 rpm	135/95 mmHg	
Mr. Isabella Smoky Smoky Quartz	33	Female	145 lbs	63 in	98.0 F	63 bpm	14 rpm	108/68 mmHg	
Mr. Benjamin Golden Beryl	53	Male	200 lbs	74 in	98.6 F	79 bpm	19 rpm	127/87 mmHg	
Mr. Victoria Blue Zircon	43	Female	170 lbs	69 in	98.3 F	72 bpm	16 rpm	119/79 mmHg	
Mr. Alexander Red Spinel	38	Male	175 lbs	70 in	98.7 F	77 bpm	19 rpm	129/89 mmHg	
Mr. Stephanie Smoky Quartz	29	Female	130 lbs	60 in	98.2 F	60 bpm	13 rpm	100/60 mmHg	
Mr. Jonathan Clear Quartz	69	Male	255 lbs	80 in	98.9 F	90 bpm	24 rpm	140/100 mmHg	
Mr. Rebecca Clear Quartz	35	Female	1						

Name	Personal Information		Academic Information		Professional Information	
	First Name	Last Name	Birth Date	Birth Place	Gender	Marital Status
John Doe	John	Doe	1980-01-15	New York, USA	Male	Married
Jane Smith	Jane	Smith	1985-03-22	California, USA	Female	Single
Michael Brown	Michael	Brown	1978-07-10	Texas, USA	Male	Married
Sarah Johnson	Sarah	Johnson	1990-09-05	Florida, USA	Female	Single
David Wilson	David	Wilson	1982-11-18	Illinois, USA	Male	Married

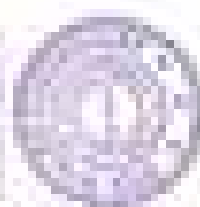
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Abstract





***I became able to transform not
only my financial standing,
but also that of people
around me***



— Beneficiary, NJLIP

SDF'S COVERAGE

- Region Intervention
- △ District Intervention



KHULNA REGION

SI	District	# of Cluster	# of Upazila	# of Union	# of Village
1	Kurigram	6	3	19	190
2	Rangpur	13	7	32	410
3	Nilphamari	6	2	13	190
4	Dinajpur	5	4	14	160
5	Gaibandha	13	5	43	480
6	Naogaon	6	3	14	180
7	Satkhira	11	5	34	350
8	Khulna	8	3	17	240
Total		68	32	186	2200

MYMENSINGH REGION

SI	District	# of Cluster	# of Upazila	# of Union	# of Village
1	Sirajganj	8	4	14	230
2	Jamalpur	16	7	48	543
3	Sherpur	8	4	21	260
4	Mymensingh	12	6	36	360
5	Sylhet	6	4	23	200
6	Comilla	8	3	24	240
7	Chandpur	11	5	33	350
Total		69	33	199	2183

BARISAL REGION

SI	District	# of Cluster	# of Upazila	# of Union	# of Village
1	Barisal	13	6	23	300
2	Potua khali	7	2	7	100
3	Borguna	14	3	11	251
4	Bagerhat	13	4	19	252
5	Pirojpur	13	4	19	256
6	Shariyatpur	4	2	12	130
7	Gopalganj	3	1	8	90
Total		67	22	99	1379



I could pay off the loan that I borrowed from the Gram Samiti. SDF's holistic approach has brought very positive changes in my life. This organization sets the wheel of my life in motion



—Beneficiary, NJLIP



POLICY *Directives*

SDF has been setting the pace of progress for its target people through getting management arrangements by its Board of Directors and General Body. We aim to achieve self sustainability by ensuring implementation of planned activities in line with the goals and objectives of the organization. The internal management system is designed to assure the effectiveness and efficiency of operations, financial control and compliance of applicable rules, regulations and procedures in all aspects. The Board of Directors and General Body ensure the efficiency and effectiveness of organizational management and control, formulate policies and procedures together with its proper execution for upholding benchmark of proper implementation of programs, achieving organizational goals and objectives and above all maintaining the accountability and transparency.

(Not in order of seniority)



Mr. M. I. Chowdhury

(Former Secretary, Govt. of Bangladesh)
Chairperson
Board of Directors and
General Body, SDF



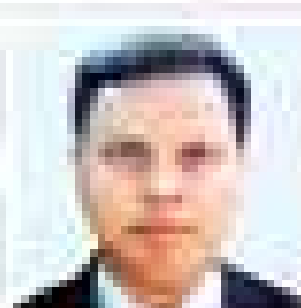
Mr. Md. Abdul Karim

(Former Principal Secretary, Govt. of Bangladesh)
Managing Director, PKSF and Member
Board of Directors and
General Body, SDF



Dr. Nomita Halder, ndc

Secretary
Ministry of Expatriates' Welfare and Overseas
Employment, Govt. of Bangladesh and Member
Board of Directors and General Body, SDF



Mr. Arijit Chowdhury

Additional Secretary
Financial Institutions Division
Ministry of Finance, Govt. of Bangladesh and Member
Board of Directors and General Body, SDF



Md. Shahiduzzaman

(Additional Secretary)
Director General, Department of Youth Development,
Govt. of Bangladesh and Member
Board of Directors and General Body, SDF



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Professor, Department of
Economics, University of Dhaka and Member
Board of Directors and General Body, SDF



Ms. Sheepa Hafiza

Executive Director
Ain O Salish Kendra (ASK) & Member
Board of Directors and
General Body, SDF

Ms. Aroma Dutta

Executive Director
PRIP Trust and Member
Board of Directors and General Body, SDF



Mr. Mohammad Ali

Former Secretary
Govt. of Bangladesh
Member SDF General Body

Mr. K.M. Abdus Salam

(Additional Secretary)
Director General, NGO Affairs Bureau
Prime Minister's Office & Member
SDF General Body



Mr. Gazi Md. Nurul Kabir

(Additional Secretary)
Director General
Department of Social Services, Govt. of Bangladesh &
Member, SDF General Body

Ms. Kazi Rowshon Akter

(Additional Secretary)
Director General
Department of Women Affairs, Govt. of Bangladesh &
Member, SDF General Body





**Dr. Md. Moazzem
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SDF General Body

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Senior Partner
Masih, Muhith, Haque & Co.,
Chartered Accountants and Member
SDF General Body



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Businessman & Journalist
and Member
SDF General Body

Dr. Shaikh Shamsuddin Ahmed

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Studies, University of Dhaka and Member
SDF General Body



Dr. Rudaba Khondker

Country Director
Global Alliance for
Improved Nutrition (GAIN) & Member
SDF General Body

Mr. AZM Sakhawat Hossain

Managing Director
Social Development Foundation (SDF) and Member Secretary
Board of Directors and
SDF General Body



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